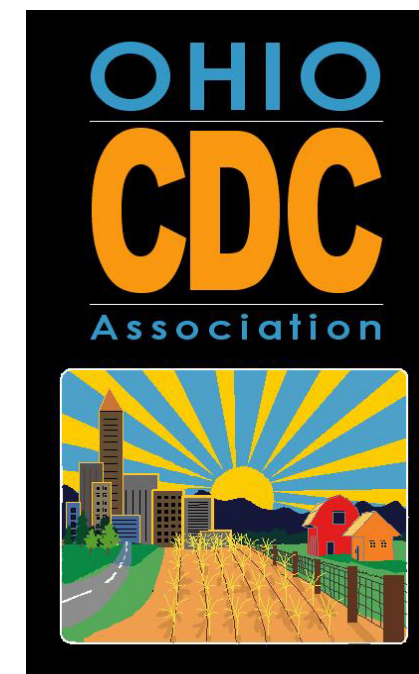


33 North Third Street, Suite 200

Columbus, Ohio 43215

Ohio CDC Association

2004 Annual Report



OCDCA's Vision:

The creation of a community development environment that comprehensively improves life opportunities for all residents

The Ohio CDC Association would like to thank our 2004 donors

Bank One
Charter One Bank
City of Columbus, Lead Safe Columbus
Cleveland Foundation
The Columbus Foundation
The Corporation for National and Community Service, VISTA Program
Enterprise Foundation
Fannie Mae
Fifth Third Bank
Fifth Third Bank, First Accounts Program of the U.S. Treasury
George Gund Foundation
Huntington National Bank
KeyBank
Local Initiatives Support Corporation of Cleveland, Toledo and Cincinnati
National City Bank
National Equity Fund
Neighborhood Progress, Inc.
Ohio Department of Development, Ohio Housing Trust Fund
Ohio Capital Corporation for Housing
Shorebank
Sky Bank
US Bank
Unizan Bank
U.S. Dept. of Health and Human Services, Assets for Independence Program
U.S. Dept. of Housing and Urban Development, CHDO TA Program
U.S. Dept. of Housing and Urban Development, HOME TA Program
World Financial Network National Bank

A Message

from the Executive Director and Board President

It is with great pleasure that we present the 2004 Annual Report of the Ohio Community Development Corporation Association.

The Ohio CDC Association has spent the last 21 years helping to meet the needs of local community development organizations (CDC)s and providing a voice for them at the regional, state and national levels. We have watched our member organizations grow and diversify, and worked hard to not only meet the needs of our members and their development challenges, but also to anticipate future needs in order to help them realize their vision.

We are pleased to report, that as we began our third decade serving our constituency, the Ohio CDC Association continued to grow and diversify as well, making the year significant not only for our continued service, but for our new endeavors and achievements:

- Our first Legislative Luncheon with more than 150 participants,
- Our first technology conference - showcasing national speakers, offering 16 workshops and attracting more than 170 individuals,
- Our first major focus on affordable housing technical assistance, resulting in new housing development grants for our members,
- Moving to new offices,
- Offering more intermediate trainings, continuing to build member capacity,
- Our first time offering asset management training for CDCs with ownership of affordable housing developments.

And our efforts led to other firsts:

- The first year the Ohio Housing Finance Agency (OHFA) offered a pre-application process for their Housing Development Assistance Program funding,
- OHFA's doubling the funding for Community Housing Development Organizations (CHDOs) from \$500,000 to \$1 million and a collaborative effort between Ohio CDC Association and OHFA to create a set of operating standards for CHDOs.

Our year of "firsts" and changes culminated with our 20th annual conference, held in Cleveland and titled, "Community Development, A Civil Right." The conference focused on the future of the industry as well as reflected on the 40th anniversary of the Civil Rights Movement.

As we look back on our year of accomplishments, we continue to look ahead to the future of our industry. We continue to provide a voice for community housing and economic development. We continue to search for additional resources to allow our members to do their good work in their communities. And we continue to keep our eyes on the vision of a community development environment that comprehensively improves life opportunities for all residents.

Patricia Barnes
Executive Director

Tom Stone
President of the Board

Improving Life Opportunities for Ohioans

through Community-Based Development

Ohio CDC Association (OCDCA) is a statewide membership organization of community development corporations (CDCs) that engages in capacity-building, advocacy and public policy development that fosters socially and economically healthy communities.

