



CHAI: Comprehensive Housing Assistance, Inc.
ANNUAL REPORT 2010



Dear Friends,

The past year has been one of the most challenging in our life times as our state and country attempted to recover from the worst economic recession in nearly 80 years. Charitable non-profits were challenged in two ways: at a time when the need for services was never more, the funds to support these programs were more difficult to access.

It is a testimony to the resiliency and commitment of our Board of Directors, staff and key partners that we met the challenge and, indeed, flourished during this time period. Enough cannot be said about the commitment of THE ASSOCIATED: Jewish Community Federation of Baltimore. At a time when other major charities were experiencing double digit reductions in giving, THE ASSOCIATED raised more money. In addition to THE ASSOCIATED, a few funders increased their giving to support middle class neighborhoods especially hard hit in the recession. We especially want to thank The Harry and Jeanette Weinberg Foundation, The Goldseker Foundation and the Joseph and Harvey Meyerhoff Family Charitable Funds for their special efforts over the past year. With this solid foundation, we were able to assure the continuity of our programs and begin new ones.

Among the new initiatives was a foreclosure prevention program that, in its first year, served more than 120 households. During the past year, we also joined with Baltimore City to increase weatherization services to low income residents. Volunteerism through our NADIV program expanded to 772 volunteers, assisting many low income senior homeowners throughout the year, particularly during this past winter's record-breaking snow storms. Despite the recession, we helped 26 families purchase homes and we were able to secure the financing to begin construction of Weinberg Village V in Owings Mills, the last phase of this senior housing community.

Another reason for our success has been careful planning. As we look forward to the coming year, CHAI is engaged in two important strategic planning processes. In the community, we are working with five area neighborhood associations to create a revised Strategic Neighborhood Action Plan. At the same time, CHAI is in the process of updating its 2005 Strategic Plan. When complete, these two plans will help to assure that CHAI will be able to continue to support our neighborhoods in good times and hard times.

Aaron Max
President

Kenneth Gelula
Executive Director

Senior Home Services

CHAI places a priority on providing the support services seniors need to remain independent, safe and secure in the homes they cherish and to promote their involvement in community life.

- CHAI's NADIV program (Neighbors Assisting Directly in Volunteerism) engaged 772 volunteers who gave 2,316 hours of service, with an estimated value of \$50,558.
- 479 volunteers served 145 senior and disabled households during the Fall 2009 Weatherization Day and Spring 2010 Senior Home Repair Day.
- As a part of the Jewish Volunteer Connection Mitzvah Day, CHAI had 50 volunteers assemble 100 emergency kits with essential items for senior homeowners.
- The Senior Home Repair and Modification Program served 201 seniors using in-house services, contractors, and volunteers to undertake in excess of 927 needed home repairs and modifications.
- CHAI is partnering with Baltimore City to improve the weatherization of homes for low income homeowners.



Home Ownership Services

CHAI recognizes that homeownership supports neighborhood stability. That is why home buyer counseling, low-interest rate loans and assisting loan recipients with their home renovations continue to be high priorities.

- Through CHAI's loan programs, 26 individuals and families received loans totaling \$441,300 to help them with the costs of settlement and renovations for homes they purchased in the community.
- CHAI was able to expand financing for homeowners in the Glen neighborhood through a partnership with Healthy Neighborhoods, resulting in over \$155,000 in neighborhood investment.
- CHAI provided foreclosure counseling to 129 homeowners and submitted 60 mortgage modification applications, 27 of which have been approved and 20 more awaiting approval.
- Monthly home buyer workshops and counseling educated over 189 potential home buyers about mortgage settlement assistance programs, mortgage affordability, mortgage pre-approval, credit ratings and finding a home.

- CHAI worked with the developers of Bancroft Village, the first new single family housing development in the Park Heights area in close to 50 years.



Strengthening & Building

Community

CHAI partners with residents, businesses, schools, local organizations, elected officials and government agencies to address community-wide issues and encourage community investment. Over 25 years ago, CHAI made a commitment to community participation and is still delivering on that promise.

- CHAI is coordinating an update of the Northwest area's Strategic Neighborhood Action Plan, which guides public investment.
 - CHAI worked closely with Baltimore City and area neighborhood associations to establish a one-stop recycling resource center to help the City implement its new trash and recycling system.
 - CHAI continued to work with the five northwest Baltimore neighborhoods of Cheswolde, Cross Country, Fallstaff, Glen and Mt. Washington to encourage code enforcement, investment in streets, parks and other public infrastructure. With CHAI's help, there was \$22M in infrastructure improvements.
 - CHAI organized a Western Run Stream Cleanup and storm drain labeling volunteer day to educate the community about the significant problems of dumping in area storm drains.
- A School Community Partnership Grant was awarded to CHAI and Cross Country Elementary Middle School to create and implement a school-wide Technology Integration Program, a progressive educational program that will train students in real world technology.
 - CHAI assisted in securing funds from Baltimore City Public Schools and Maryland State for the renovation of Northwestern High School's football field and track.
 - CHAI forged a new partnership with Park Heights Renaissance to support neighborhood revitalization south of Northern Parkway.
 - 66 households participated in streetscape projects by purchasing identical lamp posts for the front of their homes.



Affordable Senior Housing

CHAI is committed to developing affordable housing for the community's senior population. Over the past two decades, CHAI has constructed or renovated 13 multi-family buildings with a total of 1,403 apartments.

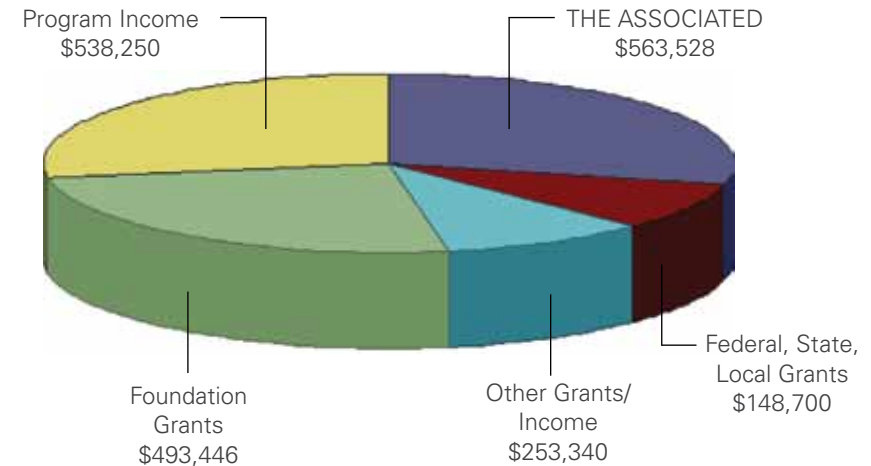


- CHAI completed renovations of The Harry and Jeanette Weinberg Manor East and West senior apartment buildings, which have a total of 294 units. All units were successfully released after the renovations were completed and new housing vouchers were secured to subsidize current residents.
- CHAI secured funding approvals for the 86-unit Harry and Jeanette Weinberg Village V. Construction began in January 2010.
- CHAI worked closely with THE ASSOCIATED in construction of a new office building to house CHAI and other ASSOCIATED agencies.
- CHAI is exploring the feasibility of developing new housing for disabled community members, housing for seniors with income between 60–120 percent of median, and affordable rental housing for families.
- All CHAI senior apartment buildings were at or near full occupancy, most with waiting lists.



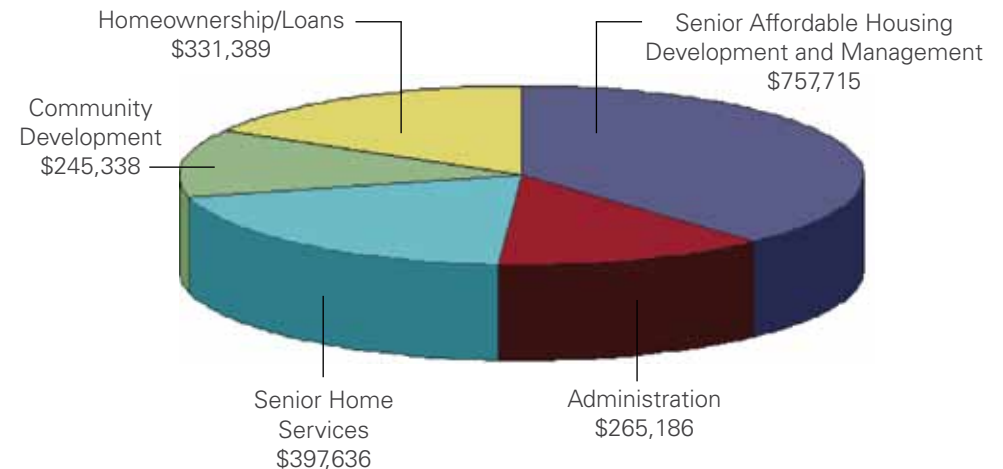
Sources of Income

Total Income: \$1,997,264



Uses of Funds

Total Expenditures: \$1,997,264



Acknowledgements

CHAI thanks all of its supporters for their generosity

Alex Cooper Auctioneers
THE ASSOCIATED: Jewish Community Federation of Baltimore
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2009 – 2010

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*90 years of
promises kept*

THE ASSOCIATED