Standing at the Corner of Community and Inclusion.
In the city, in the neighborhood, the corner is where it happens.

It’s where people in motion, all heading in different directions, converge.

The corner is where we all come together.

There’s energy here.

Human energy waiting to transform into action.

To move forward, as one.

When you stand at the corner, you can feel it.

So, at what corner does Over-the-Rhine Community Housing stand?

We are Standing at the Corner of Community and Purpose.

Of Fairness and Dignity.

Of Service and Justice.

At OTRCH we are standing at the corner of all things that build relationships, promote inclusiveness, preserve stability, and give voice to those who need to be heard.

Dear Friends,

With this annual report we are introducing some new ways that we will talk about our community-based work. We often find ourselves Standing at the Corner, both literally and figuratively.

Our longtime home is located at the corner of 14th and Pleasant St. in Over-the-Rhine. From here we’ve grown from the seed of justice planted by our founders in 1978 when residents of the neighborhood joined together to secure housing and provide community-based solutions to the challenges they faced. Neighborhood residents were joined by others from around greater Cincinnati who also believed in the idea that housing is a human right, and that community ownership is the best way to guarantee that our neighbors will have access to an affordable home.

We stand at the corner of our History and our Future. Grounded in community-based solutions, we are expanding our work to neighboring communities. We are building our capacity to develop and manage affordable housing in Lower Price Hill with our partner Community Matters; in the Downtown neighborhood, with the support of the Downtown Residents Council, we are partnering with Urban Sites to create affordable housing to address the deep need downtown. Over the years, standing at the corner of Compassion and Equity, our staff has developed the skills and expertise to use the complicated financing systems and manage properties successfully.

In 2021 we stood at the corner of Hope and Pragmatism as a new President was installed in January and a new Mayor and City Council elected in November with affordable housing as a focus. Our hope is for public policies that support affordable housing, equity, and increased resources for low-income families. As our founders knew, being hopeful also requires that we act for a better world. In this 2021 Annual Report you will read about the actions we took, with your support, to provide new affordable housing; to improve existing affordable housing; to enrich the lives of community youth; to help residents hold on to their home; and to build community among our neighbors.

While we hoped the Covid pandemic would subside, we got vaccinated, wore masks, kept a safe distance but stayed connected, and continued to adjust to life without the personal face-to-face interactions we long for.

Finally, with you, we stand at the corner of Grace and Gratitude. We believe it is Grace that brought us together and with Gratitude we thank you for joining our work.

Roger G. Auer, President, OTRCH
Mary Burke Rivers, Executive Director
Somehow, amid uncertainty and production slowing down for many industries, OTRCH had one of our busiest years yet in property development.

What’s in a name? Apparently, everything. OTRCH, partnering with 3CDC, celebrated the opening of our Perseverance project located in the 1500 Block of Vine Street. Perseverance could not be a more apt name for the project and, really, the history and story of our neighborhood and the essence of our mission over the last few years.

The work of developing and managing resident-centered affordable housing to build inclusive communities that benefit low-income residents is one that requires commitment despite many obstacles, and there have been more obstacles than ever with the pandemic. But our struggles pale in comparison to the obstacles and systemic inequities the families we serve face. We believe that safe, quality affordable housing is critical to successful, healthy, happy lives and the lack of it is not something anyone should have to persevere. To that aim, Perseverance rehabbed 6 existing affordable units and created 26 additional affordable units while creating 5 new commercial spaces. The project renovated three historic buildings and infilled a gravel lot with an award-winning new construction building, breathing life into this section of Vine Street despite construction delays and a pandemic.

Through all the challenges, the project was not only completed but won numerous awards and accolades for the quality and “healing” the project brought through affordable housing and sensible infill design to our neighborhood. It is wonderful that affordability is viewed as an asset and not a detriment to the merits of these projects. Perseverance also exceeded funding sustainability requirements and the new construction building located at 1505 Vine received LEED Gold certification from the U.S. Green Building Council, the second highest rating possible on this project.

This rating means a healthier, more comfortable, and more cost-effective home for the residents at Perseverance. Utility costs are a huge burden to renters and can significantly increase their monthly housing costs to a point that affordable rent may no longer be affordable. OTRCH is passionate about increasing affordability in every way possible for our neighbors and that includes achieving the highest energy efficiency feasible.

We know we have a long way to go to solve the utility cost burden, but achievements like this are one step towards that goal.

LPH Thrives Started Construction!

With our partner, Community Matters, we celebrated the start of construction of LPH Thrives with tears of joy at an especially meaningful in-person groundbreaking ceremony after over a year of not meeting and a tough few years of difficulties and political opposition. The Lower Price Hill community would not be deterred from getting the affordable housing it wanted and needed. As construction prices soared, existing financial partners stepped up and some new partners stepped in to fill the gaps. What seemed so difficult and almost impossible turned into a beautiful testimony to partnership.

