



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

2999 Payne Avenue    phone 216.574.7100  
3rd Floor                fax 216.574.7130  
Cleveland, OH 44114    chnnet.com



**2015**

**ANNUAL  
REPORT**



# 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 ”**

Buckeye Square, a permanent supportive housing project sponsored by the Housing First partners (Enterprise, Eden, Frontline, Care Alliance, CHN, and Cuyahoga County’s Office of Homeless Services) provides a signature building for Cleveland’s Buckeye neighborhood.

## A MESSAGE FROM OUR LEADERSHIP



**MICHAEL GRIFFIN**  
President, Board of Directors

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

# VIBRANT NEIGHBORHOODS

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.

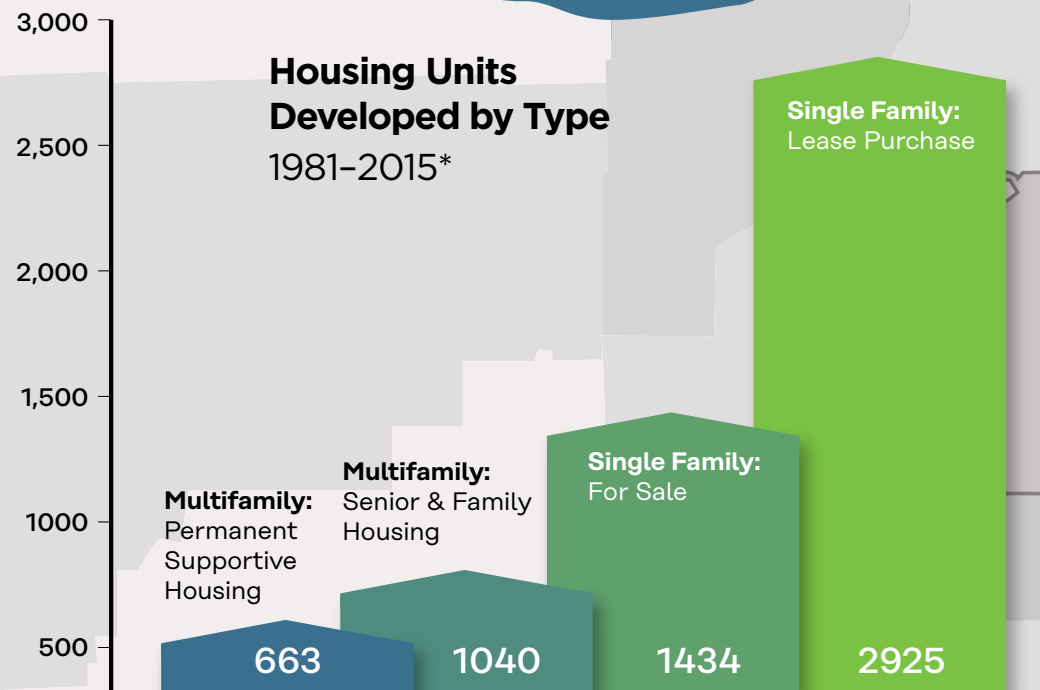
“ Affordable housing increases local purchasing power, boosts job creation, and generates new tax revenues...a place to call home is vital to national progress...to our economy and neighborhoods.

**Diane Yentel, National Low Income Housing Coalition**

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.

