

Healthy Neighborhoods Boots on the Ground



December 12, 2023 Cornerstone Renter Equity







You helped us make a difference

- Reached more individuals and families
- Enhanced our program quality
- Supported more families through earned dollars
- Increased family sustainability



Building Futures

Values

Empowerment

Collaboration

Growth

Equity

Integrity

• Our Mission: We are a community oriented partner providing a customized, family centered approach to asset building and personal growth.

• Our Vision: We will be the leading model for enabling communities to thrive through empowerment, goal setting, and equitable opportunities.



Financial and Personal Empowerment

- Placed based organization in Over the Rhine
- Operate affordable housing units that are safe and affordable but we do much more than that
- We know if someone can't afford housing, there is much more they can't afford. They need more.
- We help fill an income inequality gap by providing opportunities for families to build non-traditional savings and assets.
- It's a unique and special program we operate called The Renter Equity Club.
- We have other programs to help individuals and families become selfsufficient, to take ownership of their lives.

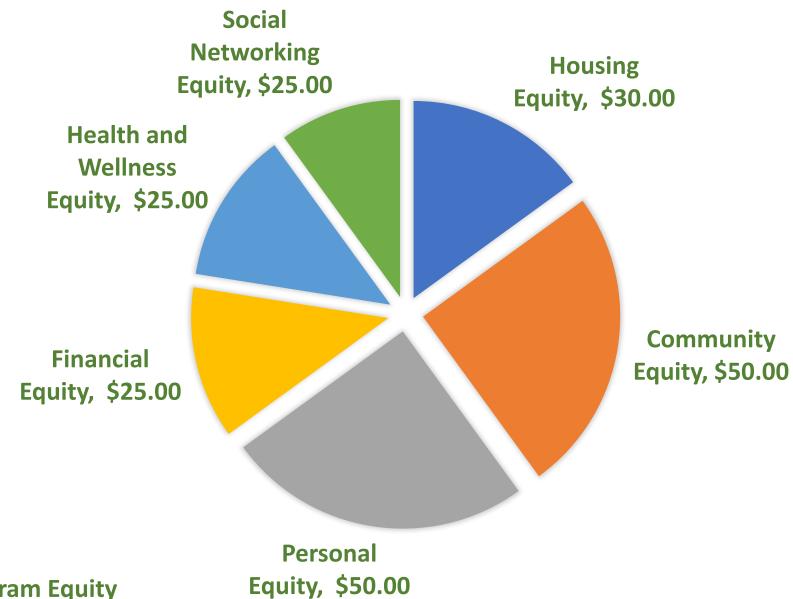


Renter Equity Club- Earn by Engaging

- Renters with income at or below 80% of the AMI.
- Coaches that assist members in working toward self- sufficiency.
- Opportunity to build a non-traditional savings account
 - Earn \$2000/year
 - Beneficiary
 - Unlimited
 - Renew membership annually
- 3 year vesting period
- Personal choice







+ \$140 annually for Program Equity



Committed Community

- Empowering members to have a voice in their community
 - Over the Rhine Community Council
 - Monthly member meetings
 - Public meetings
- Encouraging members to be active in their community
 - Volunteering
 - Community Event Organizing
 - Block Clean up
 - Gardening





Personal Investment and Growth

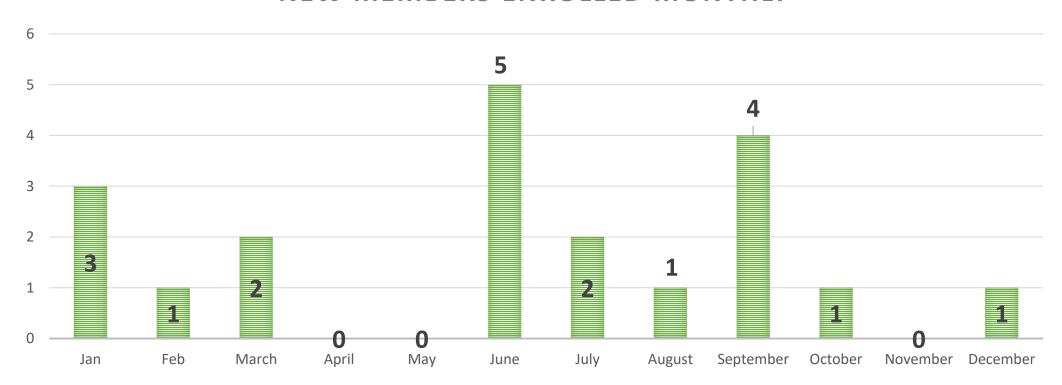
- Coaching
 - Personal goal setting
 - Maximize equity earnings
- Financial Empowerment
 - Financial Literacy classes
 - Credit building classes
 - Bank partnerships
- Health and Wellness
 - Incentive for doctor appointments, treatment, support groups, etc.
 - Incentive for exercise, healthily living, gardening, etc.
 - CRC membership





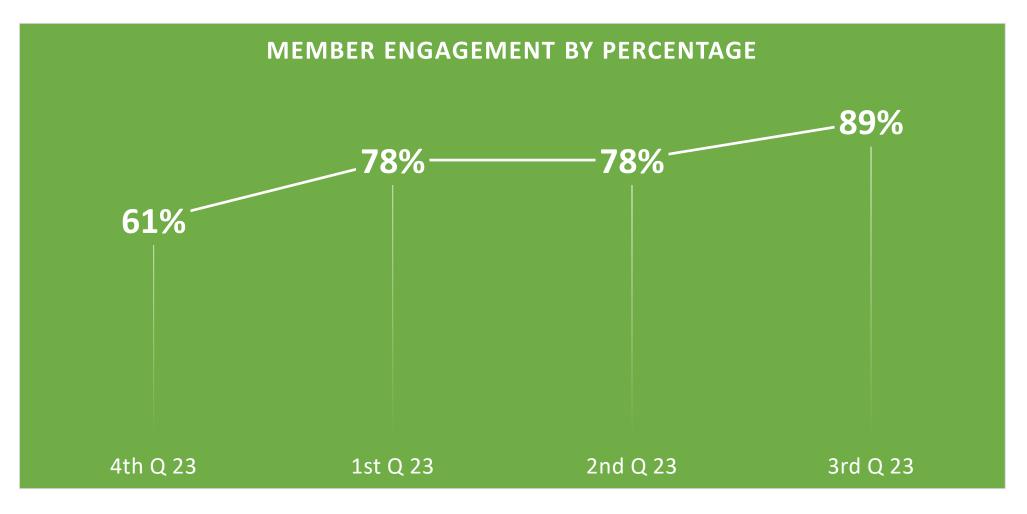
Goal 1: Increased membership in the Renter Equity Program with 20 new members

NEW MEMBERS ENROLLED MONTHLY





Goal 2: Increased member engagement by 28 percent





Our Engagement Results

• Total Collective Savings of Members: \$92,114

Average Savings per member: \$1,047

- 69% reduction in member unemployment
- 8 Members currently in school
- 1 Member purchasing a house in 2023
- 12 members opening new savings/checking accounts



Our plans for 2024

- 1. Enroll more members, engage more in our programs
- 2. Increase earning potential for more families by growing The Equity Club.
- 3. Diversify funding but we still need your support.
- 4. Working with Social Venture Partners to increase organization capacity.



Q&A

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