How the Low Income Housing Tax Credit Program affects lives in Ohio’s communities
INTRODUCTION

Perspectives on the Residents of Low Income Housing Tax Credit Communities

Who We House is a glimpse into the individual lives of the residents we serve: those behind the facts and faces of affordable housing. Most of what is written about affordable housing involves numbers: numbers of units, numbers of households served, numbers of projects, cost per unit, dollars invested, dollars loaned, income limits, rent limits, vacancy rates, and debt service coverage. Policy makers, program administrators, housing developers, property managers, investors, and lenders spend a lot of time focusing on these numbers and “how much.” This publication delves into the people we house and tells their stories.

Most of us know someone who is impacted by today’s economy and worried about housing costs while providing for his/her family. The purpose of financing and developing affordable housing is to provide decent, safe, sanitary affordable homes for families and individuals. Providing homes that are affordable to residents helps improve stability in their lives—while also offering job creation, neighborhood growth, and community impact. Getting a better understanding of the human side of affordable housing through the resident’s perspective will make us all better informed as we advance this important work.

WHO. The focus of this publication is on residents in affordable housing developments in Ohio receiving an investment through Ohio Capital Corporation for Housing (OCCH). Since OCCH has traditionally “syndicated” or provided equity investments to a significant percentage of the projects receiving an allocation of tax credits from the Ohio Housing Finance Agency (OHFA), it is reasonable to assume that the portfolio-wide demographic information to follow is representative of LIHTC projects in Ohio. While developments financed around the country with the LIHTC program vary, the program meets a variety of housing needs for working families, senior citizens, the homeless and special needs populations.

WE. The “we” refers not to we at OCCH but to “we” as a nation including the lawmakers who created the Low Income Housing Tax Credit Program, the state administrators who implement the program, the developers, architects and builders who construct the housing, the property managers who operate the housing, investors, lenders, as well as other funders and service providers who support these developments and their residents.

We all spend a lot of time focusing on “how much.” This publication seeks to focus on “who.”

HOUSE. A strength of the LIHTC program is its flexibility in terms of types of housing produced. The forces driving the physical development of the housing include state policy preferences, local housing needs and rental markets, available financing and the creativity of the development team. Our portfolio, for example, includes single family homes, elderly high rises, historic preservation, demolition and new construction of public housing resulting in new neighborhoods, preservation of rural affordable housing and the renovation of housing at YMCA/YWCAs.

We at Ohio Capital Corporation for Housing hope you find this publication both informative and inspiring as you see not only the demographic data but learn about some of the lives of “who we house.”
The Low Income Housing Tax Credit Program (LIHTC) is a federal program that provides tax credits for owners of housing serving households at or below 60% of the area median income. Created in 1986 as Section 42 of the IRS Code, the program is governed by the Internal Revenue Service but administered at the state level by state housing finance agencies. These agencies allocate the tax credits to developers of housing projects on a competitive basis and monitor compliance of the properties once in operation. Developers receiving the tax credits sell or “syndicate” the credits to investors and use the capital to construct rental homes. This capital subsidy allows the owners to charge lower rents. Since its inception, the LIHTC program has become the primary federal program for the development and preservation of affordable rental housing. It is a flexible program that can produce a range of types of housing and is sometimes combined with other federal housing programs such as Section 8 rental assistance or public housing operating subsidies to reach families with very low incomes.

Ohio Capital Corporation for Housing (OCCH) is a nonprofit financial intermediary based in Columbus Ohio. Originally created by the Ohio Housing Finance Agency in 1989, OCCH is now an independent nonprofit organization with its own board of directors. Its mission is "to cause the construction, rehabilitation and preservation of affordable housing in Ohio." OCCH’s core activity is raising private capital from corporations for investment in affordable housing developments utilizing the Low Income Housing Tax Credit Program. As a “syndicator” of these tax credit transactions, OCCH performs long-term asset management and related activities for its investors, developers, and property managers. OCCH has raised and invested over $2 billion in private capital in 450 projects with over 25,000 units of affordable housing.

The Ohio Housing Finance Agency (OHFA) is a self-supporting quasi-public agency governed by an eleven-member board. The Agency uses federal and state resources to provide housing opportunities for families and individuals through programs designed to develop, preserve and sustain affordable housing throughout the State of Ohio. OHFA is also an active partner in the interagency team which coordinates the Save the Dream Ohio initiative designed to stop preventable foreclosures.

