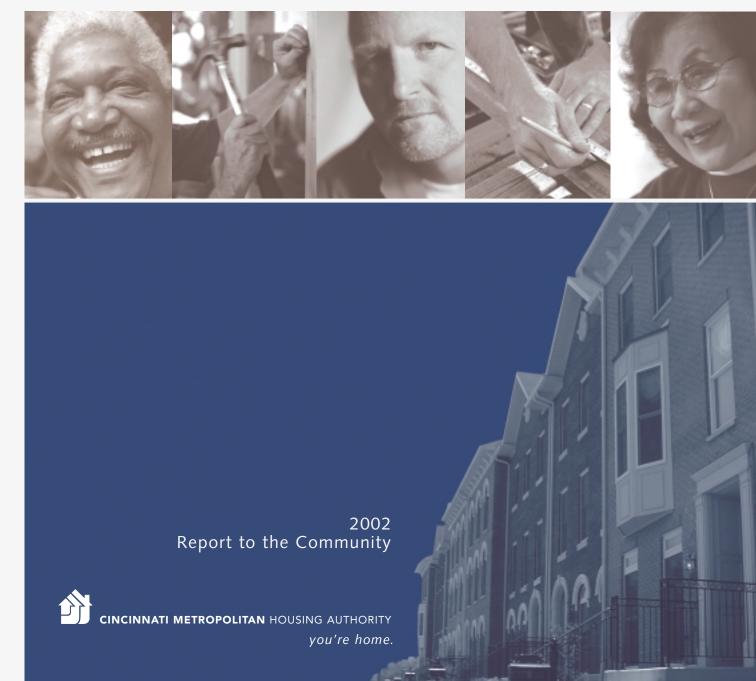
RENEWING Neighborhoods

The renaissance of communities in Greater Cincinnati





Cincinnati reborn into a myriad of city neighborhoods marked by pedestrian-friendly streets, collections of

PICTURE IT specialty shops and restaurants,

arts attractions, green space and a mix of residential choices for the young and not-so-young, as well as the middle class and lower-income population. This concept, known as "New Urbanism," focuses on rebuilding communities at the core of cities. CMHA has adopted the concept of New Urbanism and its public housing incarnation, HOPE VI, as a tool for rebuilding neighborhoods where the most antiquated, dense, concentrated housing developments lie.

"... [HOPE VI is] having an impact not just on social housing policy, but on urban infill and renewal in general."

John Dutton, New American Urbanism (Skira editore, 2000) CMHA is working to rebuild our city center and adjacent neighborhoods. With our 2002 Report to the Community, we celebrate victories and invite communities and other organizations to partner with us as we look toward the future to the renaissance of our great city and precious neighborhoods.





"...diverse choices of housing, places for children to play, streets safe and comfortable to walk on, 'third places' of social gathering other than home and work, and preserved natural resources should be rights available to all without discrimination."

> John Dutton, New American Urbanism (Skira editore, 2000)





2002 has been a full year, packed with new housing options for residents and additional development

for CMHA. The old ideas of conventional affordable housing no longer ring true in Cincinnati.

CMHA is transforming the very

TALKING THE TALK. WALKING THE WALK.

nature of assisted housing from dense concentrations of poverty into a multitude of mixed-income options filled with endless opportunities for the many residents of Hamilton County.

As the single largest developer of home ownership in the city, CMHA has helped the city of Cincinnati achieve one of its highest priorities — additional home ownership opportunities. This year CMHA and its development partner, The Community Builders, Inc. (TCB), celebrated the opening of downtown's newest neighborhood, City West. New and former residents, homeowners and renters, moved into their new homes — on the site where two of the city's oldest and most impoverished communities once stood. This year we also celebrated the fact that the site where City West now stands has witnessed its first homeowner in nearly 70 years.

Bottom line: CMHA is breathing new life into Cincinnati's most treasured and historic neighborhoods. We are giving new opportunities to the residents who have called CMHA home for many years. We are adding downtown and countywide housing prospects for both market-rate and assisted residents. We are bringing all kinds of people back to Cincinnati, where they can once again call this great city home.

Charles H. Gerhardt, III Chairperson



CMHA Board of Commissioners Top row: left to right: Anthony E. Schweier, Charles H. Gerhardt, III, William D. Bell, Sr. Bottom Row: left to right: Deborah E. Jimmerson, Doris J. Hill

Repositioning neighborhoods. Empowering people.

These are not just words at CMHA — they are mottos.

Each year we say it's been an exciting one, and each year the results we see and the transformations that

RESTORING THE SHINE TO CINCINNATI'S GEMS

happen make the years increasingly more exciting.

During 2002, CMHA and its residents have been successful in many things. Our success this year ranges from diversifying our portfolio in both housing type and location to building a vibrant, new downtown destination. We have increased opportunities for people to live affordably in neighborhoods of their choice, close to their families, friends, churches, schools and cultural centers. Our portfolio fits the needs of today's working families and elderly population while serving as an asset to communities.

2002 has introduced CMHA to new associations and collaborations with many organizations throughout the county. A new relationship with the city of Springdale will bring CMHA its first elderly building outside the city of Cincinnati by 2004. CMHA also worked with the Board of Hamilton County

Commissioners to successfully secure authorization to purchase 450 additional units in the county, outside the city of Cincinnati, adding to the choices people have to live affordably in low-poverty neighborhoods.

Changes we have envisioned for many years have become vivid realities this year. People are moving into new homes, while breathing in fresh hope for dreams of self-sufficiency and home ownership. Old, obsolete buildings, which at one time were home to a diverse, mixed-income population, have been transformed into a new neighborhood with real promises of boundless opportunities for its residents, as well as the entire community. Step by step, neighborhood by neighborhood, together we are repositioning communities and strengthening lives.

Donald J. Troendle Executive Director



CMHA has been a committed and cooperative partner ... Our partnership is an example of how CMHA, local government and other stakeholders can work together to build healthy, strong communities.

Cecil W. Osborn
City Administrator, City of Springdale

SERVING SENIORS

Springdale Senior Community

Outlined clearly in CMHA's mission is the goal of responding to the affordable housing needs of people throughout Hamilton County. Until the early 1980s, CMHA's jurisdiction included only the city of Cincinnati and the city of Lincoln Heights. Since CMHA's reach was broadened to all of Hamilton County, great efforts have been made to increase affordable housing options where historically they have not been available.

A large percentage of the residents CMHA serves are seniors. In 2002, CMHA signed a cooperation agreement with the city of Springdale to build a 100-unit elderly building on Springfield Pike. With this agreement, CMHA can better serve the affordable housing needs of the elderly in Northern Hamilton County. Planned development for the site also includes a 40-unit cottage-style community.

CMHA operates 11 high-rise apartment communities in the city of Cincinnati, accommodating the many seniors in need of affordable housing. Senior communities are located in neighborhoods such as Avondale, Walnut Hills, East Price Hill, North Fairmount, Evanston and downtown. In every community, residents enjoy renovated apartments with many modern-day amenities.

Residents in CMHA senior communities enjoy amenities such as spacious recreational and exercise facilities, outdoor patios and balconies, meals programs, emergency alert systems, laundry facilities and updated fixtures and appliances.

CMHA also operates many programs and services in the senior communities to enhance each resident's quality of life and experience. Residents can take pride and part in their communities through activities such as summer cookouts, Bingo, jazz concerts, prayer services, holiday parties, breakfast events, arts and crafts, planned outings and educational programs.

Each senior building also has a resident council, which helps the residents to form a genuine sense of community. The resident councils involve members through planned events, coordination of supportive services and programs, and other activities that help seniors to maintain their independence. Resident councils also serve as liaisons between the residents and CMHA and help to communicate the needs and desires of the residents.



The Importance of Good Neighbors

He was the very first person to move to the Evanston when it was built in 1986. She has lived there for two years. Both share the same fondness for their homes.

Franklin Wallace and Pat Tevis have built a strong friendship while living at the Evanston.

"The Evanston is in a nice area of town and offers so much convenience," said Mr. Wallace.

Mr. Wallace is always on hand to help a neighbor in need. He notes the friendly atmosphere and says everyone looks out for one another.

Ms. Tevis lived in the neighborhood and attended activities at the community center in the Evanston for 10 years before moving into the building. She participates in nearly every activity at the community center. Every Wednesday, she goes shopping with the other ladies from the Evanston and plays cards on Tuesday afternoons.

There's a lot of activity and interaction for the residents of the Evanston, and these two neighbors make sure they take full advantage of the opportunities.

Mr. Wallace summed up the atmosphere at the Evanston best, "We just have a lot of fun together."

THANKS TO THE AGENCIES THAT PROVIDE ESSENTIAL SERVICES, INFORMATION AND REFERRALS TO CMHA SENIORS.

