



MESSAGE FROM OUR EXECUTIVE DIRECTOR

The one thing that has remained constant in NHP's 14-year history is change. While we have remained true to our mission of supporting strong neighborhoods and affordable housing, our road map to get there has taken many twists and turns. In our early years, homeownership was our mantra and our services were laser-focused on creating affordable opportunities for first time homebuyers. Then the '2008 crash' came and homeownership preservation became our predominant line of business. The majority of our resources and staff were devoted to preventing foreclosures through counseling and negotiating affordable terms with lenders.

Today, we turn our focus to the demographic needs of our aging community. Many of our seniors are on limited, fixed incomes and older housing stock does not offer adequate amenities or safety features. Thus, we have launched Age in Place, our newest initiative and a holistic approach to allow our seniors to live independently. NHP offers an array of services starting with financial literacy workshops to home repair programs that install essential safety features for seniors. And finally, NHP has ventured into the development of affordable rental housing that is fully accessible.

We are thrilled to announce that we have been awarded Low Income Housing Tax Credits that will allow us to create a senior 'pocket neighborhood' that integrates green space, walking paths, health care, and a host of services on the site of the former Community Hospital on High Street. Starting early in 2017, the first phase of the development will create fifty affordable rental units. We know that we have a winning formula because there are already 175 seniors on a waiting list. We feel profoundly blessed to offer a housing alternative that will afford its residents a safe and enjoyable environment to enjoy in what should be the 'golden' years.

-Tina Koumoutsos

INDIVIDUAL DONORS

- Baker Krizner
- Irma Bass
- Kerri Brammer
- Susie Burk
- Colleen Buscemi
- Frank Catanzariti
- Warren Copeland
- Karen Duncan
- Patrick Field
- Peg Foley
- Sandy Gaier
- Henry & Miriam Harshaw
- Theresa Hartley
- Cheryl Hesson
- Donyale Hill
- Gloria Holloway
- John Howard
- James Flooring
- Jan Jones
- Anne Kaup-Fett
- Mark Keating
- Tina Koumoutsos
- Robert Mauch
- Stephen Metzger
- Amy Miller
- Paul Parlato
- John Raisbeck
- Wayne Southward
- Mary Wells
- Mark Whitt
- Greg Womacks

CORPORATE SPONSORS

- American Mortgage Service Co.
- Assurant
- Bank of America
- CareSource
- City of Springfield
- Clark County DJFS
- Clark County Ohio
- Fifth Third Bank
- Home City Federal Savings Bank
- HUD
- KeyBank
- NeighborWorks America
- New Carlisle Federal Savings Bank
- Ohio Development Services Agency
- Ohio Housing Finance Agency
- PNC Bank
- Security National Bank
- Springfield Foundation
- Turner Foundation
- Walmart
- Wells Fargo
- WesBanco Bank
- Wright-Patt Credit Union

BOARD OF DIRECTORS

Board President:
Cheryl Hesson
Vice President/Mortgage Origination
Home City Federal Savings Bank

Board Vice-President:
Sheila Rice
Director
Bureau of Motor Vehicles

Board Treasurer/Secretary:
Bob Mauch
Deputy Finance Director and Treasurer
City of Springfield

Barbara Dye
Retired Resident
Fair Vista Neighborhood

Steve Sharp
Architect
McCall-Sharp Architecture

John Howard
Retired Resident
Fair Vista Neighborhood

Susie Burk
Realtor
Lagonda Creek Real Estate

Mark Whitt
Commercial Lender
WesBanco, Inc.

Margaret (Peg) Foley
Trust Officer
Security National Bank

Gloria Holloway
Resident
Promise Neighborhood

Theresa Hartley
Owner
Ohio Real Estate Title, Inc.

Craig Genet
Resident
South Fountain Neighborhood

Jermaine Huguely
Resident
Euclid Neighborhood

Joel Kain
Branch Manager/AVP
KeyBank

FINANCIAL REPORT

Assets	2015	2014
Cash & Investments	1,258,064	1,574,191
Mortgages Receivable	289,981	354,019
Property & Equipment	1,837,280	1,770,404
All Other Assets	56,253	111,639
TOTAL ASSETS	\$ 3,441,578	3,810,253
Liabilities		
Accounts Payable	1,686	2,784
Accrued Wages & Benefits	25,601	53,569
Deferred Revenue	-	56,923
Revolving Loan	-	67,830
Mortgage Note Payable	1,323,643	1,373,781
All Other Liabilities	122,802	107,528
TOTAL LIABILITIES	1,473,732	1,662,415
Net Assets		
Unrestricted	996,952	1,131,412
Unrestricted - board designated	50,000	50,000
Temporarily Restricted	324,160	340,056
Permanently Restricted	626,734	626,370
TOTAL NET ASSETS	1,967,846	2,147,838
Total Liabilities & Net Assets	\$ 3,441,578	3,810,253

SUCCESS SHARED

"We are proud owners of our own beautiful home, complete with everything we needed...and wanted." -USDA homebuyers

"Go for it! The class is excellent; you learn a lot and gain confidence." -Homebuyer class graduate

"The staff was very kind and helped us get a job done that we had been putting off for years." - Emergency Repair grant recipient

"I felt so overwhelmed and the NHP counselor listened and helped me get a loan modification with a payment I could afford." -Homeowner in danger of foreclosure



CLARK COUNTY DEPARTMENT OF
JOB & FAMILY SERVICES

PROGRAMS AT-A-GLANCE

- **Homebuyer Education Classes:** Comprehensive 8-hour course, partnering with local lender and realtor guest speakers; online version also available
- **Homeownership Counseling:** One-on-one session to review credit and budget and set financial goals
- **Down Payment Assistance:** Program for income-eligible first-time homebuyers, allowing up to \$5,000 toward a down payment and/or closing costs (City limits)
- **Loan Packaging for USDA 502 Direct:** 100% guaranteed mortgage loans for low-income individuals purchasing property in qualified rural areas
- **Foreclosure Intervention:** FREE counseling for distressed homeowners in Clark, Champaign, Logan, Greene, Auglaize, Allen, and Putnam counties
- **Emergency Home Repair:** Loan/Grant to assist income-eligible homeowners in Clark County with single item emergency repairs up to \$7,500 (like a roof or furnace replacement)
- **City View:** Residential apartments for low-income seniors

2015 ACCOMPLISHMENTS

NHP WALKS WITH HOMEOWNERS EVERY STEP OF THE WAY...

Pre-Purchase:

- 95 households completed Homebuyer Education
- 141 clients received individual Homeownership Counseling



Buying a Home:

- 96 Home Purchases facilitated for first time homebuyers (\$9.3 million)
- 47 Down Payment Grants provided utilizing NHP and lender funds (\$150,400)

Post-Purchase:

- 75 households assisted with foreclosure counseling
- 9 clients provided grants for Emergency Home Repair



Total services provided in 2015: **673** (115% of 586 goal)

"2015 accomplishments" graphics provided by NeighborWorks America