Celebrating 40 years of Achieving, Preserving & Sustaining Homeownership

2015

Neighborhood Housing Services of Greater Cleveland
REPORT TO OUR COMMUNITY
At Ocwen, we support organizations across the country that share our key objective...

KEEPING FAMILIES IN THEIR HOMES!

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Featured in Time Magazine and The New York Times
NHS of Greater Cleveland is pleased to welcome Jonathan Mintz, Founding President and CEO of the Cities for Financial Empowerment (CFE) Fund, as our distinguished #Lunch4Home keynote speaker. Jonathan has decades of experience leading the asset building movement through collaboration and combining direct service areas. He is credited as coining the term the "super vitamin effect" for how low- and moderate-income families can reach sustainability through asset building.

**About Jonathan Mintz**

Jonathan Mintz is Founding President and Chief Executive Officer of the Cities for Financial Empowerment (CFE) Fund, a national non-profit organization that supports municipal efforts to help low-income families and individuals achieve long-term financial stability. He also founded and co-chaired the Cities for Financial Empowerment Coalition (CFE Coalition), which brings together pioneering municipal governments from across the country to advance innovative financial empowerment initiatives on the municipal, state, and national level. At the CFE Fund, Mintz provides resources to local government leaders and their partners across the world looking to expand financial empowerment programs, policies, and research. From 2006-2013, Jonathan served as the Commissioner of the New York City Department of Consumer Affairs (DCA), having been appointed to the role by former New York City Mayor Michael R. Bloomberg.

**Luncheon Program Agenda**

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

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

**Special Guest and Video**
Cara Simmons, new NHS Land Trust homeowner

**Lunch**

**Keynote Speaker**
Jonathan Mintz, President, Cities for Financial Empowerment (CFE) Fund

**Guest Speaker**
Paul Weech, CEO, NeighborWorks® America

Paul Weech was recently named President and CEO of NeighborWorks® America in January of 2015. Previously, Weech served as executive vice president for policy and external affairs at the Housing Partnership Network. He has also served as chief of staff at the U.S. Small Business Administration and worked in a variety of mission-related roles in Fannie Mae’s National Community Lending Center and Office of Corporate Strategy.

**Closing Remarks**
Lou Tisler, Executive Director, NHS of Greater Cleveland
for serving the common good.

PNC is proud to congratulate Neighborhood Housing Services of Greater Cleveland. We appreciate what you mean to our local community and economy. Thank you for all that you do.

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for the achiever in you PNC BANK
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. A group of nine Czech immigrants attended a meeting to discuss the establishment of a cultural center in the Broadway area. By 1894, architects J. W. Hrodek and A. Mitemiler had designed a large building with an estimated cost of $50,000. After being pulled by six horses to the music of Kde Domov Muj, the cornerstone was laid on December 20, 1896.

From its very dedication, the housing of Czech cultural events was a prime function of the Bohemian National Hall. One of the very first events was a production of the Smentana’s Bartered Bride in 1898 by the Czech dramatic singing group Lumir. For many, many decades, theatrical and singing groups were performing in Czech and English to full houses. Professor Thomas G. Masaryk, one of the eventual founders and first president of the modern state of Czechoslovakia, gave a series of lectures here in 1902. A school annex was built in 1991, a place where the Czech language was taught to later generation Czech-Americans for over 50 years.

There has been a rekindling of interest since the restoration of the hall was undertaken by Sokol Greater Cleveland, a Czech organization that emphasizes physical fitness and family activity. The Czech Fold Dancers and Sokol Polka bands and symphony orchestras again make the Hall resound with popular and classical Czech music. For more information, please visit www.sokolgreatercleveland.org.
Today there are many options to consider when you’re saving to buy your first home, purchasing a new home, refinancing your mortgage, or considering making improvements to your home.