Cancer Family Care

Better Business Bureau

Council on Aging

Visiting Physicians Association

Golden Age Care Center

Senior Link

Nationwide Insurance

Mercy Connections

Cincinnati Health Department

Alzheimer's Association

Cincinnati Fire Department

TriHealth

A-1 Insurance

Center for Independent Living Options

Hamilton County Adult Protection

SOACT

ProSeniors

SORTA/Metro

Fernbach Warner Nature Preserve

Arts and Humanities Resource Center

Cincinnati Area Senior Services

The Ohio State University — Family Nutrition & Horticulture Programs

Catholic Social Services

Central Community Health Board

Cincinnati Association for the Blind

Cincinnati Recreation Commission

CORE Behavioral Health Center

FreeStore/FoodBank

Hamilton County Job and Family Services

Hamilton County Community Health Board

Visiting Nurses Association

Healing Connections

American Red Cross



CITY WEST

The birth of a new community



This year, the biggest, most celebrated stride yet was made on CMHA's HOPE VI initiative in the West End, now known as City West. People who have lived at the former Lincoln Court and Laurel Homes communities for years, along with new families, moved into their brand-new homes in downtown's newest neighborhood.

City West represents the largest single development ever done in the central city. CMHA's comprehensive redevelopment has played a major role in the revitalization of downtown Cincinnati's West End — one of the city's most treasured and historic neighborhoods. The new communities include not only new homes for Cincinnatians desiring modern-day aspects of urban living, but a new park system, new schools, additional retail opportunities, new streets and landscaping, childcare facilities and community centers.

In 1998 and '99, CMHA received two HOPE VI grants to redevelop the outdated communities, which were built in the late 1930s and early '40s. The communities were rebuilt into a viable, mixed-income neighborhood with a variety of home ownership and rental opportunities. The total development entails 250 units of home ownership, 835 family rental townhouses and 130 renovated apartments.

Regal Manor

City West also includes a 54-unit high-rise for the elderly, known as Regal Manor. Residents began moving into the building in August, and Regal Manor is now fully occupied. The first floor of Regal Manor includes 3,000 square feet of retail space.



Photo by Brashear Bolton Inc.

West End Redevelopment

- New homes incorporating the best architectural features found in neighborhoods throughout the region
- Massive linear park system stretching throughout the neighborhood
- Modern community and recreational centers
- Additional childcare and after-school facilities for working families
- Enhanced streetscapes
- 30,000 square feet of new retail opportunities

Off-site Redevelopment

Revitalization efforts in the West End include a targeted redevelopment in the Dayton Street neighborhood, located north of West Liberty Street and west of Linn Street. This area is characterized by its ornate architecture and rich history. To preserve and revitalize the neighborhood and its unique appearance, CMHA has acquired vacant and blighted properties for comprehensive rehab and new construction. CMHA's initiatives will work as a catalyst for neighborhood reinvestment, as it did in the Betts-Longworth neighborhood in the early 1980s.



Lessons learned through the redevelopment and revitalization of the West End tell us that when people's opportunities to live in desirable homes and surroundings are raised, their quality of life benefits significantly. It is the concept of New Urbanism and the mixed-income neighborhood that holds the promise to strengthen our region's core. HOPE VI is a tool that was developed to rebuild troubled neighborhoods. It's doing just that in the West End, and we are now looking ahead to the renaissance of another Cincinnati neighborhood. HOPE VI is accomplishing exactly what its name implies: Increased hope for residents of public housing and community renewal that benefits all stakeholders in the city.



HOUSING CHOICE

Affordable housing on the private market

Through CMHA's Housing Choice Voucher Program, Hamilton County residents can live affordably in neighborhoods of their choice. The Housing Choice Voucher Program offers low- to moderate-income families a broad range of options to find homes in the private market in areas they desire. CMHA's voucher program serves more than 7,000 families throughout Hamilton County.

The Housing Choice Voucher Program is driven by the private market, offering individuals and families a broad range of housing options. The program allows families the opportunity to find affordable housing close to workplaces and good schools.

Family Self-Sufficiency

As a participant in the Housing Choice Voucher Program, families have the opportunity to enroll in CMHA's Family Self-Sufficiency (FSS) Program. Through personal counseling and coordination with community and social service agencies, FSS offers a way for families to make the solid changes necessary to attain economic self-sufficiency.

FSS has helped many individuals and families increase their motivation and confidence to set goals and achieve them in a realistic and timely manner.

FSS Counseling

Home ownership
Childcare and youth services
Education and job training
Finances
Transportation
Career placement
Counseling and supportive services
Health care



Achieving the goal of self-sufficiency

Once a stay-at-home, single mother on welfare assistance, Daphne Hunter joined CMHA's Family Self-Sufficiency Program (FSS) and turned her life around.



Daphne recently completed the

FSS Program and has worked hard to achieve her current position as a ward clerk at the Hillebrand Nursing Center.

Daphne has lived in Westwood with her three children for five years. Her home is close to bus stops, work, her children's schools and shopping centers.

"FSS helped me come a long way. CMHA worked with me to establish realistic, achievable goals that worked with my schedule. My self-esteem has increased, and I am so proud to be independent and self-sufficient."

