



# Annual Report 2017

# ThirdFederal<sup>®</sup>

FOUNDATION

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**ESOP and their  
commitment to helping  
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**ESOP's Mission** Empowering and Strengthening Ohio's People [ESOP\*] fosters the economic empowerment of disenfranchised communities through outreach, education and advocacy.



**ESOP's Vision** ESOP envisions a community in which everyone has economic opportunity and financial stability.

**Programs & Services** ESOP is a HUD-approved provider of housing and financial counseling services. Our counselors are trained to provide the following services free of charge:

**Affordable Homeownership Initiative**

- Homebuyer Education
- Pre-Purchase Counseling
- Post-Purchase Counseling
- Foreclosure Prevention Counseling
- Single Family Rehabs
- ESOP Realty, Inc.\*\*

**Senior Financial Empowerment Initiative**

- Financial Coach Counseling
- Benefits Assessments
- Senior Financial Education Workshops
- Senior Property Tax Loans
- Year Round VITA Tax Services
- Matched Savings Learn and Earn Accounts

\*Effective 7/16/2017 ESOP began operating as a subsidiary of the Benjamin Rose Institute on Aging.

\*\*ESOP Realty, Inc., a wholly owned subsidiary of ESOP, is a 501(c)(3) nonprofit, full service real estate brokerage that specializes in serving low-to-moderate income home buyers and sellers across northeast Ohio.



## Dear Friends,

Since ESOP's inception in 1993, our staff has helped almost 40,000 families across Ohio save their homes from foreclosure. In 2012, our data revealed that 40% of our foreclosure clients were older adults. What made this particularly unsettling is that historically, the majority of these older adults would have already paid off their mortgages by the time they retired. Instead, they found themselves struggling to save their homes from foreclosure after being targeted by predatory lenders during the subprime lending crisis. In response to this burgeoning problem, ESOP held listening tables across Cuyahoga County to ask older adults what issues they were facing as they struggled to age in place. As a result of the information we learned from these listening tables, we developed our Senior Financial Empowerment Initiative, a holistic suite of financial services to help older adults age in place with greater financial stability. In less than four years, we have helped more than 10,000 older adults improve their relationship with money, understand and avoid financial exploitation, and stabilize their finances. These numbers leave no doubt that there is a growing demand and need for the services we offer at ESOP.

We are living in uncertain times. The government safety net established to protect our older adult population is under constant attack and is beginning to erode. A growing number of exceptional nonprofits are competing for limited resources to fill the resulting service gaps. Consequently, it became clear to the board and staff of ESOP that if we were to continue to thrive and meet the growing needs of the communities we serve, we would need to be open to change...and that change came in the form of the Benjamin Rose Institute on Aging (BRIA), a trusted and proven partner.

We have recently completed a merger between ESOP and BRIA, an organization nationally recognized for its ability to advance the support of older adults and their caregivers. BRIA recognized that ESOP's Senior Financial Empowerment Initiative was the "missing piece" to their holistic wellness model to help older adults age in place. This merger creates financial and operational efficiencies which will enable ESOP and BRIA to provide better service to more people. We continue to honor the legacy of our founder, Inez Tillman Killingsworth - a staunch advocate for older adults - by offering all of our traditional programming, from foreclosure prevention and homebuyer education to financial counseling and coaching. ESOP will also be exploring innovative ways to help older adults age in place safely, with greater financial stability and access to other community resources.

This past year alone, ESOP has provided financial education and services to over 3,000 seniors, who on average earn less than \$12,000 per year. These seniors often choose between paying their property taxes, making home repairs, skipping meals or cutting their medications in half to make ends meet. For those willing to commit to the process and work with a Financial Empowerment Coach, we have achieved, on average, the following outcomes for our older adult clients:

- Increased savings by \$240
- Decreased debt by \$2,396
- Decreased monthly expenses by \$175
- Increased credit scores by 26 points
- Established an average emergency savings of \$862 through our innovative matched savings program.