OHFA's primary activities are the issuance of mortgage revenue bonds for homeownership and the administration of the Low Income Housing Tax Credit Program. OHFA also offers a number of programs and services to Ohio's affordable housing industry including funding for homeownership counseling, foreclosure mitigation, grants and loans for the development and preservation of rental housing, and research through the Office of Affordable Housing Research.
PORTFOLIO WIDE STATISTICS & DEMOGRAPHICS

One of the great strengths and attributes of the LIHTC program is the flexibility for developers to develop housing that is responsive to the specific needs of a community. As such, the demographics of ‘who we house’ can vary greatly from one project to another based on the geographic location or the targeted population being served.

For example, the average age and income level at an urban family project will be dramatically different than an elderly rural project. But in all cases, the households being served at OCCH’s LIHTC projects have very modest income relative to the area median household income (AMHI).

The charts contained herein reflect specific demographic information across several key segments of the OCCH portfolio, while also providing high level information about the attributes of the projects within the portfolio.

FEATURED PROPERTIES

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<thead>
<tr>
<th>TYPE OF PROJECT</th>
<th>WHERE</th>
<th>TYPE OF CONSTRUCTION</th>
<th>FINANCING</th>
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<tbody>
<tr>
<td>SINGLE FAMILY</td>
<td>URBAN</td>
<td>REHABILITATION</td>
<td>PROJECT BASED</td>
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<tr>
<td>LEASE PURCHASE</td>
<td>SMALL CITY/RURAL</td>
<td>NEW CONSTRUCTION</td>
<td>RENTAL ASSISTANCE</td>
</tr>
<tr>
<td>MULTI-FAMILY</td>
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<tr>
<td>ELDERLY</td>
<td></td>
<td></td>
<td>RENTAL ASSISTANCE</td>
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<tr>
<td>PERMANENT SUPPORTIVE HOUSING</td>
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WASHINGTON PARK ESTATES
HAMPTON COUNTY
Historic rehabilitation of family development in Over-the-Rhine neighborhood in Cincinnati

LOFTS AT HOOVER
MONTGOMERY COUNTY
Campus setting for senior residents on Dayton’s West side

LAKEWOODS
LUCAS COUNTY
Suburban style duplex homes for seniors in South Central Toledo

EDGEWOOD VILLAGE
SUMMIT COUNTY
Public Housing redevelopment incorporating Green features in Akron

EANDC HOMES
SUMMIT COUNTY
High quality single family lease purchase homes in urban Akron neighborhoods

COMMUNITY PROPERTIES INITIATIVE
FRANKLIN COUNTY
Scattered-site historic preservation in seven urban Columbus neighborhoods

JEFFERSON AVENUE APARTMENTS
FRANKLIN COUNTY
New construction of permanent supportive housing in historic downtown Columbus neighborhood

COGSWELL HALL
CUYAHOGA COUNTY
Rehabilitation and expansion of existing permanent supportive housing development in Cleveland incorporating historic and green elements

FRANK COOK
SENIOR HOUSING
MUSKINGUM COUNTY
New construction senior housing in a small city (Zanesville) with a rural setting

ASHBURN GREENE
BELMONT COUNTY
High quality single family homes in Appalachia
KEY OBSERVATIONS ABOUT THE PEOPLE

SINGLE FAMILY LEASE PURCHASE
- Average income is $23,398
- Which represents 43% of the Area Median Household Income.
- 79% of residents are African American.
- Average household size is 2.64 persons.
- 72% have income from employment.
- Exceedingly high resident retention rate.
- 30% of residents are original for projects > 10 years old.

PERMANENT SUPPORTIVE HOUSING
- Average income is $5,605
- Which represents 12% of the Area Median Household Income.
- 86% were homeless at application.
- 40% are disabled.
- 48% are Caucasian.
- 50% are African American.
- Average household size is 1.03 persons.

URBAN
- Average income is $12,140
- 5% married couples in unit.
- 11% were homeless at application.
- 19% are Caucasian.
- 79% are African American.
- Average household size is 2.18 persons.