SINGLE FAMILY HOMES

MULTIFAMILY BUILDINGS



\*Units completed or in process

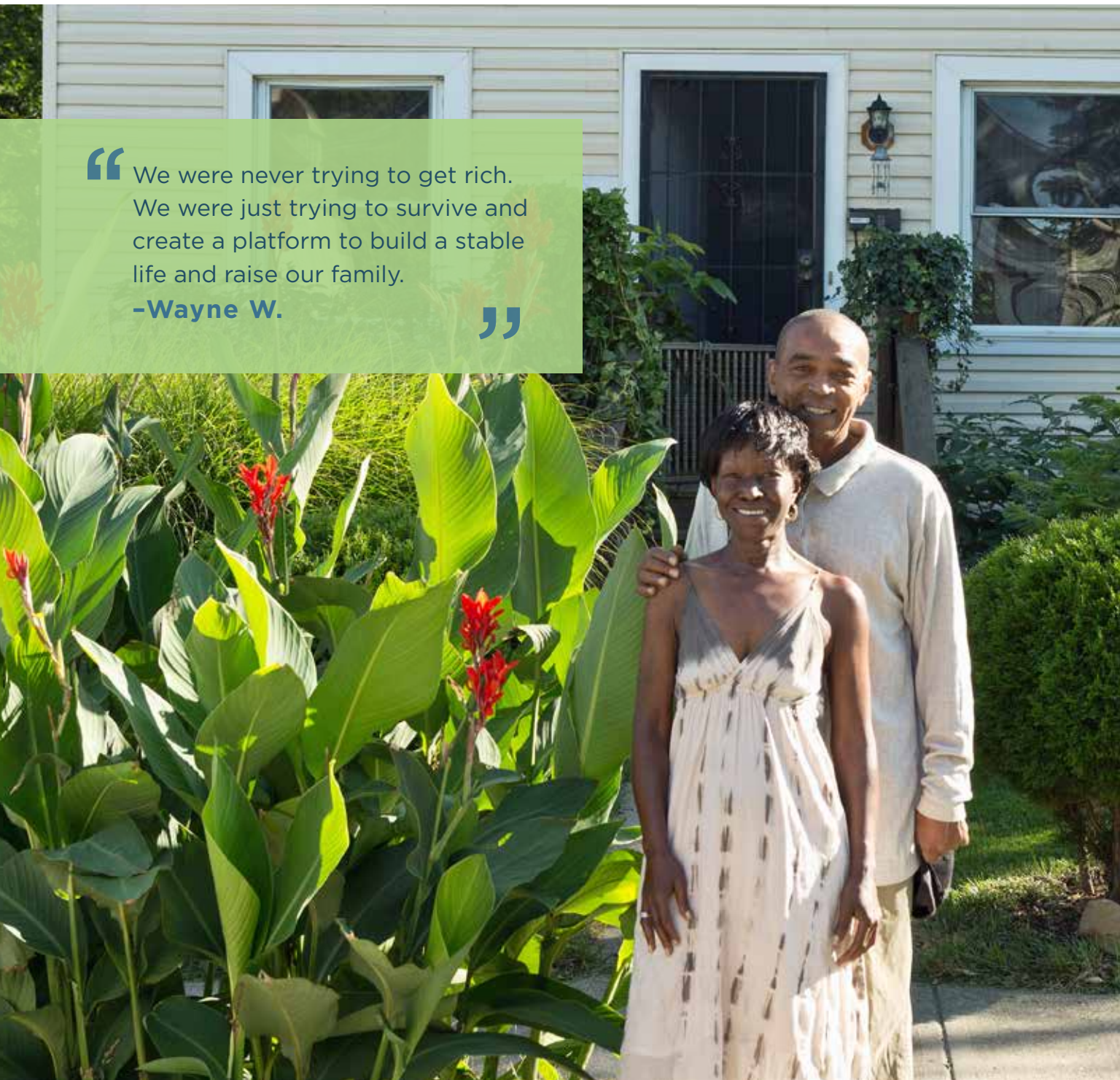
Nearly 6,000 units developed in Greater Cleveland and \$600 million invested in affordable housing since 1981.