The positive community impact of ESOP's work would not be possible without the hard work and commitment of our dedicated staff, supportive funders and amazing community partners. At this year's Annual Luncheon and Awards we are honoring three of these community partners: US Bank, MetroHealth System and Ian Andrews. See pages 6 through 9 for more information about the collaborative ways we have worked together to meet the needs of the communities we serve.

On behalf of the ESOP Team, we would like to thank you for your ongoing partnership and support. We look forward to continuing to expand our footprint and partnerships across Northeast Ohio and working with all of you to create a community in which everyone has economic opportunity and financial stability.

Best Regards,



Katherine B. Hollingsworth  
Board President

Best Regards,



Roslyn A. Quarto  
Executive Director



# 2017 ESOP COMMUNITY IMPACT

Data represents all ESOP program outcomes for the period 7/1/16-6/30/17

1

## AFFORDABLE HOMEOWNERSHIP INITIATIVE

- 18 Homebuyer Education Courses
- 180 Course Graduates
- 11 New Homebuyers
- 167 People Completed Pre-Purchase Counseling

2

## SENIOR FINANCIAL EMPOWERMENT INITIATIVE

- 286 Senior Financial Education Workshops
- 2,684 Senior Attendees
- 257 Seniors in Financial Counseling or Coaching
- Average Client Income: \$11,870
- Average Reduction in Debt: \$2,396
- Average Increase in Savings: \$240
- Average Improvement of Credit Score: 26 Points

## ESOP REALTY

84 Clients Represented (Buyers and Sellers)

40 Properties Closed

26 New Homeowners

Total Sales: \$2,249,200

5

## FORECLOSURE PREVENTION

263 Homeowners Served

103 Loan Modifications

5 Sheriff Sales Stopped

4

## VOLUNTEER INCOME TAX ASSISTANCE

1,172 Clients Served

519 Clients Age 55 and Older

1,319 Tax Returns Prepared and Filed

\$1,665,800 in Tax Refunds for Clients

\$293,000 Saved by Clients in Tax Prep Fees

3

# Making an Impact Together in Lakewood



*From left to right: Mike Billnitzer, Associate Director, ESOP; Ian Andrews, Executive Director, LakewoodAlive; Allison Urbanek, Housing Outreach Director, LakewoodAlive; Antoinette Smith, Director of Housing Counseling, ESOP; Autumn Abramczyk, Community Development Services, Third Federal Savings & Loan; Roz Quarto, Executive Director, ESOP.*

## Super Saturday

One Saturday each year during tax season, ESOP partners with LakewoodAlive and Third Federal Savings & Loan to provide free tax preparation services to Lakewood residents through our Volunteer Income Tax Assistance (VITA) program. Third Federal has generously sponsored this event for the past two years to help us serve several dozen individuals and families to submit their federal and state tax returns at no cost and ensure that they all receive their full tax refunds.

## Homebuyer Education

This is the second year we've held a Homebuyer Education class in the Birdtown neighborhood of Lakewood. Together with LakewoodAlive, ESOP helped dozens of families begin the process of achieving the dream of homeownership in Lakewood. Lakewood is an inviting community for those seeking a permanent and stable home and is ideal for new homeowners as it has many diverse neighborhoods that meet a wide range of needs. Lakewood is also blessed with a community development corporation that provides extensive support to its residents.

These two community success stories are just the beginning. ESOP and LakewoodAlive will continue to collaborate and seek ways to build programs and a partnership that best serve the residents of Lakewood.

"LakewoodAlive is thrilled to partner with ESOP and their incredibly dedicated and talented team. Our partnership, particularly for the annual Super Saturday EITC / VITA site, serves a critical need that wasn't being met. By working with ESOP, we are now providing access to this vital tax credit program that has returned tens of thousands of dollars into residents' pockets. ESOP's First Time Homebuyer partnership in Lakewood has also helped dozens of residents prepare for the biggest investment of their lives. We are proud to call ESOP an excellent collaborative partner," says Ian Andrews, Executive Director of LakewoodAlive.