SMALL CITY/RURAL
- Average income is $16,262
- Which represents 35% of the Area Median Household Income.
- 12% married couples in unit.
- 2% were homeless at application.
- 78% are Caucasian.
- 19% are African American.
- Average household size is 2.05 persons.

PROJECT BASED RENTAL ASSISTANCE
- Average income is $9,363
- Which represents 18% of the Area Median Household Income.
- 13% of residents are original for projects > 10 years old.
- 38% are Caucasian.
- 61% are African American.
- Average household size is 2.29 persons.

NO PROJECT BASED RENTAL ASSISTANCE
- Average income is $16,318
- Which represents 34% of the Area Median Household Income.
- 19% disabled head of the household.
- 38% have income from employment.
- 49% are Caucasian.
- 48% are African American.
- Average household size is 2.03 persons.

KEY OBSERVATIONS ABOUT THE PROPERTIES

MARKET/PROJECTS
- Small City 38%
- Urban 41%
- Rural 22%

POPULATION SERVED/PROJECTS
- Permanent Supportive Housing 3%
- Family 67%
- Elderly 30%

CONSTRUCTION TYPE/PROJECTS
- Historic Rehabilitation 13%
- Rehabilitation 22%
- New Construction 65%

MARKET/UNITS
- Rural 15%
- Urban 40%
- Small City 35%

PRESERVATION DEALS VS. NEW DEVELOPMENT
- Preservation 18%
- New Development 82%

BUILDING TYPE
- Flats 19%
- High Rise 5%
- Rehabilitation 13%
- Single Family Home 22%
- Mid-Rise 32%
- Mixed 9%
Judy’s purse snagged on the post office door and spewed its contents. Archie knelt to pick things up for her. Then he took her to lunch. The day they “went postal” began a relationship that so far has lasted 10 years. They were married in November.

They used to live in a big yellow house in Ashburn Greene. But Judy’s heart trouble worsened—she’s had two heart surgeries—and they had to move next door to a smaller, one-story house in Ashburn Greene.

Ashburn Greene, a development by the Woda Companies of mixed-income lease-purchase housing in the Appalachian town of St. Clairsville, is convenient to schools, recreational facilities, and shopping. Women’s Tri-County Help Center provides onsite coordination to link residents to such services as credit counseling, afterschool programs, job training, and health care. It’s a friendly neighborhood to raise a family in.

Ashley and Avery have lived in Ashburn Greene for two years. Each brought a son to their marriage. Tearyn and Daevon, both 5, share a little sister, Mya. “The boys love her,” Ashley says. “They take care of her.”

Mya, a shy girly girl, likes Minnie Mouse and dolls. The boys, more rough and tumble, love football, and Tearyn takes karate lessons. Both boys will play tee ball this summer. Avery, too, enjoys sports; he wants to coach the boys in basketball. Ashley hopes Mya will be a cheerleader, as she was.

Judy spends winter days at home working on intricate needlepoint pieces. She has to concentrate, can’t dwell on her troubles. And she has Sadie the dog to keep her company. “She’s my baby,” Judy says.

Archie works as a greeter at Walmart. He calls twice a day to check on Judy.

Judy and Archie study Bible in the evenings. “Archie could probably recite the Bible word for word,” Judy says. Or they just chat. “We talk about everything.”
Avery works as an administrator at West Virginia Business College, just across the river in Wheeling. He’s also studying law at Mountain State University. Ashley studied phlebotomy but continues to work at the Buffalo Wild Wings where she met her husband; it gives her more flexibility to stay home with her kids. “I love being a mom,” she says. And Avery, she says, is an “awesome” dad.

Stenciled on their living room wall: *My Children Are My Treasures*. It’s surrounded by photos of three smiling faces.

Judy’s children, Scott and Susan, live five minutes away in either direction. Her three grandchildren and two great-grandchildren live in Bellaire, a few miles up the road. “My family’s real close,” Judy says. “We protect what we have.” They’re especially protective of Judy. If the kids call and she doesn’t answer, she says, “They’re over here.”
Before Mary Kay moved into Cogswell Hall 11 years ago, she had given up. Heart problems had made her job as a hotel maid too taxing. She had trouble keeping up her efficiency apartment. She had a recurrence of the depression she’d battled since her early 20s. After a failed suicide attempt, she knew she needed to live in a supportive environment. She looked at several other residences before a cousin suggested Cogswell. Mary Kay was attracted by the homelike atmosphere. “It was a clean place,” she says. “It was safe. And most importantly, I wouldn’t be alone.”

