The city we love has suffered enormously in the last few years. The foreclosure crisis, declining property values, vacant abandoned homes and the drastic contraction of credit markets all have combined to make life harder, especially for low-income Clevelanders.

While the antecedents differ, these conditions are surprisingly similar to those that led to CHN’s creation in 1981—only this time, we have so much more to bring to the fight. CHN has one of the strongest track records in the country in rehabilitating single-family homes; incredibly unified partners including the city, county, state and local foundations; extraordinarily productive weatherization and utility assistance programs; and some of the most dynamic, experienced CDC partners in the nation.

In the face of Cleveland’s formidable challenges, “business as usual” is not an option. Like our counterparts throughout the country, CHN is refocusing and reinventing itself to address the challenges our neighborhoods now face. Yet as we change direction, we do so with an unwavering commitment to remain true to our mission:

To develop affordable housing for low- and moderate-income Clevelanders with a special emphasis on generating pathways out of poverty and providing homeownership opportunities.

A pillar of CHN’s new strategy is our strengthened commitment to green, sustainable practices. Green, energy-efficient affordable homes for low-income families are not only possible, but essential. Our living environments have profound physical and mental health outcomes, especially for minority families and low-income communities.

So with a commitment to green, sustainable practices, CHN has adapted and leveraged its talents and resources to better address Cleveland’s new urban environment. Over the past two years we have:

- implemented a new, targeted approach to community development that maximizes the potential of land and resources;
- expanded housing options for the very low-income and chronically homeless, with a commitment to preservation and reducing our impact on the surrounding community;
- committed to recycling and re-using existing materials in the development, rehabilitation and maintenance of existing homes;
- strengthened sustainable homeownership options for low-income families, emphasizing energy conservation in the home.

The synergy of CHN’s core competencies—housing rehabilitation and energy conservation—are in perfect alignment with today’s local, national and global needs. We must take great care to protect our environment, conserve our resources, and adopt a model of urban conservation that will leave our city, and indeed our planet, better than we found it.

Carolynn Galloway
President, Board of Directors

Robert S. Curry
Executive Director
Aligned with Cleveland’s Strategic Investment Initiative, Opportunity Homes is aimed at protecting an estimated $950 million in investment in six Cleveland neighborhoods.

By conservative estimates, the foreclosure crisis has resulted in over 9,000 abandoned homes in Cleveland. The blight from this growing inventory is reducing property values and undermining 30 years of successful investment by Cleveland’s community development system.

To respond, CHN is strategically assisting stabilization efforts in six neighborhoods—identifying unsalvageable properties for demolition and reuse, helping at risk homeowners to avoid foreclosure, and rehabilitating abandoned homes and returning them back to their community as neighborhood assets. Called Opportunity Homes, this effort was kicked off in 2008 with partners Neighborhood Progress Inc., Enterprise Community Partners and the City of Cleveland.

2007–2008 OUTCOMES FOR SINGLE-FAMILY DEVELOPMENT & NEIGHBORHOOD STABILIZATION

- Completed 141 affordable single-family homes for Lease Purchase, a 15-year pathway to homeownership for low-income families
- Broke ground on Opportunity Homes to rehabilitate 121 vacant homes in the first year (50 for-sale and 71 Lease Purchases)
- Received Enterprise Community Partners’ Ohio Green Communities designation for Cleveland Green Homes and Cleveland Green Homes East—Ohio’s first single-family affordable housing rehabilitation projects to achieve this designation.

Opportunity Homes Partners
FIRST ROW: Cleveland Councilman Tony Brancatelli, Slavic Village resident Katricia Hampton, Cleveland Mayor Frank Jackson. SECOND ROW: Doug Garver (Ohio Housing Finance Agency), Rob Curry (CHN). THIRD ROW: George Merritt (Slavic Village Area Development), John Hopkins (Buckeye Area Development), Marie Kittredge (Slavic Village Development); FOURTH ROW: Jim Klein (Finance Fund), Jim Poznik (KeyBank), Bill Whiznay (Enterprise Community Partners), Jeff Ramsey (Detroit Shoreway CDC), Eric Hodderson (Neighborhood Progress Inc.), Chris Garland (Tremont West Development)

Opportunity Homes is a response to Cleveland’s growing number of vacant properties—recycling land and materials and rehabilitating homes using green building techniques.