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Welcome Friends,

It is my pleasure to report that Neighborhood Housing Services of Greater Cleveland enters 2015 fully engaged and driven to achieve its mission of helping families achieve, preserve, and sustain homeownership in northeast Ohio. Being part of the NeighborWorks® America’s 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 recent successful merger of Cleveland Action to Support Housing (CASH) and the 2011 merger of the Community Land Trust of Greater Cleveland renewed our commitment as a one-stop shop for rehab lending in the City of Cleveland and 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 4,000 clients while ensuring that we have room for the growing needs in northeast Ohio. In 2014 we accomplished:

- Delivering 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;
- Hosting 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;
- Completed nine units of land trust housing, more than doubling what is currently located in northeast Ohio;
- Provided small dollar, low-interest credit re-builder loans to workers and clients;
- Continued 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 throughout the year. Because HomeMatters®, our success is their success.

Sincerely,

- Lou Tisler, Executive Director
Neighborhood Housing Services of Greater Cleveland
Our rehabilitation loan program gives you the opportunity to improve the value of your home with one simple transaction. You can purchase or refinance your home and include the cost of repairs and improvements in one convenient mortgage. Whether you are buying or refinancing, this mortgage can include all of the improvements needed to make the house just right for you. And, the mortgage loan amount is based on the ‘as completed’ value rather than the ‘as is’ value of the property.

Purchase Rehab: is a great option for buyers who are looking to improve their property immediately upon purchase. This mortgage loan provides the funds to purchase your home and complete your improvement project all in one loan.

Refinance Rehab: works similar to a purchase rehab loan but is applicable for existing homeowners who are looking to renovate their current property. This can help you improve the condition and value of your home.

Benefits of our purchase/refinance rehabilitation loan include:

- Financing up to $100,000 for property improvements (maximum loan amount is $150,000)
- Always low standard interest rates
- Property appraisal analysis includes the cost of renovation

This program is managed by Cleveland Action to Support Housing (CASH) in conjunction with Third Federal Savings. CASH will provide the rehabilitation cost analysis and contractor inspection review.
LETTER FROM TANISHA RUSH

The Board of Directors for Neighborhood Housing Services of Greater Cleveland is proud to be celebrating 40 years of serving the Northeast Ohio community. NHS of Greater Cleveland staff served more than 4,000 clients last year and worked to develop an effective continuum of asset building opportunities to help families achieve, preserve, and sustain homeownership. We know that “home matters” because it is where you feel protected, empowered, and inspired. As such, the board is committed to excellence in governance knowing that a strong, engaged leadership is critical to a successful organization and the people they serve. We value our many partnerships within the community and welcome new friends to the table. 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 the region. With your support, the Board of Directors of Neighborhood Housing Services of Greater Cleveland looks forward to another 40 years of success in the communities we serve.

- Tanisha Rush, NHS Board of Directors President

LETTER FROM PAUL WEECH

During the past 40 years Neighborhood Housing Services of Greater Cleveland has improved the lives of thousands of residents, providing education, counseling and support to help them achieve, preserve and sustain the dream of homeownership. Since becoming the fifth chartered member of the NeighborWorks® network in 1998, the NHS team has been able to leverage additional resources to help clients while also sharing NHS’ expertise with more than 240 affordable housing organizations across the country. Under the leadership of Lou Tisler, who is celebrating his 10th anniversary as executive director this year, NHS of Greater Cleveland has earned the highest rating given by NeighborWorks America while continually expanding and innovating to address the changing homeownership needs of the greater Cleveland area. On behalf of NeighborWorks® America, congratulations on 40 years of outstanding service.

- Paul Weech, CEO of NeighborWorks® America
You’re never too young to start learning about money.

Come explore at the Cleveland Fed’s Learning Center & Money Museum.