Cogswell’s supportive services have helped Mary Kay stay independent. She takes advantage of the meal plan and the home cleaning and laundry services. And she participates in activities such as day trips. “Activities are good,” she says, “because sometimes I still want to burrow into my room. I think I’ve made more progress than I would have on my own. I have really good friends here.”

Among those friends are the staff, who help her set goals and plug her in to community resources she might not find on her own. “They’ll support you when you’re doing things to better yourself and improve your life. They’ll tell you when they think you’re kidding yourself. They’re honest with you. The staff administers programs in a way that preserves your dignity.”

Life at Cogswell Hall has changed dramatically since Mary Kay arrived. Back then, the residents were senior women—she was one of the youngest. Although the women had their own rooms, they
shared community bathrooms on each floor. The residence enforced a 10:30 pm curfew. With new management came new services. Then came the rehabilitation, along with private bathrooms and air conditioning. And the residence, by that time open to single women of any age, also began to accept single men. Mary Kay talked about her life at Cogswell Hall at community meetings before the building project started, so neighbors would understand what the construction was all about, what it meant for the residents.

Mary Kay enjoys talking about Cogswell Hall. “I never dreamed when I walked in that door that I’d be here for 11 years and see the changes that have come about,” she says. “It’s evolved. The longer I’m here, the better it fits.”

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<thead>
<tr>
<th>AVERAGE HOUSEHOLD SIZE</th>
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<tr>
<td>1</td>
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<tr>
<td>PENSION</td>
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<td>PUBLIC ASSISTANCE</td>
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Mary Kay talks about her life at Cogswell Hall at community meetings before the building project started, so neighbors would understand what the construction was all about, what it meant for the residents.

Mary Kay enjoys talking about Cogswell Hall. “I never dreamed when I walked in that door that I’d be here for 11 years and see the changes that have come about,” she says. “It’s evolved. The longer I’m here, the better it fits.”
Earlene had to move out of the two-story house she’d raised her two girls in. She’d been diagnosed with rheumatoid arthritis and could no longer manage the stairs. When her water tank blew, she didn’t know until her basement flooded.

A friend pointed her to the East Akron Neighborhood Development Corporation. EANDC, in partnership with Cleveland based NRP Group, LLC, one of the nation’s top developers, was building high-quality single-family homes for lease-purchase in urban neighborhoods. In 2006, Earlene moved into a handicapped accessible four-bedroom house with a yard big enough to entertain her family and neighbors. “We have nice parties out there,” she says. “Fish fries and stuff.”

Earlene is a people person. She used to work as an aide for persons with mental challenges and developmental disabilities. Now that she’s retired,

Juan and Lydia have lived on Juan’s Veterans Administration pension since he was disabled in 1994. They used to live in an apartment, but now reside in an affordable single-family home in a vibrant Akron neighborhood. It’s comfortable and roomy—essential for a family that includes 11 grandchildren. It’s quiet; nobody bothers them. They have a garage, a basement, a washer and dryer. And moving into a house gave them another advantage: “My wife wanted to raise flowers,” Juan says.

Living in his native Puerto Rico, “I was in love with the United States,” Juan says. He became a citizen—so did his wife—and spent two years with the armed forces in Germany during the Vietnam era.
she volunteers at her church, helping with funerals, ministries, and youth programs.

Her greatest joy is her family—and there’s plenty of family: seven younger siblings and her children and grandchildren. Her older daughter balances managing a McDonald’s with her schooling, studying criminal justice. Her younger daughter babysits in her home. Earlene herself cares for her 11-year-old granddaughter, though she admits that her grandchildren prefer to gather at her daughter’s house than at hers: “I’m too strict.”

Earlene’s siblings are scattered: a brother in Akron, another in Charlotte, N.C., two more in Memphis, twin sisters in Alliance, and a sister in Columbus. She spends time with them when she can and enjoys having them at her cookouts when they visit her. “Since I’m the oldest,” she says, “I figured I’d give them the best of me now.”