OCDCA's vision is the creation of a community development environment that comprehensively improves life opportunities for all residents.

OCDCA provides training and technical assistance programs to build the capacity of CDCs and delivers resources such as funding for Individual Development Accounts (IDAs) and placement of AmeriCorps* VISTA members; sponsors conferences to educate members and provide networking opportunities; and works collaboratively with federal, state and local governments to develop policies and programs that support community-based development. The Ohio CDC Association was incorporated in 1984 through the efforts of the George Gund Foundation, the National Congress for Community Economic Development and the NDC Association of Cincinnati.

Our Members

OCDCA members represent a wide variety of neighborhood organizations, from small organizations staffed only by a working board, to multimillion dollar organizations that produce hundreds of housing units each year. Some organizations serve as multi-county community action agencies addressing a spectrum of assistance for low-income individuals, while others are tasked with one specific aspect of community development, such as microenterprise programs or single-family housing development. All voting members are nonprofit, community development corporations governed by a board of directors.

OCDCA also has a variety of associate members, which include banks, for-profit developers, government organizations and others who have a vested interest in improving communities through neighborhood development organizations. In 2004, OCDCA had 187 nonprofit and associate members.

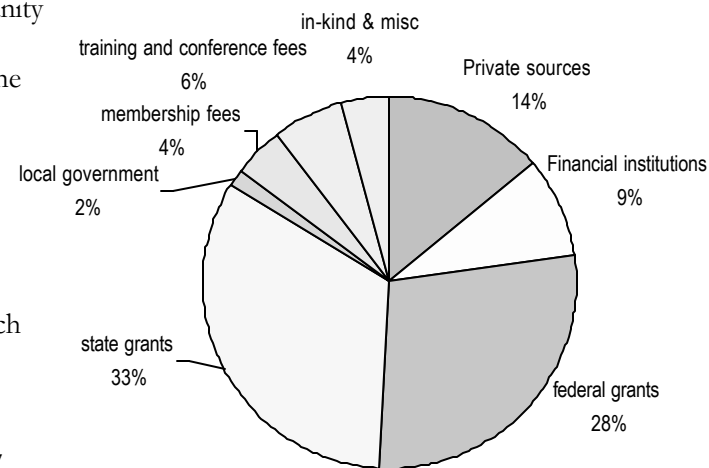


In-fill construction and rehabilitation of existing homes are just some of the many activities performed by Ohio's community development corporations.

Our Funding

The OCDCA relies on a variety of financial sources in order to serve the needs of its constituents. Funding is provided by state and federal government, financial institutions, private grants, membership fees, program fees and donations.

Below is a chart that shows percentages of OCDCA funding sources.



OHIO CDC ASSOCIATION, INC. STATEMENT OF FINANCIAL POSITION As of December 31, 2004

ASSETS	
Current Assets	
Cash and Cash Equivalents	
Operating	\$ 11,259
IDA Reserve Account	157,904
Accounts Receivable	<u>305,627</u>
Total Current Assets	<u>474,790</u>
Property and Equipment, Net	<u>6,921</u>
Other Assets	
Deposits	<u>5,733</u>
Total Other Assets	<u>5,733</u>
TOTAL ASSETS	<u>\$ 487,444</u>
LIABILITIES AND NET ASSETS	
Current Liabilities	
Accounts Payable	\$ 128,214
Accrued Vacation and Payroll Withholdings	4,378
Agency Funds	156,410
Unearned Income	144,544
Line of Credit	30,150
Capital Lease, Current Portion	<u>1,872</u>
Total Current Liabilities	<u>465,568</u>
TOTAL LIABILITIES	<u>465,568</u>
NET ASSETS	
Net Assets, Unrestricted	<u>21,876</u>
 TOTAL LIABILITIES AND NET ASSETS	 <u>\$ 487,444</u>