Hours and admission: Monday through Thursday 10 a.m. to 2 p.m. (closed holidays) Admission is free! Call us to arrange a group visit. 216.579.3188

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www.clevelandfed.org/learningcenter
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
- LandTrust Program
- Year 16 Lease Program

**PRESERVING:**

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

**SUSTAINING:**

- Foreclosure Prevention
- EnergYou
- Free Tax Preparation
- Consumer Law Center
Sometimes we all need a little help

TrueConnect
from Employee Loan Solutions

Since 2014, NHS of Greater Cleveland and Employee Loan Solutions have offered TrueConnect as a free employee benefit program to employers, public and private, who want to help their employees struggling with an unexpected financial emergency. This partnership has helped hundreds of employees address their financial needs, get out of debt, get on their feet, and avoid the trap of predatory lending. As featured in Crain’s Cleveland Business Journal, the Cleveland Plain Dealer, and the Akron Beacon Journal.

Learn more at www.EmployeeLoanSolutions.com or contact David Rothstein at drothstein@nhscleveland.org.

TRUECONNECT
For Life’s Unexpected Moments
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Terry May, Construction Specialist
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Marge Misak, Director of the Land Trust Program
Donovan Pace, Financial Capability Counselor
Christina Patterson, Lending Administrator
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#Lunch4Home

Thank you,
Neighborhood Housing Services of Greater Cleveland,

for your efforts to

preserve the dream for home buyers

by providing home ownership programs

that help create a stable foundation.

Councilman Tony Brancatelli
Ward 12 - Cleveland
abrancatelli@clevelandcitycouncil.org

Committees:
· Chairman - Development, Planning and Sustainability
· Finance · Utilities
· Municipal Services and Properties
I was born and raised in Cleveland, and came up in the projects on the near-east side, some of the best years of my life. I raised my two sons in an apartment for more than 10 years, but I was so desperate to move. I worked two jobs and saved my money for a down payment. I saw the beauty of this place the first time I laid eyes on it and fell in love immediately.

After a few years, I lost income and fell behind in payments and I didn’t want to lose my house. I knew I was going to have to do something and I just called NHS in desperation. They heard what I needed and they understood. They were someone on the other end of the phone each step of the way. This was soothing especially when you’re sitting there shaking because you may be losing your home.

My counselor helped me apply for rescue funds to bring my mortgage current. A few years later, my roof started leaking and I needed emergency repairs. NHS came out and walked me through the whole process. They worked with me to make the best choices, especially to make sure I wasn’t going to be taken advantage of by another contractor. NHS re-inspected the repairs to make sure it was done right this time. NHS is an agency that stands by what they say.

Every time you can accomplish something on your home it’s a wonderful feeling. Being a homeowner has been the best thing for me, because it’s always home.
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Thanks NHS for being a great partner!

Vibrant Communities
“Give Becky Geier a huge raise. She did a great job at helping me save my home. Thanks again Becky.”
— Terry W.

“Thank you so very much for all you did to help me buy this house. I can only tell you a miracle happened. 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 me, I remain every grateful to you and your program.”
— Carol P.

“When I got the word that the Save the Dream program not only paid my past due but they paid my loan off…I just can’t stop crying. I can now face putting my 2 grandsons in college in a couple of years while being able to eat and have a roof over our heads. I could not imagine having to walk away from my home. Again, THANK YOU for your understanding and support.”
— Gloria W.
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Creating Homeownership - Building Community

“Enhancing the quality of life in greater Cleveland through neighborhood revitalization, affordable housing and integrated social services.”

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I bought my home as a place to raise my son. After an injury, and loss of income, I struggled to make ends meet. I tried to work with the bank for over a year, sending all the paperwork and even making payments. But they put me into a merry-go-round and I was getting nowhere.

**NHS made a small light in the tunnel seem very big. I had someone on my side and someone who finally cared.**

It gave me a comfort zone and I knew that if I was going to have to lose my home, I wasn’t just going to throw my hands up and walk away. No matter how it turned out, I knew my counselor and I were moving in a positive direction. After a lot of work, I finally got an affordable loan modification. I’d recommend to others not to get daunted by homeownership.