# RESILIENT FAMILIES

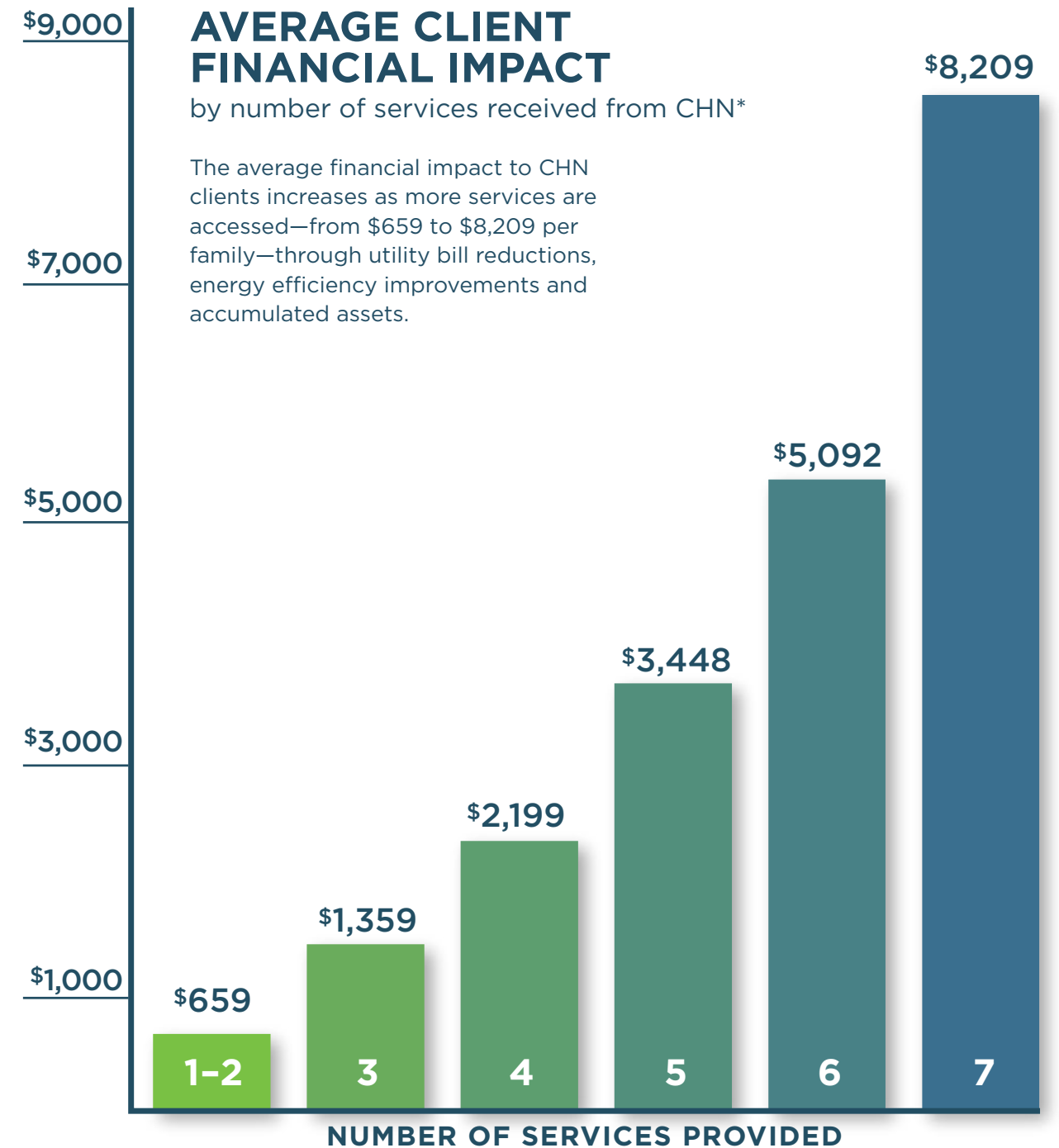
CHN is working to improve housing stability for the 30,000 families it serves each year through service integration—the intentional and seamless layering of services. The rationale for moving in this direction is clear. Proactive

integrated service systems serve low-income populations better, use limited resources more judiciously, and are more clearly focused on achieving intended outcomes.

“ 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. ”



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.



\*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.

