



# Over-the-Rhine Community Housing

## 2009 Annual Report



Dear Friends,

I want to avoid stating the obvious but 2009 was a tough year. The downturn in the economy led to fewer donations at a time when demand for affordable housing increased. The crash of the housing market and the crisis on Wall Street contributed in part to our construction lender backing out of the Jimmy Heath House project in December. While 5/3 Bank stepped in to provide the loan, the delay in the project led to increased project costs and delayed payment on our developer fee – unrestricted money that helps to sustain our organization. The double whammy was tough.

But it wasn't all bad. 2009 was also a year of growth, recognition, and new beginnings.

We hired new staff that brought in new energy that partnered with the experience of veteran staff enabled us to build capacity and improve operations. Our Property Management Department in particular built capacity so that by the end of the year we realized a **93% occupancy rate** across our inventory. While we had many applicants come to us each day throughout the year, many could not even afford our low rent rates. The deep need for our housing and support services continues in good times and bad.

We were recognized for the good work we do by two prominent organizations; Housing Opportunities Made Equal (HOME), and the CDC Association of Greater Cincinnati and Northern Kentucky.

We completed construction of the first 11 units of City Home, our first homeownership project, transforming the 1400 block of Pleasant St. named **Best Street Makeover** by Cincinnati Magazine!

**Most importantly** we continued to provide affordable housing; a basic necessity that too many Cincinnatians go without. In this annual report you will read the story of Staci G., a woman who lived under a bridge in Cincinnati, Ohio. Staci and many other men, women and children live under bridges, on the river banks and in cars. **Your help literally allows us to provide housing for people who otherwise would be homeless. No one else in Greater Cincinnati does what we do!**

With your support not only did our organization thrive in 2009, but even better, we provided quality affordable housing for 420 households.

Mary Burke-Rivers  
Executive Director



A friend of mine once referred to OTRCH as the Mother Theresa housing organization for the city of Cincinnati. I do believe we have secured permanent housing, not temporary shelter, for a number of individuals that have exhausted all of their other options.

At this point of our history we realize we can't focus exclusively on this population if we want to remain financially solvent. Our current endeavors contribute to a mixed income Community and that's all good, but my motivation to serve on this board is to provide housing for people who are in need. That is why I'm so excited about the completion of the Jimmy Heath House at the end of the year. Not only will it provide 25 homeless individuals with a nice place to live, but we are also awarded 35 scattered site vouchers that will house individuals with the support they need to maintain a household.

It continues to be an honor to serve on the board of an organization that has the capability to actualize a dream. Many thanks to our staff.

Roger G. Auer  
Board President

<p>In Memory <b>Kenneth McClure</b> Long Time OTR Resident and OTRCH Staff Person</p> <p>April 29, 1935 — July 20, 2009</p>	
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# The Tenant View - Staci G

Staci G. describes her experience as a resident of E. Clifton in a single word, "Freedom." Staci has always lived in Cincinnati; she grew up in Colerain and attended McAuley High School, her parents and brother and much of her family still live close by. In 1998, when she was 18, Staci had her first child. Her parents helped her with her son, but Staci struggled with addiction and substance abuse issues that escalated in the years that followed. She spent time in jail, and at the end of her sentence in 2005, found that she was no longer welcome at her parents' home. At the age of 25, she faced homelessness for the first time. She stayed with her boyfriend, and sometimes with friends, and continued to use. Oftentimes, she stayed under a bridge downtown.

In October of 2008, Staci found out that she was pregnant again. Not long after, she and her boyfriend split and she was left with nothing. She continued to live under the bridge and heard about OTRCH from a Path Outreach worker. Staci knew it was getting cold, and that soon she would have someone else depending on her for shelter and safety. With some encouragement, and \$5 for her police report from a friend at JobsPlus, Staci came in to fill out an application.

Staci didn't find a place to stay that winter, and continued to rely on friends until she was welcomed at Grace Place, a shelter for women and children, in May. She was barely settled in on May 19 when her water

broke and Janessa entered the world. A few days later, she received a call from OTRCH that a subsidized unit had become available. "I signed!" she laughs, "I didn't even look at the apartment!"

