Annual Report
Luncheon Program

Annual Luncheon, February 21st, Bohemian National Hall

Celebrating 39 years of achieving, preserving, and sustaining homeownership in northeast Ohio

NHSCleveland.org

Facebook: /NHSGC
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At Ocwen, we support organizations across the country that share our key objective...

**KEEPING FAMILIES IN THEIR HOMES!**

Ocwen is proud to join forces with the Neighborhood Housing Services of Greater Cleveland to combat the housing crisis through affordable loan modifications.

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**Owen Financial Corporation**

1661 Worthington Road
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NMLS # 1852
www.ocwen.com

*Featured in Time Magazine and The New York Times*

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Welcome Friends,

It is my pleasure to report that Neighborhood Housing Services of Greater Cleveland enters 2014 fully engaged and driven to achieve its mission of helping families achieve, preserve, and sustain homeownership in northeast Ohio. Being part of the NeighborWorks® Network of Excellence gives us the tools and training to ensure our clients can buy, fix, or keep their homes.

Home matters. From forming the foundation for a strong community, to creating jobs, to leading to healthier families, to fostering the next generation of leaders, the basic building block for success in these areas is a home.

We recognize that home doesn’t begin and end with just a structure. This is why we offer programs and services that fill the entire spectrum of being in a home. To compliment our award-winning HomeOwnership Center and foreclosure prevention program, we added the NHS Consumer Law Center, free tax preparation, financial capability counseling, and Cleveland Saves – all increasing stability for purchasing or remaining in a home. The successful merger of the Community Land Trust of Greater Cleveland in 2011 renewed our commitment for structural change, allowing greater access to sustainable housing for lower-income families.

This next year is pivotal for NHS of Greater Cleveland. We will continue to provide exceptional service to our more than 5,000 clients while ensuring that we have room for the growing needs in northeast Ohio. In 2014, we are set to:

• Complete the largest down payment assistance program ever in the City of Cleveland, providing $3.7 million of down payment assistance leveraging over $20 million in mortgages;
• Host the 2014 National Community Land Trust Network conference bringing over 300 people from across the country to Cleveland to talk about affordable, sustainable housing development;
• Complete nine units of land trust housing, more than doubling what is currently located in northeast Ohio;
• Provide small dollar, low-interest credit rebuilder loans to workers and clients;
• and continue to fill our footprint across a five county area.

Of course, none of this would be possible without the sponsors, donors, volunteers, and foundations that join us for the Annual Luncheon and through the year. Because HomeMatters®, our success is their success.

Sincerely,

- Lou Tisler, Executive Director
  Neighborhood Housing Services of Greater Cleveland
The Board of Directors for NHS of Greater Cleveland is pleased to enter 2014 in solid fiscal health and with a driven, passionate staff to achieve the mission of achieving, preserving, and sustaining homeownership. Our commitment has never been stronger and our impact has never been greater, as NHS served more than 5,000 clients last year and our Board had a full giving participation rate, leveraging thousands in additional support. What’s unique about our Board is that we are diverse in representation and skill set—representing financial institutions, businesses, nonprofits, community volunteers, and clients. The Board is proud of NHS of Greater Cleveland and will continue to support them financially, strategically, and with volunteer hours as they fill their footprint in northeast Ohio.

- Tanisha Rush, NHS Board of Directors President

Even among the high-performing local nonprofits that make up the NeighborWorks® America Network, NHS of Greater Cleveland is a standout and a long-standing member of the NeighborWorks® network. NHS was actually the 5th affiliated organization in the NeighborWorks® network, dating back to our earliest roots. They earned the highest rating and are an exemplary member of the NeighborWorks® network.

Under the outstanding leadership of Lou Tisler, the NHS of Greater Cleveland’s capable and professional staff, and its forward-thinking Board of Directors, this organization embodies visionary and strategic leadership. I want to emphasize that we at NeighborWorks® America know that NHS of Greater Cleveland is a beacon of hope to families navigating these tough times, and their years of experience helping families obtain and preserve sustainable homeownership are invaluable.

- Eileen Fitzgerald, CEO of NeighborWorks® America
Neighborhood Housing Services of Greater Cleveland provides ongoing programs and services for achieving, preserving, and sustaining the American dream of homeownership.