Opportunity Homes Partners
FIRST ROW: Cleveland Councilman Tony Brancatelli, Slavic Village resident Katricia Hampton, Cleveland Mayor Frank Jackson. SECOND ROW: Doug Garver (Ohio Housing Finance Agency), Rob Curry (CHN). THIRD ROW: George Merritt (Slavic Village Area Development), John Hopkins (Buckeye Area Development), Marie Kittredge (Slavic Village Development); FOURTH ROW: Jim Klein (Finance Fund), Jim Poznik (KeyBank), Bill Whiznay (Enterprise Community Partners), Jeff Ramsey (Detroit Shoreway CDC), Eric Hodderson (Neighborhood Progress Inc.), Chris Garland (Tremont West Development)

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Recycle  GREEN BUILDING PRACTICES

In 2006, CHN made a commitment to develop green, energy-efficient affordable homes for low-income Clevelanders. Focusing on recycling vacant homes, CHN set out to achieve an Ohio Green Communities designation on a redevelopment project. Ohio Green Communities is an effort led by Enterprise Community Partners, Ohio Capital Corporation for Housing and Ohio Housing Finance Agency to make environmentally sustainable development the mainstream in the affordable housing industry. In 2008 CHN surpassed its goal—receiving three Green Communities designations representing 257 green homes.

Moving forward, CHN will continue strengthening its green development efforts to provide healthy, affordable and sustainable homes for thousands of low-income Cleveland residents.

In 2008, CHN received the state’s first Ohio Green Communities designation on a single-family affordable housing rehabilitation project.

2007–2008 OUTCOMES FOR GREEN BUILDING

» Received a Green Communities designation on two single-family development projects totaling 76 homes
» Received a Green Communities designation on Rainbow Place Apartments, a 181-unit Section 8 preservation project
» Received funding to install solar panels on Rainbow Place Apartments

In 2008, CHN received the state’s first Ohio Green Communities designation on a single-family affordable housing rehabilitation project.
An estimated 16,000 Clevelanders are homeless each year, with more than 25 percent experiencing chronic, long-term homelessness.

CHN is restoring lives and dignity through permanent supportive housing, a model that has spurred a 30% drop in the number of America’s chronically homeless. The model offers affordable, permanent homes combined with support services to help individuals stabilize and reconnect with their communities.

As the lead developer of Cuyahoga County’s Housing First Coalition, CHN is working with Enterprise Community Partners, Sisters of Charity of Cleveland Foundation, Mental Health Services, and EDEN Inc., to build 1,000 units of permanent supportive housing in Cuyahoga County.

2007–2008 OUTCOMES FOR PERMANENT SUPPORTIVE HOUSING

- Completed development of Liberty at St. Clair, 72 apartments in the Glenville neighborhood for the chronically homeless
- Completed development of South Pointe Commons, 82 apartments adjacent to MetroHealth Medical Center for the chronically homeless
- Begun Edgewood Park, 63 apartments in Slavic Village for the chronically homeless
- Provided housing and supportive services to 56 formerly homeless families through CHN’s single-family homes.
Through Framing Hope, a new partnership with The Home Depot stores, The Home Depot Foundation and Gifts in Kind International, CHN is saving an average 480 cubic feet of materials each week from landfills.

Fluctuating energy costs have added to the financial struggles of many low-income families, putting affordable, sustainable homeownership even further out of reach for thousands of families. As the largest energy conservation agency in Ohio, CHN has responded by building capacity in these areas, increasing assistance to low-income families in a 10-county area and strengthening partnerships with Dominion, Cleveland Public Power, First Energy, State of Ohio, and the City of Cleveland’s Water and Water Pollution Control Departments. CHN also strengthened its own conservation practices. Teamming with The Home Depot Foundation, The Home Depot stores and Gifts In Kind International, CHN piloted a program called Framing Hope to reclaim materials from local stores, rescuing everything from doors and windows to kitchen cabinets and plumbing fixtures. The products are used in the maintenance and upkeep of CHN’s 2,000 single-family homes.