OHIO CDC ASSOCIATION, INC. STATEMENT OF ACTIVITIES As of December 31, 2004

REVENUE AND SUPPORT	
Grants and Donations	\$ 877,090
Membership Fees	44,955
Training and Conference Fees	62,214
Interest Income	519
VISTA Fees	23,528
Board/Staff Fundraising	1,369
Miscellaneous Income	1,205
In-Kind Contributions	<u>16,095</u>
TOTAL REVENUE AND SUPPORT	<u>1,026,975</u>
EXPENSES	
Program Expenses	866,734
Management & General Expenses	<u>172,341</u>
TOTAL EXPENSES	<u>1,039,075</u>
Change in Net Assets	
	(12,100)
Net Assets at Beginning of Year	<u>33,976</u>
Net Assets at End of Year	<u>\$21,876</u>

HHWP CAC
 Highland County CAO, Inc.
 Home Start Inc.
 Homes/Casas, Inc.
 Homes On The Hill
 Huntington National Bank
 ICAN, Inc.
 Imago Inc.
 Increase CDC
 Innerwest CDC
 Interfaith Home Maintenance Svcs.
 ISUS, Inc
 J. R. Coleman Comm. Renovation
 Jackson-Vinton CAA, Inc.
 Jarret Consulting Svcs.
 Jefferson County CAC, Inc.
 Jireh Services, Inc
 Kamm's Corner Development Corp.
 KeyBank
 Kno-Ho-Co Ashland CAC
 LaGrange Development Corp.
 Lake Co. CDC
 Lancaster-Fairfield CAA
 Licking Co. Coalition for Housing
 Lima/Allen Council
 Logan County MHA
 Lucas MHA
 Lutheran Housing Corporation
 Mahoning Youngstown Partnership
 Mary McLeod-Bethune Center
 MEOAG Inc.
 Miami Purchase Preservation
 Mid-Ohio Regional Planning Comm.
 Minority Dev. Svcs. of Stark Co.
 Miracit Development Corp.
 Mt. Pleasant NOW
 Mustard Seed Development Ctr
 National City CDC
 Neigh. Development Svcs. , Inc
 Neigh. Housing. Svcs. of Hamilton
 Neigh.Hsng.Partnership of Springfield
 Neighborhood House CHDO
 Neighborhood Progress, Inc
 Neighborhood Reinvestment Corp.
 Neighborhoods in Partnership Inc.
 New Home Develop. Corp.
 New Housing Opportunities

Northeast Ohio Legal Services
 Northeastern NDC
 Northern Ohio Affordable Housing
 Northriver Development Corp.
 Northside Citizens Coalition
 Northside Community Development
 Northwest Ohio Dev. Agency
 Northwestern Ohio CAC
 Ohio Assoc. of Nonprofit Organizations
 Oasis Consulting
 Ohio Conference of Community Devp, Inc.
 Ohio Capital Corp. for Housing
 Ohio City Near West Dev Corp
 Ohio Credit Union League
 Oikos CDC
 ONYX, Inc.
 Oriana House
 Ottawa CDC
 Ottawa Residential Svcs.
 Paramount Hsng & Development
 R.A. Boezi & Associates
 Randall Shorr-Attorney at Law
 Renaissance CDC
 RESTOC
 ReUse Industries
 River East ERC
 Samaritan Project Corp.
 SCOPP
 SELF
 Shaker Square Area Dev.
 Slavic Village Development
 Smart Money Comm. Service
 SOAR Development Corporation
 South Elyria NDC
 South Lorain CDC
 SPICE
 SPREC Services
 St. Mary's Development Corp.
 Stockyard Redevelopment Org.
 Strategic Urban Solutions
 Summit Co. Hsng. Network Inc.
 Summit Housing Dev.Corp.
 TC Consulting
 TCCN, Inc.
 The Enterprise Foundation
 The Finance Fund
 The NOAH Project

The Way of God Apostolic Church
 Three Rivers Housing Corp.
 Toldeo LISC
 Toledo Warehouse District Assoc.
 Townview CDC
 Transitional Living, Inc.
 Tri-County CAC
 Union Miles Develop. Corp.
 Unizan Bank
 US Bank
 Van Wert Co. Econ. Dev. Group
 Vinton Co. Comm. Development
 Walnut Hills Redevelopment
 Warren Co. Balanced Hsng Corp.
 Warren Co. Comm. Services
 Westside NDC
 WSOS CAC, Inc.
 Yellow Springs Home, Inc.
 Yeshua House Inc.
 YWCA of Canton
 Zanesville MHA

Encouraging Asset-Building through Individual Development Accounts

Since 1999, Ohio CDC Association (OCDCA) has been a statewide intermediary for the Assets for Independence Act (AFIA) Program through the U.S. Department of Health and Human Services (HHS). Fifth Third Bank and the Fifth Third Foundation have been key partners in the program.