Now he volunteers as a minister at Nueva Vida Church, where his son is the minister. That’s where he and Lydia celebrated their wedding anniversary. “Forty years married,” he says. “What do you think?”

Juan likes his neighborhood. And he likes his neighbors. As Juan puts it: “I love everybody.”

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<tr>
<th>AVERAGE HOUSEHOLD SIZE</th>
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<tr>
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<td>SOURCES OF INCOME</td>
<td>EMPLOYMENT 69%</td>
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<td>DEMOGRAPHICS</td>
<td>CAUCASIAN 97%</td>
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WASHINGTON PARK ESTATES  CINCINNATI, HAMILTON COUNTY

Average Household Size: 2.2
Average Head of Household Age: 33 years
Median Household Income: $7,830

Sources of Income:
- Employment: 30%
- Social Security: 35%
- Pension: 0%
- Child Support: 14%
- Public Assistance: 19%

Demographics:
- Caucasian: 3%
- African American: 97%
Marvin was one of the first residents to move into the Washington Park apartments. He’s been in his apartment for seven years and wouldn’t think of moving. Not that anyone would let him go. He takes care of the building, and he understands the needs of the residents better than anyone else.

“We wish we had several hundred Marvins,” says Arthur J. Reckman, founder and principal of The Model Group. Model has been a partner in major transformations in Cincinnati’s Over-the-Rhine neighborhood, including the Washington Park area. It’s important to have a caretaker at ground level, he says, someone like Marvin who knows the residents and anticipates their needs. It’s not an easy job, and residents know it. They all want to live where Marvin’s in charge.

“He takes pride in what he does,” says property manager Dan MacDonald. “He treats it not as a job but as his home.”

Marvin worked at PepsiCo until he was disabled by an injury on the job. “I needed to tone down,” he says, so he looked for subsidized housing. The Washington Park management team are “good people” who would help with any kind of problem. And the neighborhood was beginning to evolve. “When I first got here, it was kind of rough,” he says, “but now we have condos and everything, and it’s just really nice. They’re redoing the park over there. Lots of things going on.”

Over-the-Rhine is one of the largest urban historic areas in the country; the entire neighborhood is listed on the National Register of Historic Places. But it’s also one of the most endangered. As investors put money back into the neighborhood, they fund both low-income housing with higher-end housing—and it works. Businesses want to come back. Residents are proud to live there. “I like to sit out there, speak to my rich neighbors,” Marvin says. “I’ve been fortunate enough to meet a lot of people around here. Just sit back and talk. Everybody loving it.”

Taking care of his building and his neighbors keeps Marvin busy, but he still finds time to ride his bike whenever he can. It’s become his trademark and therapy as he recovers from an accident. “It’s been the best therapy,” Marvin says. “I ride everywhere. Throw my backpack on and I’m gone.”

Marvin also fixes bikes. And cars. He’s there, no matter what people need. “I just love to help out,” he says. “I’m a good person. I love my home. I’m happy. It don’t get much better than that.”

“I’m a good person. I love my home. I’m happy. It don’t get much better than that.”
Jefferson Avenue Apartments was designed to fit into a neighborhood dedicated to preserving its historic homes and creating a campus for nonprofit organizations. James Thurber’s childhood home, now a literary center, is up the street and across the park that bisects the avenue.

Madonna’s spacious two-bedroom apartment overlooks the park and its gazebo. The view is one of her favorite things about it. “At nighttime you’ve got all the lights from downtown,” she says. “And the gazebo.”

Jefferson Avenue is a partnership between Community Housing Network, a nonprofit property developer and manager that focuses on special needs populations, and Amethyst, Inc., which helps women achieve lifelong sobriety. Like the other mothers housed in the building, Madonna is recovering from substance abuse. She’s been clean for more than a year and a half.

Madonna moved to Columbus to leave behind the scene she’d fallen into during 10 years in St. Louis and to be with her sister. That part didn’t work out.

Because of her addiction, Madonna says, “I burned my bridge with her.” But life changed after she found Amethyst.

The program offers her treatment, counseling, and classes about addiction. “It teaches you how to live your life again,” she says. “It teaches you how to take care of yourself and how to set boundaries with people and how to be independent and not rely on a man or your family.”