2007–2008 OUTCOMES IN CONSERVATION

» Completed 20,191 electric, water and home weatherization services for low-income families
» Installed 115,425 compact fluorescent bulbs, 11,332 energy efficient appliances and 3,293 low-flow showerheads for low-income families
» Processed 32,000 requests for utility bill assistance
» Began a pilot program to rescue and reuse materials from The Home Depot that would otherwise go to landfills
» Achieved an estimated savings of $13.5 million in utilities and 18 million pounds in carbon dioxide emissions.

Lively salsa music plays in the background. Walls are awash with bright colors: hues of orange, purple, yellow, red, blue. This is not a tropical paradise, although it feels like one. This is the near West-side Cleveland dwelling of Odaliz and Jaime Ortega, homeowners through CHN’s Lease Purchase program.

Raising four children in a two-story home in a city known for high winds and harsh winters—the Ortegas quickly realized the importance of conserving energy. Odaliz and Jamie reached out to CHN’s energy conservation programs to help them reduce energy consumption and utility bills. Through the Electric Partnership Program, the Ortegas received a new energy efficient refrigerator, compact fluorescent bulbs, consumer education and an action plan for further reducing energy costs.

The couple also took advantage of homeownership and home maintenance training. “We took everything CHN offered—and have built our own home renovation business based largely on the skills we learned. I love CHN!”

Through Framing Hope, a new partnership with The Home Depot stores, The Home Depot Foundation and Gifts In Kind International, CHN is saving an average 480 cubic feet of materials each week from landfills. Through energy and water conservation efforts, CHN has helped low-income families save an estimated $13.5 million in utility bills while saving an estimated 18 million pounds in carbon dioxide emissions.
Nearly 60 percent of Cleveland renters are very-low income families, with almost half experiencing substandard or overcrowded conditions. Many are paying more than they can afford, spending more than half of their incomes on housing. For these families, quality affordable housing is often the exception rather than the rule. CHN has responded by focusing on the preservation and restoration of aging HUD Section 8 apartment buildings that serve very-low income families but are in need of new owners and new investment. Erie Square & Rainbow Apartments in Cleveland’s Fairfax neighborhood collectively represent CHN’s first preservation successes. Housing is combined with on-site programs that teach residents how to improve their mental, physical and financial well-being.

2007–2008 OUTCOMES FOR SECTION 8 PRESERVATION

- Completed renovation of Erie Square, an 89-unit apartment complex for very-low income families
- Assisted the first group of high school seniors from Erie Square’s Learning Center, with all youth going on to pursue higher education or trades training
- Received funding to renovate Rainbow Apartments, 181-units in three apartment buildings for the very-low income elderly and disabled
- Received an Ohio Green Communities designation from Enterprise Community Partners for Rainbow Apartments

**Erie Square resident**

Torrey Solomon is pursuing his dream at the Culinary Institute of America in New York. But getting there wasn’t easy. Living in a part of Cleveland where the streets are tough and filled with temptations, Torrey had to stay focused. So when CHN acquired the Erie Square apartment complex, completed renovations and added youth programs, the Erie Square resident jumped at new opportunities offered to him:

- an after school program in the building’s Learning Center
- a Junior Achievement program
- a job readiness course
- a competition for a summer job and internship at Cleveland Botanical Gardens (he won)
- an urban garden program

And when he heard about a restaurant job at Case Western Reserve University, he was one of 500 applicants who showed up for an interview. In a sea of people wearing sneakers and jeans, Torrey was the only one wearing penny loafers, black dress pants and a button down shirt. And he had a résumé. He got the job washing pots and pans and worked his way to prep cook. Watching the chefs create meals was “like artwork,” he said. A news article about Torrey inspired dozens to donate to his college fund. “It’s like a dream. I want to show everyone there is a different life than the one you are in.”

Torrey Solomon
Erie Square resident
In partnership with Cuyahoga Community College, CHN has implemented a new program that encourages low-income individuals to pursue post-secondary education.