Thank You to Our Partner LakewoodAlive



Thank You to Our Generous Sponsor





# HEALTHY FINANCES

More and more employers are beginning to understand the critical linkage between an employee's financial well-being and their performance. A recent national survey showed that 53% of employees are stressed about their finances which leads to missed work and even chronic health issues caused by financial stress. Further, many working older adults have scant savings for retirement.

As a result, the MetroHealth System and ESOP partnered to take a preventative approach to this problem to ensure Metro's employees have access to a sound financial education program and one-on-one financial coaching as part of their employee wellness program.

Beginning in September 2016 through June 2017, ESOP conducted a series of 10 monthly financial "Lunch and Learn" workshops at the MetroHealth main campus. These workshops covered a wide spectrum of financial topics, including budgeting basics, understanding credit, savings, debt management and maximizing employer benefits during open enrollment. One session was even dedicated to using smartphone financial apps to track expenses.

To make the program even more robust, we developed the "Metro Match" matched savings program, in partnership with Fifth Third Bank, to incentivize participants to start saving and develop healthy financial behaviors. Metro employees attending the Lunch and Learn events had the opportunity to enroll in Metro Match and earn a dollar-for-dollar match up to \$500 to kick start improved savings habits, deposited into a new savings account at Fifth Third Bank. Employees participating in the program will make at least 10 deposits and attend six financial coaching sessions over one year. Those in the program have started to increase their savings and are allocating more of their income to a retirement account or emergency savings fund. After working with their financial coach for a year, the Metro Match participants will become more financially stable and be better prepared for retirement.

This partnership between MetroHealth, Fifth Third and ESOP is providing invaluable education and practical financial benefits and outcomes for its participants. "Through our employee wellness program at MetroHealth, we have been able to provide our employees the opportunity to participate in financial wellness programs by partnering with ESOP and Fifth Third. Employees attend lunch and learn sessions or individual coaching conducted by ESOP to learn how to budget, establish savings, repair credit, reduce debt, and navigate banking resources. Employees have shared that the knowledge they have gained from these programs has been valuable and helped alleviate the stress caused from finances. We are grateful to provide these resources to our employees and see their overall well-being improve as a result," says Monica DeAngelis, MGR Wellness Program, MetroHealthy Wellness Initiative, The MetroHealth System.

Thank You to Our Community Partner



Thank You to Our Generous Sponsor



## ESOP/MetroHealth Summary

- 273** Number of Lunch and Learn Financial Workshop Participants\*
- 24** Participants Engaged in One-on-One Financial Coaching
- 20** "Metro Match" - Matched Savings Participants\*\*

*\*Two Lunch and Learn participants have attended ESOP's Homebuyer Education Workshop. One has purchased a new home. One is preparing to buy.*

*\*\*Metro Match participants are contributing an average of \$50 per pay to their match savings accounts. All 20 have opened savings accounts; 17 are using direct deposit.*



## ESOP's Clients **"LEAP"** Into Savings Success

Over the past year, ESOP, along with our partner U.S. Bank, implemented the new Learn and Earn Account Program (LEAP). LEAP is a matched savings program where clients can earn up to \$500 if they engage in financial coaching. In our first cohort, we had a total of 19 participants who had their taxes prepared at ESOP in 2016 and used their tax refunds to start their savings account as part of the LEAP program. Over 12 months, the participants, or LEAPers as we like to say, collectively attended 45 group financial education workshops and 173 financial coaching sessions. As a result, all LEAPers established and built up new savings accounts and gained greater access to traditional banking products.

We already have the 2017 cohort filled with 20 new participants who are on their way to savings success!

