

Over-the-Rhine Community Housing

WHERE COMMUNITY COMES FIRST



"It takes courage, risk, and a lot of faith to believe in something different for our world and our neighborhood"

2014

annual report

FROM THE DIRECTOR

We've been busy for the past 35 years providing affordable housing to low-income, and often long-time residents, of Over-the-Rhine. 2014 is our most recent completed year. While we've been keeping you informed of all that we do in our quarterly newsletter, occasional emails, and Facebook posts, we share this annual report with you as summary of the year.

Our tagline is *Where Community Comes First*. A marketing person would like us to keep that in mind and communicate it every day. Honestly though, our staff rarely, if ever, think these words, yet they intuitively do their work operating from this vision every day. I have come to believe that we have a unique thing going on here at Over-the-Rhine Community Housing. We care about and respect the people who live in our buildings. Community comes naturally to us.



When I think back over the past year it's impossible to pull out one particular thing as a highlight because each experience has its own special glow/joy. I do, however, have a collage of images and events which have been highlights for me in 2014: sending kids to summer camp, opening Elm Street Senior Housing, moving people into housing who have lived on the streets of Cincinnati for years, closing on a difficult financing package and bringing a vacant building back to life, celebrating Andy Hutzel's 20-year anniversary, celebrating our community with song as part of our annual event *Celebrating Our Beloved Community*, winning the soap box derby, supporting staff as they lost loved ones, and the annual holiday party for residents where Santa made an appearance.

Making community first in Over-the-Rhine is our cherished vision. It is hard work: responding to over 3,000 work orders in 2014, taking applications and "vetting" each applicant, clearing, cleaning and repairing units so they are ready for new residents, and providing support when that is needed. Some days the work is more difficult than others, but they are always followed by some moment of grace: a new resident sharing her story of homelessness, addiction, recovery and second chances, a senior talking about how much they love their home, a phone call to say thank you for responding to a request for a repair, a donation written in remembrance of a loved one, and a donation sent with the note saying "Your continued good work gives hope to Cincinnati." Those grace moments re-fuel us and touch our hearts.

Thanks for joining us on this journey and for your support over the years. More good things are in store for 2015, including the opening of Beasley Place, scheduled for May 22. Watch for the ribbon-cutting announcement.

Finally, our deepest gratitude for your help in our work to provide support to low-income Over-the-Rhine residents so that they are able not only to live, but thrive in the neighborhood. By building community in our work, we hope by example to instill this vision for all residents of Over-the-Rhine!