Time, and the challenges that come with homeownership, will pass. I’d also say don’t wait to get help. I highly recommend contacting an agency like NHS as soon as possible. You’ll be in good hands.
For over 30 years, we have created opportunity for low- and moderate-income communities. And it all starts at home. Together with our partners, we will continue to create vibrant communities, filled with promise and the opportunity for a good life. Join us.

Enterprise is a proud sponsor of NHSGC’s Annual Luncheon.

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LandTrust Homes in South Euclid

Complete Renovations  Starting at $79,900  |  3 Bedroom  |  2 Bath

The Land Trust, a program of Neighborhood Housing Services of Greater Cleveland is selling these four South Euclid homes, all of which will be newly renovated and feature:

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In Partnership with south euclid

NHS of Greater Cleveland
For additional information, please contact LandTrust@nhscl.org or call 216.458.4663 ext. 2334

Land Trust buyers must be income and mortgage qualified, and must complete NHS of Greater Cleveland's Homebuyer Education Program in order to purchase a Land Trust home.
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.

By the end of 2015, NHS of Greater Cleveland will have 13 single family homes and 13 rental units in the Land Trust Program, 19 of which have been developed over the past 3 years. Strong partnerships with Cuyahoga County, municipalities and community development corporations have been a key to successful projects.

NHS of Greater Cleveland is participating in a year-long business planning fellowship with the National Community Land Trust Network to develop a plan for increasing capacity for growth of the Land Trust Program. Make sure to keep an eye on NHS of Greater Cleveland’s monthly publication “In the Neighborhood” to learn the official day in April when the ribbon cutting ceremony of our W. 45th Street Apartments project is!
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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. Each one of us faces a myriad of consumer decisions every day. Every time you buy something for your household or personal use (or use credit to buy those things) you are making a consumer decision. The mission of the Consumer Law Center is to teach Ohio’s consumers what their rights are BEFORE they make a decision that could affect them for years.

That is why we published “Consumer Courage: the Big Book of Ohio Consumer Rights.” Consumer Courage is a manual that leads you through each law (Federal and State) that affect your consumer rights.

- How do you stop Robo-calls to your house?;
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- What can a debt-collector say on the phone?;
- What is the car-repair guy is allowed to say?....
- A special “What to Watch For” section for each consumer law.

The manual answers these questions AND provides bonus pages on scams to avoid & how to prepare yourself for the car-buying experience. Consumer Courage has it all.

If you want a free copy of Consumer Courage or would like to schedule a free presentation to discuss your consumer rights, please contact Consumer Law Center staff at 216-205-4478 or e-mail mwiseman@nhscleveland.org.

On the go? Pick your (social media) poison and give us a follow (or a holler):

- Follow us on Facebook [Facebook.com/NHSConsumerLawCenter ]; or
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PURPLE HEART HOMES – QUALITY OF LIFE SOLUTIONS FOR VETERANS
I was raised in this area and wanted to stay in Cleveland. Like everyone else, I wanted to have a place that’s all mine. I wanted a back yard, somewhere where my kids could play and have a dog.”

After purchasing her home, Andrea underwent a series of life-changing events, including a divorce in 2001, and disability in 2003.

“As a single mother, I tried hard to maintain this house, but started having serious problems. The roof was leaking and the ceiling was falling in. At the time I was in a tough spot because local banks were not running to loan you money. I was at the point of having to walk away. NHS saved me and allowed me to stay in my house.

I was nervous that this program wouldn’t work for me. They were very kind, professional, and understanding of my situation. They made an effort to walk me through the process.” Andrea’s now owned her home for over 13 years and has no plans on moving anytime soon.

“It’s important to be able to come home and close the door and know that your home is yours, even though there is always something to fix. The things you bring in may not be important to anyone else but you. But you can come in, close out the outside world and take refuge.”
Building Stronger Communities

&

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We are proud to support the Neighborhood Housing Services of Greater Cleveland 2015 Annual Luncheon.