OCDCA provides funding for account match, program operations and administration through HHS, and training and technical assistance to Individual Development Account (IDA) programs throughout Ohio. IDAs are matched savings accounts that make it possible for a low-income household to save towards a home, start or expand a business or secure post-secondary education. IDA participants attend financial education sessions, repair damaged credit and take classes to prepare for purchase of their chosen goal.

In 2004, OCDCA applied for and was awarded \$200,000 from the Ohio Housing Trust Fund to use as match funds

under a new Special IDA Homeownership Project. The funds were matched by a grant from the Assets for Independence Program.

These funds will provide downpayment assistance and homebuyer training and counseling for 67 homebuyers saving through IDAs from May 2004 through May 2006.

In 2004, OCDCA helped more than 15 programs get started utilizing AFIA funding for their IDA programs. OCDCA also provided continuing education to more than 30 programs statewide through workshops and the IDA Network.

In addition, OCDCA held two IDA Network meetings, attracting a total of 50 participants. OCDCA also held a workshop for Ohio Housing Trust Fund IDA project sites in April.

As a result of these programs, a total of 164 low-income households have saved an average of \$39 per month towards the purchase of a home, business start-up or education.

2004 IDA Participating Organizations

Adams Brown CEOI, Georgetown
 Akron Summit Community Action, Akron
 Clermont County Community Services, Batavia
 Columbiana County Community Action, Lisbon
 Economic Opportunity Planning Association (EOPA), Toledo
 Gallia Meigs Community Action Agency, Cheshire
 Greene Metropolitan Housing Authority, Xenia
 HHWP, Findlay
 Economic & Community Development Institute, Columbus
 Licking County Housing Coalition, Newark
 Logan County Metropolitan Housing Authority, Bellefontaine
 Neighborhood House CHDO, Columbus
 Northwest Ohio Community Action (NOCAC), Defiance
 Northern Ohio Development Agency (NODA), Toledo
 Oikos CDC, Dayton
 Community Action of Pike County, Piketon
 S.E.L.F., Hamilton
 Stark County Out of Poverty (SCOPP), Canton
 Smart Money, Cincinnati



Karen, a resident of Paulding County, was able to purchase her first home thanks to the IDA program administered by the Northwest Ohio Community Action Commission.

Empowering Organizations

through Training and Technical Assistance

Ohio CDC Association (OCDCA) was created with the vision of a community development environment that comprehensively improves life opportunities for all residents. To this end, one of the core goals of the organization is to expand the capacity of our member community development corporations through extensive training and technical assistance opportunities. Through grants, programs, conferences and trainings, OCDCA is working to help local organizations be better able to increase housing and economic development opportunities in their communities.

OCDCA believes that the most effective training includes partnering with both private and public entities, and relies on individual sponsorships and government funding in order to provide effective training at affordable prices for our members.



Ohio CDC Association trainings play a key role in building the capacity of community development corporations.

Technical Assistance

Through a grant from the U.S. Department of Housing and Urban Development, the OCDCA provided housing technical assistance to five Community Housing Development

Organizations (CHDOs) with Housing Development Assistance Program or HOME projects.

OCDCA also provided eleven grants for microenterprise and community economic development technical assistance to nine organizations. Funding was provided by the Ohio Department of Development through the CDC Grant Program of the Ohio Housing Trust Fund, as well as match funding from the Ohio CDC Association.

Training

OCDCA, in cooperation with public- and private-sector sponsors, provides a variety of training opportunities for community development organizations, addressing needs of both large and small organizations, beginners and more advanced developers, from microenterprise program development to housing opportunities.



