

# NEW FOUNDATIONS



ANNUAL REPORT 2015

# Letter from the President and Director

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New Foundations is the theme of this year's annual report. The pace is ambitious. And we are all in.

Last year, the foundation was laid for our second Cemetery Street house, which was finished by year's end. This completed the first phase of our landmark partnership with the Village of Yellow Springs. We've now raised more than a quarter of a million dollars to invest right here in Yellow Springs—enough to fill the gap to build the four homes envisioned for this project.

We also laid the foundation for acquiring additional homes in a different way when we bought our 20th house—at an auction. And that was made possible by a line of credit, which enables us to answer the door when opportunity unexpectedly knocks. Last summer we hired our first development coordinator, Brittany Parsons, a position made possible

by a generous contribution from supporters who made a three-year commitment. Brittany's experience at her last job makes her an ideal choice for launching our newest mission—another new foundation: developing business plans for a highly energy-efficient, affordable rental program, the first step in meeting a critical need for affordable, quality rental housing in the village.

Our pre- and post-purchase Stewardship Program made financial empowerment services available to more than 80 households this past year—the biggest impact yet.

Other new foundations include being part of the leadership to bring Antioch College Village to fruition as part of a groundbreaking "Living Communities" project—and continuing to build momentum for affordable senior housing.

Much of what we achieved in 2015

laid the foundation for the future. We ended the year with a strong organization that is poised to work on increasingly larger housing projects. There's no time to waste. We all hear stories of people who are burdened with high housing costs. We hold a deep resolve to make Yellow Springs a place that works for everyone—not just for now, but for many, many years to come. Income diversity is essential to the future of Yellow Springs.

Thank you for your ongoing support, neighbor to neighbor.

**Susan Stiles,**  
Chair, Board of Trustees

**Emily Seibel,**  
Executive Director

# Organizational Information



## Mission

***The mission of Yellow Springs Home, Inc. is to strengthen community and diversity in Yellow Springs by providing permanently affordable and sustainable housing through our Community Land Trust (CLT).***

Since founding, Home, Inc. has provided for nearly \$3,000,000 in local economic development. Home, Inc. has built or rehabbed 19 units with 6 resales. Home, Inc. has not had a single foreclosure due, in part, to pre- and post-purchase stewardship services and an emphasis on homebuyer education. In 2015, the stewardship program was made available to more than 80 households enrolled in the program. Last year, Home, Inc. provided construction-related jobs for more than 20 businesses through more than \$100,000 in development, and more than \$43,000 in property tax revenue was generated by the Home, Inc. affordable housing portfolio.

## Vision

Home, Inc. is a state leader for Community Land Trusts. It provides innovative housing for both rental and home ownership and is an essential partner in economic development within the Village and Township.

## Values

- People deserve decent, safe, permanently affordable and sustainable housing
- The Community Land Trust model is an appropriate and responsible method of development
- Land should be used as a community resource
- The essence of community is people caring about each other and the social, economic, and physical environment in which they live
- In a community enriched by economic, racial, age, and ethnic diversity
- In using local contractors and patronizing local businesses when feasible
- In environmental responsibility in both development and operations
- In effective business practices that ensure financial viability
- In involving homeowners in all phases of development and ownership
- In maintaining good relationships with homeowners, members, vendors, and the community

## Goals

Yellow Springs Home, Inc. has three goals integral to our five year strategic and business plans.

1. Have a total of at least 30 units in our portfolio;
2. Partner with at least three organizations, businesses, or units of government to develop housing; and,
3. Generate at least 50% of our income from housing-development-related activities.

Our **strategic plans** are focused in four areas to achieve these goals:

1. Increasing housing production in collaboration with the Village government
2. Partnering with other organizations to develop affordable housing
3. Building the organizational capacity to accomplish these goals
4. Developing a stewardship program for homebuyers and homeowners

***"We've been in our home now for 10 years. I'm proud of the Home, Inc. program. It seems like the organization is growing. I just saw the newest house on Cemetery Street - it looks really nice. I got to meet the homebuyer when I was in the nursing home for rehabilitation. She assisted me, and I am so happy for her. I wish her a lot of success in her new home.... We're really happy to be able to own a home, and a cape cod—which I've always wanted—and to live in Yellow Springs. We love the house. We've finally gotten it how we want it. Moving out of a small apartment was life-changing. We are so appreciative of the many volunteers that helped with our home, both inside and outside. It's not always easy, but I feel supported by Home, Inc. through life's challenges. It's a nice, positive support. I wish Home, Inc. success, because it makes a difference for the homeowner families but also for the Village."***