“They’ll have to drag me out of here.”

The women at Jefferson Avenue develop their own models of family life, models that work better perhaps than the families they were born into. Madonna has a good friend downstairs whose daughter is a little older than her son, Anthony. The two women
often have dinner together, taking turns cooking as their children play. “I’ve developed a lot of good relationships,” Madonna says. “We’re like a family. We know more about each other than our families probably do.”

Madonna volunteers with Narcotics Anonymous, though she’s preparing to go back to work. She’s studied medical coding and billing; she’ll look for medical administrative work through a temporary agency until she finds the right fit. Amethyst’s training helps there too. Women may have felonies or may have to explain years-long job gaps. “We practice those scenarios,” Madonna says, “and how we handle that in an interview.”

Madonna dreams of economic security—a house, a car, some savings. She wants to continue the kind of home life she’s settled into with Anthony. She knows Amethyst will always be there to support her, even after she leaves Jefferson Avenue. And for now she’s content to stay in her lovely, sunny apartment. “They’ll have to drag me out of here.”
Carrie had strict criteria when she decided to sell her home and move into senior housing. “I really didn’t want to live in an apartment,” she says. “I wanted something like cottages where I could be on the ground and maybe have somebody beside me but not above.”

When she saw the Lofts at Hoover, with its array of senior living spaces, she knew she had found her spot. The apartments, on Dayton’s west side, are designed so that no sitting room or bedroom is over another. Her apartment is handicapped accessible, also important to Carrie. “I didn’t know how my joints were going to hold up,” she says, “and I wanted something where, if I needed to go into a wheelchair, I could maneuver around.”

Carrie lives at the bottom of a steep hill. That could be isolating for an aging woman with questionable joints, but Carrie’s in better shape now than she was when she moved in three years ago. Among the amenities the complex offers is exercise classes with a trainer. “My goal when I moved here was just to be able to walk to the top of this hill, ” Carrie says. “I didn’t realize that was just going to be play for me when I started going to the exercise classes.”

Pat and Patricia were living in senior housing on Toledo’s west side when they drove by the new Lakewoods complex on the east side. Patricia thought, “Wow. I wish we could afford this,” she says. “And it worked out.” They moved to The Lakewoods “because of the beauty of it all,” she says. They loved the spaciousness and the garage access.

The Lakewoods-Phase II, for those living independently, is part of a development designed for a continuum of care for seniors. The campus is anchored by the Area Office on Aging of Northwestern Ohio.

With seven children, 17 grandchildren, and 13 great-grandchildren—“two more added on this year,” Patricia says—the Pats enjoy having space to entertain their family. “At holidays they come for three days,” Patricia says. “They split it up. At one time we had eight or nine here, and there still was plenty of room. This place is big enough for that.”
And she's become a stickler for exercise. Her son, Roger, has a disability and lives in a group home. Every Sunday, she picks him up and takes him to the YMCA so he can work out too.

The Lofts also offers free day trips and once-a-week shopping excursions. The Welcome Center—at the top of the hill—offers activities such as card games and dinners. "Sometimes I have members from my church come over and do a musical program," Carrie says.

Carrie knows nearly everyone in the complex. "That's because I'm an outgoing person, and I have a lot of concern for seniors. So if I know someone's ill, I'll go and visit them."

She's also a happy person. On Carrie's wall is a picture of her by a street artist in Seattle that, 20 years after it was drawn, still portrays her sense of inner peace. "I'm very spiritual. That makes a difference in how you see things," Carrie says. "How you talk about things. You just don't want to always look at the negative side."

Most of the children live nearby, though a couple are out of state. Their two oldest sons, Michael and David, worked for the Ohio State Highway Patrol and retired before Patrick did. "Made me so mad," he says. "I was 72 and working, and they were retired. I always kid them about that." Patrick was a maintenance man at Our Lady of Lourdes and Christ the King churches. Patricia worked in customer service at Fifth Third Bank.

Pat and Pat have been married for 61 years. "We like to do things together," Patrick says. "We've never gone anywhere without each other," Patricia adds. "It's church together, work together, play together, and love together."

