CHN’S MISSION IS TO BUILD STRONG FAMILIES AND VIBRANT NEIGHBORHOODS THROUGH QUALITY AFFORDABLE HOUSING AND STRENGTHENED FINANCIAL STABILITY.

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THE POWER OF A PERMANENT ADDRESS

Stable, affordable housing serves as the first vaccine in a series to ensuring healthy people and communities. You need good education, public safety, and decent jobs as well, but if you don’t start with housing first, none of those interventions will work well.

Dr. Megan Sandel, Boston School of Medicine

A MESSAGE FROM OUR LEADERSHIP

CHN’s five-year strategic plan is built on our core belief that a home is a powerful anti-poverty strategy that sets the stage for economic security. While most low-income families face a myriad of complex issues well beyond four walls, it is the home that is the catalyst and stabilizing force. This is CHN’s central organizing principle: To start with affordable quality housing so that families can focus on other pivotal aspects of their lives.

Our involvement in the Cuyahoga County Housing First Initiative has demonstrated the power of this philosophy. The multi-partner Initiative, whose goal is to end chronic homelessness in our region, believes that housing must come first before vulnerable populations can address other challenges. The model works. Housing First is largely credited with reducing chronic homelessness in our region by 75% since 2006.

CHN has many different clients—homeowners unable to pay their utility bills or facing foreclosure, chronically homeless individuals who need permanent supportive housing, seniors striving to age in place, and families who seek the opportunity to improve their financial position and maximize opportunities for their children. Similar to Housing First, our vision is to focus on housing stability first, followed by intentionally and seamlessly leveraging multiple services for every client.

To that end, our leadership team has committed to an enterprise-wide integrated service delivery model. This work will begin in 2016 and continue for the next several years. This will be a vast undertaking when serving 30,000 families through nearly 20 programs. Using the power of increments, CHN intends to ‘start small and build big’ based on the knowledge that major shifts in culture and internal processes may be the biggest challenges in the new model.

Other housing-related highlights from our 2015 work include:

- New partnerships with United Way and Third Federal Foundation to reduce family and student mobility through two national integrated service models: the Siemer Institute for Family Stability, and P-16, a coalition of community leaders focused on cross-sector partnerships to advance literacy skills in the Slavic Village neighborhood.
- Two Low Income Housing Tax Credit awards—one for our ninth permanent supportive housing project for the Cuyahoga County Housing First Initiative, and one for Hough Heritage, a senior housing project in Cleveland’s Upper Chester area.
- A $312,000 award from the U.S. Department of Health and Human Services for Individual Development Accounts (IDAs) to help our homebuyers with down payment assistance and their children with post-secondary education.
- Competitive awards to manage the state’s Home Weatherization Assistance Program (HWAP) as well as Dominion’s Housewarming Program to help reduce housing and energy costs for thousands of low-income Ohio families.
- Throughout America there is a growing realization that housing stability is the catalyst for the success of low-income families and their children. Our vision is to leverage the power of affordable housing to disrupt and reverse the cycle of poverty. Together with our partners, we will continue to use housing as a platform to improve outcomes for families while generating economic momentum for neighborhoods and cities.

In CHN’s 2015 Annual Report, we hope you will see first-hand CHN’s commitment and contributions in providing the opportunity for housing stability, and strategically deploying community resources to generate long-term positive outcomes for our clients, residents, and the communities in which we work.

Sincerely,

Michael Griffin Rob Curry

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VIBRANT NEIGHBORHOODS

In 2015, CHN had 563 units in its construction pipeline, including 3 senior housing preservation projects, two permanent supportive housing projects and a new senior housing project.

Leveraging its capacity and expertise, CHN has broadened its real estate development scope to address the housing needs of our region’s vulnerable populations. Our priorities are senior housing, permanent supportive housing for the chronically homeless and sustainable home ownership opportunities for low-income families. By addressing the most critical housing needs at both the city and regional levels, we are better positioned to impact quality of life, create opportunities and increase choice for the populations we serve.

Nearly 6,000 units developed in Greater Cleveland and $600 million invested in affordable housing since 1981.

Affordable housing increases local purchasing power, boosts job creation, and generates new tax revenues...a place to call home is vital to national progress...to our economy and neighborhoods.

Diane Yentel, National Low Income Housing Coalition

Housing Units Developed by Type
1981–2015*

- Multifamily: Permanent Supportive Housing
- Single Family: For Sale
- Single Family: Lease Purchase
- Multifamily: Senior & Family Housing

663 1040 1434 2925

Multifamily: Permanent Supportive Housing

Single Family: Lease Purchase

Multifamily: Senior & Family Housing

Single Family: For Sale

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RESILIENT FAMILIES

CHN is working to improve housing stability for the 30,000 families it serves each year through service integration—the intentional and seamless layering of services. The rationale for moving in this direction is clear. Proactive integrated service systems serve low-income populations better, use limited resources more judiciously, and are more clearly focused on achieving intended outcomes.

“Average financial impact to CHN clients increases as more services are accessed—from $659 to $8,209 per family—through utility bill reductions, energy efficiency improvements and accumulated assets.”

National Studies indicate that those who receive bundled services are three to four times more likely to achieve a major impact (such as earning an associate’s degree) than those who receive only one service.

We were never trying to get rich. We were just trying to survive and create a platform to build a stable life and raise our family.

—Wayne W.

*Based on 27,294 clients served by CHN in 2014. Study conducted by PolicyLab Consulting Group, LLC and funded by Enterprise Community Partners.
Maple Park Place celebrated its grand opening in 2015 as an independent senior living complex in Maple Heights. The project represents CHN’s commitment to address the critical lack of senior affordable housing in our region.

2015 FINANCIALS

HOUSING PROGRAMS
- Energy Conservation & Home Repair: $13,689,084
- Real Estate Development & Sales: $4,963,688
- Property Management & Maintenance Services: $5,292,644
- Counseling, Education & Utility Assistance: $1,245,705

GRAND TOTAL: $46,548,877

19% LEASE PURCHASE OPERATING PROJECTS

25% REAL ESTATE DEVELOPMENT PROJECTS

54% HOUSING PROGRAMS

2% ADMINISTRATIVE COSTS

*Westervi, Emerald Alliance, & Menwa (total project costs $35,335,765)
Volunteers and community members donated their time to build this playground donated by KaBOOM! and Morgan Stanley at CHN’s Erie Square Apartments.

Michael Jefferies was born with cerebral palsy, but the effects of his disease never stopped him from facing life with a positive, forward thinking mindset. Michael grew up moving from home to home, and his family often discouraged him from taking steps forward. However, Michael refused to give in to these negative messages, and always believed in the power of a permanent address.

As a young adult, Michael began filling out housing applications and soon came in contact with CHN. CHN not only provided Michael a stable environment, but built him a home to accommodate his disability.

As a CHN resident, Michael has been able to participate in Family Success, a long-term financial counseling model to ensure his economic stability. With the help of his Family Success counselor, Michael has been able to raise his credit score by 148 points, eliminate his debt, and save $1,200 for a down payment to purchase his home. Michael will become a homeowner in 2017.

Michael Jefferies

"CHN allowed me to get out of a very difficult situation. It allowed me to find a home where I can hear the rain at night, walk to the park with my children, and give them a wonderful, active life."