MARY BURKE RIVERS

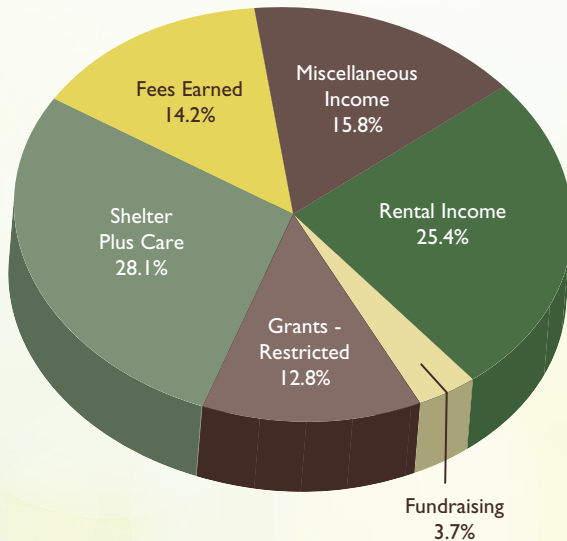
Executive Director

2014 FINANCIAL SUMMARY¹

2014 REVENUE

\$3,764,859.42 Total

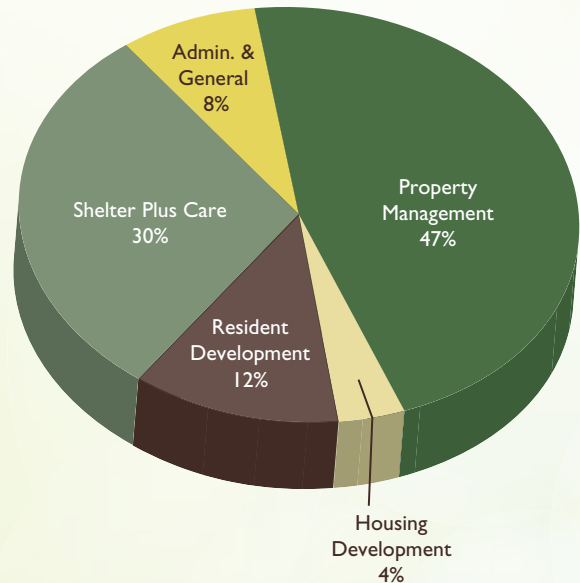
\$958,214.57	Rental Income
\$139,628.23	Fundraising
\$480,740.89	Grants - Restricted
\$1,057,643.00	Shelter Plus Care
\$534,467.42	Fees Earned
\$594,165.31	Misc. Income ²



2014 EXPENSES

\$3,532,065.19 Total

\$1,660,182.56	Property Management
\$128,829.52	Housing Development
\$418,619.39	Resident Development
\$1,057,643.39	Shelter Plus Care
\$302,826.97	Administrative & General



¹ based on unaudited financial information

² Includes: 1) \$151,783 loan reduction per compliance of loan terms; 2) \$212,400 interest income from Sharp Village consolidation; 3) \$167,886 from sale of property.



FROM THE BOARD PRESIDENT

The year was 1982. I was finishing a counseling degree at the University of Cincinnati and was interested in working with individuals with drug or alcohol addictions.

Desiring to expand my horizons, this white boy from the West side decided to check out the Drop Inn Center. A young fellow wearing overalls and a red bandanna told me that they liked to use recovering individuals, who had street experience, as their counselors because they could relate most effectively with their clientele. This made sense to me, so I was on my way out the door, when the young bearded fellow asked me if I knew anything about construction. I said I did, having worked with my brother's remodeling company for a few years. I was invited to my first ReSTOC (Race Street Tenants Organizing Committee) board meeting. They owned five buildings, three were shells and the other two were only partially occupied. I stayed. Buddy Gray had hooked yet another volunteer.

It felt so strange for me to type the word "they" in the above paragraph. After that initial meeting, the word has always been "we," when referring to ReSTOC and now, Over-the-Rhine Community Housing. Currently we own 92 buildings and manage 420 rental units, currently at 96% occupancy.

We continue to be dedicated to quality, affordable, housing. Affordable, is the part that makes us different in Over-the-Rhine. This will not change because it is part of our mission. A number of our board members have a long history with this organization and we have not forgotten our roots. We will continue to be the dominate force that prevents this neighborhood from becoming one that is only accessible to the rich and upwardly mobile. The pride I feel from being part of this organization has only increased because we continue get better at what we've been doing from the beginning.

ROGER G. AUER

President, OTRCH Board of Trustees



Roger Auer



2014 BOARD OF TRUSTEES

Roger Auer - *President*

Georgia Keith - *Vice-President*

Jonathan Diskin - *Treasurer*

Bonnie Neumeier - *Secretary*

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Kenneth Bordwell

Bridgette Burbanks

Nicholas DiNardo

Brian Fagan

Sandra Ivery

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Simone Yisrael

STAFF

Main Office

Mary Burke Rivers - *Executive Director*
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Ashleigh Finke - *Director of Real Estate Development*
Roland Kreager - *Development Director*
Carl Combs - *Director of Maintenance*
Jill Stein - *Shelter Plus Care Administrator*
Patrice Smoot - *Accountant*
Ken Weartz - *Consultant*
Jacob Merritt - *Shelter Plus Care, Social Media*
Christine Wooten - *Recovery Hotel Case Manager*
DaKenya Gunn - *Compliance Specialist*
Cynthia Talbert - *Property Manager*
Cynthia Bell - *Leasing Manager*
Amy Silver - *Case Manager*
Sophia Cunningham - *Resident Engagement Coordinator*
William Haigh - *Children's Creative Corner*
Carol Strayhorn - *Front Desk Manager*
Milton Keith - *Recovery Hotel Building Monitor*
Tim Carter - *Maintenance*
Jason Gudorf - *Maintenance*
Paul Sweet - *Maintenance*
Bobby Taylor - *Maintenance*
Maurice Wagoner - *Maintenance*
Harper Andrews - *Groundskeeper*