- Peggy Barker, Homeowner

# 2015 Projects and Programs



## Home, Inc. Acquires 20th House in Auction



Executive Director Emily Seibel and Program Manager Chris Hall celebrate after landing Home, Inc.'s 20th home at a fall real estate auction

Spirited bidding by director Emily Seibel landed Home, Inc.'s 20th house late last year at the auction of several High Street properties. Her winning bid was just over \$75,000. The four-bedroom home with a large inviting front porch will undergo significant repair and renovation, for a total project cost estimated at more than \$135,000. Home, Inc. staff are fundraising to lower the initial sales price. The home should be ready for sale to one of the many families on Home, Inc.'s preparing list later this year.

The new Home, Inc. property is one of three building lots in the village that back up on two acres of township land, all belonging to the family of the late Red Lewis and his wife. Their three children, Ronald, Donald, and Norma, who grew up in the house watched it go at auction with mixed emotions.

Norma, who retired ten years ago from her job as Yellow Springs police

dispatcher (though not from her longtime volunteer work helping senior citizens) wiped away tears. Donald did a bit of reminiscing. He remembered that their dad, whose large excavation equipment was a familiar sight in the village for many years, had put the children to work helping him dig out the basement—by hand and wheel barrow—after they moved into the house.

The auction first came to the attention of Home, Inc. through longtime Home, Inc. supporter Sue Parker. As her friends know, Sue knows more about the what, where, who, and how much of virtually every property in town.

"It's a hobby," she says. She got started some 15 years ago as a member of Home, Inc.'s Projects Advisory and Asset Management Committee. At that time, Sue says, one of our biggest problems was finding places to build affordable housing. She spent a great

deal of time connected to the Greene County auditor's web site trolling for possible lots, and became fascinated by the history of the lots and the people who bought and sold them. She still is.

"It didn't take much in the way of computer research to find this one," she says laughing. "The sign I saw, walking on High Street, was humungous." Actually, she adds, "there are lots of potential building sites these days. We just have to figure out how to get them."

"Home, Inc. is developing new strategies for acquisition," Emily says. Buying this house at an auction, which requires immediate payment, was made possible, she explains, by a line of credit that has been issued to Home, Inc. by WesBanco. "That makes it possible for us to take advantage of opportunities that come up quickly and require swift action."

# 2015 Projects and Programs



## 2015 Stewardship Report

2015 was a busy year as we embarked on strengthening our homebuyer coaching program while expanding post-purchase support. In 2015, stewardship services were made available to more than 80 households enrolled in the program.

Pre- and Post-Purchase Stewardship is multi-faceted, preparing clients for successful homeownership, providing individualized financial coaching services, and assisting homeowners in protecting both the physical structure and the financial subsidy in their homes throughout their tenure as Home, Inc. homeowners.

In 2015, Home, Inc. added over 20 new clients to the preparing list of 66 households and held over 45 face to face meetings in addition to phone and email correspondence. A well-attended CLT orientation educated clients on how a CLT operates and how to prepare for successful home ownership.

All new clients in 2015 set financial goals such as increased savings or debt reduction, created household budgets, conducted affordability analyses, and were connected with other resources of benefit, such as credit counseling and HUD-approved homebuyer education. These efforts

resulted in two more client households becoming pre-approved for mortgages.

Post-purchase support was made available to 16 homeowner households. These individualized services are administered on case by case basis. Examples include: assistance through “trigger” events such as job loss, intervention to prevent foreclosure, support for asset management, and referral to resources of benefit. The results speak for themselves—Home, Inc. has not had a single foreclosure since founding.

***"Buying a home is a big deal. And honestly, I was a bit intimidated by the process when I started working with Home, Inc. But, they helped me look at my budget and figure out what I could afford. They put me in touch with resources, like credit counselling, that have been invaluable. And through all our conversations, I became comfortable with terminology and acronyms used in the mortgage and house buying process, that at first I had found overwhelming. Working with Home, Inc. made me confident I could buy a home. And I did!"***