2004 Technical Assistance Recipients

Microenterprise

Clark Metro Development Corp – Cleveland
 SPICE – Perry County
 Northeastern NDC- Cleveland
 Increase CDC - Columbus
 Adams-Brown CEOI
 CAC of Fayette County

Community Economic Development

Mary McLeod Bethune – Mansfield
 Van Wert Economic Development
 Walnut Hills Redevelopment Foundation - Cincinnati

Housing Development

Stockyard Redevelopment Organization – Cleveland
 Nazareth Housing Development Corporation – Akron
 Jireh Services – Columbus
 Gallia Meigs Community Action Commission
 Ottawa Residential Services – Ottawa County
 Ashtabula County CHDO
 Yellow Springs HOME

Ohio CDC Association

Board Members:

Tom Stone – **President**
 Ned Neuhausel – **Vice President**
 Al Norris – **Secretary**
 Bill Carter – **Treasurer**
 Stephanie Bevins
 David Brightbill
 Diana Holly
 Lawrence Payten
 Shelia Slemph
 Mark Lenear
 Frank Foster Jr.
 Dave Salucci
 Earl Reid

Staff:

Patricia Barnes, Executive Director
 Jerolyn Barbee, Director of IDAs and Volunteer Services
 Diane Collins, Director of Finance
 Celia Elkins, Director of Member Services
 John Mast Finn, OSU Graduate Intern
 Tonia Pettus, Americorps* VISTA Leader
 Nadine Kamiya, Administrative Assistant
 Mary Rogers, Director of Programs

Ohio CDC Association 2004 Membership

- | | | |
|---------------------------------------|------------------------------------|-----------------------------------|
| AceNet | Clark Metro Development Corp. | Dayspring Christian CDC |
| Adams-Brown CEOI | Clermont County Services, Inc | Delaware Creative Housing, Inc. |
| Akron-Summit CAA | Cleveland Housing Network | Detroit- Shoreway CDO |
| Ashtabula Co. Comm. Housing | Cleveland NDC | Direct Action for Central Lorain |
| Avondale Redevelopment Corp. | CMACAO | East Akron NDC |
| Bank One | COAD | ECOHN |
| Bay Area Neighborhood Dev. Corp. | COHHIO | Economic Opp. Planning Assoc. |
| Belmont Co. Redevelop. of the CIC | Columbiana County CAC | Fair Housing Center |
| Biz Tech Center | Columbus COMPACT Corp. | Fairfax Renaissance Dev. Corp |
| Broken Connections | Columbus Dept. of Development | Famicos |
| Buckeye Area Dev. Corp. | Columbus Housing Partnership | Fannie Mae |
| Burten, Bell, Carr CDC | Columbus MHA | Fed. Home Loan Bank of Cincinnati |
| CAA of Washington/Morgan | Comm. Action of Wayne/Medina | Fifth Third Bank |
| CAC of Fayette Co. | Comm. Dev. Collaborative | Fifth Third CDC |
| CAC of Pike County | Community Action Partnership | Freed Housing Corporation |
| Central City E.D. Council | Community Health Center | Friends of the Homeless |
| Charisma Community Connections | Community Improvement Corp. | Gallia-Meigs CAA |
| Charter One Bank | Community Svcs. of Stark Co. | GMN Tri-County CAC |
| CHOICE Inc. | Cornerstone Comm. Loan Fund | Greater Cincinnati LISC |
| City of Athens | Corryville CDC | Greene Co. Depart.of Development |
| City of Bowling Green | Council for Econ.Opps in Cleveland | Greene MHA |
| City of Canton | Cudell Improvement, Inc. | Ground Level Solutions, Inc. |
| City of Springfield-Hsng. Rehab | Cuyahoga Community Land Trust | HAP CAA |
| City of Van Wert Economic Development | Cuyahoga MHA | Hebron CDC |

Reaching Out to Members

Through Networking and Conferences

20th Anniversary Conference

Community Development: A Civil Right

Along with a full slate of training and technical assistance opportunities for our members, the Ohio CDC Association (OCDCA) is also working to ensure that member community development organizations have the opportunity to share experiences and learn from each other.