Both ESOP and U.S. Bank see the impact, first-hand, on the residents of our community. "Genuine collaboration with U.S. Bank and ESOP created LEAP, a savings program built with the customer's needs as the top priority. As a result, the participants' financial goals were achieved and their lives were changed. At U.S. Bank we power potential. We thank ESOP for their partnership," says Alicia Townsend, Vice President, Community Development Manager, Ohio Metro Markets.

### Client Success!

James Moore is a 70-year-old resident of Cleveland who came to ESOP in 2016 to have his taxes prepared through our free tax site. While he was able to afford his basic necessities, he was in a tough financial position that threatened his ability to age in place after retirement.

Mr. Moore was receiving a tax refund, so one of ESOP's Financial Empowerment Coaches told him about our matched savings program. The opportunity to earn \$500 more dollars motivated Mr. Moore to enroll in the program. He engaged in one-on-one financial coaching and set up an action plan with his Coach to pay down some debt and start saving. After several coaching sessions, Mr. Moore paid off some financial obligations and was able to pay off his car. He is also sticking to his budget, which has freed up some of his income, and he has stopped lending money to those who never return it. After almost a year, Mr. Moore has far exceeded his savings goal and has saved nearly \$1,400. His credit score has also increased 43 points, putting him in a much stronger financial position. Working with ESOP has put Mr. Moore on track to take control of his finances, achieve financial stability and age in place. He has since retired because of the confidence he gained through participation in our programs.

Thank You to Our Partner and recipient of the 2017 Above & Beyond Award







## 2016 LEAP Outcomes PILOT PHASE

Graduates	19
Total Incentives/Match Earned	\$8,498.70
Average Match/Incentive per Client (out of \$500)	\$447.30
Total Increase in Savings	\$17,177.51
Average Increase in Savings	\$904.08
Total Decrease in Debt	\$26,037.00
Average Decrease in Debt	\$1,446.50
Total Increase in Credit Scores	379
Average Increase in Credit Scores	20
Total Number of Coaching Sessions	173
Average Number of Coaching Sessions	9
Total Number of Workshops Attended	45
Total Number of Deposits	218

JPMorgan Chase "Force for Good" Program



Lakewood Alive VITA Super Saturday



United Methodist Senior Financial Education Workshop



City Club Event on the Future of Senior Housing

ESOP  
in the Community



New Day in Hough



Recognition for National Financial Educators Day





# COLLABORATION

## Makes Our Work Possible

ESOP has collaborated with many community partners over the past year. Together we've held senior financial education events, homebuyer education classes, and VITA events, among others. Thank you to all of our partners! You make our work possible.

Benjamin Rose Institute on Aging  
Cleveland Department of Aging  
Cuyahoga County Division of Senior and Adult Services  
Cuyahoga County EITC Coalition  
Cuyahoga County Land Bank  
Cuyahoga County Scam Squad  
Enterprise Community Partners, Inc.  
Fairhill Partners  
Faith Community United Credit Union  
Fifth Third Bank  
First Federal of Lakewood  
Greater Cleveland Community Shares

Greater Cleveland Food Bank  
Hebrew Free Loan Association  
Home Repair Resource Centers  
JPMorgan Chase, Office of Nonprofit Engagement  
KeyBank  
LakewoodAlive  
Legal Aid Society of Cleveland  
Lorain County Office on Aging  
Mahoning County Financial Stability Partnership  
McGregor  
The MetroHealth System  
National Community Reinvestment Coalition

Neighborhood Housing Services of Greater Cleveland  
Northeast Shores Development Corporation  
Rose Centers for Aging Well  
Sunshine Properties  
Third Federal Savings & Loan  
Towards Employment  
Trumbull County Action Program  
Trumbull County Partnership for Financial Empowerment  
Trumbull County SCOPE  
Trumbull Metropolitan Housing Authority  
U.S. Bank



# East Side Organizing Project, Inc.

## Statement of Activities for the Year Ended December 31, 2016

[with comparative totals for 2015 and 2014]