-Ara Beal, a client in the pre-purchase stewardship program

## 2015 Capacity Building Report

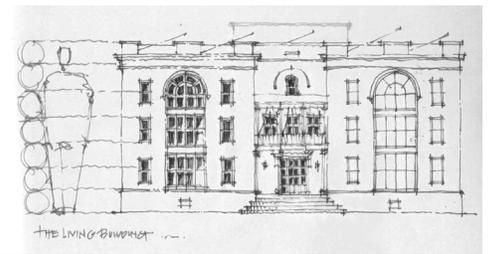
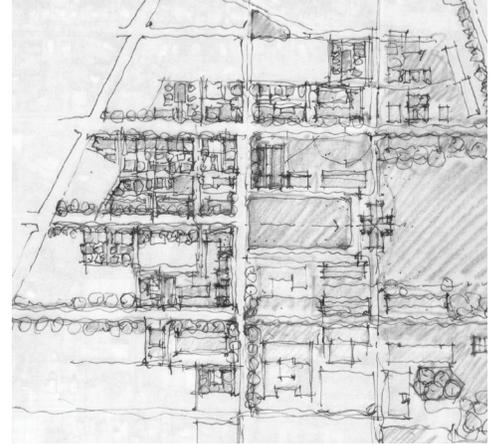
Significant headway was made in the capacity to deliver results in 2015. Highlights include:

- Securing local funds to hire an experienced full-time development coordinator to assist with affordable rental development
- Receiving nearly \$100,000 in grant and in-kind income for projects and programs
- Expanding a Miller Fellow program to include three part-time student intern positions and one full-time co-op, in partnership with the Yellow Springs Community Foundation and Antioch College
- Receiving a full-year AmeriCorps VISTA award, a scholarship for the National Development Council's Housing Development Finance Professional certification, and a fundraising technical assistance award from the Ohio CDC Association
- Conducting a full-year Business Planning Fellowship awarded by the National CLT Network
- Receiving a three-year USDA Rural Development technical assistance award through the Housing Assistance Council
- Receiving a scholarship through Neighborworks America for staff to attend a training institute
- Teaching courses at the National Community Land Trust Network's annual conference and speaking at the Ohio Housing Conference, and receiving scholarships to attend both
- Setting up a line of credit with WesBanco Bank, which enabled Home, Inc. to acquire property quickly when the opportunity arose, and securing construction financing through the Huntington National Bank and the Institute for Community Economics, totaling \$350,000.

# 2015 Projects and Programs



## Antioch College Village—A Living Community



Left: A bird's eye view of the lovely Antioch College campus Right: Conceptual drawings from the Antioch College Village design charette

Antioch College administrators have expressed commitment to the inclusion of an affordable housing element in its proposed multigenerational housing project, dubbed Antioch College Village. The housing would make use of Antioch's land surplus while providing a revenue stream to the college. The first phase of the 160-unit development will be organized under a program called the Living Community Challenge.

The program defines the most advanced measure of sustainability possible in a built environment, with criteria

addressing place, water, energy, health, happiness, materials, beauty, and equity. The "equity" element is where Home, Inc. comes in.

According to project leader Sandy Wiggins, "In order for Antioch College Village to truly live up to the Living Community Challenge, we must design for an equitable community. We will never achieve environmental sustainability without also addressing social justice."

Project plans were refined during a week-long design charrette held in

March, which gathered input from more than 200 college and community participants. Outcomes included an early commitment to affordable housing along with a diversity of housing types and styles, such as co-housing, apartments, townhouses, and artist live-work lofts.

Home Inc. director Emily Seibel sits on the Antioch College Village Task Force, which is working to move the project forward.

***"We are very excited that Home, Inc. is willing to partner with us....Emily Seibel and Home, Inc. bring a great deal of experience, dedication and enthusiasm to serving the affordable housing needs of the community. Yellow Springs is a place where economic diversity is embraced and we're happy to know that the Antioch College Village will reflect those values as well, thanks to Home, Inc."***

-Andi Adkins, Vice President for Finance and Operations, Antioch College

# 2015 Projects and Programs



## Progress made on C-Street Project



The construction process on our second build on the C-Street project Bottom right: Homeowner Julie McCowan and her family celebrate at a recent open house with project partners Rachel Goodspeed, Lori Kuhn, Karen Wintrow, Phil Tuesink, Emily Seibel and Damon Allen

Phase one of the \$750,000 4-unit Cemetery Street homeownership project was completed in 2015. Homebuyer Julie McCowan and her family—partner David Benning, son Tyreese, and niece Breanna—join Erica and Caleab Wyant and their children Ziven, Callum, and Rudy Mae as the proud residents of Cemetery Street.

A true caretaker, Julie has worked at Friends Care Community for 27 years, first moving to Yellow Springs from Xenia when she got

the job at age 17. “Just having my own house is wonderful,” she says.