ACHIEVING:

- Homebuyer Education
- Cuyahoga County Downpayment Assistance Program
- CityLIFT Downpayment Assistance Program
- LandTrust Program
- Year 16 Lease Program

PRESERVING:

- Home Repair Loans
- Home Maintenance Training
- Financial Capabilities Counseling
- Reverse Mortgage Counseling
- Cleveland Saves

SUSTAINING:

- Foreclosure Prevention
- EnergYou
- Free Tax Preparation
- Consumer Law Center
Staff:

Lou Tisler, Executive Director
Darren Hamm, Deputy Director
David Bell, Loan Officer
Jean Birt, Reverse Mortgage Information Center Representative
Alexandra Bodie, AmeriCorps VISTA Member
Gretchen Bowman, Staff Attorney
Angela Carey, AmeriCorps VISTA
Becky Geier, Reverse Mortgage Counselor
Mahria Harris, HomeOwnership Center Manager
Renee Harris, Housing Specialist
Keisha Matthews, Housing Specialist
Ann Morris, Program Assistant
Marge Misak, Land Trust Program Director

Christina Patterson, Lending Administrator
Nicole Perel, Financial Capabilities Counselor
Nichole Pulley, AmeriCorps VISTA Member
David Rothstein, Director of Resource Development and Public Affairs
Elizabeth Sanchez, Housing Specialist
Elsa Scott, Director of First Impressions
John Staraitis, Loan Officer
Evelyn Smith, Guest Services
Tom Voss, Rehabilitation Specialist
Mark Wiseman, Director, NHS Consumer Law Center

Board Members:

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Michael Valerino, Cleveland Area Board of REALTORS®
Piet van Lier, Policy Matters Ohio
Dolores Watson, Earth Day Coalition
Welcome to the Neighborhood Housing Services of Greater Cleveland

2014 Annual Luncheon

NHSGC is pleased to welcome Gail Hillebrand, Associate Director of the Consumer Financial Protection Bureau, as our distinguished keynote speaker for our annual luncheon. She has decades of experiences in leading efforts to protect and engage consumers, fighting for transparency and ease in the marketplace, and ensuring financial stability in our communities.

About Gail Hillebrand

Gail Hillebrand serves as the Associate Director of the Consumer Education and Engagement Division of the Consumer Financial Protection Bureau.

Luncheon Program Agenda

Welcome Remarks
Tanisha Rush, President – Board of Directors, NHS of Greater Cleveland

Lunch

Guest Speaker
John Santner, Vice President, Midwest Region, NeighborWorks® America

John Santner has been with NeighborWorks® America since 1998. A graduate of the U.S. Air Force Academy, Santner’s professional career began more than 20 years ago when he served in a teaching and quality control capacity for missile crew development. After leaving the Air Force to pursue a career in ministry, Santner was a pastor in the Kansas City area for more than eight years. Subsequently, he worked for a community development corporation in Kansas City in single and multi-family housing development, property management and asset management.

Opening Remarks
Lou Tisler, Executive Director, NHS of Greater Cleveland

Keynote Speaker
Gail Hillebrand, Associate Director, Consumer Financial Protection Bureau

Closing Remarks
Lou Tisler, Executive Director, NHS of Greater Cleveland
The creation of the Bohemian National Hall can be traced to the Spring of 1888 after the School Board refused to allow the teaching of the Czech language in the Cleveland schools. The cornerstone was laid in 1896 as a community hall to accommodate the cultural, social, and educational needs of Czech immigrants in their newly adopted country. Over these many years, the building has been lovingly restored to its original glory.

The hall continues to serve new generations with modern amenities. It houses the many activities of Sokol Greater Cleveland and showcases the cultural history and traditions of the Czech and Slovak people.

What’s more, the Hall and Center are a few blocks from NHS of Greater Cleveland’s office, where we invested by buying the old Kresge Department Store building in Slavic Village. It remains important to us to host our luncheon in our community.
Neighborhood Housing Services of Greater Cleveland would like to thank the following for their support of today’s event and their continued support of our work, our clients, and our community.