Congratulations on 40 years of commitment to enabling the American Dream of homeownership.
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Reached **more than 800** families – 339 of them achieved the dream of purchasing a home in northeast Ohio.

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71 Homeowners provided with Preservation Assistance

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Helped **more than 1,100** families, bringing $1.5 million to the community in tax refunds.

LAND TRUST PROGRAM

Have four single-family homes in South Euclid and four rental units in Cleveland undergoing full renovations, properties will be for sale and occupancy in 2015.

COMMITMENT TO THE COMMUNITY

- $57 Leveraged for Every Dollar Invested
- 21 Employees
- More than $43 Million in total investment
For 2015, Cleveland Habitat’s focus turns to Circle North and Stockyard Clark-Fulton & Brooklyn Centre

Revitalizing Neighborhoods by rehabbing vacant, foreclosed houses and helping existing homeowners with exterior home repairs

2015 Affordable Housing Initiative
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go to key.com/community
Stanley, a Vietnam Veteran and cancer survivor, greets visitors from a lounge chair in his front room. Near his side is a manila file folder, over-flowing with the history of his battle with the bank. “I’ve been fighting with them for six years now.”

A number of years ago, Stanley’s mortgage payments were mis-applied, or not applied at all causing him to fall behind. “I’m threatened with losing my house because of their mistake. The fight is one-sided and it seems like no one is paying attention. They can call me and I’ll talk with them. But if I call them, they put me on hold or hang up.”

The situation was caused by a bank representative, soon after terminated from the bank, left Stanley trying every angle to correct the accounting error, but leaving him further and further behind. “I felt like walking away a couple of times, but I’m not a quitter. I’m a fighter and I’m going to fight until the end. It seemed like someone should have been able to help me and get this straightened out. I needed someone to take this pressure off of me.

‘I called NHS and my counselor helped get me a loan modification with the bank. I think NHS is wonderful and people need to know the help is out there.’

The loan modification Stanley received did bring his loan current, but could not correct the years of damage done. He states jokingly, “My credit is so bad now I couldn’t buy a pack of gum.” But despite this fight, he’s still proud of his home, and his garden where he grows greens, cucumbers, tomatoes, corn, black-eyed peas, and grapes. Here he hosts dinners and regular rounds of cards, noting “it just feels good to take off your shoes, and put your feet in your own dirt.”
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| City of South Euclid                             | Ocwen Financial Corporation             |
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| Corporation for Enterprise Development (CFED)    | Ohio State Bar Association              |
| Consumer Federation of America                   | The O’Neill Family Foundation           |
| Cuyahoga County                                  | PNC Bank                                |
| Cuyahoga County Land Reutilization Corp.         | Saint Luke’s Foundation                 |
| Dollar Bank                                      | Sherwin Williams                        |
| Dominion                                         | Spangenberg Shibley & Liber LLP         |
| Enterprise Community Partners                    | Third Federal Savings and Loan          |
| Eva L. and Joseph M. Bruening Foundation          | Ulmer & Berne LLP                      |
| Fannie Mae                                       | United Way of Greater Cleveland         |
| Federal Reserve Bank of Cleveland                | U.S. Bank                               |
| Fifth Third Bank                                 | U.S. Department of Housing and Urban Development |
| First Federal of Lakewood                        | Wells Fargo                             |
| First Merit Bank                                 | Westfield Bank                          |
| Forest City Enterprises                          | Westfield Insurance                     |
| Greater Cleveland Community Shares               |
For decades people have held on to the old adage that “moving out was moving up” in an attempt to keep up with the Jones’…

But therein lies the rub…
The Jones’ still live in South Euclid.

…So do the O’Tooles, Gilberts, McMillians, Kings, Smiths, Millers, Schuemanns and Romeos.