2015 also marked completion of fundraising for the entire project. More than \$260,000 in gap funding is now committed to make—and keep—the Community Land Trust homes affordable. Home, Inc. is grateful to funding partners, including: The FHLBank, the Morgan Family Foundation, Finance Fund, The Dayton Foundation, Bike and Build Inc., Vectren Foundation, and

The Huntington National Bank. Phase two is ready to launch. In addition to reaching fundraising goals, preapproved homebuyers are in place for the third and fourth homes from the Home, Inc. preparing list—a six person household with four young children and a four person, special needs, veteran household. Construction of both homes is slated for 2016.

Home, Inc. is delighted to partner with the Village of Yellow Springs on this project.

*“Village Council has had a long-standing goal of being a welcoming community of opportunity to all and when we support the development of affordable housing we have direct impact on that goal. Our partnership on C-Street involved investing in infrastructure with the extension of the new water line, which not only contributes to housing affordability but expands Village assets and our customer base, an investment that positively impacts the entire community.”*

- Karen Wintrow, President of the Yellow Springs Village Council

# 2015 Projects and Programs



## Affordable Rentals: Forest Village Homes

Affordable, quality, energy-efficient rentals have long been a need in Yellow Springs, and in 2015, Home, Inc. turned its attention to meeting this priority.

With the experienced help of Brittany Parsons, new development coordinator, Home, Inc. launched predevelopment for a pilot rental project, Forest Village Homes. Activities included developing a complete business plan and case statement, conducting market research, holding a focus group with local renters,

and reaching out to foundations. The project vision is to create replicable, highly energy efficient rentals as part of a Village-wide approach to address climate change. The result would be more stable housing for lower-income households than even affordable home ownership programs typically reach.

The demand is clear: 43.1% percent of all renters in Yellow Springs are burdened by the high cost of housing, paying more than 30% of their income to rent, some much more. Those

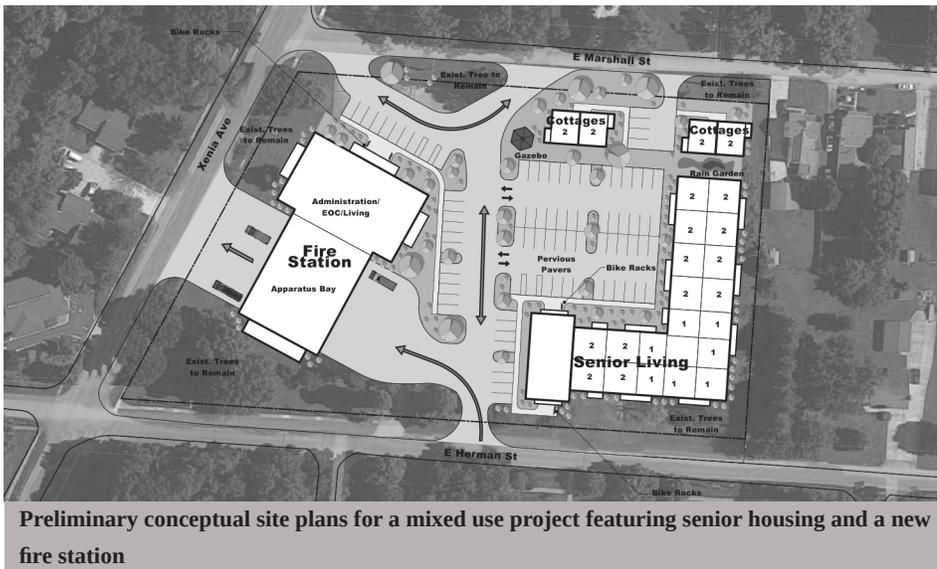
burdened are disproportionately of lower incomes, making it that much more difficult to save and get ahead. A 2015 market study conducted by Bowen National Research indicated that affordable rentals are a critical need in the Village.

Home, Inc. currently owns and manages two rental units in the village. Situated on Xenia Avenue, they are fully occupied by local artists and small business owners.

*"I like renting from Home, Inc....it makes life simpler because I know exactly what I am going to pay each month!"*

-Sharon Mohler, Home, Inc. renter

## Senior Housing Initiative Gains Momentum



who want to live in the housing have kept momentum going on the project. Likely project partners and funders, members of the Ohio Housing Finance Agency, visited the site over the summer and heard testimony from local seniors, a Miami Township Trustee, Fire Department chief Colin Altman, project consultant Roy Lowenstein, and Home, Inc. staff. In addition, two focus groups were held with the local senior group, Older and Bolder.

In August, Village Council unanimously approved the preliminary, conceptual plan, noting that, "the Council and citizens of Yellow Springs look forward to working with Home, Inc. and Miami Township on this exciting and critically important project."

