



Standing at
the Corner of
Resilience and Growth



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Sr. Patricia Wittberg - *Trustee*

Warm welcome to Sister Patricia Wittberg board member elected in 2025.

2024 FINANCIAL SUMMARY

NET ASSETS

\$16,219,823

Numbers are based on unaudited financials

INCOME

■ Rental Income	_____	\$3,788,785
■ Supportive housing	_____	\$1,741,837
■ Fundraising & Grants	_____	\$4,418,473
■ Fees earned	_____	\$1,366,150
■ Miscellaneous income	_____	\$87,144
■ Other Non-Cash gains	_____	\$4,817,433*

EXPENSES

■ Property management	_____	\$6,287,338
■ Resident services	_____	\$2,231,133
■ Management services	_____	\$366,616
■ Fundraising	_____	\$315,538
■ Housing Development	_____	\$589,960

* This represents non-cash events including forgiveness of debt.

Dear Friends,

2025 is off to a fast and furious start as we write this letter for our 2024 Annual Report. While it is always rewarding to reflect on the year that was, this upcoming year is especially challenging. We need to be present in 2025 as we move through extreme cold and prepare for an administration whose policies will impact our work and the people we serve.

Reflecting on 2024 reminds us that while we've often faced challenges, we've always made it to the other side with the strength of our hard-working staff, our engaged board and our generous supporters.

So, what did we accomplish in 2024 and what did we learn? A lot. This annual report will provide a summary of some of our work we accomplished together.

We **cut the ribbon on two affordable housing developments:** the Barrister- a 44-unit development on E. 9th St. in the Downtown neighborhood of Cincinnati, and Slater Hall - 62 units of Permanent Supportive Housing in the West End in partnership with Tender Mercies. Construction on Vandalia Point our 52-unit development in Northside sailed along under the supervision of Urban Sites' construction team. And, after nearly 2 years of litigation, the First District Court of Appeals ruled in our favor regarding our zoning approval for Gloria's Place, 44 units of permanent supportive housing!

Our staff walked side by side with residents as they confronted challenges and celebrated victories. You will read about Children's Creative Corner (CCC), and the experience during one CCC evening.

In late summer, we celebrated **Andy Hutzel's 30-year anniversary** at OTR Community Housing. We are grateful for Andy's long-standing commitment to this work.



Greater Cincinnati Behavioral Health Services team, 2024 Celebrating Our Beloved Community Award Winners

In the Fall we celebrated our long-time friends, Donna Mayerson and Greater Cincinnati Behavioral Health Services at our annual event, Celebrating Our Beloved Community. We are blessed to have these allies.

We experienced a great deal in 2024, and as we've learned over the many years, **showing up for each other is the most important thing we do.** It builds community, solidarity and a feeling of belonging. With radical hope for our future, our history has always relied on our ability to support each other. That's not to say it will be easy. It will be challenging and worth the journey. Together, we will, in the words of the Emma's Revolution song, **keep on moving forward, never turning back.** This is what we signed up for when we made a commitment to make sure that each of us has a place to call home.



Nick DiNardo
Board President



Mary Burke Rivers
Executive Director

New Housing in Two Neighborhoods



Last year, we proudly celebrated the ribbon cuttings for two transformative housing developments: The Barrister in the Central Business District and Slater Hall in the West End. Together, these projects represent a major step forward in our mission to create equitable, affordable housing in Cincinnati.



Barrister Ribbon Cutting

The Barrister, owned and managed by Over-the-Rhine Community Housing, has brought 44 affordable housing units to the heart of Cincinnati's Central Business District, marking the first affordable housing in that neighborhood in decades. Located on East 9th Street, this development is part of the area's revitalization into a vibrant, walkable community with convenient access to essential amenities like the nearby Kroger grocery store. With its thoughtfully designed layouts and stunning views, Barrister offers residents the opportunity to enjoy upscale urban living at an affordable cost.

The **Barrister ribbon-cutting** event was an overwhelming success, with standing-room-only attendance from community members, partners, and supporters. It was inspiring to witness so many people coming together to celebrate the vision of a more inclusive downtown. To showcase the quality of the apartments, three model units were staged with beautiful furniture donated by Design to Market Home Staging and Eye for Design Home Staging.

