



FINANCIAL WELLNESS • HOUSING STABILITY

2019 ANNUAL REPORT



team works

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1) MISSION

Our mission is to help adults in all stages of life achieve and maintain financial wellness and housing stability.

2) VISION

ESOP envisions a community in which everyone has economic opportunity, financial stability and a safe place to live.

3) PROGRAMS & SERVICES

ESOP is a HUD-approved housing and financial counseling agency. Our HUD-certified counselors are trained to provide the following services:

Affordable Homeownership Initiative

- Homebuyer Education
- Pre-Purchase Counseling
- Post-Purchase Counseling
- Foreclosure Prevention Counseling
- ESOP Realty, Inc.

Senior Financial Empowerment Initiative

- Financial Coaching and Counseling
- Senior Financial Education Workshops
- Senior Property Tax Loan Program
- Volunteer Income Tax Assistance (VITA) Services
- Matched Savings Learn and Earn Account Program



A LETTER FROM THE EXECUTIVE DIRECTOR AND BOARD CHAIR

Dear Friends,

Ten years ago, I walked through the doors of ESOP for the first time. The goal at the time was to help the team build an organizational infrastructure to ensure ESOP's sustainability. A decade later, after several iterations and emerging community issues, the two constants to our success have been the team and innovation...in that order.

Through the Great Recession of 2008, ESOP took a collaborative "team" approach with some of the most influential financial institutions in the country to streamline the foreclosure prevention process. Since then, we have helped 55,000 homeowners statewide avoid foreclosure.

In 2012, ESOP took a hard look at our data to identify emerging issues. The Silver Tsunami – the aging of our population – was starkly staring back at us through the numbers: 40% of our foreclosure clients were 55 or older. In response, ESOP again teamed with our financial institutions, foundations and community-based partners to create the Senior Financial Empowerment Initiative (SFEI): a suite of holistic and integrated services which so far has helped more than 20,000 older adults across Northeast Ohio achieve financial capability (knowledge, skills and access to resources) allowing them to remain financially stable and age well in the community.

Our SFEI model has become nationally recognized and replicated. Thanks to the generous support of and teamwork with JPMorgan Chase, ESOP has traveled to 19 cities over the past four years to share our model with more than 433 mission-similar nonprofits. We are now recognized as a thought leader on issues related to financial and housing stability for older adults.

In 2017, remaining committed to **team** and **innovation** as our guiding principles, we merged with Benjamin Rose Institute on Aging, developing a comprehensive suite of services across our organizations. Our client success stories throughout this report will illustrate the synergy that has evolved from our combined service model.

These are great accomplishments and ones for which our team is extremely proud, but there is still much more work to be done in 2019 and beyond. So...what's on the horizon?

Leveraging our successful collaboration with The MetroHealth System to provide financial lunch and learn workshops over the past three years, ESOP and MetroHealth are again teaming up to form a Medical Financial Partnership that we believe will directly and positively impact the Social Determinants of Health in our community.





Consider this: 40% of a person’s health outcomes are directly attributed to their zip code. The Social Determinants of Health – that is, social and economic factors – have a greater impact on health outcomes than genes and biology, clinical care and physical environment, which comprise a combined 30%.

Thanks to the generous support of The Cleveland Foundation and The Nord Family Foundation, in January 2020 The MetroHealth System and ESOP will launch a three-year program called “Linking Interventions of Financial Empowerment to Patient Outcomes Program” or LIFEPOP (read more about it on page 10).

On the housing front, and thanks to the support and teamwork from our friends at U.S. Bank, we are about to complete our inaugural accessibility modification for an older adult homeowner by providing roof and front step repairs. Having built our competency in this program, in 2020 we will significantly expand our home repair and accessibility model.

In 2019, we began a partnership with the City of Shaker Heights to assess the needs of their older adult homeowners. In eight short months we have learned a great deal, but the key takeaway is this: Many older adults living on a fixed income are trapped in their homes without the financial capability to transition to a safer, more affordable living option. Home repairs and maintenance, property upkeep and taxes are now simply too much for many older adults to maintain without significant financial resources. In collaboration with Shaker Heights, we are assessing the prevalence of this issue in our community and developing interventions to respond to this emerging need.

Over the past 26 years, ESOP has been at the forefront of changes like these in the community. We hope that you will see the teamwork and innovation clearly reflected through the success stories and funders highlighted in our annual report.

It has been my privilege and honor to be a member of this team over the past 10 years and to be a part of what they have been able to accomplish. Our team is comprised of a tireless and committed staff, a board of managers who give generously of their time, resources and expertise, our colleagues at Benjamin Rose, and quite frankly, you.

On behalf of Board Chair Katherine Hollingsworth and the entire ESOP team, thank you for your continued partnership that helps us do what we do best. It’s never about one person. It’s about the team. Team works!



**MICHAEL
BILLNITZER**

Executive Director



**KATHERINE
HOLLINGSWORTH**

Chair, Board of Managers



ESOP IMPACT

HOUSING COUNSELING

- 117** Graduates of Homebuyer Education
- 197** Clients Received Homebuyer Counseling
- 153** Homeowners Avoided Mortgage Foreclosure
- 98** Homeowners Received Property Tax Counseling

SENIOR FINANCIAL EMPOWERMENT INITIATIVE

- 477** Senior Financial Workshops Conducted
- 4,142** Older Adults Participated in Workshops
- 441** New Older Adults Engaged in Financial Coaching or Counseling
- \$268** Average Increase in Savings
- \$2,759** Average Reduction in Debt
- 37** Point Average Improvement in Credit Score

BENEFITS ENROLLMENT CENTER

- 406** Clients Screened and Enrolled for Benefits
- \$118,752** Total Amount Clients Saved by Accessing Benefits





MATCHED SAVINGS PROGRAM: LEARN & EARN ACCOUNT PROGRAM (LEAP)

- 95** Clients Enrolled
- \$1,075** Average Increase in Savings
- \$2,106** Average Debt Reduction
- 32** Point Average Improvement in Credit Score



HEALTHY FINANCES FOR ADULTS UNDER 55

- 268** