“I always wanted something better for my kids than I had for myself.”
CARING IN ACTION

At Ocwen, we understand how important homeownership is to our customers. By helping families stay in their homes and protect their largest asset, we are working to keep neighborhoods intact and communities strong across America. Ocwen is proud to join efforts with the Neighborhood Housing Services of Greater Cleveland in this mission.

To learn more about Ocwen, visit www.OcwenCares.com.
It is with great excitement that I join my new home at Neighborhood Housing Services of Greater Cleveland as Executive Director. I look forward to continuing and expanding our work to strengthen communities by ensuring that people can achieve a sustainable and affordable home.

I take the helm of NHS of Greater Cleveland at a time of significant challenges and opportunities. Federal resources are threatened to be gutted. Despite efforts at reform, payday lending continues to undermine the ability of individuals and households to achieve a sustainable and affordable home, as well as financial stability. We are seeing growth in some neighborhoods, but that growth can be uneven and carries the risk of displacing long-time residents.

At the same time, there is a growing recognition of what many of us doing this work have known for some time—that access to safe, quality, affordable housing has a positive impact on the health of individuals and communities. We are also seeing greater attention being given to the need for resources to be directed to historically underserved neighborhoods. Both public and private sector resources are increasingly focused on meeting these needs.

NHS of Greater Cleveland will continue to be a leader and partner in these efforts. Your support as sponsors, donors, partners, and volunteers provides a foundation that allows us to help people realize an affordable and sustainable home.

Thank you,

Mike
To learn more about Ocwen, visit www.OcwenCares.com.

At Ocwen, we understand how important homeownership is to our customers. By helping families stay in their homes and protect their largest asset, we are working to keep neighborhoods intact and communities strong across America. Ocwen is proud to join efforts with the Neighborhood Housing Services of Greater Cleveland in this mission.
Barbara Andelman  A WORD FROM THE BOARD PRESIDENT

Thank you for joining us to recognize the accomplishments of NHS of Greater Cleveland in helping individuals and families for the past 43 years, to achieve, preserve, and sustain the dream of home ownership.

We are so pleased to welcome our new Executive Director, Michael Cosgrove, who began with us this past January. Under his leadership we will continue to provide our hallmark programs and services while responding to meet current needs in our community.

We are proud to be able to facilitate improved access to capital, empower our clients to be educated consumers of housing, and help them realize their personal vision of home. Through our programs – including Homebuyer Education, Financial Capabilities Counseling, Down Payment Assistance, Home Repair lending, Reverse Mortgage Counseling, Foreclosure Prevention, Foreclosure Mitigation, and access to Land Trust homeownership and rental housing – our staff assists over 5,000 clients each year.

We are deeply appreciative of the partnerships, collaborations, and connections throughout the community – represented by many of those at today’s Annual Luncheon – who are so critical to the success of NHS of Greater Cleveland.

On behalf of the Board of Directors, we would like to thank you for your continued support and commitment to our mission. We are so pleased to have the opportunity to work with you to deliver impactful services to the community.

With warm regards,

Barbara Andelman
Tom Mignogna has over 18 years of economic and community development experience. His work focuses on the planning, financing, and redevelopment of multifamily housing and mixed use development projects utilizing local, state and federal programs to leverage private investment. Tom began his career with Bank of America’s commercial real estate department in St. Louis, specializing in residential construction projects throughout the country. He then moved home to Cleveland to manage the Housing Development Office for the City of Cleveland, where he originated and administered over $31 million of grants and loans which leveraged over $482 million of private investment in the City. Later with University Circle Incorporated (UCI), Tom managed University Circle New Markets Inc., a newly created Community Development Entity (CDE) that leveraged $20 Million of New Markets Tax Credits into over $77 Million of development projects in University Circle and the Midtown Health-Tech Corridor. Currently as a Senior Tax Credit Developer for Millennia Housing Development, Tom coordinates and manages all aspects of the development process involving historic and low income housing tax credits. He has worked on over 24 projects in eight states for Millennia and has been responsible for the acquisition, financing and redevelopment of over 2,800 housing units with total project costs exceeding 242 million. Since the start of 2017 Tom is working on over 15 new transactions totaling over 1,480 units of housing in five states. Total projects costs for the current portfolio exceed $200 million. Tom has a Bachelor’s Degree in Political Science from Bowling Green State University and a Juris Doctorate from Capital University Law School.
Neighborhood Housing Services provides ongoing programs and services for achieving, preserving, and sustaining the American dream of home ownership. Our goal is to support access to stable and sustainable homeownership, while providing the homeowner as many tools as possible to maintain and retain home ownership. NHS of Greater Cleveland offers programs and services listed below. For more information or a consultation, please contact us at 216.458.4663 or by email at info@nhscleveland.org.

Homebuyer Education – NHS of Greater Cleveland offers comprehensive educational services to potential home owners in a curriculum approved by Department of Housing and Urban Development and conducted by HUD approved housing counselors. Courses, which address big and small picture aspects of purchasing a home, include instruction from the lending, real estate, insurance, home inspection, and development industries who offer a real life glimpse into the home buying process. Participants, after earning a certificate of course completion, receive one-on-one guidance in credit repair, financial literacy, budgeting, document review, and closing assistance.

Down Payment Assistance Program – In partnership with Cuyahoga County and the City of Lorain, NHS of Greater Cleveland offers eligible homebuyers Down Payment Assistance in the amount of 17% of total transaction cost. Qualified first-time home buyers are responsible for a minimum of 3% of total transaction contribution toward the purchase. In Cuyahoga County, the assistance is provided in the form of a deferred mortgage loan with 50% forgiven after 10 years of occupancy, and it need not be repaid until re-sale or transfer of the property. In the City of Lorain, the assistance is provided as a forgivable loan at a rate of 20% per year for 5 years, during which the owner must maintain occupancy.

The Land Trust – The Land Trust Program helps low- and moderate-income families purchase quality homes through a land-lease mechanism that provides strong homeowner support and preserves the community’s investment for future buyers. A qualified Homebuyer Education graduate purchases an NHS of Greater Cleveland Land Trust home that has been either rehabbed or newly built to green standards with a traditional bank mortgage. By combining energy-efficient, quality construction with below-market pricing, Land Trust homes offer excellent value and affordable payments. Homeowners enter into a 99-year renewable lease to the land with NHSGC, which provides them with private and secure access to the property.

Year 16 Lease Purchase Program – Lower-income renters, who have a solid history of timely rent payments have the opportunity to purchase their homes with the help of NHS of Greater Cleveland’s Year 16 Program. Although many of the residents have lived in the community for most of their lives, many may not qualify for loans through traditional lenders. NHS of Greater Cleveland is able to combine in-depth homebuyer education and counseling with an affordable first mortgage to allow clients to own their homes in five years, making the same or even lower monthly payment than they have been paying in rent. The financial stability and wealth-building opportunity these families gain will provide stronger motivation than ever to be an integral part of stabilizing the neighborhoods that they already call home.

Home Repair Lending – NHS of Greater Cleveland is a licensed mortgage lender providing home repair loans to residents of Cuyahoga, Lorain, and Erie counties. All loans are originated and underwritten by NHS of Greater Cleveland as the lender. Construction management, specification writing, payments to contractors, and final construction approval are all managed by NHS of Greater Cleveland. This is a second mortgage product for one and two family, owner-occupied homes. The term of the amortizing loan can be up to 30 years for amounts from $1,000 to $60,000.
Financial Capability Counseling - NHS of Greater Cleveland began the Financial Capability Counseling program in August 2012, providing assistance to families and marking a 60-point improvement in client credit scores within the first 6 months. The Financial Capability Counselor provides one-on-one sessions with the client to review his or her credit report, learn about budgeting and saving, and create an action plan to achieve their goals. The Financial Capability Coach follows up regularly with clients to track their progress and help overcome any challenges they are facing.

Foreclosure Counseling – NHS of Greater Cleveland continues to be a leader in the area of foreclosure prevention. From individual counseling, loss mitigation to mortgage assistance programs, we provide a full cycle of prevention. As a participant in the Cuyahoga County Foreclosure Prevention Program, FannieMac’s Mortgage Help Network, Ohio’s Save the Dream Program and the NeighborWorks® Collaborative of Ohio, NHS of Greater Cleveland is able to offer a multitude of programs and services for homeowners to intervene and prevent foreclosure.

Home Maintenance Workshops – NHS of Greater Cleveland provides homeowners the opportunity to learn the basics of home repair – everything from weatherization to spring cleaning, window replacement, utility choice, and scheduled maintenance plans. Workshops are offered on a monthly basis and are free and open to the public.

Reverse Mortgage Counseling - NHS of Greater Cleveland is a leader in Reverse Mortgage Counseling as one of the only agencies offering two licensed HECM counselors, and the only agency referred by AARP. Counselors provide objective, detailed information to clients across the country about the benefits and drawbacks of safe Reverse Mortgage products, as well as how a reverse mortgage may affect a client’s financial and long-term care situations.

NeighborWorks® Reverse Mortgage Information Center - NHS of Greater Cleveland administers the NeighborWorks® Reverse Mortgage Information Center, a national call center for those seeking assistance with or interest in obtaining a reverse mortgage. This call center provides callers general reverse mortgage information, access to detailed information regarding HECM and HUD approved counseling services, a localized point of contact, as well as other as needed wrap-around senior services.

Volunteer Income Tax Assistance (VITA) Program – NHS of Greater Cleveland offers free tax preparation to residents throughout northeast Ohio. Tax preparers are volunteers, professionally trained in tax law by the Cuyahoga County Earned Income Tax Coalition and available for appointments each year between January and April. In 2017, NHS of Greater Cleveland helped tax payers to recoup nearly $2 million in tax refunds and helped save these clients over $150,000 in filing fees.

Cleveland Saves - NHS of Greater Cleveland is proud to be the home of Cleveland Saves, a project that helps clients reach their savings goals for homeownership, education, and emergencies. The Saves program provides a free road map to saving and offers participants tips, news about products, services, events, and the latest information on asset building. Cleveland Saves is the first of more than 150 America Saves campaigns. More information is available at www.clevelandsaves.org.
Neighborhood Housing Services of Greater Cleveland provides ongoing programs and services for achieving, preserving, and sustaining the American dream of homeownership.

**ACHIEVING**
- Homebuyer Education
- Financial Capability
- Down Payment Assistance
- Land Trust
- Year 16 Lease-Purchase

**PRESERVING**
- Home Repair Lending
- Home Maintenance Workshops
- Reverse Mortgage Counseling

**SUSTAINING**
- Foreclosure Prevention
- Volunteer Income Tax Assistance
- Cleveland Saves
Community Impact

- 5,146 Individuals Served
- 84 Foreclosures Prevented
- 209 New Homeowners
- 13 Units of Affordable Rental Housing at Full Occupancy
- 13 Owner-Occupied Land Trust Homes
- 1,513 Taxes Filed
- $520,970 in Earned Income Tax Credit Refunds
- $1465,286 in Federal Income Tax Refunds
- $336,163 in Down Payment Assistance; $1.8 Million Leveraged
- $334,500 in Year 16 Loans; $600,000 Leveraged
- $152,570 in Home Repair Loans
- 110 Homes Preserved
- 516 Homebuyer Education Participants
- 1,460 Calls Fielded for Reverse Mortgage Information
- 246 HECMs Processed; 55 through NHS of Greater Cleveland
- $78,127 in Child Tax Credit Refunds
- 1,460 Calls Fielded for Reverse Mortgage Information
- 246 HECMs Processed; 55 through NHS of Greater Cleveland
Neighborhood Housing Services of Greater Cleveland, Inc.

