OCTOBER IS HOUSING AMERICA MONTH!

Housing America Month recognizes affordable housing and the organizations which provide it across America. Organized by the National Association of Housing and Redevelopment Officials (NAHRO), it occurs in October. During Housing America Month, organizations host events to highlight the work they do to provide affordable housing. These events can be in-person or virtual and may include: Showcasing affordable housing and service programs, sharing success stories of residents, and highlighting commitments from local and state leaders.



CMHA continually works to contribute to the housing of Hamilton County area residents. From building new construction homes in the heart of downtown Overthe-Rhine and Pendleton to preserving aging buildings, CMHA is giving opportunities for low-income residents who rely on affordable housing for housing stability, to live in areas they may have not had the opportunity to live in before. Not only has CMHA built new housing for participants, but the Housing Authority is also taking steps to rehabilitate and renovate all of its existing portfolio. From Park Eden to Sutterview, CMHA has invested in modernizing affordable housing and re-imaging what affordable housing means to Hamilton County locals.

UPGRADING HOUSING STOCK BY UNDERGOING RENTAL ASSISTANCE DEMONSTRATION (RAD)

RAD Resident meeting at Millvale



As CMHA begins to enter the application phase of RAD projects, the Development Team has been working to ensure that all residents are informed of the process and what to expect in the upcoming weeks and months. RAD Resident meetings are being held at Marquette Manor of English Woods, which is expected to receive RAD Conversion Commitment (RCC) in the upcoming weeks. RCC is issued after HUD reviews and approves the Financing Plan submitted by the Housing Authority. Receiving this commitment means that HUD has approved the Housing Authority's RAD plans and that the property can

prepare to complete the conversion process.

The Beechwood, located in Avondale, is another property that is expected to receive RCC very soon. Resident meetings are also being held at City West, Millvale, The Redding, The President, Winton Terrace, and Findlater Gardens in preparation for RAD.



RAD Resident meeting at Marquette Manor 10/21

While these projects are further away, CMHA Development Team has put more emphasis into ensuring residents are kept up-to-date throughout the entire process. Residents are receiving RAD Resident Rights packets, along with Section 3 Program information for their review. Communications is developing updates for residents who may not have been able to attend the meetings, ensuring ALL residents are informed.

FAMILY SELF-SUFFICINCY PROMOTES FINANCIAL LITERACY

CMHA's Family Self-Sufficiency (FSS) program promotes financial literacy toward homeownership through several key strategies:

- 1. <u>Educational Workshops:</u> FSS offers workshops on budgeting, saving, credit management, and homebuying. These sessions equip participants with the knowledge needed to make informed financial decisions.
- 2. <u>Savings Incentives:</u> The program often includes savings/escrow accounts, where CMHA helps participants save for a down payment. This incentivizes saving and reinforces the importance of financial planning.
- 3. <u>Resources and Referrals:</u> FSS connects participants with community resources, including financial institutions, housing counseling agencies, and homebuyer assistance programs.
- 4. <u>Skill Development:</u> Beyond financial literacy, FSS helps participants build skills in areas like employment readiness, which can lead to higher income and improved financial stability.
- 5. Access to Information: The program provides participants with information on the homebuying process, including understanding mortgages, closing costs, and home maintenance.

Overall, CMHA's FSS program fosters a holistic approach to financial literacy, empowering individuals and families to work toward sustainable homeownership.





OCTOBER CLASS GRADUATES 'HOMEWORK TRAINING PROGRAM' IN PARTNERSHIP WITH SHERWIN WILLIAMS!

The Sherwin-Williams Homework Training Program is an initiative aimed at providing training and education in the paint and coatings industry. It typically focuses on Technical Skills Development, where participants learn about paint application techniques, product knowledge, and surface preparation, helping them develop hands-on skills necessary for the industry and Career Advancement. It aims to prepare participants for various roles within the company or the broader industry, promoting career growth and opportunities.

Overall, the Sherwin-Williams Homework Training Program seeks to equip individuals with the skills and knowledge to succeed in the paint and coatings sector. In order to take part in the class, a participant must be part of a CMHA Program (Asset Management, Touchstone, HCV) and will have to attend a basic interview.