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**Luncheon City-Wide**
Cleveland Neighborhood Progress
Cuyahoga County Land Reutilization Corp.
Dominion
Enterprise Community Partners
Fifth Third Bank
First Merit Bank
Forest City Enterprises
Ohio Housing Finance Agency
Ohio Savings Bank
Surety Title

**Tables**
Charter One Bank
Federal Reserve Bank of Cleveland
A recent study concluded the following impact on Greater Cleveland's economy from NHS of Greater Cleveland activities and services:

**CONTRIBUTING TO OHIO'S ECONOMY**

$105 MILLION: Contributed over $105 million to Greater Cleveland economy

$14 MILLION: Generated $14 million in tax revenues

**CREATING JOBS**

153 JOBS: Sustained 153 jobs on an annual basis

$36 MILLION: Generated $36 million of income for Greater Cleveland labor

**USING RESOURCES RESPONSIBLY**

$0.91 IN TAX REVENUE: Generated $.091 in tax revenue to federal, state, and local governments for each dollar spent by Neighborhood Housing Services of Greater Cleveland

$15.40 FOR EVERY DOLLAR INVESTED: Leveraged $15.40 for every dollar received
“I never thought I would own a home. I am the first in my family to buy a house and without NHSGC, I wouldn’t have known where to start.”

- A 2013 Homebuyer Education Client

“They are my guardian angels. I never would have saved my home or my family without NHSGC and my counselor.”

- A 2013 Foreclosure Prevention Client

“Thank you so much for all you did to help me buy this house. Each one of you were very kind, professional and respectful to me in this time of need. From my mom, who can stay in her new home and from me, I remain ever grateful to you and your program.”

- A 2013 Homebuyer Education Client

“The vision that Lou and the Board have for the organization - I support it, I believe in it, and I’m proud of it. To see a client go from hopelessness to a place of hope is inspiring. That’s real change.”

- An NHSGC Staff Member
SOCIAL MEDIA

E-NEWSLETTER
Twice a month updates.
6,100 SUBSCRIBERS

TWITTER
Launched in fall of 2013.
450 FOLLOWERS
MORE THAN 2,500 TWEETS
@NHSCleveland

FACEBOOK
Average 2 posts a day.
2,210 FOLLOWERS/LIKES
Facebook.com/NHSGC
**Neighborhood Housing Services of Greater Cleveland**

**Impact in the Community**

**Homebuyer Classes**
Reached over **1,000 families** - more than 306 of them achieved the dream of purchasing a home in northeast Ohio.

**Foreclosure Prevention Program**
Helped **1,100 families**, keeping 53% in their homes or achieving a safe solution for their family.

**Administration of Cuyahoga County Down Payment Assistance Program**
Provided over **$420,000** in down payment assistance loans - closing the gap for first-time, lower-income homebuyers and leveraging $4 million in housing investment in Cuyahoga County.

**Free Tax Preparation Program**
Helped more than **600 families**, bringing more than **$800,000** to the northeast Ohio community - becoming a finalist for the Ohio Association for Nonprofit Organizations award of excellence.

**Land Trust Program**
Added **nine rental units** in Shaker Heights and continues to steward seven permanently affordable single family homes in the City of Cleveland and Maple Heights.
ACHIEVING HOMEOWNERSHIP

- 711 Homebuyer Education Participants
- 625 Families Receiving Free Tax Assistance
- 13 Units of Affordable Rental Housing
- 100 Homeowners Created

PRESERVING AND SUSTAINING HOMEOWNERSHIP

- 920 Homeowners Provided with Foreclosure Counseling
- $500K Returned to Taxpayers
- 165 Homeowners Provided with Preservation Assistance

COMMITMENT TO THE COMMUNITY

- $57 Leveraged for Every Dollar Invested
- 24 Employees
- $19 Million Invested in the Community
Our groundbreaking CityLIFT program will help 245 families receive $3.7 million in down payment assistance - leveraging more than $18 million in first mortgages.

Partnering with Wells Fargo and NeighborWorks® America - Cleveland families will receive $15,000 each in down payment assistance during the largest homebuyer initiative in Cleveland history.

As of 2013, 150 homeowners received $15,000 in down payment assistance for a total of $2.1 million in mortgage assistance to City of Cleveland residents in new homes. With preferred lending partners, CityLIFT leveraged $9.8 million in first mortgages.
The Land Trust Program of Neighborhood Housing Services of Greater Cleveland is our real estate development arm. With dual goals of very long-term affordability and neighborhood stability, the Land Trust Program develops and manages rental housing and affordable homeownership through the community land trust model.