In 2015, Home Inc. continued working toward the goal of affordable senior housing within the Village. Site plans for the four-acre former Wright State University Clinic site were developed, in concert with Miami Township Fire Rescue. The mixed-use proposal

includes affordable senior housing, a new fire station and emergency ambulance services, and Township offices.

A volunteer Senior Housing Working Group comprised of local residents

Home, Inc. staff members continue to work with Wright State on plans for the site.

# 2015 Financial Summary



## STATEMENT OF FINANCIAL POSITION\* DECEMBER 31, 2015 ASSETS

### CURRENT ASSETS

Cash and cash equivalents	\$ 34,546
Cash and cash equivalents – temporarily restricted	73,888
Grants receivable	74,997
Endowment investments – temporarily restricted	38,820
TOTAL CURRENT ASSETS	<u>222,251</u>

### OTHER ASSETS

Pledges receivable – temporarily restricted	\$ 104,775
Community Land Trust Land**	880,738
Equipment	2,494
Affordable Community Land Trust housing construction in progress	110,215
	<u>1,098,222</u>
TOTAL ASSETS	<u>\$ 1,320,473</u>

## LIABILITIES AND NET ASSETS

### CURRENT LIABILITIES

Lines of credit for affordable Community Land Trust housing	\$ 207,983
Accounts payable	0
Accrued payroll and related expenses	5,145
Deposits	2,050
Deferred revenue	74,998
Current portion of note payable	2,700
TOTAL CURRENT LIABILITIES	<u>292,876</u>

### LONG-TERM LIABILITIES

Note payable for affordable Community Land Trust housing	<u>32,943</u>
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### NET ASSETS

Unrestricted	660,646
Temporarily restricted	334,008
	<u>994,654</u>

TOTAL LIABILITIES AND NET ASSETS	<u>\$ 1,320,473</u>
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\*Financial statements are preliminary, compiled by a third party enrolled agent, BK Dye, Inc. An audit has not been conducted on 2015 financials. An audit review of 2014 financials is available upon request.

\*\*Community Land Trust Land is comprised of properties placed into service to further the mission, including homes sold to households of low income and subject to 99-year ground leases and affordable rentals.

# 2015 Financial Summary



## STATEMENT OF ACTIVITIES\* FOR THE YEAR ENDED DECEMBER 31, 2015

	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL
<b>SUPPORT AND REVENUE</b>			
Contributions	\$ 42,792	\$ 0	\$ 42,792
Grant revenue	19,758	47,675	67,433
In-kind contributions	33,418	0	33,418
Homebuyer application fees	148	0	148
Rental income	19,987	0	19,987
Special events	7,653	0	7,653
Net assets released			
From restrictions	0	0	0
Total support and revenue	123,756	47,675	171,431
<b>OPERATING EXPENSES</b>			
Program**	141,000	0	141,000
Administrative	22,587	0	22,587
Fundraising	10,373	0	10,373
Total operating expenses	173,960	0	173,960
<b>OPERATING MARGIN</b>	<b>( 50,204)</b>	<b>47,675</b>	<b>(2,529)</b>
<b>OTHER REVENUE</b>			
Interest and dividends	37	748	785
Gain on sale of property	6,781	0	6,781
Unrealized gain on investments	0	0	0
Total other revenue	6,818	748	7,566
<b>CHANGE IN NET ASSETS</b>	<b>( 43,386)</b>	<b>48,423</b>	<b>5,037</b>
Net assets – beginning of year	704,032	285,585	989,617
<b>NET ASSETS - end of year</b>	<b>\$ 660,646</b>	<b>\$ 334,008</b>	<b>\$ 994,654</b>

\*Financial statements are preliminary, compiled by a third party enrolled agent, BK Dye, Inc. An audit has not been conducted on 2015 financials. An audit review of 2014 financials is available upon request.

\*\*Note that program expense does not include expenditures for affordable housing development. Please see Other Assets for affordable housing projects in progress.