<b>Public Support</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
General Contributions	\$39,078	\$835	–
Grants	\$298,333	\$393,550	\$1,662,771
Corporate Contributions	\$335,690	\$239,449	\$99,510
Annual Meetings - Fundraising	\$53,550	\$61,675	\$61,000
Private Foundations	\$292,779	\$320,879	\$134,383
Community Foundations	\$162,500	–	–
Other Income	–	–	\$15,910
Interest Income	\$6,359	\$3,132	\$587
<b>Total Public Support</b>	<b>\$1,188,289</b>	<b>\$1,019,520</b>	<b>\$1,974,161</b>
<b>Revenue</b>			
Fee Income	\$79,250	\$108,040	\$123,000
Miscellaneous Income	\$77,802	\$86,150	\$25,816
<b>Total Revenue</b>	<b>\$157,052</b>	<b>\$194,190</b>	<b>\$148,816</b>
<b>Net Assets Released from Restrictions</b>			
Satisfaction of Program Restrictions	–	–	–
<b>Total Public Support &amp; Revenue</b>	<b>\$1,345,341</b>	<b>\$1,213,710</b>	<b>\$2,122,977</b>
<b>Expenses</b>			
Program Services	\$1,157,835	\$1,347,780	\$1,449,643
Management & General	\$153,076	\$180,735	\$199,389
Fundraising	\$48,816	\$57,637	\$63,586
<b>Total Expenses</b>	<b>\$1,359,727</b>	<b>\$1,586,152</b>	<b>\$1,712,618</b>
<b>Change in Net Assets from Operations</b>	<b>(14,386)</b>	<b>(\$372,442)</b>	<b>\$410,359</b>
<b>Total Change in Net Assets</b>	<b>(14,386)</b>	<b>(\$372,442)</b>	<b>\$410,359</b>
<b>Net Assets at Beginning of Year</b>	<b>\$694,779</b>	<b>\$1,067,221</b>	<b>\$656,797</b>
<b>Net Assets at End of Year</b>	<b>\$680,393</b>	<b>\$694,779</b>	<b>\$1,067,221</b>

## List of Funders 2016

Abington Foundation  
American Advertising Federation  
Cleveland [in-kind]  
Bank of America Foundation  
Citi Community Development  
Citizens Bank  
City of Cleveland Department of Aging  
City of Cleveland, City Council CDBG Funding  
City of Warren, CDBG Funding  
Community Foundation of the Mahoning Valley  
Cuyahoga County Department of Development  
Cuyahoga County EITC Coalition  
Fifth Third Bank  
First Federal Lakewood  
Greater Cleveland Community Shares  
JPMorgan Chase Foundation  
KeyBank Foundation  
National Community Reinvestment Coalition  
Ocwen Financial  
Ohio Housing Finance Agency  
PNC Foundation  
The Cleveland Foundation  
The Eva L. and Joseph M. Bruening Foundation  
The Harry and Jeanette Weinberg Foundation  
through the National Community Reinvestment  
Coalition  
The McGregor Foundation  
The Raymond John Wean Foundation  
The William J. and Dorothy K. O'Neill Foundation  
Talmer Bank & Trust  
Third Federal Savings & Loan  
Third Federal Foundation  
Trumbull County Senior Services Levy  
United Way of Greater Cleveland  
U.S. Bank  
U.S. Bank Foundation  
Wells Fargo  
Wells Fargo Housing Foundation  
Youngstown Foundation