NAMED A 2014 NEO TOP 10 COMMUNITY!
by Keller-Williams

cityofsoutheuclid.com
facebook.com/southeuclid
ARE YOU READY TO LIVE IN ONE OF THE FASTEST GROWING NEIGHBORHOODS?
I’VE SOLD MORE HOMES IN THE UNIVERSITY CIRCLE AREA THAN ANYWHERE!!

MINI MANSIONS, MODERATE SIZE HOMES, RECONSTRUCTION, NEW CONSTRUCTION, INVESTMENT, FIRST TIME BUYERS AND SEASONED BUYERS. I’LL HELP YOU FIND WHAT’S BEST FOR YOU!

$309,900
5 Bedrooms 4 Baths

$109,900
3 Bedrooms 1 ½ Baths

$97,000
3 Bedroom 1 ½ Bath

$85,000
3 Bedrooms 1 ½ Baths

$110,000
3 Bedrooms 2 ½ Baths*

$105,000
4 Bedrooms 1 ½ Baths

IF YOU ARE AN EMPLOYEE OF ONE OF THE NON PROFITS WITHIN UNIVERSITY CIRCLE, I CAN HELP YOU OBTAIN THE $30,000 GREATER CIRCLE LIVING FORGIVABLE GRANT!! *Not within GCL boundary

SHERRY M. CALLAHAN, REALTOR
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SENIOR HOUSING SPECIALIST
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Community Shares’ 44 member nonprofits work for lasting change. For 30 years, Shares has provided an easy, effective way for you to support social justice in your community through workplace giving.

DONATE AT YOUR WORKPLACE OR GIVE ONLINE COMMUNITYSHARES.ORG OR SCAN THIS CODE WITH YOUR SMARTPHONE

Home is where our Heart Is.
Westfield Insurance partners with NHS of Greater Cleveland to help, preserve, and sustain the American dream of homeownership and support families because...

...A House is not a Home without a Stable Family.
Take Control of Your Financial Future
- create a budget
- cut expenses
- tackle debt
- build emergency savings
- avoid scams
Schedule Your Financial Capability Session Today!
Contact Donovan at DPace@nhsCleveland.org
#SaveInCLE

FREE copy of Consumer Courage!
DOWNLOAD AT
nhsConsumerLawCenter.org OR EMAIL
MWiseman@nhsCleveland.org FOR A COPY TO BE MAILED TO YOU!
#knowURrights

CELEBRATE COMMUNITY THIS NEIGHBORWORKS WEEK
June 6-14th, 2015 is all about neighbors helping neighbors!

CONTACT NICHOLE ABOUT VOLUNTEER OPPORTUNITIES!
NPulley@nhsCleveland.org
#NWW15

Learn how to help your employees struggling with unexpected financial emergencies!

Tune into True Connect!
Contact David at DROthstein@nhsCleveland.org to book a FREE intro session about #TrueConnect
We salute your commitment to our community.

FIRSTMERIT Bank

Member FDIC

WHEN DISABLED VETS COME HOME, WHAT DO THEY COME HOME TO?

It’s all very well to hear, “Thanks for your service.” And seeing old friends, that’s terrific, too. Coming back to the warm embrace of a loving family, that’s fantastic. But sometimes even that isn’t enough.

THAT’S WHERE PURPLE HEART HOMES COMES IN.

We’ve raised thousands of dollars and engaged thousands of volunteers in communities just like yours to help rehab and renovate homes for Service Connected Disabled Veterans and their families over the last 6 years.

HELP US GIVE CORPORAL LEO ROBINSON THE GIFT OF HOME!

Purple heart homes is teaming up with the Town of South Euclid to renovate a home for Veteran Leo Robinson. We need donations of money, time and materials.