Cleveland has been one of the hardest hit cities in the nation’s foreclosure crisis, and low-income families have experienced the greatest collateral damage. Through its Community Training Center, CHN has responded by joining the Cuyahoga County Foreclosure Prevention Coalition, certifying all housing counselors in foreclosure prevention and adding additional education for new and at-risk homeowners.

Looking beyond the foreclosure crisis, CHN’s Lease Purchase program continues to demonstrate that sustainable homeownership is viable for low-income families. Well into its twentieth year, the program has successfully graduated 427 low-income families to homeownership.

2007-2008 OUTCOMES IN ACHIEVING & SUSTAINING HOMEOWNERSHIP

- 1,955 families received successful foreclosure intervention assistance
- 5,000 individuals received education in financial literacy, homeownership, computer skills or job development
- 208 families achieved homeownership
- Developed HomeSmart, a post-homeownership program supported by Key Foundation, Third Federal Savings & Loan and other local organizations
- Began a partnership with Cuyahoga Community College to encourage low-income individuals to pursue post-secondary education

Over a decade ago, Arnetta Pryor could not have imagined herself as the homeowner, landlord and college graduate she is today. Back then, she was homeless and struggling with addiction. A judge’s decision to send her to treatment instead of prison was the beginning of her fresh start.

Arnetta compiled substance abuse treatment and entered CHN’s Lease Purchase program to work toward homeownership over the course of 15 years. When she was diagnosed with multiple sclerosis, she began meeting with CHN counselors to help her overcome large medical bills from the illness.

“I took every program offered by CHN—credit counseling, budgeting, home maintenance and finance courses.” Pryor now has three bank accounts: one for her mortgage, one for bills and one for savings and emergencies. Arnetta is now the proud owner of her home and is working toward a bachelor’s degree.

“Taking CHN classes is what inspired me to go back and get my Associate degree.” Arnetta now is working on a B.A. in Business at Cleveland State.

“CHN helped me reevaluate where I am in my life… I couldn’t have done it without them!”

Arnetta Pryor
CHN homeowner
### 2007 – 2008

**Charitable Contributors**

**PLATINUM PARTNERS**

$200,000 & above

- Eva L. and Joseph M. Bruening Foundation
- City of Cleveland
- The Cleveland Foundation
- Cuyahoga County
- Dominion
- Enterprise
- Federal Home Loan Bank of Cincinnati
- FirstEnergy
- Forest City Enterprises Charitable Foundation
- The George Gund Foundation
- The Home Depot Foundation
- Housing Partnership Network
- KeyBank & Key Foundation
- Saint Luke’s Foundation
- State of Ohio
- U.S. Dept. of Energy
- U.S. Dept. of Health & Human Services
- U.S. Dept. of Housing & Urban Development

**GOLD PARTNERS**

$100,000 to $199,999

- Charter One
- Citi Foundation
- Deaconess Community Foundation
- The Hearst Foundation, Inc.
- William J. and Dorothy K. O’Neill Foundation
- The Sherwin Williams Foundation
- Sisters of Charity Foundation
- Sylvania Foundation, Inc.
- Third Federal Savings & Loan
- United Way of Greater Cleveland

**BRONZE PARTNERS**

$5,000 to $24,999

- The Housing Advocates, Inc.
- Meisel Family Foundation
- The Thomas H. White Foundation
- The Abington Foundation
- Bridgestone/Firestone Trust Fund
- Credit First National Association
- The George W. Codrington Charitable Foundation
- Dollar Bank
- Harry K. & Emma R. Fox Charitable Foundation
- The Frank Hadley & Corneila Ginn Charitable Trust
- S. Livingston Mather Charitable Trust
- The Murphy Family Foundation
- John P. Murphy Foundation
- National City
- Nationwide Foundation
- The Sears-Sweetland Family Foundation
- Time Warner-Cleveland City Council Technology Fund
- The TJX Foundation, Inc.
- United Black Fund of Greater Cleveland
- The S. K. Wellman Foundation
- Westfield
- WIRE-Net