Lauren Stoll - *Graduate Practicum Student, University of Cincinnati*
Ryan Dyson - *Graduate Practicum Student, University of Cincinnati*

Jimmy Heath House

David Elkins - *Program Coordinator*
Desk Staff - Joe Wynn
Vince Mathews
Andy McGrath
Marvin Hunter
Mike Brown
Britton Carter
Glenn Ward
Robin Boles
Bonnie Seymore

PROPERTY DEVELOPMENT

Elm Street Senior Housing (1500 Elm Street)

15 new units of affordable senior housing in the Elm Street Senior Housing project opened in May of 2014. This project is the only senior housing project in Over-the-Rhine, and meets the accessibility, affordability, and support services needs of the seniors in the neighborhood. The twelve month construction project included the complete historic LEED-gold rehabilitation of a historic Christian Moerlein building as well as the construction of a new elevator and outdoor courtyard and parking area. The \$4 million project was financed with HUD 202 program funding, state and federal historic tax credits, Low Income Housing Tax Credits and a CRA LEED tax abatement from the City of Cincinnati. The project was fully leased within one week of opening and has maintained full occupancy.



Beasley Place (1405–07 Republic Street)

OTRCH is excited to celebrate the opening in May of 13 units of affordable rental housing in the Beasley Place project located at 1405-1407 Republic Street in. The building is already fully leased a month prior to the opening. This project has been five years in the making and we have overcome many struggles to get to this moment. The project is a complete historic rehabilitation and includes a new elevator and common laundry room as well as approximately 1,200 square feet of first floor commercial space. HGC Construction is the general contractor and CR Architecture is the project architect. The project is receiving state and federal historic tax credits, City of Cincinnati HOME funding, City of Cincinnati Lead Education and Remediation (CLEAR) funding, Housing Development Gap Financing from the Ohio Housing Finance Agency, and a grant from the Robert H. Reakirt Foundation, PNC Bank Trustee. First Financial Bank is the equity provider and is financing the permanent loan and construction loan. Cincinnati Development Fund provided pre-development financing. OTRCH is also very grateful to the Miami University's architectural atelier program for providing the conceptual drawings and preparing the application to receive historic tax credits and to 3CDC for master-leasing the commercial space.



Picnic and Pantry (1400 Republic Street)

OTRCH partnered with the Miami University Architecture department to renovate the first floor commercial space at 1400 Republic into the new Picnic and Pantry. Seeking a neighborhood-serving business to occupy our long-vacant storefront, OTRCH saw Lisa Kagen's *Picnic and Pantry* store as a natural fit. They provide fresh and delicious food and will be one of the first new shops in the neighborhood to accept EBT and offer quality food affordable to residents of all income levels. Miami University Center for Community Engagement design build studio, led by architect John Blake, got the historic approvals, permits, rebuilt the entire floor structure, and installed new windows and interior finishes with the assistance of the general contractor, The Acanthus Group. The Acanthus Group is a neighborhood business located one block north of the storefront in Over-the-Rhine. This project is very unique in that it is truly a collaborative community project with professionals, students, community members, and multiple community groups coming together to make it possible. It is a great



example of how equitable development should look, bringing all parties to the table. The project was made possible through a \$100,000 Economic Development Grant from the Finance Fund, a \$10,000 Business First Grant from the Over-the-Rhine Chamber, funding for exterior lead paint remediation from the City of Cincinnati CLEAR grant program, and contributions from OTRCH and Miami University.