To that end, OCDCA hosted its 20th annual conference in Cleveland. The conference not only marked the 20th year of the OCDCA, but the 40th anniversary of the Civil Rights Movement. The conference, entitled “*Community Development: A Civil Right*,” focused special attention on community development corporations and civil rights, as well as other sessions on various aspects of housing, community and economic development. The conference included top national and state keynote speakers, more than 30 breakout sessions, mobile workshops, networking opportunities and member exhibits. OCDCA also presented a special slide show retrospective showcasing the organization’s history. The conference was co-sponsored at various financial levels by 18 supporting organizations

Community, Innovation and Technology Ohio CDC’s First Technology Conference

OCDCA held its first ever technology conference in June, bringing together community-based organizations with private and public sector institutions active in technology fields for information-sharing and networking.

The conference showcased partnerships and innovation taking place at the community level, provided insight into emerging trends and innovation in housing, economic development, small and micro-business, and workforce development; and stimulated new thinking about how low-to-moderate income communities and technology organizations can work together.

Nationally recognized speakers along with local community development practitioners and technology experts assisted in leading the 16 workshops held throughout the day. The conference was attended by over 170 individuals and was co-sponsored by Huntington Bank and the Ohio Department of Development’s Technology Division.



Patricia Barnes thanks the George Gund Foundation for their continued support through the history of OCDCA, including providing some of the initial funding to help start the organization 20 years ago.

In 2004, Ohio CDC Association expanded its training opportunities, offering more workshops for intermediate and advanced users and addressing new issues such as commercial real estate development and asset management.

Community and Economic Development

Commercial Real Estate Development for Nonprofit Developers:

Two separate workshops to assist organizations in creating and completing a commercial development project.

Beginning to Intermediate Level: Covered the initial phases of development including site analysis, development concept, market and tenant issues, proforma development and financial structuring.

Intermediate to Advanced Level: Covered the nuances of creating and carrying out a commercial project, including financial analysis and funding aspects of development.

Individual Development Accounts

IDA Effective Practices Training: Provided IDA practitioners and other stakeholders with opportunities to develop skills, acquire knowledge and expand networks necessary to create, manage and support effective and efficient IDA programs and initiatives.

Nuts and Bolts of IDAs: Provided the basics of running an IDA program, including design, developing partnerships, funding, and community needs assessment.

Ohio Housing Trust Fund IDA Sites: Provided training on administering Individual Development Accounts through the Ohio Housing Trust Fund program.

Housing

Lead Hazard Reduction Training: Designed to help Community Housing Development Organizations minimize lead hazard risks by providing information on the current regulations and developments.

Meeting Federal & State Requirements for Elimination of Lead Hazards: Covered key rules and regulations in renovation and maintenance, including safe work techniques.

Essential Maintenance Practices in Pre-1950 Rental Housing: Covered regulations imposed from Ohio’s new House Bill 248.

HOME Compliance Training: Information for Participating Jurisdictions and their HOME grantees detailing the latest topics and regulations in federal compliance in order to improve HOME program performance.

Introduction to Asset Management: Targeted to CHDOs and other affordable housing developers who are considering asset management functions and planning for the first time, or who are new staff in asset management.

How to Prepare a Successful HDAP Application: Sessions for both single-family and multi-family development utilizing the new state Housing Development Assistance Program (HDAP) pre-application process for non-housing-credit HDAP applications. This training not only assisted groups in preparing the application, but concentrated on the new, streamlined pre-application process.



Beyond Basic Skills: Project Development Training from

Concept to Closing – Training series for intermediate-level developers of affordable housing. The training was designed to help participants plan, site and finance successful affordable housing, and how to access available funding with an emphasis on state HDAP-financed projects. The series was divided into three workshops – Feasibility and Planning; Funding Resources and Considerations; and Closing the Deal.

Meeting Key Operating Standards and Preparing for the CHDO Competitive Operating Grant Program- Course work, plus one day of one-on-one assistance to help members develop competitive applications for the Ohio Housing Finance Agency’s new Competitive Operating Grant Program of early 2005. This was a new workshop for Ohio CDC Association, and marked the release of the new standards measure developed in coordination with OHFA and the OCDCA Board throughout 2004.

Advocating for Neighborhoods & Communities

Public Policy Development and Advocacy

While Community Development Corporations are making great strides in rebuilding local neighborhoods and rural communities, many of these organizations are very small and all have limited resources.

In order to ensure that these organizations are being heard at the state and national level, and that government is aware of neighborhood development issues, the Ohio CDC Association takes an active role in public policy development and advocacy.