# 2015 Financial Summary



## STATEMENT OF FUNCTIONAL EXPENSES\*

FOR THE YEAR ENDED DECEMBER 31, 2015

	Program	Administrative	Fundraising	Total
OPERATING EXPENSES**				
Salaries and wages	\$ 99,095	\$ 12,773	\$ 7,777	\$ 119,645
Payroll taxes	7,514	572	82	8,168
Depreciation	6,812	0	0	6,812
Insurance	2,374	0	0	2,374
Professional fees	0	7,425	0	7,425
Development & membership	0	0	1,356	1,356
Office supplies	4,238	1,817	0	6,055
Facility maintenance	2,647	0	0	2,647
Property tax	2,778	0	0	2,778
Organization dues & subscriptions	2,522	0	0	2,522
Telephone	1,742	0	0	1,742
Interest Expense	1,740	0	0	1,740
Volunteer programs	86	0	0	86
Advertising	2,221	0	0	2,221
Office rent	760	0	0	760
Homebuyer services/Special events	1,851	0	1,158	3,009
Travel and Training	4,469	0	0	4,469
Miscellaneous	73	0	0	73
Bank fees	78	0	0	78
Total operating expenses	\$ 141,000	\$ 22,587	\$ 10,373	\$ 173,960

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\*\*Note that operating expenses do not include expenditures for affordable housing development. Please see Other Assets for affordable housing projects in progress.

# Recognition and Acknowledgement



## 2015 Donor List

### Membership Level \$1-\$34

Luisa Bieri Rios and Mariano Rios  
Barb and Stan Bernstein  
Carmen Brown  
Paul Buterbaugh  
Kay Curley  
Harvey Curran and Mary Fahrenbruck  
Marianne Welchel  
Amy Magnus and Jeremy Holtgrave  
Mary White

### General Level \$35-\$59

Fred and Joy Bartenstein  
Dan and Cathy Beverly  
Andree Bognar  
Donna Cottrell  
Helen Eier  
Erin and Amanda Cole  
Bill Felker  
Jeanna GunderKline  
Shirley Kristensen  
Henry Lapp  
Nancy and Raymond Lewkowicz  
Bob McClain  
Mek and Darla Logan  
Susan and Phil Miller  
Marge and James Misak  
Suzanne Patterson  
Janeal and Chris Ravndal  
Dimitra Reber  
Bronwyn Reece and Carmen Milano  
Julia Reichert  
Alice Robrish  
Jim and Judy Rose  
Cindy Sanford  
Jane and Bob Scott  
Catherine Ann Taylor  
Glenn and Jane Watts  
Billie Eastman

### Family Level \$60-\$119

Bob Barcus and Aida Merhemic  
Saba and Vijay Bathija  
Paul Beck  
Susan and Berch Carpenter  
Celia Diamond, **in honor of David Seitz  
and Daniele Norman**  
Gordon Chapman  
Diane Chiddister  
Gary Dixon  
Rick and Mary Donahoe  
James and Betty Felder  
Heidi and Roy Eastman  
Sheila Filler  
Jewel and Paul Graham  
Kipra and Barry Heermann  
Vickie Hennessy  
Ellen and Rod Hoover  
Joan Horn  
Wilhelmina and Ken Huber  
Michael Kraus  
Chris and Rick Kristensen  
Cheryl Levine and Stephen Green  
Phyllis Logan  
Marianne MacQueen  
Kathleen McCloud  
Steve McColaugh and Kate Levesconte  
Lee and Vicki Morgan  
Sharen and David Neuhardt  
Mary and Louis Sims  
Susan Stiles and Alan Raney, **in honor of  
Raymond and Linda Raney**  
Connie Taylor  
Ron and Susan Tower  
David and Helen Westneat  
Unitarian Universalist Fellowship of  
Yellow Springs  
**Carpenter Level \$120-\$299**  
Jackie and Liam Anderson  
David and Esther Battle

Beth Rubin and Brian Potts  
Bruce Bradtmiller and Carol Cottom  
Carl Champney and Charlene Prestopino  
Dan and Susan Halm  
Anita and Joseph Kohler  
Len Kramer and Toni Dosik  
Kristine Hofstra and Elizabeth Wiley  
Marv and Mary Lamborg  
Bill and Shirley Mullins  
David Seitz and Daniele Norman  
Sue and Bob Parker  
Patrick and Joyce Hemenger  
Walter and Evelyn Sikes  
Vale Community

### Architect Level \$300-\$499

Gordon Cowperthwaite

### Homebuilder Level \$500-\$999

Jim Agna  
Tony and Ruth Bent  
Peg Champney  
Linda Griffith and Scott Kellogg  
Larry and Sonia Ewald

### Community Builder Level \$1000-\$2499

Malte and Pam Von Matthiessen  
Al and Donna Denman  
Susan Stiles and Alan Raney  
Ilse Tebbetts

### Marianne MacQueen Society \$2500+

Jane Baker  
Charlotte and Rubin Battino  
Al Schlueter  
Maureen Lynch and Richard Lapedes, **in  
honor of the Senior Housing Working  
Group founders Suzanne Patterson,  
Andree Bognar, and Helen Eier**

# Recognition and Acknowledgement



## 2015 Business Sponsors

**General Level \$1-\$99**  
SPREC Services

**Basic Level \$100-\$249**  
Burly Man Cleaning  
Kroger

Montgomery Insurance and Investments  
VanLehn Construction Services  
Village Automotive  
Yellow Springs Brewery  
Yellow Springs Chamber of Commerce

**Carpenter Level \$250-\$499**  
AC Service  
Adoption Link  
Electroshield, Inc.  
James Tetz, DMD, Inc.  
The Emporium  
Tom's Market  
The Wind's Wine Cellar

**Homebuilder Level \$1000-\$2499**



**WesBanco**  
By all accounts, better.

**Community Builder Level \$2500+**



**Allbery Cross Fogarty**  
ATTORNEYS AT LAW

## Special Thank You's

- All of our members who weighed in, participated in events, and got involved
- An amazing and dedicated Board of Directors, led by Board President Susan Stiles
- Barry Heermann for his ongoing leadership coaching, love, and support
- Charles Allbery of Allbery, Cross, Fogarty for his legal services and expertise
- David Roche of Buyers Inspection Service for solid advice, construction expertise, and being a great neighbor
- Emporium Wines and Underdog Café for all of the great coffee
- Frank Doden for serving as our volunteer construction manager
- Home, Inc. homeowners Moya Shea, David Scott, Erica and Caleab Wyant, and Luisa Bieri-Rios and Mariano Rios for opening their homes for tours and open houses
- Kathi Dye of BK Dye, Inc. for her accounting leadership
- Kirby Keller for mowing the lawn, letting us borrow your truck, and helping with events
- Lisa Wolters and the Yellow Springs Brewery for hosting fundraising evenings
- Mariano Rios of La Pampa Grill for providing phenomenal food for many events
- Penny Adamson for keeping our office clean and organized and for lending a hand
- Rose Pelzl for volunteering to provide high quality photography at events
- Suzanne Patterson and Senior Housing Working Group members for keeping momentum going
- The Coretta Scott King Center and Antioch College staff and housekeeping for the use of space for our board retreat, annual meeting, OHFA site visit, and Progressive Dinner
- The Wheat Penny for providing appetizers and desserts for the Progressive Dinner
- The Wind's Wine Cellar for generously donating wine to the Progressive Dinner
- Tobi Dawson for her leadership with the Zombie Walk, a grassroots fundraiser
- Tom Osborne for all of his hard work as our all-star #1 volunteer
- Yellow Springs Chamber of Commerce for supporting our mission via Street Fair tips
- Yellow Springs United Methodist Church for our office space and for being fantastic community partners

## In Kind Donations

Jackie Anderson  
Beavercreek Lowe's  
Susan Bothwell  
Andi Adkins  
Charles Allbery  
Susan Bothwell  
Carmen Brown  
David Roche, Buyers Inspection Service  
Emporium Wines and Underdog Café

Erin Cole  
Emporium Wines and Underdog Cafe  
Mr. Fub's  
Jeanna GunderKline  
Vickie Hennessey  
Len Kramer  
Amy Magnus  
La Pampa Grill  
Progressive Dinner Hosts

Mariano Rios  
Susan Stiles  
Connie Taylor  
Tom's Market  
The Wind's Wine Cellar  
The Wheat Penny  
Yellow Springs Brewery

*On my first day in Yellow Springs I was struck by the diversity I saw walking down Xenia Avenue. Since that day, I've held that as one of the things that keeps me here. Home, Inc. is one of the few organizations in town that actively works to strengthen and preserve diversity. And that's why I've supported it since its inception and that's why I'm so pleased to see that we've now completed 20(!) affordable, sustainable houses.*