We are so thankful and proud to be a part of this truly transformative project that will renovate ten vacant historic buildings, and construct one new building providing 47 affordable homes and three new commercial spaces.

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**2021 FINANCIAL SUMMARY**

**INCOME**

- RENTAL INCOME .................. $2,031,455
- SUPPORTIVE HOUSING ...... $1,680,411
- FUNDRAISING & GRANTS .......... $941,527
- FEES EARNED ..................... $633,181
- MISCELLANEOUS INCOME ...... $152,725
- OTHER GAINS & LOSSES .......... $587,095

**EXPENSE**

- PROPERTY MANAGEMENT ........ $3,591,464
- RESIDENT SERVICES ............ $1,659,150
- MANAGEMENT SERVICES ........ $319,624
- FUNDRAISING .................... $204,597
- HOUSING DEVELOPMENT ........ $298,163

**NET ASSETS** $15,900,058

*numbers are based on unaudited financials
As we worked through our strategic planning process in 2020, we saw the need to specifically call out our efforts for racial justice. While racial justice is at the heart of all of our work, we know there is power in calling attention to it directly. Working toward racial justice means taking active steps to understand and undo the mechanisms that produce and reproduce inequitable racial stratification. Some of these mechanisms are embedded in our basic institutions. Systemic racial inequity occurs when these forms of institutional inequity reinforce one another in ways that disadvantage black and brown peoples’ life chances and security compared to that of white people.

Unequal housing access is one of the most basic forms of racial and class inequality and injustice in the United States and is integral to the harms of systemic racism.

Our mission at OTRCH emphasizes creating an inclusive community. In a city and region with a history of segregation and racism, this certainly means addressing racial inequities through housing provision, services and advocacy. OTRCH is dedicated to providing housing to those who suffer from housing insecurity and instability in our city.

In our strategic plan we outlined several specific action steps that strengthen our racial diversity. Since it is our responsibility to educate ourselves, we are holding additional staff trainings, exploring our country’s racist history, and continuing our long-standing work in creating equitable housing solutions and challenging systemic racism.

We are proud to continue to work toward racial justice as we continue to grow as an organization.

Racial Equity and the Mission of OTRCH

Our next goal will be to begin insulating the attics of the many historic buildings that we own and manage. With funding we could bring these buildings to a higher efficiency standard with blown insulation and lower utility costs for low-income residents and OTRCH.

Green Initiatives

For years we have renovated buildings and built new housing to LEED standards. In the last two years OTRCH’s team has taken a more strategic approach to keeping our work “green.” We have established a Green Team that guides us as we create and execute initiatives such as a recycling program and standards across our Service Center, from our bathrooms and how we utilize soap dispensers, to our accounting department relying more heavily on ACH transactions than traditional paper checks. We have also taken a new approach to finding ways to increase environmental sustainability within our existing housing stock. We have committed ourselves to improve our asset management and maintenance service systems with a focus on green initiatives.

We’ve been funded to begin work at our building called The Fulda to replace the original boiler system with individual unit HVAC systems. We are hopeful to receive funding for an upgrade in electrical work for this building in 2022 so that we can begin phasing in this new, efficient system that will save money for us, our residents, and make a positive impact on the environment.
Cincinnati’s Affordable Housing Trust Fund

In 2021 we continued our collaboration with Affordable Housing Advocates and Cincinnati Action for Housing Now to support a dedicated revenue source for the City’s Affordable Housing Trust Fund. A brief reminder of where we’ve been over the past 3 years:

In October 2019 we joined hundreds of Cincinnatians as we marched for a dedicated and meaningful source of funding for the Housing Trust Fund. In 2020 we joined the successful efforts to collect over 9,000 signatures to put funding for the Trust Fund on the ballot in May 2021. The initiative failed in May. The coalition heard the feedback from Cincinnati voters.

Cincinnati City Council is putting a lot of thought into this topic. While thus far they have initiated steps in the right direction, we know we must remain focused and united on meaningful solutions. Given the deep need for affordable housing and the number of Cincinnati families living on the edge, the problem demands a bigger commitment. We’ll be back in 2022 with a reshaped proposal that will take a significant step toward addressing historic inequities.

In the words of buddy gray, “I don’t expect to be patient until there is Housing Now for all!”

We operate 9 supportive housing programs for individuals and families who have experienced homelessness. We utilize a range of models, from recovery oriented to housing first.

