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On Right: OCDCA Board & Staff at the 2018 August Board Retreat in Yellow Springs

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Front Page: 2018 - 2019 OCDCA AmeriCorps VISTAs at the 2018 Annual Conference in Columbus
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The Ohio CDC Association (OCDCA) is proud to serve such a diverse, passionate and impactful group of members and stakeholders. We would like to thank the membership for your engagement and volunteerism; our funders for your consistent support; and the board of trustees and staff for your dedication. It was an exciting year for the association with the passage of payday lending reform and the full implementation of the Community Empowerment Initiative (CEI) and it’s our hope to continue that momentum.

Over the last couple of years OCDCA partnered with the Ohioans for Payday Loan Reform coalition and the Pew Charitable Trusts to reform Ohio’s abusive payday lending practices through last summer’s passage of House Bill 123, the Ohio Fairness in Lending Act. This balanced, bi-partisan initiative will be fully implemented in April 2019 and will result in the end of the debt trap business model; borrowing costs lowered on average by a factor of four; and saving Ohioans a minimum of $75 million a year. We were proud to see so many members enthusiastically step up to help with this substantial effort. The realization of reform was truly a team effort and we’ll look to build upon this enthusiasm with new policy initiatives.

Two new programs were started in 2018 under the CEI to provide resources and tools to the membership. The Empowering Communities program supported by the CareSource Foundation funded five members to implement innovative community development strategies to address the social determinants of health. The Social Enterprise Incubation Program supported by the Bank of America Foundation has not only educated members but will culminate in the creation of member social enterprises to assist in the fulfillment of their missions. OCDCA is pleased to have reached a milestone in 2018 by committing over $1 million in direct resources to the membership. We’ll continue to explore new partnerships and initiatives while bolstering existing programming.

Much remains to be done to realize a community development environment that comprehensively improves opportunities for all Ohioans. We’re inspired by OCDCA’s membership of spirited community developers and we thank you for the difference you make in people’s lives and the communities you serve. We look forward to working with you in 2019.

Emily Seibel
President, Board of Trustees

Nate Coffman
Executive Director

The Ohio CDC Association is a statewide membership organization that fosters vibrant neighborhoods and improves the quality of life in all communities through advocacy and capacity building of our member agencies. OCDCA’s vision is the creation of a community development environment that comprehensively improves life opportunities for all Ohioans.
In 2018, 268 people attended nine OCDCA trainings. Participants were trained in areas such as gentrification, rural water and sewage issues, land banks, and affordable housing. OCDCA also hosted five regional membership meetings where we met with members locally and discussed the social determinants of health. As a result of member demands, OCDCA continued to have rural specific trainings, more hands on technical assistance, and launched the social enterprise incubation program.

**Annual Conference**

“**This is my favorite conference.**”

-Respondent to the 2018 OCDCA Annual Conference Survey

The 2018 Annual Conference was held at the The Westin Great Southern Columbus. Nearly 300 practitioners attended, and those surveyed gave the conference a 97% satisfaction rating, while another 87% said that they learned something new at the conference that they planned to implement in their community. Keynote speaker Queen Quet impressed many, and workshops featured topics ranging from public private partnerships to equitable civic engagement to navigating cultural barriers with refugees and immigrants.
Social issues and solutions are the key to economic growth and community stability. In 2018, OCDCA and the CareSource Foundation worked to accelerate and implement next-generation social innovation through the Empowering Communities Grant Challenge. Empowering Communities provided funding for innovative solutions to unique community challenges that involve the social determinants of health. The process consisted of three stages: Request for Proposal (RFP) process, Concept Presentation including Q&A, and Implementation Phase.

47 Organizations Applied
5 Members Received Funding
1 Member Received Funding from the CareSource Foundation
$436,000 Directed to Members through the Program

The funded projects include:

**Ashtabula County Community Action Agency**, funded $58,000, will collaborate with the Ashtabula Area City School (AACS) District and local community leaders/partners to create a Community Learning Center (CLC) within the district.

**Historic South Initiative**, funded $50,000, is beta-testing a potential Universal Pre-K program delivered in the home via internet and Chromebooks so transportation and attendance are not an issue for low-income/inner-city children.

**Miami Valley Housing Opportunities**, funded $37,000, is continuing the SLATE program that addresses and reduces youth and chronic homelessness with a focus on increasing access to housing, employment, behavioral health care, recovery support, and income benefits.

**Old Brooklyn Community Development Corp.**, funded $80,000, is a traditional CDC that is going to reorient its organization, partnerships, and service delivery around root causes of community health.

**Rural Action**, funded $61,000, is launching the Empowering Rural Communities to improve local community leadership across the county and networking capacity to effect change related to environment, safety, isolation, healthy food access, and economic opportunity.

**Kenmore Neighborhood Alliance**, funded $150,000 directly from the CareSource Foundation, is creating the Kenmore Culinary JOBS Collaborate, which will empower single mothers in the neighborhood by providing job skills and placement into area restaurants, starting with the Lil’ Bit Cafe.
The Social Enterprise Incubation Program (SEIP) is an intensive four phase program consisting of rigorous training and tailored technical assistance for OCDCA members while they create their own social enterprise. In the fall of 2018, SEIP kicked off with the first phase and had 35 participants. Significant support for this program comes from the Bank of America Foundation.

Mike Steinmaus, Owner of Wildwood Inn and Llama Farm, is a client of SPICE in Perry County. SPICE helped Mike create his original website, rack cards, and business cards. Since then, Mike’s bed and breakfast clientele have grown and he has mentored another local couple to assist them in opening their Bed and Breakfast.

This year, SPICE recruited Mike to be a member of the SPBSN Task Force. Mike has offered the Task Force valuable input on the needs of the business community in Southern Perry County. Mike also became a trainer for the new SPICE Workshop “How to Become an AirB&B Host. In addition, Mike was featured in a promotional video made by SPICE that highlighted businesses in Southern Perry County.

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The association is involved in a variety of efforts to expand and protect community development resources that help the membership to fulfill their community missions. Some examples from 2018 include:

**Payday Lending Reform Becomes State Law**

OCDCA was one of the leaders with a coalition of faith and community members (Ohioans for Payday Loan Reform) to advocate and pass bi-partisan House Bill (HB) 123 to reform predatory payday lending practices. HB 123 achieves the three mainstays of safe small-dollar lending: lower prices, affordable payments and reasonable time to repay. The balanced legislation ensures that borrowers will continue to have access to credit but under fair and reasonable terms. The legislation notably closes a loophole that has allowed the payday loan industry to avoid the law passed in 2008 and upheld by Ohio voters that year. The Pew Charitable Trusts have estimated that the law will save Ohioans a minimum of $75 million a year. The Ohio act has now become a national model with other states looking to pass this balanced approach. This team effort was long and winding throughout 2017 and 2018. OCDCA would like to thank the multitudes of members across the state that stepped up to help with the constitutional ballot initiative and advocating to your state legislators to do the right thing and pass HB 123.

**Effort to Expand Ohio Housing Trust Fund Continues**

The OHTF is the state’s primary resource for affordable housing and funds several comprehensive community development programs. To offset normalized decreases to the Ohio Housing Trust Fund, OCDCA continued to work with several state and regional organizations to maintain momentum of the Home Matters to Ohio campaign to raise awareness and substantially expand the fund. The coalition came very close to passage in the 2017 budget. This effort has continued as we go into the 2019 budget season.

**Federal – CRA and Budget**

OCDCA worked with state and national stakeholders to advocate to strengthen the Community Reinvestment Act (CRA). The Office of the Comptroller of the Currency (OCC) took an adversarial approach to CRA reform that could dramatically decrease critical community investments. OCDCA would like to thank the many members that made their voices heard and submitted public comments about the importance of the CRA in your communities. The association will continue to advocate against damaging reform proposals into 2019. Also, in 2018 OCDCA and the membership continued to advocate to Congress to protect and expand critical community development resources in the federal budget such as the Community Development Block Grant (CDBG) and HOME investments Partnership programs. This will remain a continuing challenge as federal funding has not yet returned to pre-2010 levels.
Brian Cristi lives in Athens, Ohio and decided to become an AmeriCorps VISTA in order to help the region he calls home. He serves at Rural Action, a non-profit working in the southeast and central eastern counties of Appalachian Ohio since 1991. Rural Action’s mission is to promote social, economic, and environmental justice in the region.

“As a Farm to School VISTA, I have been given the task of being the bridge between farmers who sell at the auction, and school cafeteria directors that wish to provide fresh local food for their students. This task includes processing local produce for storage during the summer and delivered to public school cafeterias at a later date. I also facilitate the purchasing and transporting of fresh local produce to the schools when classes are in session. When I am not working as an AmeriCorps VISTA, I am an independent filmmaker.”

OCDCA would like to thank our 2018 sponsors and funders:

AEP Ohio’s Efficiency Crafted Homes Program
Affordable Housing Trust for Columbus & Franklin County
Bank of America Foundation
Boenning & Scattergood
CareSource Foundation
Citizen’s Bank
City of Columbus
Corporation for National and Community Service
Enterprise Community Partners
Fifth Third Bank
Finance Fund
U.S. Department of Agriculture, Rural Development
U.S. Department of Health & Human Services
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Ohio Housing Finance Agency
Ohio Lawyers Give Back - Dworken & Bernstein Co.,
PNC Bank
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U.S. Bank Foundation
Visit Canton
Dezhane Forrest started on her journey toward homeownership in August of 2017. As a single mother with two pre-school children and an open car loan, she struggled to accumulate the savings she needed to position herself for homeownership. After enrolling in the IDA Program through IMPACT Community Action (IMPACT), she commenced with the hard work of managing her debt load and building her credit score from 548 to an acceptable level to merit pre-approval for a mortgage loan.

In the interim, Ms. Forrest took classes on budgeting, money management, and homeownership. She also opened a joint savings account with IMPACT at Fifth Third Bank. Ms. Forrest received ongoing coaching and monitoring during the ensuing months. By July of 2018, she had already met and exceeded her savings match goal of $500 and began searching for a potential home. She found a beautiful new home on the near east side of Columbus, and qualified for an $80,000 Pre-Approval from Secure Lending, Inc. on December 3, 2018.

There were a number of obstacles along the way, and the proceedings were stalled, mostly as a result of skeptical realtors and underwriters who had never heard of the IDA Program. They had a difficult time believing that any borrower would be eligible for a matched savings ratio of 8:1. The lender even requested a copy of the Savings Plan Agreement that Ms. Forrest entered into at the start of the program. Multiple assurances and explanations, verbal and written, had to be given before the final mortgage was approved and a closing date set. But eventually, after all that hard work, Ms. Forrest closed on her home on February 13, 2019 and moved in the very same evening.
Our Members