Welcome to
Neighborhood Housing Services of Greater Cleveland’s
2016 Annual Luncheon

Friday, March 11 • 11:30am - 1:30pm
Bohemian National Hall
4939 Broadway Ave.
Cleveland, OH 44127
Keeping families in their homes.

Ocwen Financial Corporation is committed to reducing foreclosure rates, providing homeowner education and helping homeowners through tough times. Ocwen is proud to support Neighborhood Housing Services of Greater Cleveland in their efforts to keep people in their homes through affordable loan modifications.

To learn more about Ocwen visit www.OcwenCares.com.
As we finish our 40th year and move toward the next milestone of 50 years of providing programs and services for achieving, preserving, and sustaining the American Dream of homeownership, Neighborhood Housing Services of Greater Cleveland is poised to continue to help residents in northeast Ohio to buy it, fix it, and keep it. Being a member of the network of excellence, NeighborWorks® America, provides us funding, technical assistance and access to professionals across the nation and is an invaluable resource for our staff, our board, and those we serve every day.

**Home matters.** From forming the foundation for a strong community, to creating jobs, to leading to healthier families, to fostering the next generation of educated leaders. The foremost building block for success 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 have tools and resources in programs such as the NHS Consumer Law Center, Free Tax Preparation, Financial Capability Coaching and Counseling, and Cleveland Saves – all increasing stability for purchasing or remaining in a Home. We continue to look to “fill our footprint,” to increase the depth and breadth of our impact. Whether through mergers, strategic alliances, great partnerships or growing programs organically, we believe that flexibility, transparency and accountability will continue to place us in the top tier of homeownership, financial stability and lending providers.

This next year will be one of navigating between opportunities and barriers, of measuring opportunity costs vs opportunity gains. 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 2015 we accomplished...**

- Being chosen as one of three organizations across the nation to receive an additional $1.2 million through a national settlement to provide down payment assistance;
- Additionally, delivering the largest down payment assistance program ever, Cleveland CityLIFT, in the City of Cleveland, providing a total of almost $5 million of down payment assistance leveraging over $25 million in mortgages providing proof – people are still interested in living, owning and moving into the City of Cleveland;
- Hosting the 2015 NeighborWorks® America Midwest Regional Conference, bringing almost 100 of our executive director and board president colleagues from 13 states to address regional housing and organizational capacity concerns;
- Advocating for our residents on various issues including the Mortgage Debt Relief Act, principle reduction and servicer compliance, bank mergers, comprehensive county housing policies and the Earned Income Tax Credit;

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.
2016 Annual Luncheon Sponsors

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**Tables**
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Cleveland Neighborhood Progress
Cuyahoga Land Bank
Famicos Foundation
Federal Reserve Bank of Cleveland
Northeast Ohio First Suburbs Consortium
#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.

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Ward 13 - Cleveland
council13@clevelandcitycouncil.org
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Ward 12 - Cleveland
abrancatelli@clevelandcitycouncil.org
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2016 Annual Luncheon Program...

11:30am  Networking
11:45am  Entrée Service by Driftwood Catering begins
11:55am  Welcome from NHS Board member, David Eddy
12pm  Comments from NHS Executive Director, Lou Tisler
12:15pm  A few words from NHS client, Brian Evans
12:30pm  Keynote address
          Deputy Assistant Secretary, U.S. Department of Treasury, Melissa Koide
1pm  Q & A session
1:15pm  Your support of Home does not go unnoticed - we hope you enjoyed our 2016 Annual Luncheon!
WHEN YOU INVEST IN THE COMMUNITY, THE RETURNS ARE GUARANTEED.

At Huntington, we know how important it is to give back to the community. After all, we do more than just work here - we live and raise our families here too. And after everything this community has done for us, we’re just happy to be able to return the favor.

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Melissa Koide is the Deputy Assistant Secretary for Consumer Policy at the U.S. Department of the Treasury and served as the Executive Director of the President's Advisory Council on Financial Capability. Melissa ran Treasury's MyMoneyAppUp Challenge, which was also inspired by this Council's work and highlighted the powerful potential of technology in financial capability by inviting designers to submit application ideas focused specifically on financial education.

Most recently, Melissa helped develop the first ever national retirement account program, myRA® highlighted by President Obama during a past State of the Union. myRA® makes it easy and affordable to start saving for retirement, even if you can save only a little bit right now. It's specifically designed for people who don't have a retirement savings plan through work, or lack other options for saving. If you already have access to a retirement savings plan, such as a 401(k), learn more about that plan because it might offer matching contributions and other benefits.