Moving in to her apartment was a new beginning for Staci. "I've never had a place of my own," she explains. The stability of a home allowed Staci to work for a short time, and to have a place where her parents and her son, now 12, can visit her. Renting from OTRCH has been different from other places where she stayed. "It's amazing how much you guys care. That you invited us to a meeting about how to make things better, that means a lot. . . A lot of people don't have anyone, but it makes a difference when you know someone cares. You guys become their family." The freedom to have her own apartment, to create a safe and liveable space for herself and her daughter is something Staci will never take for granted. **"I count my blessings every day, and you guys are at the top of the list."**



Staci and family with our neighborhood officers after a community safety meeting.

## OTRCH Speaks

**"I like working with the people. Normally, I don't like to be the center of attention – I don't have a 'big voice'. But when I'm working with the people, I can have the biggest voice in the world... every day I can make a difference to their families."**

- Dakenya Gunn, Director of Property Management  
With OTRCH for 13 years

## Partnerships-Volunteers

In 2009, OTRCH proudly hosted more than **1200 volunteers** from more than **35** high schools, universities, and community organizations around the Tri-State region and across the nation! Volunteers cleaned and painted buildings, renovated landscapes, and made Over-the-Rhine a little nicer everyday – carrying on our long tradition of **active and involved service** in our community!

### OTRCH Staff and Interns

#### Staff

Mary Burke Rivers, <i>Executive Director</i>	Betty Lyles, <i>Receptionist</i>
Andy Hutzel, <i>Director of Operations</i>	Henry Ware, <i>Maintenance Director</i>
Sarah Allan, <i>Project Manager</i>	Harper Andrews, <i>Maintenance</i>
Dakenya Gunn, <i>Compliance Specialist</i>	Tony Morgan, <i>Maintenance</i>
Crescenda Parsons, <i>Property Manager</i>	Maurice Wagoner, <i>Maintenance</i>
Marianne Lawrence, <i>Director of Property Management</i>	Terry Nunn, <i>Maintenance</i>
Amy Silver, <i>Resident Engagement</i>	Jason Gudorf, <i>Maintenance</i>
Ken Weartz, <i>Finance Director</i>	Tim Phillips, <i>Maintenance</i>

#### Americorps Volunteers:

Laura Rucker                      Shannon Hughes                      Kyle Smith

### 2009 Board of Directors

Roger Auer – Board President <i>Elder High School</i>	Nick DiNardo, <i>Legal Aid Society</i>
Georgia Keith – Board Vice President <i>Cincinnati Public Schools</i>	Fr. Greg Friedman, <i>St. Francis Seraph</i>
Jonathan Diskin – Board Treasurer <i>Earlham College</i>	Fanni Johnson, <i>Drop Inn Center</i>
Bonnie Neumeier – Board Secretary <i>OTR Advocate</i>	Sharon Jones, <i>Resident</i>
Ken Bordwell, <i>Retired</i>	Robin Payne, <i>Resident</i>
Valerie Dowell, <i>Resident</i>	Bob Pickford, <i>Corporation for Findlay Market</i>
	Simon Sotelo, <i>PNC Bank</i>

*Heartfelt thanks to departing board members India Davis and Melissa Currence for their years of service and commitment to OTRCH!*

# Jimmy Heath House

The Jimmy Heath House is Permanent Supportive Housing based on the “Housing First” principal. The idea is to target the most difficult cases – people who are chronically homeless who make up 34% percent of the homeless population and spend years cycling between the streets, shelters, jail cells, and emergency rooms – and provide them apartments without requiring sobriety. Housing First is a nationally recognized evidence-based practice. More than 150 cities or counties around the country already have Housing First programs or plans to initiate one.

*Housing First is based on two core convictions:*

1. Housing is a basic human right, not a reward for clinical success, and
2. Once the chaos of homelessness is eliminated from a person’s life, clinical and social stabilization occur faster and are more enduring.