When you ask her, there's no doubt Daphne's proudest accomplishment has been raising her three children: Damien, Dominique and Dava. She has successfully taught her children the importance of working hard to achieve a dream and to respect themselves and others.

An American Dream

CMHA Home Ownership Program

Home ownership: It's the American dream. This dream is gradually becoming a reality for many families enrolled in CMHA's Home Ownership Program. This program allows Housing Choice Voucher participants the chance to put their voucher assistance toward a mortgage.

CMHA is committed to helping families achieve the goal of owning a home and understands that home ownership is a big step that entails a multitude of new responsibilities. Before undertaking these responsibilities, the Home Ownership Program requires families to take an approved financial counseling course. The counseling course helps participants work through all the steps involved with buying a home, including credit and budget matters.

Modern, Energy-Efficient Homes

CMHA Modernization

CMHA's comprehensive modernization program provides necessary upgrades to all properties on an ongoing basis. The modernization program updates and renovates CMHA family homes, townhouses and senior apartments so residents can enjoy comfortable homes with modern-day amenities. Modernization efforts include upgrades to building façades, common areas, interior and exterior fixtures, plumbing and electrical systems, parking, landscaping and other exterior site enhancements.

SCATTERED SITES

Everyone wants to live close to their families, friends, churches, schools and other factors that make a community home. When it becomes difficult for working families and seniors to continue living affordably in neighborhoods they've lived in for years, CMHA offers spacious, quality single- and multi-family rental homes in communities throughout Hamilton County.

Through a strong collaboration with Hamilton County government and individual cities within the county, CMHA has steadily increased its available housing options for low-to moderate-income families and seniors, while helping people to live and/or stay in desirable neighborhoods.

Resources for CMHA Youth

The New Urbanist movement focuses on the concept of whole communities – members of the community working together, collectively, to strengthen and constantly improve the neighborhood. An integral part of making a community whole is the availability of development opportunities for youth. CMHA Education Centers and Teen Centers provide afterschool activities that engage youth in academic, character-building and social activities, cooperative learning, hands-on activities and interactive tutoring. The centers also increase interaction and strengthen relationships between schools and residents, nurturing further development of the community.

Residents of CMHA have the opportunity to involve their children in an Education or Teen Center. Education and Teen Center youth enjoy activities such as field trips, college tours, recreational programs, book clubs and computer labs. Participation in the centers helps kids develop self-confidence, as well as increased decision-making, academic and social skills.



Getting back on their feet

Three years ago, this Walnut Hills family hit some hard times and looked to CMHA for help.

James Thomas lost his job and subsequently his home, but refused to lose his pride. Even with his family of four and one on the way, his pride made it difficult to accept assistance from anyone. "After going to CMHA for help, they were able to put us into a house within three weeks," said James.

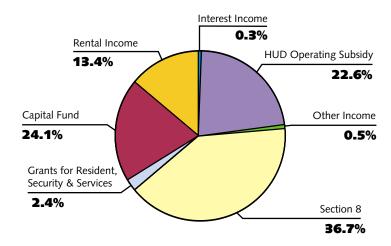
It took James another two months to find steady employment, but he had succeeded in finding a home for his family. James now works as a manager at Labor Works of Cincinnati. Desiree stays at home, taking care of the couple's three daughters, Alesa, Diane and Andrea.

The family loves their home and the community of Walnut Hills, where they have lived for three years. CMHA helped them through a difficult time by helping them to pay the rent. "CMHA is helping us get back on our feet," said James.

This family looks forward to the day they will once again own their own home.

2002 FINANCIALS

FISCAL YEAR 2002 REVENUES

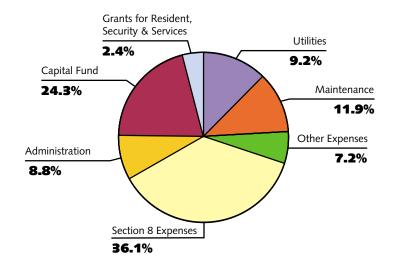


Total Income for FY 2002

\$89,526,663

HUD Operating Subsidy	20,259,682	22.63%
Section 8	32,823,196	36.66%
Grants for Resident, Security & Services	2,161,332	2.41%
Capital Fund	21,558,947	24.08%
Rental Income	11,970,725	13.37%
Interest Income	280,989	0.31%
Other Income	471,792	0.53%

FISCAL YEAR 2002 EXPENDITURES



Total Expenses for FY 2002	\$88,604,348	
Utilites	8,128,872	9.17%
Maintenance	10,563,200	11.92%
Section 8 Expenses	31,951,655	36.06%
Administration	7,828,075	8.83%
Capital Fund	21,558,947	24.33%
Grants for Resident, Security & Services	2,161,332	2.44%
Other Expenses	6.412.267	7.24%



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