The timing is perfect to have Melissa speak about financial inclusion, the government’s response, and how the community can work with financial institutions to respond. Melissa is rooted in the movement that financial stability is a critical part to any kind of neighborhood stability. Melissa's past work includes roles as Vice President of Public Policy for the Center for Financial Services Innovation (CFSI) and Deputy Director of the Asset Building Program at New America Foundation.
We’re creating a stronger community.

Our community is a great place. We enjoy living and working here for the same reasons you do. That’s why supporting our traditions and celebrations is a big part of our investment in the community. KeyBank proudly supports Neighborhood Housing Services of Greater Cleveland.

KeyBank helps people and businesses thrive. Learn more. Visit your local branch.

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A letter from outgoing NHS of Greater Cleveland Board President, Tanisha Rush

As a member of the NHS Board of Directors for over five years, I am continually amazed at the growth and leadership of this prominent housing organization, which strengthens neighborhoods and communities in northeast Ohio through high quality programs and collaborations in support of homeownership that is affordable. The breadth of work, commitment, and motivation is evident among all staff members and contributes to the success of NHS on a daily basis. The growth and impact of NHS simply wouldn’t be possible without the talented staff, core leadership, and a network of corporate, governmental, and non-profit partners in the areas of homeownership education and preservation.

In February, our entire Board, along with the NHS leadership team, met for our annual Strategic Planning Retreat. We stay committed to our core values of Excellence, Education, Community, Equity, and Collaboration. In pursuit of internal operational Excellence the Board has recently assisted in activities such as the identification and testing of internal operating systems, and helping to create matrixes and scorecards. The Board serves as NHS advocates within the Community. During the past few years the Board has been instrumental in working on collaborations and mergers that have allowed us to grow in breadth and depth.

It has been an honor serving as Board Chair for the past 2 years, and for that I say “Thank You”. On behalf of the NHS Board of Directors, I thank all of the individuals, groups, organizations and partners in our communities and statewide, as well as the employees and governing board members who help to create opportunities for the individuals we serve. I’m confident that our new Directors leadership team will continue to successfully carry out our mission to provide ongoing programs and services to help residents achieve, preserve, and, sustain the American Dream of homeownership.
We’re on a Mission.

Enterprise’s generational goal is to end housing insecurity in the U.S. That means no more homelessness and no more families paying more than half of their income on housing. As a down payment toward that goal, by 2020 Enterprise will help provide opportunity to 1 million low-income families through quality affordable housing and connections to good schools, jobs, transit and health care. But we can’t do it alone. Join us. Together, we can – and we will – eliminate housing insecurity.

Enterprise congratulates Neighborhood Housing Services of Greater Cleveland as it celebrates more than 40 years of helping families achieve, preserve and sustain homeownership.

Mark McDermott, VP & Market Leader, Ohio
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www.EnterpriseCommunity.org
Impact on the Community

531 Homebuyer Education participants
327 families achieving homeownership
385 families preserving homeownership
395 families sustaining homeownership

Since 2009, NHS of Greater Cleveland has administered the Cuyahoga County Down Payment Assistance Program. In 2015, 39 loans were closed and $3,460,249 was leveraged.

The Land Trust Program completed $474,000 of affordable housing construction, 3 new Land Trust homeowners in 3 cities, 13 Unites of Affordable Rental Housing, and, 10 Land Trust Homes stewarded under 99-year leases.

The NHS of Greater Cleveland VITA Program helped 927 free tax prep clients, and ultimately returned $1 million to northeast Ohio.

NeighborWorks® America’s Reverse Mortgage Information Center (operated by NHS of Greater Cleveland) fielded over 1,200 calls.

Meet Rachel...

“I love how NHS is right in Slavic Village. You feel more connected and rooted for in a way. It was really cool to look at the NHS website and see all of the programs and services NHS offers. There’s some pride that right here in our neighborhood we have this organization that is reaching out and helping the community. I feel like NHS provides people with an opportunity. They make things that seem impossible, possible.”
Great Home. Great Life.

A great life starts with a great foundation and we at the Ohio Housing Finance Agency believe that includes achieving the dream of homeownership.

We work together with our partners to help make that dream a reality by providing programs designed to help with the financial burden of purchasing a home, including down payment assistance and a mortgage tax credit.