Playtime used to be taking day trips, especially to shrines. They liked to drive so they could take diversions at a whim. But gas has gotten too expensive. And at their age, they won't risk long excursions. Now they work jigsaw puzzles. They have a table set aside to keep one going. And they're content with that.

"It's been a good life," Patricia says.
Alyce has a bachelor’s degree in business management from Virginia State University and is working on a master’s in business administration online with the University of Phoenix. After she finishes, she plans to start on the first of her future ventures, a Caribbean-American restaurant. “I’m taking a fusion concept, basically taking all-American favorites that we’re familiar with, and I’m putting a Caribbean flair to it,” she says. “I come from a long line of culinarily gifted women.” She has her eye on the rehabilitation of downtown Akron and wants to bring something different to the area.

Her timing is perfect. Like Alyce, the neighborhood around her is reinventing itself. Old eyesores are being demolished and replaced with new construction. The neighborhood is being rejuvenated through HOPE VI Funds, which are provided to housing authorities (in this case Akron Metropolitan Housing Authority) to revitalize declining neighborhoods.

Alyce was engaged and had a good job at a bank before she was downsized and ended up in severe financial straits. She moved in with her parents until she found the two-bedroom apartment in Edgewood Village that she shares with her 2-year-old son, Donteae, and her 1-year-old daughter, Darryn. The children go to daycare at the Urban League, across the street from her apartment, while she does her schoolwork.

Alyce was attracted to Edgewood Village because of its open-door policy. “They were able to make changes quickly, so they were very helpful,” she says. “They also offered a lot of different programs that I could take advantage of as far as my quality of life. They had a lot of tools to help as I transition into a different career.”

And now Alyce herself works with others making that transition. For the past year, she’s helped residents with job searches, academic research, résumés, and business writing. “It’s given me motivation to keep my priorities straight,” she says, “so this job is just one step towards me getting into a better career.”

“Alyce is a go-getter. She appreciates the safety net that’s brought her this far, but she has no intention of remaining dependent on the system or low-income housing. “Edgewood Village is a really good steppingstone for those in my particular situation,” she says. “It gives me a place to make a transition and take advantage of the programs. It’s given me a place to start over.”
**AVERAGE HOUSEHOLD SIZE** | **AVERAGE HEAD OF HOUSEHOLD AGE**
---|---
3 | 35

**AVERAGE INCOME**

<table>
<thead>
<tr>
<th>$</th>
<th>24,752</th>
</tr>
</thead>
</table>

**% REPRESENTING AREA**

<table>
<thead>
<tr>
<th>MEDIAN HOUSEHOLD INCOME</th>
<th>43%</th>
</tr>
</thead>
</table>

**SOURCES OF INCOME**

- **Employment**: 92%
- **Social Security**: 25%
- **Public Assistance**: 10%
- **Child Support**: 40%
- **Pension**: 6%
- **Social Security**: 92%
- **Public Assistance**: 25%
- **Child Support**: 10%
- **Pension**: 6%

**DEMOGRAPHICS**

- **Caucasian**: 0%
- **African American**: 4%
- **Other**: 96%
Gary’s had more than his share of life changes. He spent four years in the U.S. Air Force, 18 in a steel mill. He worked in hospital security. He was a nightclub manager, a bartender, a roustabout.

But what he was two years ago was homeless. He’d been living with a girlfriend … and then he was bunking at a Salvation Army shelter.

Eighty-five days later, an opening came up at Frank Cook Senior Housing in Zanesville, Ohio. Now he has a two-bedroom apartment in a complex with a community room, a computer center, an exercise room, and a beautiful view.

And plenty to do. There’s bingo twice a week, church services on Sunday, a Super Bowl party, wiener roasts. “Seems like every Friday there was a potluck for a while,” he says—and what better activity for a man who likes to cook. There’s so much going on, he says, “You almost don’t have to leave here.”

Sharon has lived at Frank Cook for more than three years; she’s among the original residents. She had owned a home, but after she retired—she was a compliance officer for the U.S. Department of Health, then ran the office of a grocery store—her health started to deteriorate and her children wanted her to move.

She’s “blessed” to live in such a secure, well-managed building, she says. She even wrote a letter to the Zanesville Times Recorder, praising Frank Cook and its “extraordinary” staff, especially manager Janice Anderson. Janice keeps everything running smoothly, Sharon says. “If you’re in a bad mood, she gets you out of it.”