Each graduate of the "Home Work Training Program" received a Certificate of Completion from CMHA and Sherwin Williams. The Program conductor, Mr. Bill gave a quick speech to motivate the graduates to seek success with their new set of skills. Gina Stewart and Tiffany Davis, part of our Relocation Services Team informed participants about Section 3 opportunities at CMHA. Section 3 provides jobs in construction projects that CMHA is spearheading as part of the RAD conversion process. CMHA encourages low-income and very low-income individuals to sign-up for different trade skills in upcoming RAD projects, as Section 3 has helped many contractors get started!

Councilmember Anna Albi and Liz Keating Tour Bennett Point With Mr. Johnson



Mr. Johnson pictured with Councilmember, Anna Albi

Mr. Johnson hosted City of Cincinnati
Councilmember Anna Albi and Cincinnati
Chamber Vice President of Government Affairs
and Advocacy, Liz Keating at Bennett Point.
During the meeting, Mr. Johnson provided a tour
the property. As part of his discussion around the
total transformation of the original Asset
Management properties and new construction,
CMHA is achieving success in providing
accessible housing in Hamilton County. He
discussed how this transformation will improve
CMHA's financial platform, improve the
community, and improve the quality of life for
residents.

Councilmember Albi and Ms. Keating also had questions about the HCV shortfall. Mr. Johnson assured Ms. Albi and Ms. Keating that our HCV Team is doing everything possible to continue to help as many families possible.

Lastly, the conversations and updates turned to CMHA's Family Self-Sufficiency Program and the Envision Centers, which use multiple opportunities to assist residents achieve their full potential while on a CMHA program.

HOW TO DO BUSINESS COMES BACK TO CMHA!

How To Do Business with CMHA made a comeback with a special event on Friday, October 18 from 1 p.m. to 3 p.m. in the CMHA Auditorium. This special event specifically focused on construction opportunities. We especially encouraged those business owners who come from a minority, women-owned, or low-income background to attend! There was a presentation from our Development and Construction team, and Procurement was also there to help answer any questions on how to get started.



Our next Financial
Literacy Series
covers Debt! HCV
hosts the event on
November 21, 2024
from 11 a.m.-12 p.m. at
1635 Western Avenue!





CMHA & TruPartner Financial Literacy Series



"Its not about having lots of money. It's about knowing how to manage it."

Join Us For Money-Saving Tips

October 24, 2024 11am to Noon —Finance Basics
What to know about savings & checking
accounts versus 3rd party sources like Cash
App, Venmo, etc.

November 21, 2024 11am to Noon—Debt Reducing current debt and avoiding future debt.

December 19, 2024 11am to Noon—Credit

How important is having a good credit score? Tips on how to improve or get one.

All sessions will be held at CMHA, 1635 Western Avenue, Cincinnati, OH 45214



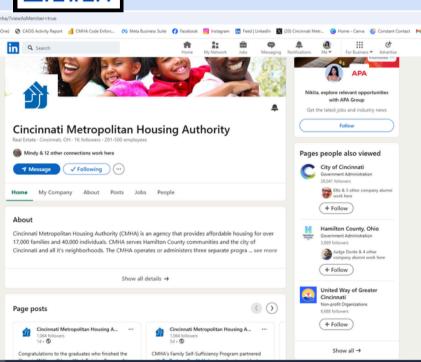
Join us for the next CMHA U to learn more about what's new in Fair Housing!

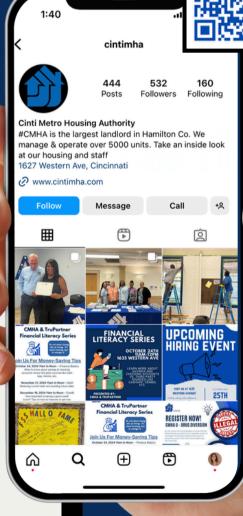
November 20, 2024 at 5:30 p.m. in the Main Auditorium (1635 Western Ave)

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