



CMHA is...

Changing Lives One Home at a Time



CMHA

2003 Report to the Community



CMHA is...

Strengthening neighborhoods
through quality affordable housing
that is desirable, attractive and reflective
in design.



CMHA 2003 Report to the Community

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CMHA is...

Creating communities where being a neighbor means more than just living next door.

Changing Lives One Home at a Time



For more than 70 years, the Cincinnati Metropolitan Housing Authority has been helping families on the road to self-sufficiency by providing them with affordable housing options as they make life's journey.

A home is more than just four walls, a floor and a roof overhead. It is the centerpiece of a family. It is the place where they gather together and it is the place where safety and comfort matter the most. The home becomes the platform where dreams are made and memories created. It is also the rock that anchors a person's spirit and gives peace of mind when the outside world seems overwhelming.

CMHA's mission is to provide affordable rental homes, and ensure a high level of quality and satisfaction so families can focus on their future.

CMHA provides stability, offers hope and nourishes dreams. Our business takes us from the heart of the inner city to the suburbs of the county. Residents can choose the community in which they wish to live. Whether it is close to their current neighborhood, their job, their family or an entirely new area, CMHA can provide them with a home that will change their lives and allow them to focus on their dreams.



William D. Bell, Sr.
Vice Chairperson



Charles H. Gerhardt, III
Chairperson



Doris J. Hill



Deborah E. Jimmerson



Anthony E. Schweier

From the Chairperson of the Board

The past year has been another one filled with new challenges, opportunities and excitement for CMHA. Our revitalization efforts in the West End are moving forward with vigor. Site preparation and construction are also progressing for a new senior community in Springdale – the first outside of the city of Cincinnati. And, we continue to focus on our core mission of providing quality affordable housing to families of limited income in Hamilton County.

Our investment in Cincinnati’s West End has created an incredible synergy that has attracted additional development and outside investment. In fact, CMHA has partnered with the Drees Company – one of the nation’s largest home builders – to build 176 specially designed single-family homes at City West. This locally owned and family-run company was first involved in the West End at Longworth Square in 1993. Indeed, market forces have been unleashed and with them the tide has turned for a Cincinnati neighborhood.

We have also broadened the range of affordable housing throughout Hamilton County by making it available in areas where none currently exist.

The old saying that “a rising tide lifts all boats” holds true with the mixed-income housing we are developing. Imagine this – market-rate homes standing side-by-side, integrated seamlessly with affordable housing – now open your eyes and see the results. There is no turning back.

Our commitment has not wavered. We have made great strides in expanding the range of affordable housing options available to our customers. The one-size-fits-all approach to affordable housing is no longer acceptable.

As a member of the Greater Cincinnati community, we are doing our part to ensure that individuals and working families have access to quality affordable housing.

From the Executive Director

They say every new beginning starts from another beginning’s end. On a cold and rainy day in October, I watched with residents and CMHA’s core Hope VI staff as the sole remaining building of the former Lincoln Court community was razed. As the building was brought down I couldn’t help but think about all the families that called it home during the past 62 years. The memories and dreams that were created as well as



Donald J. Troendle

the struggles and hardships all seemed to pour out as the bulldozer tore into the building. But as I looked up, I could see the new beginning that has taken shape just a couple hundred yards away. A brand new community called City West, with boundless opportunities – breathing new life into a neighborhood that has been waiting for its renaissance for many years.

It doesn’t stop there. Just north of City West, in the historic Dayton Street neighborhood, CMHA is working with community groups and organizations to reposition the historic neighborhood. The goal is being realized as we move forward with the development of 103 mixed-income home ownership and rental homes.

Our mission also takes us beyond the city of Cincinnati. Across Hamilton County we are bringing affordable housing options to desirable, low-poverty communities. In 2005, we will open Baldwin Grove, a new senior

community in the city of Springdale – allowing us to meet the specific needs of a growing population who have limited residential choices.

Whether it is a working family struggling to find decent housing or a grandmother on a fixed income, CMHA provides them a home that meets their needs. As you read through this report and discover the many positive and exciting ways CMHA is affecting our community, I hope you will come to the conclusion that we truly are changing lives, one home at a time.

Building Communities

CMHA does much more than just provide affordable housing, it helps build communities. A community is a place where individuals come together to live, work and raise their families. It is a place where they make solid investments of their time, talent and wealth.

At CMHA, we are dedicated to the basic premise that a good community needs a solid foundation. From our redevelopment in the West End to our home purchase programs, we are empowering individuals and families to help build and foster healthy and stable communities.