The Jimmy Heath House is a 25-unit development that revitalizes 5 historic, vacant buildings, further stabilizes the community, reduces the utilization of emergency services, and most importantly, houses the long-term homeless. 2009 consisted of OTRCH securing all funding sources and getting everything in place for construction to begin. There were many challenges getting a project this large and important under construction, but we did it! **Actual construction started in February of 2010 and will be completed by December of 2010 with residents moving in by the end of the year.**



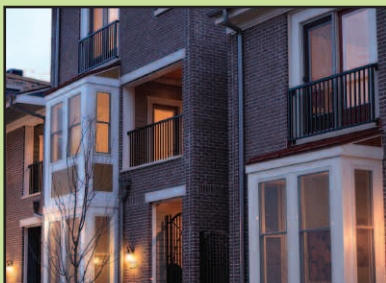
## City Home

In 2009 we completed the first phase of City Home, our mixed-income home-ownership development. City Home is located on Pleasant Street next to our offices, and the first phase consists of 5 new townhomes and 6 rehabbed condos. Part of our goal with City Home was to model a way of inclusive community development that welcomes a variety of income levels. Streetscape improvements were made to encourage a pedestrian focus on the street. In addition, through a partnership with the Civic Garden Center the Pleasant St. garden was re-established and includes a rain garden. With all these amenities and great design, City Home was named, “**Best Street Makeover**” by Cincinnati Magazine! The development team includes Schickel Design, Eber Development and 3CDC with construction by CFS and Eber Development.

We started on the 2nd phase of City Home in 2010. This phase consists of 4 rehab condos and one mercantile space at the corner of 14th and Race. In 2010, we will likely also start on 7 additional townhomes on Pleasant Street.

**Two homes were sold in 2009 and we have 3 under contract in 2010.**

If you are interested in touring the development or if you are considering making Pleasant St. your home, please contact the sales office at 513-621-4283.



## Elmoe House

The Elmoe house at 1423 Republic is a unique opportunity to provide affordable home ownership in a historic district with rising costs. The project’s name, the Elmoe House, is rooted in the community organizations that are working hard to make it a reality. These organizations are Elder and Moeller High Schools. Mike Moroski, a teacher at Moeller, and Roger Auer, a teacher from Elder, along with John Blake from Miami University, are guiding the students through the design and construction. Most of the money has been raised by the schools or donated through their alumni. Any labor not completed by students has been donated time or discounted labor. A grand total of all the services, materials, and monies raised to date is \$88,000!

The design of the project makes it unique and helps to make the project successful for the home owner. The three story building can be a single family home, or the first floor can be rented out to help supplement the owner’s income. To ensure that the prospective buyer understands the responsibilities of owning a home, SmartMoney Community Services will provide home buyer counseling.

The expected completion date is December 2010. The walls are framed out and the drywall is going to be put up soon. Every weekend is a few steps closer to making 1423 Republic Street a home!



# Future Development Projects

FIVE exciting new projects are in the pre-development stage.

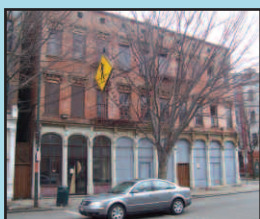
We are waiting to hear about funding on all of them, but feel positive that they will all move forward.

**North Rhine Heights:** This project consists of approximately 60 affordable rental units north of Liberty Street. If funded, the renovations will be implemented over the next three-four years using Low-Income Housing Tax Credits as the main source of financing. OTRCH is partnering with the Model Group for this project.



**Green Development Homeownership Demonstration Project:** This project at 1522 -24 Elm St. will be developed in partnership with the Cincinnati Affiliate of Habitat for Humanity and will consist of developing LEED-certified homes for first time low -income homebuyers. This project will be used as a demonstration project and the OTR Foundation will document the development process with the hope of featuring the development at the U.S. Green Building Council's national conference in Cincinnati in 2011.

**Anna Louise Inn:** We are proud to announce a partnership with Cincinnati Union Bethel (CUB) that will preserve the Anna Louise Inn (ALI). CUB and OTRCH will serve as co-developers on this important community project. ALI has provided housing for women for over 100 years and this project will renovate the building to more modern standards, providing private bathrooms and kitchens for each unit, preserving this Cincinnati treasure for another 100 years. More details to follow in coming months.