Morgan Apartments



Over-the-Rhine Community Housing applied this February for the very competitive 9% Low Income Housing Tax Credit Program through the Ohio Housing Finance Agency for a new 48-units scattered site project we hope to develop in Over-the-Rhine. The project will rehabilitate six historic vacant buildings and one occupied property into 48 affordable

housing units. The project is comprised of three properties owned by OTRCH, one city-owned property, and three properties owned by 3CDC. If awarded tax credits in June, the project will begin construction by summer of 2016 and be complete by summer of 2017. Upon completion, all but six of the forty-eight units will have rental subsidy in the form of either HUD project-based Section 8 subsidy or HUD moderate-rehab rental subsidy which is administered by Cincinnati Metropolitan Housing Authority (CMHA). We have also applied to the City of Cincinnati for HOME funding. The project would also utilize federal historic tax credits.

Morgan Apartments is named for Tony Morgan who was a maintenance worker with OTRCH. Tony died tragically in 2010 and has been remembered as a volunteer and mentor. Tony was an inspiration to everyone who knew him and a brother to anyone who needed one. Time and again Tony opened his heart, reached out a hand, and helped us find something solid on which to stand. It is the heart – that guided those hands and that lit up his smile – which we remember, that we celebrate and honor.

Cutter Apartments

Over-the-Rhine Community Housing has partnered with Wallick-Hendy Development to redevelop Cutter Apartments utilizing the 4% Low Income Housing Tax Credits (LITHC). Cutter Apartments is an existing 40-unit, 8-building, scattered site affordable apartment community in the Pendleton Neighborhood. While the buildings were renovated in the 1990s,

they are in need of improvement to meet today's living and safety standards. The project is federally subsidized for the next 19 years through the HUD Section 8 program and no resident will pay more than 30 % of their Adjusted Gross Income. Over-the-Rhine Community Housing is excited to be a part of this project and to continue our mission of developing quality affordable housing! Construction is expected to begin this summer and be complete by the summer of 2016. The project is receiving 4% Low Income Housing Tax Credits and Housing Development Gap Financing from the Ohio Housing Finance Agency (OHFA), City of Cincinnati HOME funding, City of Cincinnati Lead Education and Remediation (CLEAR) funding, and Equity Bridge Loan financing from OHFA. Ohio Capital Corporation for Housing (OCHH) is the equity provider.

Lead Grant

Thirty-two of OTRCH's properties have received or will receive work completed through the City of Cincinnati Lead Education and Remediation (CLEAR) funding. This funding will give many of our buildings much needed fresh exterior and interior paint as well as some repair work and window replacement. The organization is truly grateful for this program and the partnership with the city that has provided over \$800,000 in funding. Now our properties are some of the best looking buildings on the block!

Anna Louise Inn

Located at the corner of Reading Road and Kinsey Avenue in Mt. Auburn, the new Inn will provide 85 units of affordable housing with support services. Construction got under way in February 2014 and is scheduled for completion this summer. Funders include Ohio Capital Corporation for Housing, Ohio Housing Finance Agency, The City of Cincinnati, The Federal Home Loan Bank of Cincinnati, The U.S. Department of Housing and Urban Development and Strategies to End Homelessness.

ASHLEIGH FINKE
*Director of Real Estate
Development*



SUPPORTIVE HOUSING

OTRCH accomplishes its mission, to a significant degree, by offering supporting housing to homeless individuals and families. We do this in partnership with many organizations, including Strategies to End Homelessness, Drop Inn Center, and Greater Cincinnati Behavioral Health Services. We are proud to operate the following supportive housing programs:

Spring Street - 1109 Spring Street¹

In 1990, the Spring Street House opened as a result of a partnership of several local homeless advocacy groups. Six large, affordable housing units were set aside for formerly homeless individuals and families, which are still reserved for and fully occupied by formerly homeless individuals today.

Recovery Hotel - 1225 Vine Street¹

Since 1996, the Recovery Hotel has been offering permanent supportive housing for men and women. The building has 20 units of housing for homeless persons and in recovery from substance abuse.