Sharon’s made a lot of friends at Frank Cook. It’s such an open place, she says, “Friends from outside have come in here and made friends.”
He does, though, because the staff takes residents on day trips. He ticks them off: Oglebay Park, Amish country, the Hocking Valley Scenic Railway. The activities feed another of his interests: photography. His photos hang on the wall opposite the community room.

Gary had a chance to live in another complex, but he likes Frank Cook. It’s a good place for a self-described “nice guy.”

Nothing keeps Sharon down. After a serious stroke, she set herself the goals of bathing and dressing herself, getting in and out of her wheelchair and bed on her own, and walking. She achieved them all.

She became depressed after a second stroke, but she got through it. As Janice reminded her, the residents were pulling for her and waiting for her to come back to Frank Cook. And she’s a happy kind of person, she says. “You just have to be.”

<table>
<thead>
<tr>
<th>Average Household Size</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Average Income</td>
<td>$13,196</td>
</tr>
<tr>
<td>% Representing Area Median Household Income</td>
<td>35%</td>
</tr>
<tr>
<td>Average Head of Household Age</td>
<td>68</td>
</tr>
<tr>
<td>Sources of Income</td>
<td></td>
</tr>
<tr>
<td>Employment</td>
<td>10%</td>
</tr>
<tr>
<td>Pension</td>
<td>37%</td>
</tr>
<tr>
<td>Social Security</td>
<td>92%</td>
</tr>
<tr>
<td>Child Support</td>
<td>0%</td>
</tr>
<tr>
<td>Public Assistance</td>
<td>0%</td>
</tr>
<tr>
<td>Demographics</td>
<td></td>
</tr>
<tr>
<td>Caucasian</td>
<td>70%</td>
</tr>
<tr>
<td>African American</td>
<td>30%</td>
</tr>
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</table>
Sharika was living with her children in a family shelter when she heard about Community Properties of Ohio (CPO), the management arm of OCCH. It took her almost two years to get into CPO housing—she bounced from relative to relative as she waited—but she was determined to get in. “I called CPO every day at about 2 o’clock, like clockwork for two, three months,” she says. Management knew, when her name finally rose to the top of the waiting list, that she’d be a good tenant, she says. No one else had ever pursued them as Sharika had.

Once she had stable housing, Sharika turned her concentration to finding a job. “Putting in applications, putting in applications, putting in applications—wherever I can work, I’m trying to get there,” she says. “My mom sat here and counted one day. She said I put in almost a hundred applications.” After her computer broke down, Sharika started calling about all the openings she saw in the newspaper that listed phone numbers.

She also planned to return to school in the spring. She had been enrolled at both Columbus State Community College and the Ohio State School of Cosmetology but had to drop out because she couldn’t find daycare for her boys. That challenge is gone now that Marquis is in kindergarten and Kalique in prekindergarten, both at Weinland Park Elementary.
School, right across the street. Their sister, Aniah, is in second grade there. Sharika has always wanted to do hair and nails at her family’s hair salon. “I always told my cousin, when I grow up I’m going to come and work for you.”

Sharika’s building is among 200 built or rehabilitated by OCCH as part of community partnerships in seven Columbus neighborhoods. Sharika’s home is in the heart of Weinland Park, a community undergoing major revitalization near The Ohio State University. More than 1,000 low-income female heads of household are raising their families in those CPO developments. In addition to quality housing, CPO offers them Eliminate the Elements, a safety program that empowers Columbus police officers to address criminal activity on or near the properties, and supportive services that include programs to teach residents to climb out of poverty.

As they study about socioeconomic classes and wealth, Sharika says, “It really helps people to take a look at their resources.” Low-income people may resent the rich, she says, “but they get rich because they help themselves. And they teach you that in class.”

Sharika wants her kids to grow up well educated and safe. “I just want a place that they could call theirs.”
OCCH would like to thank the Ohio Housing Finance Agency for their support of this publication and their contributions to our mission. Together, OHFA and OCCH are making a difference in Ohio communities. Through our partnership in the development of affordable rental housing, OHFA and OCCH are creating jobs, impacting lives, and strengthening communities.

Hal Keller
President, Ohio Capital Corporation for Housing

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