**A NeighborWorks® Organization**

NHSGC’s mission is to provide ongoing programs and services to help residents achieve, preserve, and sustain the American dream of homeownership.

**FY 17**

<table>
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<th>NeighborWorks Impact</th>
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<td><strong>173</strong> Homeowners Created</td>
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<tr>
<td><strong>1,450</strong> Customers counseled and educated</td>
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<tr>
<td><strong>45</strong> Total Created Preserved Homes And Customers</td>
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<td><strong>100</strong> Homeowners with preserved or rehabilitated homes</td>
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**$408,000** Grants from NeighborWorks America

**$17,952,600** Total reported investment

**$584,543** Tax revenues generated in the overall economy

**110** Jobs created and maintained

**53:1** Ratio of total reported investment to total expendable and capital grants

**20.5** Total staff (full-time equivalents)

[Visit nhscleveland.org](http://nhscleveland.org)
The not so distant past knew The St. Clair Ballroom as The Club at Key Center, which opened in 1991. The one-time gathering place for noon networking, power lunches, and business events was acquired as part of the purchase of Key Tower by The Millennia Companies, our hosts for today. As part of a larger vision to create a thriving live/work/play downtown, a complete gut and rehab of the space began in 2017. Millennia secured K2M Design, whose projects include the Cleveland Hyatt Regency, Humble Oil Tower by Marriott in Houston, TX, and the Key West International Airport, to name a few. K2M has transformed the former Club at Key into a sophisticated, modern space, with subtle elegance. Opulent chandeliers offset handsome wooden fixtures, creating a signature design.

As Downtown Cleveland continues to increase its reputation as a premier residential destination, the St. Clair Ballroom, locally owned and operated, offers the ideal space and ambiance to host events ranging from corporate lunches to wedding receptions. Neighborhood Housing Services of Greater Cleveland is honored to present the 43rd Annual Bring It Home Luncheon as the debut event for the space.
As soon as she saw the kitchen, Rose Keuhn knew. “This is the one!” A home where she knew she’d be at home — where she could “make a cup of coffee without bumping into someone!” But her journey to finding that perfect kitchen began in the summer of 2017, when she began to look into mortgages. “I’ve always done my banking with KeyBank, so I started there. They told me right away to call Liz.”

Liz Sanchez, Homeownership Center Manager at Neighborhood Housing Services of Greater Cleveland met with Rose to determine her level of readiness to be able to purchase, maintain, and keep a house. Rose says of the first encounter, “We became fast friends. Even though I work as an accountant, we reviewed all of my financial statements, income, and credit report. Even though I know numbers, it was still really enlightening to look at everything from a lender’s perspective.”

Liz Sanchez, Homeownership Center Manager at Neighborhood Housing Services of Greater Cleveland

The NHS of Greater Cleveland Homebuyer Education class brings industry professionals who span the range of realtors to banking professionals to home repair contractors. “The most enlightening thing for me was learning that the home inspection is probably the most important part — the inspector has to be completely impartial and objective, and we learned never to let an inspector refer you to a contractor to fix or address any issues because of the risk of kickbacks — that was something that had not occurred to me.” Rose met with Keith Davis, NHS Financial Capability Counselor to discuss and assess her spending and saving patterns. He said of Rose, “She was ready to go!”

“I’d been looking for 7 or 8 months and still hadn’t found anything I really loved when my realtor took me into this one house, and as soon as we walked in, I knew. I grew up in Garfield Heights and went to Garfield Heights High School. So did my mom, sister, uncle, and grandma.” Ironically, Rose’s new home is in Garfield Heights. “My mom hasn’t slept since we got the keys. It’s great!”