## BOARD OF DIRECTORS

### Michael Griffin, Board President

National Development Council  
AT LARGE DIRECTOR

### Sahnara Hendrix-Arney, Vice President

US Dept. of Veteran Affairs  
AT LARGE DIRECTOR

### Peter Meisel, Vice President

Carnegie Companies, Inc.  
AT LARGE DIRECTOR

### Caroline Peak, Secretary

Cleveland Public Library  
Northeast Shores

### Chris Warren, Treasurer

Retired, City of Cleveland  
Detroit Shoreway

### David Bailey

Retired, National City Bank  
AT LARGE DIRECTOR

### Nate Davis

Retired, Construction Management  
AT LARGE DIRECTOR

### Nick DiSanto

J.P. Morgan  
AT LARGE DIRECTOR

### Kelly Frank

KeyBank  
AT LARGE DIRECTOR

### Carolynn Galloway

Union-Miles

### Cathryn Greenwald

Thompson Hine  
AT LARGE DIRECTOR

### Kathy Hexter

Cleveland State University  
AT LARGE DIRECTOR

### Stefan Holmes

FirstMerit  
Fairfax Renaissance

### Lisa Hopps

Forest City Enterprises  
AT LARGE DIRECTOR

### Loretta Hunter

Retired  
AT LARGE DIRECTOR

### Dawn Johnson,

#### Resident Advisory Council

Owner, Mmmm...That's Good Catering

### Roy Matthews,

#### Resident Advisory Council

Provide-a-Ride

### Scott Nagy

NPA Coatings  
AT LARGE DIRECTOR

### George Palda

Attorney  
Shaker Square

### Jim Poznik

Huntington Bank  
AT LARGE DIRECTOR

### Maggie Rivera

PNC  
AT LARGE DIRECTOR

### Chris Roy

Sundial Business Services  
Tremont West

### Gary Sardon

Store Owner  
Buckeye Shaker Square

### Michael Sering

Lutheran Metropolitan Ministries  
St. Clair-Superior

### Krume Stojanovski

Krume & Associates  
Slavic Village

### Kandis Williams

Citizens Bank  
AT LARGE DIRECTOR

## 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
<b>GRAND TOTAL</b>	<b>\$25,191,121</b>

### ADMINISTRATIVE COSTS

\$994,209

### LEASE PURCHASE OPERATING PARTNERSHIPS

\$8,724,476

### REAL ESTATE DEVELOPMENT PROJECTS (2015 PORTION)\*

\$11,639,071

### GRAND TOTAL

\$46,548,877

\*Westerly 1, Emerald Alliance 8, & Menwa  
(total project costs \$35,335,765)

### 2% ADMINISTRATIVE COSTS

19% LEASE PURCHASE OPERATING PROJECTS

25% REAL ESTATE DEVELOPMENT PROJECTS

54% HOUSING PROGRAMS

# THANK YOU TO OUR 2015 DONORS & SUPPORTERS

## FRIENDS

up to \$999.00

Galib Bey Atam Alibeckoff  
Access Environmental  
American Legion Auxiliary Unit 91  
American Legion Auxiliary Unit 343  
John & Uche Anoliefo  
Anonymous  
Anthony E. Smith Charitable Fund  
David Bailey\*  
William and Harriet Baldwin  
Beachwood Systems Consulting, Inc.  
Sameer & Monica Bhide  
Jill Blasco  
Christina Borst  
Anthony & Gail Brancatelli  
Curtis Brosky  
Lance Buhl  
C & J Landscaping  
Mira Chopra  
Church of God & True Holiness  
Irene & Gary Collins  
Rob Curry  
Nate Davis\*  
Phyllis Delea-Rivera  
Jeff Epstein\*  
John & Martha Ernst  
Paul Ettorre\*  
Michael & Mary Ellen Fiala  
The Finch Group  
Wesley & Madeline Finch  
Fitzdunn, LLC  
Marley Ford Eiger  
Bart Fox  
Jared Fuller  
Carolynn Galloway\*  
Scott & Ann Garson  
Cathryn Greenwald\*  
Michael Griffin\*  
Haas Factory Outlet  
Sahnara Hendrix\*  
Kathy Hexter\*  
Lisa Hopps\*  
Loretta Hunter\*  
Inspection Tech  
Kathryn Kimlin & Bob Jackimowicz  
James B. Oswald Company Charitable Fund  
Dennis & Kay Martin Keating  
Key Community Leadership

Gift on behalf of Kevin Nowak  
Key Community Leadership  
Gift on behalf of Paul Ettorre  
Alex Koleszar  
Robert Labes & Sheryl Markowitz  
Roy Lancot  
Peter Lee\*  
Gail Long  
Constance & Thomas Loos  
Melvin Lowe  
Mark McDermott  
Michael Sean McMahan  
Roy Matthews\*  
James & Margaret Misak  
Kate & Ray Monter Durban  
Mary Lou Morella  
Scott Nagy\*  
Lindell & William Northup  
Novogradac & Co. LLP  
Kevin Nowak  
Barbara Oney\*  
George Palda\*  
Caroline Peak\*  
Jane Peterson  
Albert Ratner  
Maggie Rivera\*  
Chris Roy\*  
Gary Sardon\*  
Michael Sering\*  
Mary Smigelski  
Krume & Susan Stojanovski\*  
Surety Title  
Carolyn Tanner  
Towards Employment  
Chris & Linda Warren\*  
Carolyn Zielinski  
Bill & Alexandra Whitney