Counseling and support staff are located on-site. Narcotics Anonymous meets in the lobby on a daily basis.

Buddy's place - 1300 Vine Street¹

Since 1999, buddy's place, named after homeless advocate and OTRCH founder buddy gray, has been offering permanent supportive housing to men and women. The building provides 20 units of housing for homeless individuals. A case manager works with program participants on employment, treatment, medical care, education, and service referrals.

East Clifton Homes¹

East Clifton Homes was also placed in service in 1999. Eleven homeless families and individuals are able to be placed in permanent housing at any given time within three buildings on East Clifton Avenue. Participants work with a case manager to achieve their individual goals.

Nannie Hinkston House¹

In 2007, the Nannie Hinkston House was opened by OTRCH, in partnership with the Drop Inn Center. Twelve transitional housing beds serve homeless men and women recovering from substance abuse. Support staff are located on-site to assist the residents transition on to permanent housing.

Jimmy Heath House¹

In 2010, the Jimmy Heath House was opened to serve the longest-term homeless men in our community. The project has 25 units of permanent housing, 24-hour front desk staff, a large community room, and an outdoor courtyard for resident use. OTRCH partners with Greater Cincinnati Behavioral Health Services (GCB) to provide on-site services.

Shelter Plus Care

OTRCH administers 115 scattered-site rental subsidies to homeless men and women at any given time. Referrals come from shelter and street outreach workers. A majority of persons referred are the chronically, long-term homeless. Homeless service providers follow these residents into housing and stay with them to assist in their transition.



Resident Engagement

Beyond housing, OTRCH staff work tirelessly to coordinate and plan activities for residents and their children, including block parties, bringing children to summer camps, providing art programming on a weekly basis, and getting youth involved in Soap Box Derby. We value our partners who make this possible.

Supportive Housing for the Homeless in 2014

265 formerly homeless people were served in permanent supportive housing

77% are chronically (long-term) homeless

90% are singles

10% are families

75% are male

25% are female

7% are veterans

52% are from shelters

48% are from the streets

Average length of stay for all participants is 3 years.

ANDY HUTZEL

Director of Housing Services

¹ OTRCH-owned



PROPERTY MANAGEMENT

We like what we do. How many people get to say that about their job? The property management team at OTRCH does, and we say it pretty often. We like working with each other. We like taking care of our old and loved buildings, the most recent being Elm Street Senior Housing, and we are looking forward to the opening of Beasley Place. We like taking care of the housing needs of our residents. We like providing decent, safe and affordable housing and we wish we could provide it for everyone who needs it.

If you have read past OTRCH Annual Reports you have heard about our dedicated team of property managers, compliance, leasing and maintenance staff. Maintaining our properties with limited financial resources can be a challenge, but it's manageable when you have good people who take pride in their work. Doing our job well means that over 92 properties in Over-the-Rhine are being well maintained, which means that we are able to provide homes for over 600 individuals and families who live in our 420 apartments.

In 2014 our maintenance staff completed 3,071 work orders, everything from replacing a washer to fix a leaky faucet to replacing a furnace. They also oversaw capital repair projects that included replacing furnaces, hot water heaters, windows, exterior painting and masonry work. In 2014, about 250 of our units were inspected; 150 because they are in a tax-credit financed property, and 100 because tenants receive assistance from the Cincinnati Metropolitan Housing Authority. Approximately 150 of our residents must have their incomes certified to assure that they still qualify for rent subsidy in our housing. In 2014 we received and fully processed 117 applications for housing, and maintained an average occupancy rate of 96%!

Much of what we do is “behind the scenes”, all the background work needed to assure safe, decent and affordable housing for low-income residents. We also know that our work is central to the strength of OTRCH. In providing the housing and support to our residents, we know that we are not only providing them a place to live, but we are also helping build a community in which they can thrive. Yes, we like what we do, and it really feels great!