**SILVER PARTNERS**

$25,000 to $49,999

- The Abington Foundation
- The George W. Codrington Charitable Foundation
- Dollar Bank
- Harry K. & Emma R. Fox Charitable Foundation
- The Frank Hadley & Corneila Ginn Charitable Trust
- S. Livingston Mather Charitable Trust
- The Murphy Family Foundation
- John P. Murphy Foundation
- National City
- Nationwide Foundation
- The Sears-Sweetland Family Foundation
- Time Warner-Cleveland City Council Technology Fund
- The TJX Foundation, Inc.
- United Black Fund of Greater Cleveland
- The S. K. Wellman Foundation
- Westfield
- WIRE-Net

**FRIENDS OF CHN**

up to $4,999

- Time Warner-Cleveland City Council Technology Fund
- The TJX Foundation, Inc.
- United Black Fund of Greater Cleveland
- The S. K. Wellman Foundation
- Westfield
- WIRE-Net

- Karen Cullen
- Davis & Young
- Detroit Shoreway Community Development Corp.
- James Dingus, Jr.
- Marley Ford Eiger
- Michael & Mary Ellen Fiala
- Diane Fisteck
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- Zachary Schiller
- Randall Shorr
- John Shriver
- SkyBank
- Slavic Village Development
- Bert & Robin Minter-Smyers
- Phil & Jane Star
- Susan & Kruze Stojanovski
- Stoller Family Foundation
- The Thomas C. and Sandra S. Sullivan Foundation
- Robert Varley
- Chris & Linda Warren
- Joe Weiss
- John Weiss
- Westlake Christian Church
- James Wetter
- Beth Whalley
- Laurie Zeck
Cleveland Housing Network, Inc. Operating Budget

Energy Conservation & Home Repair .................. $13,603,011
Real Estate Development & Sales ................... $2,738,125
Property Management & Maintenance Services ....... $2,946,436
Resident Services & Training Center ................ $1,078,768
Administrative Program Costs .................. $1,115,462

Subtotal ........................................... $21,481,802

Lease Purchase Operating Partnerships .............. $11,888,244

Real Estate Development Projects

Edgewood Park ...................................... $5,340,340
Rainbow Apartments ............................... $4,979,219
Cleveland Green Homes ............................ $2,636,731
Cleveland Green Homes East ...................... $5,694,080
Opportunity Homes ................................ $3,175,000

Subtotal ........................................... $21,825,370

Grand Total ........................................ $55,195,416

Ranked 4 stars by Charity Navigator

$55.2 million
Projected Operating and
Real Estate Development Capital
Budgets

40% Real Estate Development Projects
39% Programs (includes 5% administrative costs)
21% Lease Purchase Operating Partnership
BOARD OF DIRECTORS
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Joanne Morton, Director of Community Training
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Dejuan Perry-Mond, Director of Information Technology
Mary Smigolinski, Director of Finance
Tracey Walker-Askew, Director of Resident Services
Mark Whipkey, Director of Asset Management

ACHIEVEMENTS SINCE 1981
$884M in capital investments have been made in Cleveland neighborhoods.
4,485 affordable homes have been developed for rent or homeownership.
1,791 families have achieved homeownership.
11,000 individuals have received counseling and education.
88,000 services have been completed in energy conservation, weatherization and healthy homes.
33M in tax refunds has been returned to low-income families.
After escaping an emotionally abusive marriage, Monique Menefee became homeless. She and daughter Joy lived in a shelter, but Monique eventually succumbed to depression and turned to drugs and alcohol to mask the pain.

“I was utterly unrecognizable by any who knew me.” But after Monique was introduced to CHN in 2003 her life changed. She has a home. She has returned to college after 10 years. She maintains a 4.0 GPA. And her daughter is an honor roll student.

“Some people come into our lives to help us fulfill our destiny. I believe CHN came into my life to help me fulfill mine. Every day, I do two things. I wake up and see myself where I want to be and refuse to stop working toward that. And every day, I reinforce to my daughter that she can make it. I teach her to have the confidence that she can do anything.”

Monique Menefee & daughter Joy
CHN residents