



CHAI: Comprehensive Housing Assistance, Inc.
ANNUAL REPORT 2011



Dear Friends,

This has been an exciting and productive year for CHAI. Despite a still challenging economic environment, CHAI has continued to grow, prosper and contribute to our community in meaningful ways. Much of our success and ability to overcome obstacles was due to the hard work and commitment of our dedicated Board of Directors, fine staff, and loyal funding partners.

One of the most significant accomplishments of FY 2011 was the completion of CHAI's new strategic plan. Our Board of Directors reaffirmed CHAI's mission to support thriving, stable communities in neighborhoods with a substantial Jewish population. CHAI continues to view building healthy neighborhoods as its core function, using the tools of community organization, home buyer services and development and management of affordable housing. We view support for vulnerable populations as our highest priority and are determined to expand our efforts to provide increased housing opportunities for people with disabilities. Among other new initiatives, our Board has recommended that CHAI increase our involvement with neighborhood organizations in Pikesville and Owings Mills, while maintaining our commitment to the northwest neighborhoods of Baltimore City.

On July 1, 2010, CHAI moved into its new state of the art "green" office building. We especially wish to thank THE ASSOCIATED: Jewish Community Federation of Baltimore for making the new building possible. The LEED Certified space has provided our organization with accessible office and meeting space that has rapidly become a center of community activity, whether for the provision of services, as a meeting place for our Board and committees and neighborhood organizations, or events sponsored by CHAI and the Jewish Volunteer Connection, our co-occupant.

We want to take this opportunity to thank the many individual organizations, businesses, and funders who are our partners in the work that we do. It is an honor that so many view CHAI as their partner in their service to the community, CHAI looks forward to continuing our work together in the coming year.

We are anticipating another exceptional year for CHAI. As always, we treasure your involvement and support on this gratifying journey.

Sincerely,

Paul Cooper
President

Kenneth Gelula
Executive Director

Senior Home Repair and Weatherization



CHAI provides the tools and supports for older adults and people with disabilities to remain in their homes and be actively engaged in the community.



- CHAI's Senior Home Repair and Modification Program served 165 low and moderate income seniors and non-senior people with disabilities with 1,031 home repairs and safety modifications in the first nine months of FY11.
- CHAI's fall 2010 Weatherization Day and spring 2011 Senior Home Repair Day served 150 low-income seniors and non-senior people with disabilities by installing plastic on windows, raking and cleaning properties, checking smoke and carbon monoxide detectors, changing light bulbs and installing non-skid strips on steps and in tubs. On these two days, 484 volunteers donated 1,796 hours of assistance.
- CHAI established a year round cadre of 17 skilled volunteers to assist the Senior Home Repair staff in making repairs at the homes of clients.
- CHAI hired a Senior Home Benefits Coordinator to reach out to 75 of the most vulnerable senior home owners to provide assistance and advocacy with housing, entitlements and related needs. In the first four months of the year, CHAI served 32 seniors.
- In 2010 CHAI was approved as a contractor for the Baltimore City Weatherization Assistance Program. As of March 2011, CHAI weatherized 74 homes in northwest Baltimore City. CHAI also submitted applications to qualify 20 low-income seniors and 30 moderate-income homeowners for the program.

Home Ownership Services

CHAI facilitates responsible homeownership and improves the quality of affordable housing.

- In the first nine months of the year, CHAI provided nine families with 11 CHAI home buyer and/or home improvement loans totaling \$115,000, leveraging a total of \$1,162,950 in new investment in the community.
- CHAI expanded financing for area homeowners through its partnership with Healthy Neighborhoods, resulting in over \$590,000 in neighborhood investment.
- In partnership with Jewish Community Services (JCS) and the Baltimore Cash Campaign, CHAI offered two Financial Literacy seminars, which covered the topics of budgeting and credit. A total of 45 households participated. Individuals completing the seminar were eligible to request a volunteer financial mentor from JCS.
- CHAI provided foreclosure prevention counseling to 73 homeowners and submitted 30 mortgage modification applications, 14 of which received approval or work out options.
- CHAI's May, 2011 Neighborhood Open House Tour showcased 15 homes for sale in the Park Heights neighborhoods of Glen, Fallstaff and Cross Country. This event attracted over 25 potential home buyers, all of whom are eligible for a \$4,000 settlement grant from Baltimore City if they qualify.
- Monthly home buyer workshops and counseling educated 205 potential home buyers about mortgage settlement assistance programs, mortgage affordability, mortgage pre-approval, credit ratings and home purchase.



Community Engagement

CHAI engages the community to strengthen public and private investment in northwest Baltimore City and adjacent neighborhoods.



