

HOME & MERCY HEALTH COMBAT COVID-19

- 2021 BLACK HOMEOWNERSHIP SYMPOSIUM
- HOME FINANCIAL AUDIT 2020

HOME BY THE NUMBERS 2021

FAIR HOUSING

LANDLORD/TENANT RELATIONS

EDUCATION & OUTREACH

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NEWS FROM HOME 2021 BLACK HOMEOWNERSHIP SYMPOSIUM

On October 21st, 2021, HOME participated in the Race, Wealth, and Homeownership Conference. HOME served on the planning committee in partnership with Xavier University, the Community Building Institute, Greater Cincinnati Foundation, Local Initiatives Support Corporation, Urban League, Cincinnati Metropolitan Housing Authority, and The Brueggeman Center. The conference held over 150 attendees and on average, each participant spent over 4 hours actively engaged with speakers.



The conference explored opportunities to uplift our Black and Brown communities through homeownership which builds individual wealth and will ultimately help Cincinnati create a more vibrant, diverse, resilient, and equitable community. The most significant indicator of systemic racism in the United States is the wealth gap between Black and White people. The disparity in homeownership accounts for a substantial part of that wealth gap. Black homeownership in Cincinnati is around 31%, while white homeownership is approximately 73%, which leaves a disturbing 42% gap.

As we seek to address the crisis in affordable housing, we need to look at the deeper, systemic issue of the wealth gap. This requires addressing the problem not only in terms of subsidized rental markets, but also of homeownership and fair housing. This event dove into how we move an affordable housing system that is overwhelmingly rental based and the renter never gains equity or builds wealth, to one where they have the opportunity to own a home and the corresponding opportunity to build wealth.

The day was organized into five sessions, each with panelists composed of national and local housing experts.

- 1. Current Regional Context: 360 degrees issues around housing & wealth
- 2. National Models
- 3. Public and Private Partnerships
- 4. Financial Models and Institutions
- 5. Taking Action

The planning committee was excited to host Deputy Regional Administrator for HUD's Midwest Regional Office Jim Cunningham as the event's keynote speaker who spoke on the HUD's efforts in improving the national housing crisis. HOME's Executive Director Jeniece Jones was a panelist during the conference session titled National Models. Jeniece was joined by fellow panelists Laurie Brenner of the National Fair Housing Alliance and Luke Bell from Zillow. The session was moderated by HOME's Education and Outreach Manager, Alona Ballard. This session explored which communities have made significant progress on homeownership and how this was achieved.

While Laurie and Luke offered viewers insight on initiatives from a national perspective, Jeniece tied in local initiatives done by HOME and partner organizations, specifically those described in "A Roadmap to an Open City." The Roadmap is a formulated set of proposals and a summary of two key, local data-driven housing studies – Housing Our Future, May 2020 convened by Local Initiatives Support Corporation (LISC) and the Cincinnati Hamilton County Fair Housing Assessment, 2019 commissioned by Cincinnati and Hamilton County, conducted by the Community Building Institute with Xavier University.

The conference delivered on its goal of educating participants on strategies to increase Black and Brown homeownership and sparking meaningful collaboration amongst policymakers and community stakeholders. The amount of participant engagement exceeded expectations for a virtual conference; this was in part due to giveaways between every session. All prizes were gift cards to local Black-owned businesses. Drawnversations also contributed to engagement with live on-screen illustrations. Recording of each session can be found on HOME's YouTube channel. Because of the impressive turnout and substantive community impact, HOME's contributors are thrilled at the potential of making the conference an annual event.

WINTER 2021 HOME PARTNERS WITH MERCY HEALTH TO COMBAT COVID-19

HOME's mission is to eliminate illegal discrimination in housing and promote stable integrated communities. HOME's Tenant Advocacy program serves tenants in the greater Cincinnati area. It targets low-income families most impacted by housing instability and frequent moves. People know to call HOME when they have a housing crisis because HOME has been a source of housing help in the community for over 50 years. Renter stability during the COVID 19 pandemic was identified as a priority for HOME and the Mercy Health funding program.

A tenant called our office on during the peak of the pandemic. The tenant and her three children contracted COVID-19 and fell behind on the rent. The tenant saw the advertisement on Channel 12 for Mercy Health assistance and called our office. The tenant and her family were trying focus on recovery, but like many of our clients needed a rapid response free of multiple trips and onerous paperwork. The Tenant Advocate was able to speak at length by phone with the tenant about her situation. The Advocate was able to discern through discussion and review of the ledger that out of the \$1500.00 owed, about \$500 of it were late fees.

Our tenant advocate was able to contact the property manager and speak to him about dropping the late fees due to the pandemic to save the housing. The landlord agreed to drop the late fees so that the tenant only owed \$1000.00., especially if he could get the money quickly and avoid red tape. HOME was able to pay the landlord with the Mercy funding.