**Elm Street Senior Apartments:** This 14-unit project will be for low-income elderly households and will be located on the corner of 15th and Elm. OTRCH has applied to HUD for funding and will hopefully hear whether we receive the grant award by the summer of 2010. Once this initial grant from HUD is received, OTRCH will then solicit additional funding to rehab the building with the hope of starting construction sometime in 2011.

**1405-07 Republic Street:** In partnership with Miami University we plan to develop this historic building into 15 units of affordable housing for residents as well as housing for students engaged in the Miami University Residency program. During the Fall semester of 2009 Miami University and CR Architects developed an "atelier" program that will allow graduates of the architecture program to work under the supervision of CR Architects to create Design Development documents for this building. This project presents another unique opportunity for collaboration. Please stay tuned for more details as this project evolves!



## OTR Community Housing Affordable Housing Management Facts:

- OTRCH owns 92 buildings and manage 359 housing units
- 402 low-income households were served in 2009
- In 2009, we added and preserved 29 properties and 153 units of affordable housing to our inventory
- Rental income and fees cover 75% of expenses. We depend on donations for the remaining 25% to house low-income households
- 73% of our units receive no government subsidy
- 51% of our households earned less than \$10,000
- Our rents are affordable and typically less than half of the Hamilton County's Fair Market Rents
- Our maintenance team completed 2,381 work orders on our properties
- Our resident support staff raised \$11,600 to assist tenants who struggled with rental payments
- OTRCH received Housing Opportunity Made Equal's (HOME) Founders Award in 2009 for our fair housing work
- \$50 per month per unit in private support is needed to cover the costs to house our low-income tenants

# 2009 Finances

## Revenue

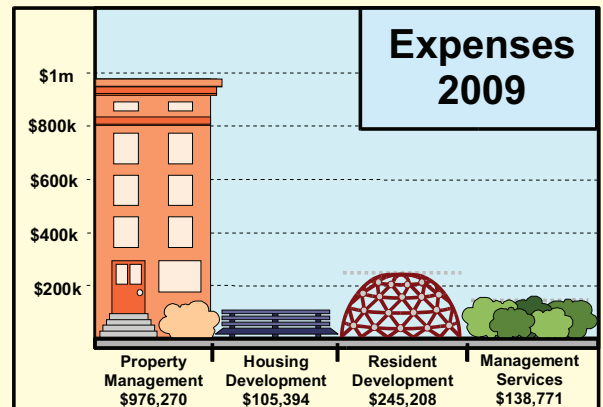
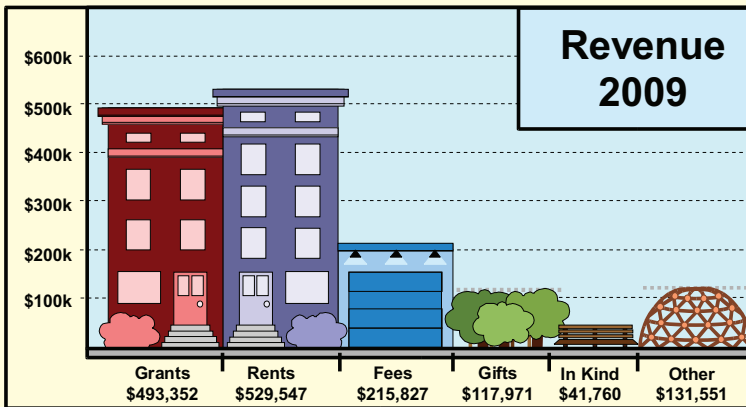
Grants .....	\$493,357
Rents .....	\$529,547
Fees .....	\$215,827
Gifts .....	\$117,971
In-Kind .....	\$41,760
Other .....	\$131,551

**Total Revenue: \$1,530,008**

## Expenses

Property Management .....	\$976,270
Housing Development .....	\$105,394
Resident Development .....	\$245,208
Management Services .....	\$138,771

**Total Expenses: \$1,465,643**



## Affordable Housing in 2010

**We provide affordable housing.** A simple statement. Many people assume that must mean that we have a great deal of government support and that affordable equates to subsidized or section 8 housing and that while things are tight, our properties cashflow or are profitable.