The **Slater Hall ribbon-cutting** ceremony was a powerful moment of celebration, bringing together community members, partners, and supporters to mark the opening of 62 permanent supportive housing units in the West End. Slater Hall highlights the transformative impact of providing stability and dignity to Cincinnati's most vulnerable residents. This LEED Silver-certified building offers secure parking, 24/7 front desk staff, a lounge and dining space, on-site case management offices, and a convenience kitchen for volunteer-prepared meals. Tender Mercies will own and manage and continue to provide supportive services, ensuring residents have access to the resources they need to thrive.



Slater Hall

These projects are critical because they bring much-needed affordable housing to Cincinnati. By creating stable, high-quality homes in the Central Business District and the West End, we are expanding housing opportunities in areas where affordability has become increasingly limited. Together, we are creating a city where everyone has a place to call home.

Managing Growth



In 2024 Over-the-Rhine Community Housing grew by nearly 150 units of housing in the five neighborhoods we now serve. We provided housing for 52% more people than five years ago. Last year's growth included: Lower Price Hill Thrives becoming fully leased; Barrister ribbon cutting and becoming fully leased; Vandalia Point construction; assuming full ownership and management of 94 units of housing in OTR Revitalization (OTRR). This means we've also grown our staff; we are now 50 paid staff. Since 2020 we've created nearly a dozen new positions, even creating a new department, Asset Management, in 2019.



2024 Staff picnic

As of the close of 2024 we own and manage **710 units of housing in 133 buildings** on 173 parcels of land. That is 133 separate roofs and buildings and even more parcels of land to maintain, inspect, and proactively plan the future for. This also means that we completed 129 inspections to keep our buildings safe - fire alarms, exit lighting, sprinklers, backflow tests, elevator inspections, and boiler inspections. We also saw an increase of \$235,000 annually in real estate taxes due to the 2023 revaluation. Asset Management spent 2024 opposing these tax increases through the appeal process and will continue this effort in 2025.

Certainly, the largest single growth moment was OTR Revitalization. OTR Community Housing assumed full ownership of and began providing property management and resident services

for this 20-year-old Low Income Housing Tax Credit project in May.

The buildings are located in the Over-the-Rhine, West End, and Lower Price Hill neighborhoods. We refinanced a permanent loan utilizing **Capital Magnet Funds through the Cincinnati Development Fund**. Asset Management led the refinancing process which was critical to repositioning the project financially so that the rents can sustain the operating costs and can remain affordable housing for years to come. Residents are excited to see small improvements happening in the buildings and to get to know our Property Management and Resident Services teams.

DONATE TODAY!
Scan the QR below or mail a check to our office to support our mission to build thriving, inclusive communities.



114 West 14th Street
Cincinnati, OH 45202

710 homes

1146 residents

36% children

64% adults

Building Homes to Strengthen Community



This year, we made meaningful progress creating and preserving affordable housing across our community, continuing to develop new homes despite any obstacles we face. Our commitment to housing equity remains strong as we work to ensure everyone has a safe, affordable place to call home.

In June 2024, we closed on financing and began construction on **Spaeth & Kelly**, located at 27-29 W. 12th Street. This project renovates two **Tender Mercies**-owned buildings, converting 55 aging Single-Room Occupancy units into 30 modern efficiency apartments. These homes serve individuals who were formerly homeless with mental illness. Tender Mercies will continue to own and manage and provide supportive services.

Current residents have been temporarily relocated to Slater Hall and other Tender Mercies properties during construction.

The updated Spaeth & Kelly buildings feature a secure, 24/7 staffed entry, common lounge,

laundry facilities, convenience kitchen, and on-site case management offices. The project remains on schedule, with residents expected to move in by December 2025.

By the end of 2024, **Vandalia Point** was largely complete, with residents already beginning to move in.



Vandalia Point under construction

Located at the corner of Blue Rock Street, Hamilton Avenue, and Vandalia Avenue, this development provides 52 units of safe, affordable housing, including one- to three-bedroom apartments designed with energy-efficient features to keep utility costs low.

In addition to quality housing, Vandalia Point will offer community gathering spaces and easy access to public transit, employment opportunities, and neighborhood amenities.

In December 2024, we closed on financing and broke ground on **Gloria's Place**, a **Permanent Supportive Housing** project designed to provide critical affordable housing for some of our community's most vulnerable residents. Similar to our successful Jimmy Heath House model, Gloria's Place will offer stable, service-enriched housing for individuals who have experienced chronic homelessness and face complex challenges, including co-occurring mental health conditions and substance disorders. Scheduled to welcome residents in **May 2026**, Gloria's Place will feature 44 studio and one-bedroom apartments within a four-story building.