The tenant and her children were able to rest and recuperate from COVID-19 until the single mother was able to return to her job. The tenant was so grateful that she called our office back just to say thank you for the quick response in her family's time of need.

FAIR HOUSING POSTER CONTEST



HOME is proud to announce our first-ever "Fair Housing Poster Contest."

This contest is for students in HOME's coverage area in grades K-12. Thanks to the generous support from the contest's sponsors, PNC Bank and the Greater Cincinnati Northern Kentucky Apartment Association (GCNKAA), there will be prizes awarded to the best submissions that communicate the theme, "Everyone Is Welcome In My Neighborhood." There are four categories: grades K-3, 4-6, 7-9 and 10-12. In each category, a first, second and third place winner will be declared. Following in the footsteps of other fair housing organizations that have run similar contests for years, it is HOME's hope to make this an annual tradition. The deadline for submissions is March 31st, 2022.

WINTER 2021 NEWS FROM HOME EDUCATION AND OUTREACH UPDATE

The Education and Outreach department has kept busy over the past few months with trainings being held both inperson (with social distancing and masks required) and via Zoom. Some of the companies and organizations receiving a presentation from HOME in the past few months include: Star One Realtors, Comey & Shepherd, Lighthouse Youth Services, and Clermont County Metropolitan Housing.

In October, HOME's Education and Outreach Manager, Alona Ballard, attended the annual Real Estate Educators Association (REEA) convention in Atlanta, Georgia. REEA is a society of instructors, trainers, authors, regulators, schools and more who educate people in the field of real estate. This yearly conference brings people together to learn from some of the best in the industry. The conference featured experts giving tips for making Zoom meetings more interactive, how to write new curriculum, being a great storyteller, and how to conduct classes that are a hybrid of in-person and online.



THANK YOU 2021 MAJOR SUPPORTERS!



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NEWS FROM HOME

WINTER 2021

2020 FINANCIAL AUDIT

SUPPORT AND REVENUE

<u>Overview</u>	2020	2019
Government Grants	\$580,317	\$613,617
United Way	\$59,200	\$59,327
Other Grants	\$175,000	\$95,000
Programming & Special Events	\$8,949	\$38,736
Payment Protection Program	m \$111,000	\$0
Contributions	\$181,825	<u>\$57,716</u>
Total	\$1,116,291.00	\$864,396

EXPENSES

<u>Overview</u>	2020	2019
Program Services	\$958,360	\$772,879
Management		
& General	\$35,100	\$86,239
Fundraising	\$4,258	\$234
Total	\$997,718	\$859,352

ASSESTS				
Overview	2020	2019		
Total Assets	\$460,757	\$333,977		
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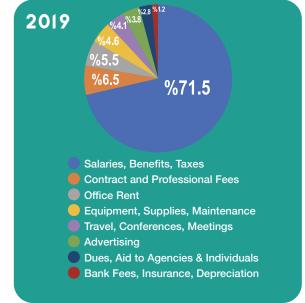
LIABILITIES AND NET ASSETS

<u>Overview</u>	2020	2019
Current Liabilities	\$43,435	\$35,228
Net Assets	\$417,322	<u>\$298,749</u>

EXPENSE BREAKDOWN

<u>Overview</u>	2020	<u>2019</u>
Program Services	\$958,360	\$772,879
Management and General	\$35,100	\$86,239
Fundraising	\$4,258	<u>\$234</u>
Total	\$997,718	\$859,352



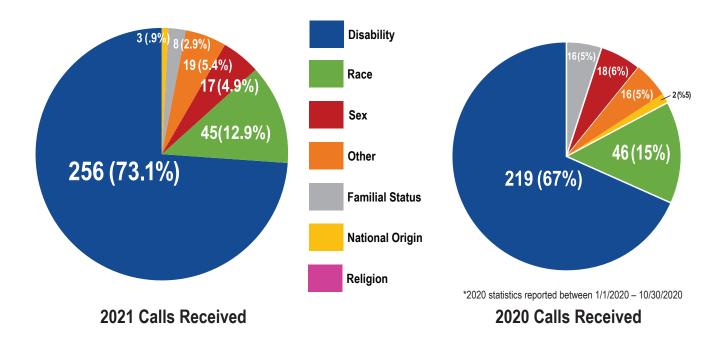


NEWS FROM HOME

WINTER 2021

HOME BY THE NUMBERS 2021

Fair Housing Calls Received by Protected Class



TENANT ADVOCACY PROGRAM



2021 statistics reported between 1/1/2021-11/5/2021

NEWS FROM HOMEWINTER 2020HOME BY THE NUMBERS CONTINUED



CLIENTS REFERRED TO HOUSING MEDIATION SERVICES