Although Rose is “doing this all on her own,” she’s very excited that her parents will be living with her. “As an added bonus for my mom, most of the people on our new street attend the same church she does, so I imagine the feeling of “home” will settle in pretty quickly.”

Congratulations, Rose Keuhn, on your new home.
Introducing Marble Room Steaks and Raw Bar and St. Clair Ballroom at Key Center. Accommodating 50 to 300 guests in unique and dramatic historical settings or sweeping floor to ceiling, panoramic views of the city for an unforgettable celebration.
“Before I owned the house, it was a struggle to make ends meet every month,” asserts Mr. Terry, who through the Year 16 Lease Purchase Program at Neighborhood Housing Services of Greater Cleveland, purchased the very home where he’d been living and renting for 15 years. As a lower-income renter, with a solid history of paying his rent on time, he was able to purchase the house where he’d been raising his 5 daughters for over a decade.

Although Mr. Terry was a long-time supervisor with Mano Landscaping, the end of each month brought the same stress again and again: Will I have enough to last until next paycheck? Through the Year 16 Lease Purchase Program, qualified applicants like Mr. Terry participate in an intensive HomeBuyer Education program, to help them build the skills needed for sustainable home ownership. The program offers an affordable first mortgage, which allowed Mr. Terry to purchase the house that had been home to him and his 5 daughters for 15 years. Most importantly, the program allotted for all of the needed repairs to the home, which Mr. Terry indicated was “icing on the cake.” He loved the house but knew that repairs would be costly and difficult.

“My youngest was only a year old when we moved here, and now she’s 16. I always wanted something good… solid for my daughters, but I couldn’t find it until I heard about NHS [of Greater Cleveland] from a friend who’d been through Financial Capability Counseling.” Through the 16 Year program, Mr. Terry was able to achieve a mortgage payment that was significantly lower than his rent, to stabilize his financial situation, to build wealth, and to have the possibility of completely owning his home within 5 years.

“You can’t imagine how this changed my life. My oldest is going off to college, and I can help her to get the things that she needs. Before this, that never would have happened.” Mr. Terry’s ability to meet his financial obligations increased his confidence to be a better provider for his family. The tools he acquired through the in-depth HomeBuyer Education curriculum to sustainably purchase and maintain his home, are skills that he intends to pass onto the 5 daughters of whom he is so proud, and for whom he has worked so hard. His advice to his daughters is sage and universal, “Think positively, stay employed, and sacrifice for the ones you love. Live for today but plan for tomorrow!”

The Neighborhood Housing Services of Greater Cleveland Year 16 Lease Purchase Program has helped nearly 160 people to achieve homeownership since its inception.
We are proud to support Neighborhood Housing Services of Greater Cleveland.

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My Name is Brenda’lese Corchado...

and as of March 24th 2017, I am proud to say I am first-time homeowner. Still feels like a dream. Every time I pull into the driveway, I just pause – I can’t believe it’s really MY house. Just a year ago the dream of being a homeowner seemed so far away. But today thanks to Neighborhood Housing Services of Greater Cleveland and their role with Community Financial Centers with Cleveland Neighborhood Progress, that dream has become a very beautiful reality.

My journey to homeownership started June 2016 when I met Walter Morris from Community Financial Center at Cleveland Public Library. My first meeting with Walter was life changing. I mentioned how one day I would love to own a home, but I knew it was far from my reach. Puzzled, Walter just looked at me and said, “Well why not?” I remember going on and on, listing everything from my credit, my age, my finances. I can’t even schedule my own doctors’ appointments! How am I going to own a home? After laughing together for a few minutes, Walter drew up a plan to work on budget and to increase my credit score, but that still left a huge gap. I still had no idea how to own a home, or what the process to even find one might be. The most I knew was how to insure one — I do a GREAT job at that, by the way.

Enter Neighborhood Housing Services of Greater Cleveland.