## List of Funders 2017

Bank of America Foundation  
CareSource Foundation  
Citizens Bank  
City of Cleveland Department of Aging  
City of Cleveland, City Council CDBG Funding  
City of Warren, CDBG Funding  
Community Foundation of the Mahoning Valley  
Cuyahoga County Department of Development  
Cuyahoga County Division of Senior and Adult Services  
Cuyahoga County EITC Coalition  
Fifth Third Bank  
First Federal Lakewood  
Greater Cleveland Community Shares  
Huntington Bank  
JPMorgan Chase Foundation  
KeyBank Foundation  
National Community Reinvestment Coalition  
Ocwen Financial  
Ohio Housing Finance Agency  
PNC Foundation  
The Cleveland Foundation  
The Eva L. and Joseph M. Bruening Foundation  
The McGregor Foundation  
Nordson Corporation Foundation  
The Raymond John Wean Foundation  
The Rose Foundation for Communities and the Environment  
TEGNA Foundation – WKYC  
Third Federal Savings & Loan  
Third Federal Foundation  
Trumbull County Senior Services Levy  
United Way of Greater Cleveland  
United Way of Trumbull County  
U.S. Bank  
U.S. Bank Foundation  
Wells Fargo  
Wells Fargo Housing Foundation  
Westfield Insurance Foundation  
Youngstown Foundation

## ESOP Board Members

### Katherine Hollingsworth, **President**

Managing Attorney, Consumer Law Practice Group  
– The Legal Aid Society of Cleveland

### Michael Beckham, **Vice-President**

Project Manager – Hyland, Creator of OnBase®

### Patrick Peters, **Secretary**

Partner – Jackson Lewis P.C.

### Tiffinae Ware, **Treasurer**

Accounting Manager - Care Alliance Health Center

### Carlos Chavez, **Member**

President and Founder – Chavez and Associates, LLC

### Christopher Keim, **Member**

Partner – Frantz Ward

### Eileen McConville, **Member**

Tenant Energy Analyst – Forest City Enterprises, Inc.

### Jacques McKee, **Member**

Community Relationship Manager  
– JPMorgan Chase

## ESOP Locations

### Cleveland - Main Office

11890 Fairhill Road  
Cleveland, Ohio 44120

**P:** 216.361.0718

**TF:** 877.731.ESOP [3767]

**F:** 216.361.0920

[esop-cleveland.org](http://esop-cleveland.org)

### Warren

183 West Market Street  
First Floor

Warren, Ohio 44481

**P:** 330.469.5426

**F:** 330.469.5427

## ESOP Staff

### Executive/Administrative

Roz Quarto, Executive Director

Mike Billnitzer, Associate Director

Mary Norris-Pack, Community Engagement Manager

### Finance

Nina Blackman, Comptroller

### Financial Counseling

Sonya Edwards, Director of Financial Counseling

Michael Floreth, Financial Empowerment Coach

Rachel Slomovitz, Financial Empowerment Coach

Tiffany Taylor, Financial Empowerment Coach

Cynthia Walker, Housing and Financial Counselor

### Housing Counseling

Antoinette Smith, Director of Housing Counseling

Ana Gonzalez, Senior Housing Counselor

### Program/Administrative

Jeanette Smith, Volunteer Income Tax Assistant Site  
Coordinator/Intake Specialist

Lillie Moreland, Receptionist [Mature Services]

Frank Aiello, Administrative Assistant  
[Mature Services]

Bonnie Browning, Administrative Assistant  
[Mature Services]

Geraldine Richardson, Administrative Assistant  
[Mature Services]

**Toll Free:** 877.731.ESOP [3767]

[www.esop-cleveland.org](http://www.esop-cleveland.org)



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# OHIO HOUSING FINANCE AGENCY

*We Open the Doors to an Affordable Place to Call Home*

## The Ohio Housing Finance Agency is a proud sponsor of ESOP's 2017 Annual Luncheon.

From rental housing to homeownership, OHFA helps Ohio's first-time homebuyers, renters, senior citizens and veterans obtain quality, affordable housing that meets their needs.

OHFA's partnership with ESOP has provided advocacy for supportive services, strengthened Ohio communities and benefited the affordable housing industry.



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57 E Main Street Columbus OH 43215 toll free 888.362.6432 fax 614.644.5393

The Ohio Housing Finance Agency is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry. Please visit [www.ohiohome.org](http://www.ohiohome.org) for more information.