- In December 2011, the presidents of the five neighborhood associations including Cheswolde, Cross Country, Fallstaff, Glen and Mount Washington, agreed to undertake an assessment of relations between African American and Jewish residents. Over three days in March, approximately 125 community members and stakeholders participated in 13 facilitated Community Conversation focus groups to discuss community inter-group relations and opportunities.
- CHAI worked with area neighborhood associations in directing over \$50,000 in new slot funding to the area's four public schools. An additional slots revenue allocation of \$100,000 is being directed for a community-wide transportation assessment and \$63,000 is allocated for improvements to the ball fields at Northwestern High School and to explore open space issues.
- CHAI coordinated the re-establishment of the Friends of the Enoch Pratt Library to provide community support and partnership for the Reisterstown Road Branch re-opening, which is scheduled for the summer of 2011.
- CHAI increased its involvement with community associations to the north (Pikesville Greenspring Community Coalition) and to the south (Park Heights Renaissance).
- CHAI helped to organize the Glen Neighborhood's annual Plant Fest and Exchange, a project of the Healthy Neighborhoods Program. The event attracted 125 residents who were given plants and trees to beautify their neighborhood, and engaged 35 new Glen Neighborhood Improvement Association members.
- CHAI began implemented the new "Safety Check-in" program in senior buildings with over 75 residents participating.
- CHAI successfully applied for and received a second year of funding from the Goldseker Foundation for the School Community Partnership which included \$40,000 for Cross County Elementary Middle School for hardware and software upgrades. Additionally, with help from THE ASSOCIATED, CHAI secured \$10,000 of matching grant funds for the school which will leverage another \$10,000 of matching grant funds for the school from the Goldseker Foundation. These grants will support the school's Technology Integration Program.
- CHAI assisted in the restoration of the Northwestern High School greenhouse donating over 100 hours of volunteer labor.



Affordable Senior Housing

CHAI develops, manages and maintains quality, affordable housing for older adults, people with disabilities and families as well as creates linkages to services needed for residents to enhance their lives.

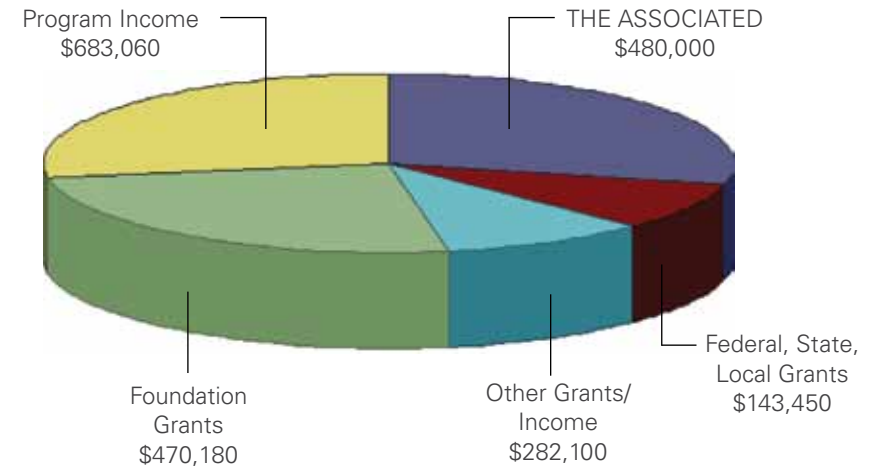


- With the completion of the 86 unit Weinberg Village V Apartments in February 2011, the development of the Weinberg Village campus is now concluded with a total of 446 senior apartments.
- CHAI maintained all Weinberg buildings at or near 100 percent occupancy and continued to receive top scores on inspections and management reviews from HUD.
- CHAI began the construction of its first independent-living home for adults with disabilities. This project will be completed in July 2011 and will provide permanent affordable housing for three people.
- There were approximately 1500 residents living in the Weinberg buildings in 2011. Each month, residents accessed approximately 5,500 units of programs and services including, 450 meals per week served by Eating Together.
- CHAI is partnering with Park Heights Renaissance to develop 60 units of affordable senior housing near the intersection of Cold Spring Lane and Pimlico Road in the Park Heights Master Plan area.



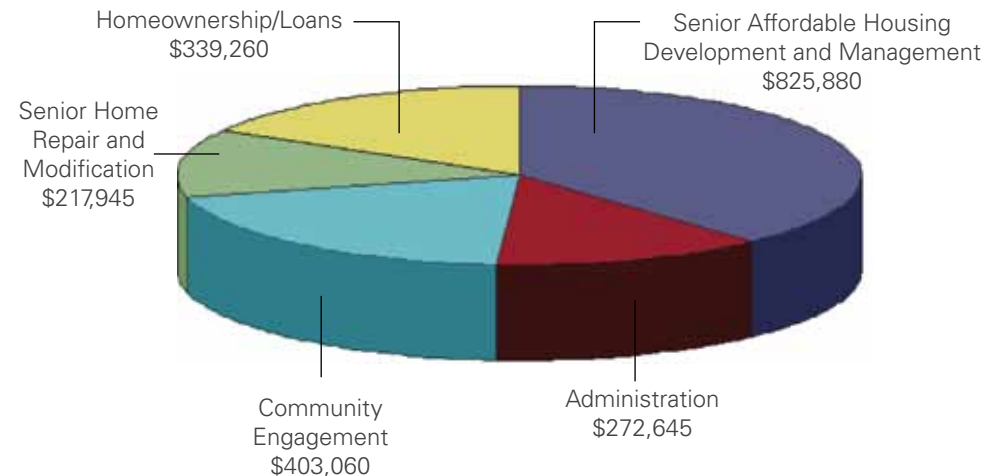
Sources of Income

Total Income: \$2,058,790



Uses of Funds

Total Expenditures: \$2,058,790



Acknowledgements

CHAI thanks all of its supporters for their generosity

The Abell Foundation
THE ASSOCIATED: Jewish Community Federation of Baltimore
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