For more information contact: Howard Goldberg at hgoldberg@PurpleHeartHomesUSA.org or call 216-313-3032

PurpleHeartHomesUSA.org
When you see a real estate professional wearing their REALTOR® pin, you know it stands for professionalism, expertise and ethical business practices. It also signifies that REALTORS® are the ultimate home ownership advocates. The National Association of REALTORS® is committed to protecting your rights as a home owner and will defend against any issues that affect your ability to buy, sell and own real estate.

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INSPIRED BY TOMORROW

Forest City is proud to support Neighborhood Housing Services in making a positive impact in our community.

www.forestcity.net
"I live 2.9 miles from work. I like to say I roll out of bed and into work. I’ve ridden my bike to work and I could walk to work. It’s convenient and it saves on gas, too."

Gary, Cleveland Clinic

IT PAYS TO BE PART OF GCL!

ADVANTAGES
• Employees can receive up to $30,000 to purchase a home
• Affordable & desirable housing
• Reduced travel times & costs
• Live near museums, schools, hospitals, restaurants and shopping

ELIGIBILITY
Full-time employees of any qualified non-profit in GUC with household incomes at or below $150,000 may be eligible for $10,000.

Anchor Institutions*
Employees of Case Western Reserve University, Cleveland Clinic and University Hospitals may be eligible for an additional $20,000; employees of the Cleveland Museum of Art may be eligible for an additional $15,000; and employees of Judson at University Circle may be eligible for an additional $5,000.

*Newly hired and part-time employees of anchor institutions mentioned above may be eligible depending on the employer.

ELIGIBLE NEIGHBORHOODS
• Fairfax
• Little Italy
• University Circle

Portions of:
• Buckeye/Shaker Square
• East Cleveland
• Glenville
• Hough

FORGIVABLE LOANS
Down payment and/or closing costs are forgiven if employees continue to work for a participating GUC nonprofit institution and occupy the residence for five years after the loan closes.

OTHER PROGRAMS
• Rental Assistance—receive up to $1,400 on approved units
• Exterior Repair—receive up to $8,000 in matching funds

CONTACT
Fairfax Renaissance Development Corporation
216-361-8400 or www.fairfaxrenaissance.org*

University Circle, Inc.
216-707-5019 or www.universitycircle.org/live-here/housing

*Visit the website for complete program guidelines, eligibility and participating employers.

"My wife Burcu and I were able to buy our first home because the GCL Program provided an appreciable amount of the down payment. Without the GCL Program it would not have been possible for us to buy our home, since we are just starting our careers after school."

Umut, Case Western Reserve University

An employer assisted housing program to encourage eligible employees of Greater University Circle (GUC) institutions to live where they work. Greater Circle Living (GCL) is made possible by GUC anchor institutions and local foundations, including the Cleveland Foundation.
Congratulations and thank you to NHS for assisting Clevelanders with their financial and housing needs. We’re proud to be your partner.

Committed to fair housing for all!

It is illegal to deny someone a mortgage loan based on their race/color, national origin/ancestry, religion, sex/gender, family status, disability or military status. Call the Housing Center if you feel your housing rights have been violated. Everyone is protected from housing discrimination.

www.thehousingcenter.org • 216-361-9861
Rooms to Let 2015
a new take on vacancy

R. T. L.
ROOMS TO LET TEMPORARY ART SPACE

May 16-17, 1-5pm

Featuring:
- Temporary Art Exhibition in 3 vacant homes
- Live Music
- Neighborhood Block Party
- Pop-up Putt Putt Course
- Hands-on Art

SLAVIC VILLAGE DEVELOPMENT
CUYAHOGA ARTS & CULTURE
CUYAHOGA LAND BANK
NHS of Greater Cleveland’s Fall Friendraiser

September 17th, 2015

Please join us at to support and celebrate how NHS of Greater Cleveland works in our community to harvest smart and affordable homeownership with its HomeOwnership Center, Land Trust Program and Consumer Law Center.

Friends will enjoy music, complimentary appetizers and drinks as they learn about these programs and meet staff, board members, and other supporters.

Together, we can plant seeds for the future.