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<tr>
<th>Residents of Permanent Supportive Housing</th>
<th>Adults</th>
<th>Children</th>
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<td>310</td>
<td>269</td>
<td>41</td>
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<tr>
<th>Experienced income $$$$</th>
<th>45%</th>
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<tr>
<th>Experienced chronic homelessness</th>
<th>36%</th>
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<table>
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<tr>
<th>From streets</th>
<th>From shelter</th>
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<tr>
<td>54%</td>
<td>46%</td>
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77% left PSH for other permanent destinations

4 years average length of stay

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<tr>
<th>Women participated in Women of Over-the-Rhine</th>
<th>30</th>
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<tr>
<th>Youth attended Children’s Creative Corner</th>
<th>53</th>
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<table>
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<tr>
<th>Children attended summer camp</th>
<th>13</th>
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| Residents reduced utility costs | 53 |

The Long Road Home ...Continued

Success comes in many different forms at OTRCH. Sometimes success looks like a resident getting their GED, a family finding housing from homelessness, or a child graduating from high school. But there is another success story that we often don’t have a chance to share. A version of success that doesn’t necessarily garner applause or Facebook likes. This is long road success.

A good example is a resident named Allando. Readers may remember that we shared some of Allando’s story back in 2020 when he was 50 years old and had been stably housed for 3 years, the longest in his life he had maintained any place of his own. Allando had faced a lifetime of barriers and obstacles. He had moved into his first apartment and was not at all confident that it would work out. But we knew what he didn’t know yet – that we stand in his corner for the long road.

Unfortunately some of our residents are dealt an unfair hand – because of their circumstances, their “starting line” in life is far behind the rest. Life is a long road of many good and bad days, and we know that being successful in housing sometimes means having someone who stands by you every single one of those days, maybe even for years.

We lost Allando on Christmas. He passed away at 52 years old. He is one of the residents Social Worker Lauren Stoll has worked with most closely. She says, “I met Allando in October 2016 when he had just moved into his first apartment after being on the street/shelter/living with others all his life, and I could barely yet call myself a social worker. He was a resident who I identified right away as extremely vulnerable with many barriers – he needed an intense level of support.

Allando was the most resilient person I have ever met, surviving some of the worst personal and systemic trauma imaginable. But he trusted me and he was always honest with me. He was a large man with a significant physical presence. But he had the spirit of a little boy with boundless innocence. He was incredibly smart, empathetic, self-aware, and intuitive.

I remember a couple of times in stressful moments when I thought I was keeping it together, Allando telling me to “Take a deep breath and calm down, Ms. Lauren”. He was a caregiver and a nurturer to anyone in need – friends, neighbors, plants, and animals. I learned a great deal from Allando in 5 years – about myself as a person and a provider, about our world, our city, and systems of power and oppression. He also shared his story with many of our social work interns who I know took valuable experiences from working with him. And OTRCH made it possible for him to have safe, dignified, affordable housing for the final years of his life.

Today I'm sad. I also know that
the work ahead of us tomorrow is meaningful and important. May we move forward in our work with the spirit of Allando’s resiliency and stubborn hope. Please hold some space for Allando in your hearts today if you can.*

New Developments

Tender Mercies took an opportunity to purchase an unused acre of land from Arts Apartments in the West End that is deed restricted for affordable housing to develop a similar project to that is deed restricted for affordable housing to develop a similar project to Arts Apartments in the West End. New Developments in your hearts today if you can. Tender Mercies will own and manage the property upon construction completion. Construction will begin fall of 2022.

OTRCH is excited about our first project partnering with Urban Sites, The Barrister. This project will be the first affordable housing project in Downtown Cincinnati in over two decades. The project will renovate two existing historic office buildings at 214 and 216 East 9th Street that have sat vacant and blighted for years into 44 new units of affordable housing. The units will provide much needed housing and will be a mix of efficiencies, one-bedroom, two-bedroom and three-bedroom units. Numerous articles have been published about the lack of affordability downtown which became ever more apparent during the pandemic, and we are thrilled to be able to bring this housing to the neighborhood. In addition to the competitive Low-Income Housing Tax Credits, the project was awarded state and federal historic tax credits as well as City of Cincinnati Tax Increment Financing. Philanthropic fundraising continues to get this project across the finish line.

mental illness. By relocating the existing residents to new units with increased independence at Slater Hall, the project will enable Tender Mercies to renovate two of its properties on 12th Street that are in desperate need of new systems and finishes, giving them new life and preserving housing. As with 821 Flats, OTRCH will be co-developer of Slater Hall with Tender Mercies. Tender
Our Mission
We develop and manage resident centered affordable housing to build inclusive community and benefit low income residents.

Our Vision
Quality stable housing for all in a socially racially and economically inclusive community.

Our Values
- Housing is a right and should be available to all.
- All people deserve dignified housing.
- Housing must include the most vulnerable members of our community.
- All relationships must be shaped by justice, community, and inclusion.
- Neighborhood amenities and services are available for all members of our diverse community.
- All persons are respected and valued.