TANYA MURPHY
Director of Property Management



OUR DONORS AND SUPPORTERS

Organizations, Businesses, Foundations

< \$100

Cincinnati Arts Association
Cincinnati Union Bethel
Contact Center
CR Architects
First English Lutheran Church
Goodshop
HGC Construction
Welcome House

\$100 - \$249

Cincinnati Development Fund
Clark Montessori
Dominican Sisters of Hope
Dorothy Day Center for Faith and Justice
Kroger Rewards Program
Loyola Academy, Campus Ministry
Meisel Family Foundation
Peaslee Neighborhood Center
Power Inspires Progress
Tender Mercies
Urban Sites Property Management
YMCA of Cincinnati

\$250 - \$499

Beckman Weil Shepardson LLC
CORT Furniture²
First Financial Bank

\$500 - \$999

The Richard D. Hannan Family Foundation
Hyman and Bessie Passman Family Charitable Foundation
St. Monica-St. George Church

\$1,000 - \$2,499

Bellarmino Chapel
Church of the Redeemer
Cincinnati Center City Development Corporation
Community Shares of Greater Cincinnati
Impact Services
Ira Block Foundation
Johnson Charitable Gift Fund
Keidel Supply Company, Inc.
The Marianist Province of the United States
Melt Eclectic Café²

Miami University Center for Community Engagement
Over-the-Rhine Community Council
The Partnership Center
Franciscan Friars - Province of St. John the Baptist
RPP Containers
Sisters of Charity of Cincinnati
U.S. Bank, Community Affairs
Venture Capable

\$2,500 - \$4,999

Bakersfield OTR
Elder High School
Union Savings Bank

\$5,000 - \$9,999

Ohio Capital Corporation for Housing

\$10,000+

Episcopal Society of Christ Church
PNC Bank - Community Development

Individuals

< \$100

Sarah Allan
Kathryn Basinger
Anthony Becker/Susan Wheatley
Cynthia Campbell Bell
Tyrone Black/Cynthia Washington
John and Megan Statt Blake
Tom Borchert
Michael and Clair Breetz
Alan Brown
Shirley Burke
Dorothy Christenson
Dale and Dianne Clark
Melissa Currence
Charles and Anne Cusick
William and Mary Daily
Kathleen DeLaura
Stephen DeMar
Patricia Dion
Melinda Disney
Robert Driehaus
Robert Egbert
David Elkins
Steve Elliott/Janet Weber
Nan and David Erbaugh
Linda Fabe
Kara and Gregg Feltrup
Andrea Ferguson
Gwendoline Finegan
Gerald Froehlich/Laura Goodell
Steven and Shelley Goldstein
Margaret Gray/Joan Reddick
Jeffrey Grothaus
Francis Gudorf
DaKenya Gunn
Pauletta Hansel/Owen Cramer
Carol and David Holt
Jenell Hubbard

Eric Johnson
Georgia and Milton Keith
Roland Kreager/Cindi Goslee
James Luken
Richard and Jennifer Manoukian
Mary Sue McDuffie
Robert McGonagle
Joe and Carol Metz
Mary and Robert Mierenfield
Marjorie Motch
Jenny and Jeff Mueller-Hardin
Kathryn Murphy
Robert and Judith Neal
Andrew and Meghan Neumeier
Marianne Newman
Jeanne Nightingale
Mary Lou Nourie
Nicole Ollier
Jane Orthel
Raymond Owens/Leah Hoechstett
Gretchen Perrett
Gregg Pieples
Michael Privitera/Marcia Kaplan
Regine and Martha Ransohoff
Linda and Gary Robbins
Kathleen Ruppert
Edward and Julia Rush
Robert and Ruth Schuette
Emily Louise Sharrow
Kevin and Jane Shea
David Siders
Paul and Elizabeth Sittenfeld
Elizabeth Ann Smith²
M. Judith Webb Squire
Dorsey Stebbins
Jill and Karl Stein
Jennifer Summers/Brennan Grayson
Nikolas Swartsell