CMHA Homes Throughout the County

Finding an affordable home in the community of their choice is something most people take for granted. However, for many low- to moderate-income working families this can be a daunting task and cause further strain on already limited financial resources.

Due to a lack of affordable housing in many communities, CMHA has undertaken a program to purchase up to 450 homes throughout Hamilton County to help remedy the imbalance.

The program utilizes an equitable formula to ensure an even distribution of properties to all communities. By implementing this program, CMHA is increasing the number of affordable rental housing options throughout Hamilton County.



Baldwin Grove

Meeting the affordable housing needs of Hamilton County's growing elderly population is an ongoing challenge. CMHA has found a way to meet the demand by building a new senior community in the city of Springdale – CMHA's first outside of the city of Cincinnati. This new 100-unit facility will open in 2005 and will complement CMHA's existing portfolio of 11 senior communities located throughout the city. The location of Baldwin Grove is an integral part of CMHA's mission to provide affordable housing in low-poverty areas – thereby creating affordable housing options for seniors where very few previously existed.



Dayton Street Area Redevelopment

When it comes to energizing a community with new life and vitality, nothing compares to what CMHA has started in the West End of Cincinnati. Building on the success of City West, CMHA has turned its sights northward to the historic Dayton Street area to serve as the capstone of the repositioning effort in the West End. In the Dayton Street area, there will be 103 rental and owner-occupied homes that will comprise the lifeblood of a new mixed-income neighborhood.

The plan includes a mixture of rehab and new construction that encompasses an area with many blighted and distressed properties. This effort is one more way that CMHA is reaffirming its commitment to repositioning neighborhoods by creating new communities of mixed-income housing opportunities.

Home Purchase Program



Valtina Lovett
Former FSS Participant

For many working families, the dream of home ownership is seen as something just outside their reach.

However, thanks to a new program being offered through CMHA's Family Self-Sufficiency program, this dream can now become a reality.

In order to be eligible, families or individuals must be participants of the Housing Choice Voucher program, be first-time home buyers and meet some minimum income requirements. Participants must also undergo home ownership training and work closely with a counselor who will help guide them through the process.

The program works closely with the Home Ownership Center of Greater Cincinnati to help participants secure financing and ultimately select a home for purchase. Once the process is completed, participants are full-fledged homeowners and begin their lives in their new home and community.



CMHA offers family townhouses, senior apartments and multi- and single-family homes throughout Hamilton County.



Renewing Neighborhoods

One of the offshoots of CMHA's commitment to provide quality affordable housing is the renewal of neighborhoods. Properties in CMHA's real estate portfolio are highly attractive and well maintained – factors that add value to their respective communities. Ongoing modernization programs ensure that CMHA homes are desirable and marketable to the area's low- to moderate-income working families.



Renewing Neighborhoods



Nearly 11,000 people in Hamilton County call CMHA home. Whether it is a working family in Madisonville or a grandmother living in Avondale, CMHA offers those with limited incomes a quality home that they can afford. Housing options range from single-family homes and townhouse communities throughout Hamilton County to high-rise apartment buildings for seniors. A CMHA home is indistinguishable from neighboring properties, which in turn strengthens neighborhood stability and adds value to the entire community.

CMHA provides quality, affordable housing options to nearly 11,000 low- to moderate-income people throughout Hamilton County.





"I'm so happy that your self-sufficiency program exists to help working families. I have been out of the program for three years and I just purchased my first home with the money your program helped me save."

– Yolanda Campbell, former HCV resident and FSS participant.



Housing Choice Voucher Program

Finding the right home to fit a family's budget and needs can be difficult at any income level. For working families it can be even more of a challenge. Limited financial resources used to mean limited housing choices. With the help of CMHA, families have more freedom when choosing a home.

Housing Choice Voucher (HCV) Program

Through CMHA's Housing Choice Voucher Program working families can choose the area where they wish to live. The program utilizes the marketplace to provide access to rental homes across Hamilton County. In order to qualify for the program each home in the program must adhere to a strict set of standards and guidelines pertaining to quality, cleanliness, appearance and safety.

Whether it is close to friends, family or a place of employment, the Housing Choice Voucher Program offers a wide range of affordable housing possibilities to working families throughout Hamilton County.

Family Self-Sufficiency (FSS) Program

For many individuals and working families, being economically self-sufficient is not within their current reach. More often than not, they struggle to make ends meet and have very little left over to save for the future.

That is where CMHA's Family Self-Sufficiency (FSS) Program can help. Families participating in the Housing Choice Voucher Program are eligible to enroll in FSS programs where they receive counseling and guidance in a variety of subject areas.