## You see possibility. We see you.



When you are ready to plan for the future, spend some time with our online financial tools and resources that are designed to help you work toward your goals. Start your journey with us – we are here to support you. [financialgenius.usbank.com](http://financialgenius.usbank.com)

**U.S. Bank is proud to support ESOP's 2017 Annual Awards Luncheon and honored to be the recipient of the Above and Beyond Award.**

the POWER of POSSIBLE. **usbank.**



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**Jackson Lewis P.C. Proudly Supports**

**ESOP**

Congratulations to the Boards and Staff of ESOP and Benjamin Rose on your recent merger. Your work is truly making a difference in our community and we are so pleased that it will continue to impact the lives of so many. Well done!



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# Proud to support others who support others.

MetroHealth is proud to support Empowering and Strengthening Ohio's People. We applaud their commitment to economically empowering disenfranchised communities through outreach, education and advocacy.



# KNOW

## achievement happens when we work together.

**Fighting the good fight.** Making a difference every day. It's what we believe in, and why PNC is so proud to be a part of Empowering and Strengthening Ohio's People (ESOP).

[pnc.com](http://pnc.com)



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# Keeping families in their *homes.*

Ocwen Financial Corporation is committed to reducing foreclosure rates, providing homeowner education and helping homeowners through tough times. Ocwen is proud to support **ESOP** in these shared goals.

To learn more about Ocwen visit [www.OcwenCares.com](http://www.OcwenCares.com).

**NMLS#1852**

Equal Housing Lender.

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# Care Alliance Health Center

*Our mission is to provide high-quality, comprehensive medical and dental care, patient advocacy and related services to people who need them most, regardless of their ability to pay.*



**Care Alliance is proud to support  
Empowering and Strengthening Ohio's People!**

To learn more about our medical, dental, and behavioral health care services, visit [www.carealliance.org](http://www.carealliance.org) or call **(216) 535-9100** today!



## Proud to support ESOP

We support ESOP's efforts in empowering people of all ages to take control of their finances, plan for financial stability, and afford homeownership.

FrantzWard.com

 **FRANTZ WARD**  
ATTORNEYS AT LAW




## Inspired by tomorrow

Forest City is proud to support ESOP's vision to create thriving communities through economic empowerment and financial stability.

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*Forest City is one of the nation's leading mixed-use place-makers, envisioning, owning and operating inspiring real estate where people, businesses and communities thrive.*

[www.forestcity.net](http://www.forestcity.net) |    

  
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Provider to ESOP*



## **MERITECH**

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**Akron:** 440 Grant Street | Akron, Ohio 44311  
[www.meritechinc.com](http://www.meritechinc.com) • 888-505-6567



*Welcome to the family!*

We're happy to

welcome ESOP as



a subsidiary of

Benjamin Rose Institute on Aging!



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[www.benrose.org](http://www.benrose.org)

Fifth Third Bank proudly supports ESOP and its 2017 Annual Luncheon.



Fifth Third Bank. Member FDIC.

FIFTH THIRD BANK

The strength of our community is its greatest asset.

When people work together, anything is possible. It's why we support organizations that bring people within our community closer. They reinforce the bonds we share and help us celebrate the traditions we hold dear. It's just one part of our investment in our neighbors and the community.

KeyBank thanks ESOP for making a difference.

KeyBank 

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[www.mcgregoramasa.org](http://www.mcgregoramasa.org)

14900 Private Drive ▪ Cleveland 44112 ▪ 216.851.8200





# Thank You ESOP

for equipping Clevelanders with the knowledge  
and tools for financial stability and  
making home ownership affordable.



COUNCIL PRESIDENT  
**Kevin J. Kelley**



COUNCIL MEMBER  
**Anthony Brancatelli**

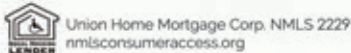
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# Annual Luncheon & Awards

Tuesday, October 17, 2017

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