## SUPPORTERS

\$1,000-\$24,999

The Abington Foundation  
Albrecht-Schiferl Charitable Fund  
Anonymous  
Bank of America Charitable Foundation  
Credit First National and Bridgestone Americas Trust Fund  
Dollar Bank Foundation  
Eva. L. and Joseph M. Bruening Foundation  
George W. Codrington Charitable Foundation

Harry K. and Emma R. Fox Charitable Foundation  
Higley Fund of The Cleveland Foundation  
Jacqueline A. Rothstein Charitable Trust  
Dale & Christine Kaprosy  
Peter & Susan Meisel\*  
Meisel Family Foundation  
PNC Foundation  
The Shorr/McKnight Fund of The Cleveland Foundation  
Third Federal Foundation  
U.S. Bank Foundation  
Thomas H. White Foundation

## PLATINUM PARTNERS

\$25,000-\$99,999

Congregation of St. Joseph  
JPMorgan Chase Foundation  
McGregor Foundation  
William J. and Dortothy K. O'Neill Foundation  
Westfield Insurance Foundation

## STAKEHOLDERS

\$100,000+

City of Cleveland  
Cleveland Foundation  
Cuyahoga County  
Dominion East Ohio  
Enterprise Community Partners & Enterprise Community Investment  
Federal Home Loan Bank of Pittsburgh  
First Energy  
George Gund Foundation  
Housing Partnership Network  
KeyBank & Key Foundation  
Northeast Ohio Regional Sewer District  
Ohio CDC Association  
Ohio Housing Finance Agency  
Ohio Partners for Affordable Energy  
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  
United Way of Greater Cleveland

## TRIBUTE GIFTS

In honor of Carlos B. Alexander on behalf of Christina Borst  
In honor of Dave Bailey on behalf of Gail Long  
In honor of Michael F. Griffin on behalf of Paul Ettorre  
In memory of Mary Saunders on behalf of Carolyn Zielinski  
In memory of Anthony Smith on behalf of the Anthony Smith Charitable Fund  
In memory of Beth Lipka on behalf of Sameer & Monica Bhide

## \*CHN Board Member

## A Special Thanks to KaBOOM! Playground Donors & Volunteers

216 Auto

American Legion Auxiliary, Unit 91  
American Legion Auxiliary, Euclid Unit No. 343  
American Red Cross  
Mira Chopra  
Church of God and True Holiness  
Cleveland Coca-Cola Bottling Co.

Cleveland Police Department  
Costco Wholesale  
Rob Curry  
Bart Fox  
Cohen & Company  
Dave's Supermarket  
Element's Resto  
Enterprise Community Partners  
Famicos Foundation  
Fitzdunn, LLC  
Georgio's Pizza  
Haas Factory Outlet  
HandsOn Northeast Ohio  
Hellen's Game Time  
KaBOOM!  
Dale & Christine Kaprosy  
KeyBank  
Morgan Stanley  
North Coast Vending Co.  
Novogradac & Company LLC  
Ohio Governor's Northeast Regional Office  
Potbelly Sandwich Shop  
Republic Services  
Subway  
Swerve Grill  
Tremont West Development Corporation  
Twinsburg Pepsi Beverages Co.  
Youth Opportunities Unlimited



**Volunteers and community members donated their time to build this playground donated by KaBOOM! and Morgan Stanley at CHN's Erie Square Apartments.**



“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.”  
—Michael Jefferies

## MEET MICHAEL

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.

Michael found more than a home with CHN—he found a permanent address where his oldest daughter could focus on her studies and eventually receive her Bachelors in Business Administration from Kent State University. It also gave Michael the chance to focus on his own career, working for the Ohio Library for the Blind and Disabled for 21 years.

“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”.

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.

“My financial counselor has given me attainable target points that help me stay focused, and reinforce my belief that anything is possible through hard work and a positive, stable environment.”