Program staff work with participants to set realistic and achievable goals that make solid changes in their lives. These may include getting a GED, completion of job training and achieving stable employment. Through these efforts the FSS Program helps individuals help themselves onto the road of economic self-sufficiency.





A Step Ahead Children's Learning Centers

Children from lower-income families often face many challenges that adversely affect their opportunities for a good, quality education. Knowing that proficiency test scores and graduation rates tend to be lower than the average for these kids, CMHA developed an after-school and summer program specifically designed to bolster their educational success. These Learning Centers have been in operation for almost a decade.

2003 brought an end to the federal funding that supported these children's programs. For that reason, a non-profit entity, A Step Ahead Children's Learning Centers has been formed to help raise the necessary funding to keep this educational program operating. These centers serve more than 200 children every day, providing interactive tutoring, computer labs, book clubs, recreational and fitness programs and field trips. The centers are located in the West End, Millvale, English Woods and Winton Hills communities.

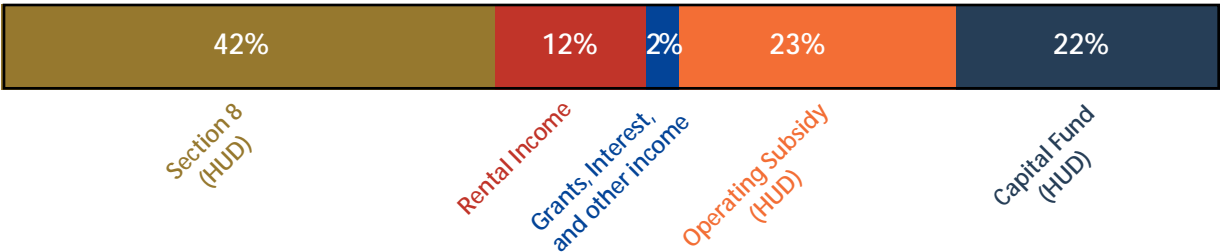
The centers are currently working with the Department of Job and Family Services to obtain the licensing necessary to accept childcare vouchers as an additional way to assist working families.



A Step Ahead Children's Learning Centers offer children the opportunity to develop their creativity and talents to the fullest.

Financial Snapshot

Where does CMHA get its funding?



Total: \$95,901,644



CMHA spent more than \$94 million providing affordable housing options to the area's working families, seniors and individuals.



The average resident living in a CMHA property pays \$198 in monthly rent. The amount of rent is never more than 30% of a family's adjusted gross income.

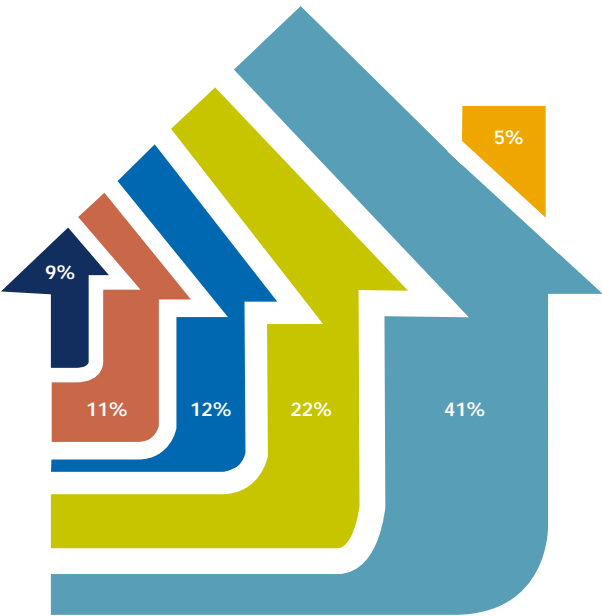


CMHA employees contributed more than \$300,000 in income taxes to the city of Cincinnati in 2003.



CMHA spent \$8 million on electric, water, sewer, gas and other utilities throughout its real estate portfolio.

How does CMHA spend its money?



Utilities	9%
Administration	11%
Maintenance	12%
Modernization & Development	22%
Vouchers & Family Self-Sufficiency Programs	41%
Other Expenses	5%
Total:	100%

Total: \$94,608,005



Thirty percent of CMHA's expenditures in fiscal year 2003 were with Minority Business Enterprises.



Area families used more than \$35 million worth of Housing Choice Vouchers to find private market housing in the neighborhood of their choice.



CMHA spent over \$20 million to modernize and develop properties in its real estate portfolio.



In 2003, participants of the Family Self-Sufficiency program had over half a million dollars in escrow accounts that will be used for such items as purchasing a new home.



Over the past few years, CMHA has purchased more than \$8 million worth of individual and multi-family homes in areas that have little or no affordable housing.



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