-Len Kramer, Yellow Springs Home, Inc. board member and donor

# 2015 Volunteers and Partners



## Volunteers

Adam Abraham	Chris Hall	Sue Parker
Jackie Anderson	Barry and Kipra Heermann	Meera Parthasarathy
Penny Adamson	Brett and Isis Henderson	Rose Pelzl
Charles Allbery	Vickie Hennessey	Patsy Perry
Mark Babb and Janet Mueller	Joan Horn	Roger and Macy Reynolds
Esther and David Battle	A.E. Howe	David Roche
Luisa Bieri Rios and Mariano Rios	Jermaine Huguely	Christina and Kirk Rowe
James Bongey	Ellis Jacobs	Dan and Libby Rudolf
Christopher Bongorno	Edward Johnson	Cindy Sanford
Susan Bothwell	Kirby Keller	Jared Scarfpin
Sara Brooks	Andrew and Anissa Kline	Emily Seibel
Carmen Brown	Alexandra Klug	David Seitz
David Butcher	Leonard Kramer and Toni Dosik	Deeb Slater
Eden Campbell	Amelia Laplante-Horne	Mari Smith
Ian Chick	Moira Laughlin	Rachael Smith
Elise Click	Fritz Leighty	Julien Stainback
Erin and Amanda Cole	Ronald Lewis	Susan Stiles
Liam Creighton	Mek and Darla Logan	Connie Taylor
Meesha Curry	Beverly Logan	Ilse Tebbetts
Terri Darby	Farzaneh and David Mader	Kathy Upshaw
Tobi Dawson	Amy Magnus	Rick Walkey
Patricia DeWees	Julie McCowan	Liam Weigand
Frank Doden	Brett McEachern	Sara Wildman and Glen Courtright
Tina Dorn	Aida Merhemic and Brian Housh	Sandy Wiggins
Kathi Dye	Craig Measure	Johnathon Winegarden
Susan Gartner	Cameron Miles	Caleab and Erica Wyant Family
Bernice Gaughan	Nathan Miller	Eros X
Chris and Amy Groeber	Danielle Noviks-Tucker	Zombies of YS
John Grote	Theron Orme	Richard Zopf
Jeanna GunderKline	Tom Osborne	Kay Zuniss

***“For Yellow Springs to be a healthy and diverse community, we need housing for people of all income levels so that people who work in our community are also able to afford to live here. By promoting and developing permanently affordable housing which will serve people of modest income for generations, Home, Inc. is providing a great service to Yellow Springs as a whole and I thank them. “***

- Judith Hempfling, Yellow Springs Village Council Member

# 2015 Volunteers and Partners



## Funding Partners

Bike and Build Inc.  
The Dayton Foundation  
Federal Home Loan Bank of Cincinnati  
Greene County Community Foundation  
The Huntington National Bank  
Institute for Community Economics  
Morgan Family Foundation  
National Community Land Trust Network  
NeighborWorks America  
Ohio Community Development Corporation  
Association  
Ohio Community Development Finance Fund  
U.S. Bank Foundation  
Vectren Foundation  
The Village of Yellow Springs  
WesBanco Bank  
Yellow Springs Community Foundation

## Housing Project Partners

Arbor Care  
Charles Allbery- Allberry, Cross, Fogarty  
Frank Doden, Construction Manager  
Home, Inc. Projects Advisory and Asset Management  
Committee  
John Horn, Altas Ohio  
The Huntington National Bank  
Institute for Community Economics  
Lowe's of Beavercreek  
Meera Parthasarathy - Spatial Synergy Studios, LLC  
Peebles Homes, LLC - Tom and John Peebles GC  
David Roche - Buyer's Inspection Service  
Village of Yellow Springs  
#1 Volunteer Tom Osborne  
WesBanco Bank  
Yellow Springs Home, Inc. Volunteers



Antioch College students celebrate after a successful C-Street volunteer painting day

*"The Network is honored to have Yellow Springs Home, Inc. as a Member. Home, Inc. is not just about building houses—everything they do is designed to empower individuals and build community from the ground up. Home, Inc. staff are eternally generous and willing to share their knowledge and expertise with others across the country who are trying to do something similar in their community."*

- Beth Sorce, Community and Capacity Building Manager, National Community Land Trust Network

*"The Ohio CDC Association is proud to provide support to member Yellow Springs Home, Inc. through our AmeriCorps VISTA program and a grant for fund development technical assistance. They have taken these competitive resources to build sustainable organizational capacity. On a personal note, Executive Director Emily Seibel has been a dedicated board member and volunteer adding energy and enthusiasm to the association. We truly value our partnership with this community land trust and their staff."*

-Nate Coffman, Executive Director, Ohio Community Development Corporation Association

## Board Of Directors

Jackie Anderson  
Carmen Brown  
Erin Cole  
Jeanna GunderKline  
Victoria Hennessy  
Leonard Kramer  
Amy Magnus  
Luisa Bieri Rios  
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David Seitz  
Susan Stiles  
Connie Taylor

## Accountant

B.K. Dye, Inc.

## Attorney

Charles Allbery-  
Allbery, Cross, Fogarty

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Fundraising  
Publications  
Governance  
Projects Advisory & Asset  
Management  
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**Development Coordinator**  
  
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Angel Nalubega  
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