Gloria's Place design drawing

The development will include amenities such as a common lounge and dining area, a community kitchen, an outdoor patio, laundry facilities, and an elevator for accessibility. On-site case management and supportive services will be provided by Over-the-Rhine Community Housing and partner organizations, with space available for visiting medical professionals. With 24/7 front desk staffing and a secured building entrance, Gloria's Place will create a safe, stable environment that supports residents on their path to recovery and long-term stability.

We continue to lay the groundwork for future projects, including Vine + Polk, where we have received predevelopment grants from Finance Fund and LISC to move this initiative forward. **Vine + Polk** is a partnership between Clifton Heights Community Redevelopment Corporation, 8K, and OTR Community Housing, with 8K serving as general contractor and property manager.

We are partnering with Tender Mercies on **Pleasant House**, a redevelopment project that will expand their service-enriched housing. Tender Mercies will own and manage the property, with OTR Community Housing serving as co-developer. Located at 15th and Pleasant Streets in Over-the-Rhine, Pleasant House will be a Permanent Supportive Housing development serving individuals experiencing chronic homelessness.

THANK YOU TO OUR PROJECT PARTNERS

VANDALIA POINT: Bob & Lisa Dorsey / Cincinnati Development Fund / City of Cincinnati / Hamilton County / Jens G. Rosenkrantz Jr. Charitable Fund / Michael Rodarte Charitable Fund / Mike & Martha Strawser / National Equity Fund / Northside Community Council / Ohio Housing Finance Agency / The George and Margaret McLane Foundation / The Port / Urban Sites / Union Savings Bank / US Bank / Western & Southern Financial Group

SPAETH & KELLY: 5/3 Bank / City of Cincinnati / Ohio Capital Corporation for Housing / Ohio Housing Finance Agency / Strategies to End Homelessness: Continuum of Care / Tender Mercies

GLORIA'S PLACE: Cincinnati Development Fund / City of Cincinnati / Department of Housing and Urban Development / Federal Home Loan Bank of Cincinnati / Greater Cincinnati Behavioral Health Services / Greater Cincinnati Homeless Coalition / National Equity Fund / Ohio Housing Finance Agency / Strategies to End Homelessness: Continuum of Care / Stock Yards Bank & Trust / The Corporation for Supportive Housing / 3CDC

 **105**
units completed

109
units under construction 

 **84**
units in development

 units in **186**
predevelopment

9 supportive housing programs



221

residents of permanent supportive housing

191 adults

30 children

49% from streets

51% from shelter



39% achieved income



36% experienced chronic homelessness



30% left PSH for other permanent destinations



51

youth attended Children's Creative Corner



15

children attended summer camp

A Safe Space to be Themselves



Children's Creative Corner (CCC), is unique in that it welcomes youth ages 5 to 14, serving a wide range of ages to accommodate sibling groups. CCC also provides our trauma-informed trained volunteers and staff with the opportunity to build lasting relationships with youth from an early age into their teenage years —relationships that offer stability, trust, and encouragement at critical points in their development.



Children's Creative Corner youth with Staff member

For many kids, especially older siblings navigating responsibilities beyond their years, having consistent, caring non-parental figures who see them, support them, and meet them

where they are can make all the difference. This continuity helps reinforce that CCC isn't just a program, it's a reliable source of encouragement and connection in their lives.

As kids grow older, some start testing out the "I'm too cool for this" persona. The challenge isn't just convincing them that art is still fun; it's nudging them toward a space where they feel safe enough to engage. **Often, what looks like resistance is really a hesitancy to be vulnerable.** For many CCC youth, they've developed protective instincts shaped by life experiences that have taught them to be cautious, to appear in control, to not show too much. For many older kids, especially those growing up in environments where independence is a necessity, vulnerability can feel like a risk. Engaging in something expressive, playful, or unfamiliar, especially in front of others, can bring up fears of judgment or failure. Their reluctance isn't about disinterest; it's about self-protection.

Late last October, two younger siblings eagerly joined CCC one evening, their 13-year-old sister, "J," immediately retreated to the couch, eyes fixed on her phone. About ten minutes in, her battery died. Panic set in.