In fact, the majority, **73% of our housing units are not subsidized** and the rent we charge is not sufficient to cover operating expenses. We charge these low rents because that is what people can afford to pay. This makes that simple statement extremely difficult to execute. While shelter is a basic human necessity and a basic human right, our country doesn't have an adequate method of providing housing for all.

As you have read in our newsletters before, many Cincinnatians don't earn the income sufficient to pay for housing and they fall below what the housing market offers.

While there are housing programs available that close the gap between what people can afford to pay and what the market offers, those programs are over subscribed and the need far exceeds the supply. According to the National Low Income Housing Coalition, **48% of the households in Hamilton County cannot afford to rent a 2 bedroom apartment.**

## We Need Your Help!

In 2009 and 2010 we submitted proposals to the state and a local foundation seeking capital improvement dollars and operating subsidy dollars for our affordable housing units. Our capital request was funded in part and our operating request is still in review. Each source requires that we raise a match. **We need to raise \$30,000 in operating match dollars and \$20,000 in capital repair dollars.**

If each of our supporters on this mailing list sent in **\$100** (more if you can!) we could raise \$80,000 and meet our match requirements as well as have enough money in hand to fund a replacement reserve account for future emergency repairs.

With your help we can continue to provide safe affordable housing for people like Staci G., or maybe the person who cleans your office at night, or delivers the food to your sick friend or relative who is in the hospital or **someone else you see every day who needs an affordable place to live.**

**Please use the enclosed envelope to send your donation today.**

**Thank you!**

# thank you

We are grateful to the following individuals and organizations that provided major support to OTRCH in 2009:



## Organizations

ArtWorks  
C-Forward  
CDC Association of Greater Cincinnati  
City of Cincinnati  
Community Shares of Greater Cincinnati  
Duke Energy  
Elder High School  
Federal Home Loan Bank of Cincinnati  
Franciscan Friars  
GoodSearch  
J&R Construction Co  
Kiwans club of Sharonville  
Kona Bistro  
LISC of Greater Cincinnati and Northern Kentucky  
Marianist Community  
Miami University  
Miami University Service Learning  
National Heating Company  
Newman Foundation of Cincinnati, Inc  
Ohio Capital Corporation for Housing  
Ohio Department of Development  
Ohio Housing Finance Agency  
Pickens Window Service  
PNC Bank  
Schickel Design Co  
Schmidt Heating & Cooling Co  
Scripps Howard Center for Community Engagement  
Spirit of America National Bank  
The Voice of Your Customer  
U.S. Department of Housing and Urban Development  
Waite, Lacey & Associates, Ltd.  
Western Southern Financial Group  
XU Community Building Institute  
YouthWorks Foundation  
3CDC

## Individuals

Drew Allan  
Bud & Dori Altenau

Roger & Mary Auer  
Robert Bell  
Annie Faragher Bennett  
Robert Benson  
Mary Anne & James Berry  
Tom & Mary Helen Black  
John Blake  
Jonathon Blickenstaff  
Peter Block  
Liz Blume  
Dana Boll  
Ken Bordwell & Mary Anne Curtiss  
Thomas & Marilyn Bowers  
James Brady  
Elizabeth Brown  
Debra Brundidge  
Michael & Marianne Brunner  
Mary Burke  
Shirley Burke  
John & Dorothy Christenson  
Susan & Sherman Clark  
Pat Clifford & Katy Heins  
Mary-Jean Corbett  
David Cramer & Ruth Crystal  
Karyl Cunningham  
Melissa Currence  
Laura Darcy  
Chris Deluca  
Steve DeMar  
Jim Denker  
Marion DiFalco  
Nick & Anne DiNardo  
Jonathan Diskin  
Kay & Christ Dombkowski  
Tom & Janis Dutton  
Carrie Eagles  
Cheryl Eagleson  
Bob Egbert  
Steve Elliott & Janet Weber  
Joe Feldhaus & Marcheta Gillam  
Brian & Catherine Fowler