At first I was skeptical. It’s a program that helps the community for free and it teaches us the ABCs on how to be homeowner, and there was even down payment assistance that I could qualify for. I learned how to qualify for a home, how to find a home, how to maintain a home, what type of tools to have — and by the way, thank you Terry May, NHS Construction Manager: if it wasn’t for you, I’d only have a baby size hammer and a butter knife as a tool kit to do home “repairs.” But the whole [Homebuyer Education] program just sounded too good to be true. I went from knowing nothing of homeownership to feeling prepared.
In one-on-one counseling with Liz Sanchez, Homeownership Center Manager, we discussed what my husband and I want in OUR home. I wanted a big house with stairs. I was so excited, I didn’t stop to think what the home, family, or health might look like in 20 years. My husband Eli had had 13 surgeries. What if he need another surgery? We needed to make sure [our home] would take care of us, just like we would take care of it.

None of that crossed my mind. Liz helped us paint the 30 year picture.

In June, we found the perfect home: a beautiful Cape Cod on a quiet street in Parma, Ohio. Two main bedrooms and a bathroom on the first floor, and a 3rd room on the second floor. On August 24th my husband had surgery number 14, just 5 months after closing on our home. He never had to struggle to go upstairs to the bathroom or downstairs to the bedrooms; everything was within reach. With Liz & NHS’s help, the home we chose gave me peace of mind.

She helped us to plan for our forever home. I’m a Life Specialist Jinisha Patel State Farm agency, and when I meet with clients and they talk to me about their dreams and they mention buying a home or financial empowerment, I never hesitate to tell them my story and NHS of Greater Cleveland changed my life and more importantly, my family’s life. In the few short months of referring so many friends and family and clients to NHS and their wonderful services I have had so many come back and tell me how amazing it has been for them. It’s one of the most gratifying feelings I will ever have.
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Before I owned the house, it was a struggle to make ends meet every month. It’s cheaper to own.

All I wanted was to find a home where I could make a cup of coffee without tripping over someone else. And I found it!

Managing money is tough in the best of circumstances. Keith Davis taught me how to manage the stress – a budget!

NHS taught me to live for today but plan for tomorrow.
I thought for sure that I, along with everything I owned, would end up on the curb. I have never felt so afraid or alone.

As soon as I saw the backyard, I was done. I never knew I could own something so nice.

Liz [Sanchez], my housing counselor was amazing. She walked me through every step of the way. It's so intimidating but she made it easy to understand.
The 43rd Bring It Home Luncheon

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As a part of our local community for over 80 years, we know the value in neighbors helping neighbors. We’re proud to sponsor the Neighborhood Housing Services of Greater Cleveland, Bring it Home Luncheon. After all, helping build strong, vibrant communities through homeownership is what we strive to do every day.
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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.

KeyBank helps people and businesses thrive. Learn more. Visit your local branch.
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The Ohio Housing Finance Agency is a proud sponsor of Bring it Home!

Since 1983, OHFA has empowered more than 159,200 households throughout Ohio to achieve the dream of homeownership. As the allocating Agency for the federal Housing Tax Credit program, OHFA has supported financing for more than 135,800 affordable rental housing units.

EDEN is proud to partner with NHS to provide housing solutions in our community.

Each month, EDEN provides housing and related services to over 3,000 households.
- 606 units of Permanent Supportive Housing has reduced chronic homelessness by 86%.
- Another 175 units in Development.
- Over 200 units of affordable housing at scattered sites throughout Cuyahoga County.

Households Served 2017

- 4,077 Total Households served in 2017
- 3,013 Permanent Housing
- 818 RRH/Temporary

25.2% of the households we served in 2017 were families with dependents.

Visit www.ohiohome.org for more information about our programs.
Thank You NHS

for providing programs that allow home buyers to realize their dreams.