CCC youth expressing creativity through painting

She asked every adult in the room if they had a charger, desperate to disengage from the environment around her. When it became clear that no one had a charger for her, she flopped back onto the couch, arms crossed, silent.

That evening, local artist Lizzy Duquette was visiting CCC to teach about shadow puppetry. While the rest of the group leaned in, listening and cutting out shapes, J remained in the corner, visibly uninterested. Eventually, with some gentle encouragement, she slid over to sit with the others, still skeptical but at least present. A few minutes passed, then something shifted—maybe the ease of conversation around her, a quiet nudge from an adult, or just realizing no one was expecting anything. She reached for a pair of scissors and, on her own terms, started cutting. Then, **she started talking. She told a story. She laughed.** By the end of the night, she was holding her handmade puppets up to the projector, watching their shadows dance across the walls.

Moments like these remind us why CCC is such an important part of our community. As a supportive service for families, CCC isn't just about art—it's about creating a space where kids, even older siblings, can let their guard down and step away from the pressures of growing up too fast. CCC provides consistency, connection, and a sense of belonging. It's a place where kids, no matter their age, are reminded that they are supported, seen, and safe to be themselves.

ACCREDITATIONS



COMMUNITY SHARES
of Greater Cincinnati



Andy Hutzels 30 Years of Dedication



For three decades, Andy Hutzels has been a cornerstone of Over-the-Rhine Community Housing, dedicating his life's work to ensuring that residents have the support, stability, and dignity they deserve. Andy began his journey in housing as an intern at ReSTOC, a grassroots organization founded in 1978 to provide affordable housing for low-income residents, eventually becoming its Executive Director. When ReSTOC merged with Over-the-Rhine Housing Network in 2006 to form Over-the-Rhine Community Housing, Andy transitioned to Director of Resident Services, where he remains a steadfast advocate for housing equity and resident support.

Last year, we honored Andy alongside close friends, advocates, and longtime supporters. Those who have had the privilege of working with Andy know that his dedication goes far beyond his role—he embodies the values of justice, inclusion, and community in everything he does.



Barb and Butch Otting Celebrate Andy's 30 years

When Andy first began his work he was struck by the deep challenges faced by residents experiencing poverty, as well as the resilience of those who worked tirelessly to support them. He recalled:

I suppose working 30 years for the same organization seems like a long time. In some ways, it certainly is. But I can't help thinking about how things really aren't that different. I entered the Drop Inn Center and ReSTOC as a young adult feeling uncomfortable with what poverty looked like and giving witness to the mental and physical challenges that the residents faced. But there were a group of staff and volunteers committed to those residents and the mission of the organization to ameliorate the suffering, stand with those residents, and provide long-term solutions. Their energy, resiliency, and camaraderie were infectious. These same things keep me coming back every day in this 30th year of working with OTR Community Housing. Our mission is courageous, our residents are resolute, and our staff and volunteers are determined to support each other and improve the lives of those we serve. Despite the often challenging and exhausting days of facing that which is still uncomfortable after all these years, I can't imagine being anywhere else.



As we reflect on Andy's 30 years of service, we are grateful for his leadership, which has expanded supportive housing, connected countless residents to essential services, and strengthened the fabric of our community, making Over-the-Rhine a more just and inclusive place for all.

The Power of Less



In 2024 our Asset Management department focused on the greening of our existing properties.



The Fulda Building

The Fulda on Elm Street is one of our longest held properties. We began the HVAC and electrification project here in 2022. This year this project moved toward completion with the increase to the electricity capacity for the building finished. The first apartment has received a new energy efficient HVAC system and duct work with expanded electric capacity. We look forward to completing the remaining 15 units in early 2025.

Another major focus of this department was moving our EPA Star grant into the implementation phase. The grant's purpose is to monitor and study the impacts of electrification and weatherization to our residents both financially and physically through air quality. Upgrades include installing new windows, new insulation, and new electric appliances. These improvements aim to reduce utility costs for residents while creating healthier indoor living environments. Additionally, the project will provide valuable data on how sustainable housing solutions can positively impact low-income communities. **We have 50 residents participating in the research grant.** The work to begin collecting research data is underway and we are looking forward to completing the weatherization and electrification work in 2025.

Asset management continues to take on smaller capital repair projects and has started to develop a preventative maintenance program that we are excited to launch in 2025.



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.



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