For more information please visit www.ohiohome.org.
“Home Matters”. We joined the movement and have been repeating the tagline for several years now; but the importance of home has been at the core of all that NHS of Greater Cleveland has done in Northeast Ohio for over four decades. In just the last year, staff served over 4,000 clients with a spectrum of services including Homebuyer and Financial Capabilities education, Down Payment Assistance and Maintenance and Repair lending, counseling services for Reverse Mortgages, Foreclosure Prevention and Foreclosure Mitigation, and access to Land Trust homeownership and rental housing. By offering this spectrum, NHS of Greater Cleveland is able to meet its clients where they are to help individuals and families achieve, preserve, and sustain homeownership. The Board serves to help strengthen and expand the impact of the organization by volunteering time, leveraging expertise, and cultivating connections throughout the community. These connections – represented by many of you in this room today - are critical to the success of NHS of Greater Cleveland as they lead to greater impact through formal and informal partnerships, collaborations, and coordinated efforts to deliver additional and innovative services to the community. On behalf of the Board, I’d like to thank everyone here today for your support – which comes in many forms. We look forward to working with you in more, new, and exciting ways throughout the coming year.

#Lunch4Home
Cleveland Saves Raffle
FROM FEBRUARY 22-APRIL 15

Drawing is April 18 - winners will be notified by phone and then email. Must provide photo ID. Must be signed up as a Cleveland Saver for the duration of the contest.

HOW TO ENTER

Signing up for Cleveland Saves, emails and/or texts, will earn you one entry. You must remain a member for all weeks of the contest up to and including the date we conduct the drawing.

Referring a friend, who signs up for Cleveland Saves, will earn you an additional entry. Friend must remain a Cleveland Saver through duration of contest. (Limit 1)

Social media participation will also earn you an additional entry. You must "like" Neighborhood Housing Services of Greater Cleveland on Facebook, share our page, and comment with "I just signed up for Cleveland Saves!"
NOTE: We cannot give credit if your post is not PUBLIC.

Total of 3 possible entries per person!

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Winner of $100 gift card
Grand Prize Winner of $300 gift card

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• Housing Hero
Sometimes we all need a little help

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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@nhsceleveland.org.

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Applications for the Neighborhood Leadership Development Program will soon be available for our 2016-2017 program year.

NLDP is designed to enhance the diverse leadership abilities of engaged Clevelanders working to create positive change.

Learn more at www.nldpleveland.com or call 216-776-6172.

NLDP is a Program of the Jack, Joseph and Morton Mandel Foundation.
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Unlock the opportunities

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Salute and Thank

Neighborhood Housing Services of Greater Cleveland

for their work and partnership in our mutual effort to help and sustain the American Dream

The Economic & Community Development Institute is a non-profit economic development organization whose mission is to invest in people to create measurable and enduring social and economic change. Since its inception in 2004, ECDI has assisted over 6,900 individuals, disbursed over $29 million through 1,400 micro loans, and created and retained 5,100 jobs via our programs available to support Microenterprise Business Development.
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Proud to Support the Neighborhood Housing Services of Greater Cleveland

As a part of the local community for over 80 years, we know the value in neighbors helping neighbors. We're proud to sponsor the 2016 Annual Luncheon. After all, helping build strong, vibrant communities is what we strive to do every day.

For more information about our loan products, visit FFL.net/mortgage.

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Register: www.peaceracing.com/run-puritas-5k/
Saturday, April 30, 2016

- Pre-registration for either distance is $20 before Apr. 27.
- $5 off each in any group of at least 10 (mix of distances okay)
- Location: Blessed Trinity Church: 14040 Puritas Ave.
- Proceeds go to Bellaire-Puritas Development Corporation to fund housing maintenance assistance and youth employment, expression, and leadership in West Park.

Questions? Call Rachel at 216-671-2710.
Creating homeownership, building communities

Sherwin-Williams is proud to support the Neighborhood Housing Services of Greater Cleveland Annual Luncheon

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PEOPLE BEING CURIOUS IS HOW THINGS GET STARTED. IT’S THE SAME FOR BANKERS.

Anything that ever got accomplished began with people asking: “What if?” Challenging themselves. Challenging the system. At Fifth Third Bank, “What if?” is one of our favorite phrases. As a proud sponsor of NHS of Greater Cleveland, we support those who aren’t afraid to reach, try and ask.
tomorrow will be better thanks to the efforts made today.

Fighting the good fight. Making a difference every day. It’s what we believe in, and why PNC is so proud to be a part of Neighborhood Housing Services of Greater Cleveland.

pnc.com

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