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Kevin J. Kelley
WARD 13
Representing Old Brooklyn and part of the Stockyard Neighborhoods

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www.ClevelandCityCouncil.org
Proud to partner with Neighborhood Housing Services of Greater Cleveland

Together, we work to create community impact!

www.lasclev.org

The Housing Center is pleased to congratulate Neighborhood Housing Services of Greater Cleveland on its 43rd Annual Bring It Home Luncheon.

The Housing Center strives to protect and expand fair housing rights, eliminate housing discrimination and promote integrated communities. Let us continue working together for affordable, sustainable and fair housing to Bring It Home.

www.thehousingcenter.org
216-361-9240
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Enterprise is proud to be a sponsor of Neighborhood Housing Services of Greater Cleveland’s 43rd Annual Bring It Home Luncheon.

Mark McDermott, VP & Market Leader, Ohio Enterprise Community Partners, Inc.
216.631.0280 x4117
mmcdermott@enterprisecommunity.org

We Changed Our Name!

The Cleveland Housing Network is now CHN Housing Partners.

For 36 years, we have been committed to creating housing stability solutions that make a difference in the lives of those we serve.

We are truly grateful to our partners and funders for making our work possible.

Visit our new website!
www.chnhousingpartners.org

AFFORDABLE HOUSING IS OUR MISSION AND WE’RE IN IT FOR GOOD.

For 35 years, we’ve had just one mission: to improve as many lives as possible by creating well-designed, affordable homes and connecting people to opportunity. We are in it for the long haul. We’re in it for good.

Enterprise is proud to be a sponsor of Neighborhood Housing Services of Greater Cleveland’s 43rd Annual Bring It Home Luncheon.

Mark McDermott, VP & Market Leader, Ohio Enterprise Community Partners, Inc.
216.631.0280 x4117
mmcdermott@enterprisecommunity.org

www.EnterpriseCommunity.org
REALTORS® want to build strong communities...

REALTORS® recognize the need to sustain and enhance the quality of life enjoyed by people in our neighborhoods and around the world. We believe we can build better communities by supporting quality growth and seeking sustainable economies and housing opportunities, while protecting a property owner’s ability to own, use, buy, and sell property.

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• Debt Reduction
• Banking/Savings Stewardship
• Credit Maintenance

www.communityfinancialcenters.org

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Home ownership is not only a big step, it is a VICTORY!

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• Debt Reduction
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www.communityfinancialcenters.org
South Euclid is proud to support Neighborhood Housing Services of Greater Cleveland and their mission to help our residents purchase, fix and keep their homes.

Learn more at cityofsoutheuclid.com

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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 here and raise our families here too. And with everything this community has done for us, we’re just happy to be able to turn the favor.
For 25 years, Northern Ohio Printing has been working tirelessly to accomplish two things. The first, to offer industry-leading print quality and service to businesses of all sizes, all from right here in Cleveland, Ohio. The second; to positively impact our city and community in any way we can.

As much as we love the Cavs and the Rock & Roll Hall of fame, it’s the people of Cleveland that we are most excited about being invested in. From sponsoring charitable organizations and events to donating paper to local schools, the NOP team has a long history of doing their part to ensure individuals and companies of all sizes have a chance to succeed. Simply put, Northern Ohio Printing is more than just ink on paper.

Our talented and dedicated team brings over four centuries of combined print experience to the table; from startups to nationally-recognized non-profits, we have successfully equipped organizations of all sizes to reach and surpass their communication and branding goals. We specialize in both offset and digital printing, and with our affordable SculptedUV™ and Foil3D™ finishing technologies we can really make your printed materials turn some heads!

Whether you are trying to set your organization or message apart in a world saturated by marketing and branding or you simply want to do business with a local company with a lot of heart, you’ve come to the right place.

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What is it within us that makes us try? And when we fail, try again? It’s a limitless desire to be better. For ourselves, our loved ones, our community. As a proud sponsor of the NHS of Greater Cleveland, we applaud that.
know

that serving the community today leads to a better tomorrow.

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.

For more information about PNC Bank and its Community Development Banking please visit: pnc.com

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