NHSGC Land Trust homes and apartments – developed and in the pipeline – represent more than $2.1 million of reinvestment in Cleveland and Cuyahoga County neighborhoods. Through the innovative land lease arrangement of the Land Trust Program, along with the full set of NHSGC support services, NHS of Greater Cleveland creates a cycle of sustainable homeownership in Northeast Ohio.

Our project success depends on collaborative relationships for funding and development opportunities. Our current projects would not be possible without the support of: Ohio Housing Finance Agency, Cuyahoga County, City of Cleveland, City of South Euclid, City of Shaker Heights, Cuyahoga Land Bank, Huntington Bank, Environmental Health Watch, and Ohio City, Inc.

We continue to seek other opportunities to bring the innovative and nationally successful land trust tool to new neighborhoods.

Partnering with the City of Shaker Heights and Cuyahoga County, NHSGC is selling this thoughtfully renovated single family home in the Land Trust Program.

This house in South Euclid, donated by the Cuyahoga Land Bank, will be fully rehabilitated and sold to a qualified Land Trust buyer.

This four-unit apartment building in Ohio City, vacant for several years, will have superior energy efficiency and an historic exterior treatment when it is completed in 2014.
The NHS Consumer Law Center arms the citizens of Ohio with the information that they need to make informed, intelligent, and financially safe consumer decisions – through the use of educational materials, seminars, practical advice, and public awareness campaigns.

Because homeowners face important financial decisions every day, NHS wants to be there to continue to help them through the maze to financial stability and success. We started by sounding a loud alarm on foreclosure rescue scams and added other financial products like payday lending, debit cards, and paid tax preparation.

As we enter 2014, we will:

- Provide technical assistance to nonprofits, community groups, and businesses interested in offering alternative lending programs and ending current debt for clients;
- Provide borrower support and launch alternative payday lending programs;
- Connect free tax preparation to banking opportunities;
- Pilot programs and services with national partners such as the CFED, Consumer Federation of America, Center for Financial Services Innovation, and National Community Tax Coalition;
- Provide on-the-ground research and best practice tip sheets on consumer and asset issues that include:
  - Automobile insurance
  - Payday loans
  - Tax preparation
  - Debt collection
  - Foreclosure issues

We invite you to join us in this consumer movement! Visit our active blog and take a shot of Consumer Courage at:

nhsconsumerlawcenter.org

: @ConsumerCourage

: NHSConsumerLawCenter
NHS of Greater Cleveland is proud to be one of many community groups pushing for sustainable and equitable housing and asset building opportunities. Working together, we continue to show that Home Matters®.
Helping you become a successful homeowner.

Seeing the future of homeownership is more than just a vision. We make it a reality. HomeToday™ is a program designed to teach fundamental skills for successful homeownership.

For more information call 216.441.7345

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At U.S. Bank, our success is directly related to the success and vitality of the communities we serve. And we believe strong communities help make a strong economy. That’s why we feel it’s important to partner with organizations like NHS of Greater Cleveland to provide corporate leadership on issues of community importance. Because no company gains the same strength alone as it can with the help of others. We’re glad to have the opportunity to partner with them.
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www.ohiohome.org  
888.362.6432

The Ohio Housing Finance Agency is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry. Please visit www.ohiohome.org for more information.
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Your work makes a world of difference. Thank you.

Congratulations Neighborhood Housing Services

Every journey starts with a vision

Thanks to Neighborhood Housing Services of Greater Cleveland for their commitment to helping residents achieve, preserve and sustain the American dream of home ownership.

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With the help of Neighborhood Housing Services, our neighborhoods and communities throughout Northeast Ohio are stronger, more attractive & vibrant places to live & work. THANK YOU NHS for being creative and innovative in your work to achieving, preserving and sustaining our region’s housing stock and for helping to make the American Dream of Homeownership a reality!

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Thank you NHS for 39 years of working to educate buyers by providing home ownership programs that help create a stable foundation for our city.

Councilman Tony Brancatelli
Ward 12 - Cleveland
abrancatelli@clevelandcitycouncil.org
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Neighborhood Housing Services of Greater Cleveland welcomes the National CLT Network and proudly hosts the 2014 Land Trust Conference!

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