Ohio Housing Trust Fund

In 2004, Ohio's housing community was coming off a banner year. In 2003, the Ohio General Assembly increased the recordation fee, resulting in a significant increase in the Ohio Housing Trust Fund-- one of the premier funding sources for housing in the state of Ohio. This funding increase had been sought since the Trust Fund's inception in 1991.

The Ohio CDC Association (OCDCA) was active in advocating for this fee increase, and, in May, the Association held its first solo Lobby Day with more than 150 attendees in order to thank the general assembly, governor and state housing and community development officials for their support.

Supporting Members and Neighborhood Activities

OCDCA continued its efforts from 2003 to advocate and prepare for an expansion of Community Housing Development Organization (CHDO) operating support from the Ohio Housing Finance Agency (OHFA) through the Ohio Housing Trust Fund, resulting in doubling of

available financing to our members from \$500,000 to \$1 million. In order to efficiently and effectively utilize this much-needed increase, OCDCA worked with OHFA to develop a set of operating standards for grantees.

OCDCA also continued its involvement in public policy and advocacy for a wide variety of affordable housing and community development activities. These activities included serving on the Low-Income-Housing-Tax-Credit Qualified-Allocation-Plan Advisory Committee; advocating for neighborhoods and communities to be included in the state's technology and development planning; and advocating for the development of a state task force on financial education. In these roles, OCDCA works to be the voice of members and advocate for member interests in important state housing programs.

OCDCA was also actively involved in advocating for, and assisting OHFA in developing a pre-application for the Housing Development Assistance Program (HDAP) non-tax-credit funding. The new pre-application for HDAP helps organizations get to the table before a large outlay of money and resources, streamlining the process and making it easier for smaller groups to have a place at the table. By knowing early on if an application is competitive, smaller groups can devote their limited resources to improving their chances on future applications, thus improving their chances for future funding.



Executive Director Patricia Barnes addresses OCDCA members and legislators during Lobby Day.

Encouraging National Service

through the Americorps* VI STA Program

The Ohio CDC Association (OCDCA) has administered an AmeriCorps* VISTA Program since 1995. This is part of the national AmeriCorps* VISTA service program, which is a national service program to encourage and enable volunteer service to alleviate poverty. OCDCA's program, the Ohio Community Revitalization Project, places VISTA members in low-income neighborhoods and communities across the state of Ohio to create lasting improvements in housing and economic conditions. Members develop projects in affordable housing development, homebuyer education, economic literacy, Individual Development Accounts, micro-enterprise, community economic development and community organizing. The Corporation for National Service and the Ohio Department of Development, through the Ohio Housing Trust Fund, are key partners in the program.

In 2004, 18 VISTA members served with 14 host sites to rehabilitate 12 homes and complete 20 neighborhood beautification and clean-up projects. In addition, VISTA Members provided workshops that provided more than 420 Ohio residents with financial literacy training and 200 residents with homebuyer education. Members also established 16 community groups to address neighborhood concerns. All together Community



2004 Vista Members with Ohio CDC Association staff.

VISTA Participating Organizations and Projects 2004-05 Program Year

Organization	City	Project
Buckeye Area Development Corp.	Cleveland	Housing and neighborhood development
East Akron Neighborhood Dev. Corp.	Akron	Housing and neighborhood development
Gallia-Meigs Community Action (2)	Cheshire	IDA program
Imago, Inc.	Cincinnati	Community organizing
Increase Community Dev. Corp.	Columbus	Microbusiness program
Licking County Coalition for Housing	Newark	IDA program
North River Development Corp. (2)	Toledo	Housing development
North Side Citizens' Coalition (2)	Youngstown	Housing and neighborhood development
Northside Development Corp.	Columbus	Housing and neighborhood development
Ohio CDC Association	Columbus	
RESTOC	Cincinnati	Housing and neighborhood development
Slavic Village Development Corp.	Cleveland	Community organizing
Union Miles (2)	Cleveland	Housing and neighborhood development
Yellow Springs Home, Inc.	Yellow Springs	Housing and neighborhood development

Revitalization VISTAs recruited 690 community volunteers who performed more than 3,740 hours of community service and raised more than \$43,000 for their host organizations.