Paul Sweet
Shiro and Fumiko Tanaka
Richard and Alberta Tepe
Edith Thrower
John and Eunice Timoney
James and Judith Titchener
Frances Turner
Janet Welling
Tina and Scott Whalen
Geraldine Wiethorn
Laurie Wissel
Donald and Karen Wolnik

\$100 - \$249

Ronald and Chris Auer
Mary Anne Berry
Harry Blanton
Jonathan Blickenstaff/Angela Denov
Martha Bolognini
Bea and Richard Broder-Oldach
David and Patricia Brown
Michael and Marianne Brunner
Mary and Leonard Burke-Rivers
Diane Clark
Roland Sintos Coloma
Nita Dotso
William and Katherine Doyle-Haigh²
Samuel and Nancy Duran
Thomas and Janis Dutton
Martin Eisen
William Faith/Barbara Poppe
Joseph Feldhaus/Marcheta Gillam
John and Barbara Fillion
Paul Gaitan
John Gardner
Gina Gartner
John Getz/Jo Anne Gibbons
Benjamin Green

Individuals (cont.)

Edward Halpin
Mindy and Eric Hammer
David and Judy Harpenau
Shannon Hughes
John Joerling/Teresa Clear
Fanni Johnson
Ellen Straus Jovic
Robert Keck
Joseph Kiesler/Bruce Giffin
Robert Kneeven
Samuel and Marie Schotz Kocoshis
Christopher Ledwin
Dave Logan/Dale Hodges
Brian Macconnell
Sabrey and Anne Glynn Mackoul
Jennifer Malat
John and Mary Carol Melton
Ann Meranus
Jerome Monahan/Satu Scannell
Donald Nesbitt/Jeanne Kortekamp
Michael Otting/Stephanie Blount
Marianne Lamey Pod/Janice Vogeler
David and Laura Rapien
Stephen Richey/Sharon Nuckols
John and Rebecca Ristau
Mary Ann and Bob Roncker
John and Ruth Schrider
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William and Roberta Lotreck Silver
Kenneth and Alice Skirtz
Martha and Jerone Stephens
Carlos and Roberta Teran
Daniel and Suzanne Thompson
Jennifer Walke
C. Judd and Danielle Watkins
Kenneth and Elizabeth Weartz

Leonard Webb/Diana Porter
Joseph Wessling
Michael and Loretta Wile
William Woods

\$250 - \$499
Roger and Mary Auer
Robert and Victoria Cianciolo
David Cramer/Ruth Crystal
Nicholas and Anne DiNardo
Marilyn Driehaus
Brian and Cathleen Fagan
Cathy and Brian Fowler
William and Louise Gioielli
Andy Hutzel/Amy Harpenau
John and Andrea Kornbluh
Marianne Lawrence/Randy Lykins
Joanne Lotreck
Michael Marcotte/Mary Clare Rietz
Ryan Messer/Jimmy Musuraca
Tanya and Daniel Murphy
Robert Pickford/Linda Harig

\$500 - \$999
Anonymous
Kenneth Bordwell/Mary Anne Curtiss
Roger and Jan Brown²
Jennifer Cahill
Joseph and Jacqueline Chunko¹
Steve and Stephanie Cunningham
Jonathan Diskin/Diane Stemper
Don and Mary Jane Gardner
William Groneman/Maureen Flanagan
Bradley and Karen Hughes
Scott Knox
Monica McGloin/Janet Linz
Cassie and Parker Niemann

Margaret Quinn
Jay Shatz
Gerald and Therese Stricker

\$1,000 - \$2,499
Michael Bootes¹
Robert Donovan
David and Maryanne Foster
James and Susan Mueller
Bonnie Neumeier/Michael Flood
Barbara and Butch Otting
James Rubenstein/Bernadette Unger
Alice Weston

\$2,500 - \$4,999
William and Suzanne Joiner

\$5,000 - \$9,999
Eileen and Thomas Kuechly

\$10,000+
Mark Manley/Annette Wick

¹ Includes in-kind

² In-kind



Over-the-Rhine Community Housing
114 West 14th Street
Cincinnati, OH 45202
513-381-1171
www.otrch.org