Mary E. Frederickson  
Fr. Greg Friedman  
William & Louise Gioielli  
Janet Haigh  
William Haigh  
Amy Hamilton  
David & Judy Harpenau  
Seth Horstmeyer & Shannon Collier  
E V Hess Howett  
Kevin Hughes  
Andy Hutzel & Amy Harpenau  
Fannie Johnson  
Milton & Georgia Keith  
Rick Kimbler  
Andrea & John Kornbluh  
Gregory & Beverly Kruth  
Tom & Eileen Kuechly  
David Kundrat  
Diane Laake  
Marianne Lawrence  
Dave & Sandy Ludwin  
Jackie Luken  
Jim Luken  
Robert & Anna Martina  
Elin Michel-Midelfort  
Mary & Robert Mierenfield  
Barbara Neumann  
Bonnie Neumeier & Michael Flood  
Annaliese M Newmeyer  
Barbara & Eugene Otting  
Stephen Percy  
Bob Pickford  
Anthony Pipa & Terry Seery  
Cynthia Poeppelman  
Roxanne Qualls  
Margaret Quinn  
Sheikh & Sadiqua Rahman  
Jeff Raser  
Linda & Gary Robbins  
Catherine Roma  
Mary Ann & Robert Roncker

Kara & Gregg Feltrup  
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John Sabath  
Phillip Sanders  
Rina Saperstein  
S. George and Mary Schewe  
Sr. Rosemary Schmid  
Tammy Schwartz  
Anne Short  
Paul & Elizabeth Sittenfeld  
Kenneth & Alice Skirtz  
Jennifer Summers & Brennan Grayson  
Stephanie Sweeney  
Shakeel & Khalida Tanveer  
Daniel & Suzanne Thompson  
Jennifer Walke  
Erik & Annie Wallace  
William Wallace  
Ken & Elizabeth Weartz  
Kenneth Webb  
Amy Weber  
Shaun Wilkins  
Alice H. Weston and Family  
**Partnerships & Volunteers**  
Archbishop Moeller High School  
Cincinnati Rollergirls  
Circle K  
College of William & Mary  
Colorado University Boulder  
Elder High School  
Greater Cincinnati Coalition for the Homeless

ITT Tech Norwood  
Lehman College  
Marjorie Book Continuing Education  
Mount Notre Dame High School  
Miami University  
MU Alpha Phi Omega  
MU Center for Community Engagement  
MU United Methodist Community  
New York University  
Northwestern University  
Notre Dame Americorps  
Saint Xavier High School  
Ss. Peter and Paul Church  
The Mission Continues  
University of Cincinnati  
UC Biomedical Engineering Society  
UC Guatemala Semester  
UC Racial Awareness Program  
UC Sigma Phi Epsilon  
United to Help  
University of Wisconsin, River Falls  
Ursuline Academy  
Xavier University  
XU Alpha Kappa Alpha  
XU American Sign Language Society  
XU ConneXions  
XU Social Work  
Young Friends of Cincinnati



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**[www.otrch.org](http://www.otrch.org)**

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## our mission

Over-the-Rhine Community Housing is a non-profit organization that works to build and sustain a diverse neighborhood that values and benefits low-income residents.

We focus on developing and managing resident-centered, affordable housing in an effort to promote inclusive community.

## our vision

Over-the-Rhine Community Housing (OTRCH) envisions a future in which:

- Affordable housing is a basic right, available to all.
- Over-the-Rhine residents, and especially renters, have a true voice in shaping public policy.
- Over-the-Rhine is a truly mixed-income community where the most vulnerable residents are not displaced by development, but find a supportive place to grow and flourish.
- OTRCH plays a leading role in a collaborative and inclusive planning process in which low-income housing development and maintenance is widely shared among non-profits, for-profits and government organizations.
- The Over-the-Rhine neighborhood is economically, racially, and socially diverse, with a sustainable mix of good quality low-income housing side-by-side with market rate housing.
- People of all income levels can meet their needs in Over-the-Rhine through neighborhood-serving businesses, quality schools and public parks and recreation.
- The benefits of increasing property values are shared among all residents of Over-the-Rhine.
- Eco-friendly design and building practices make Over-the-Rhine a model for the region.

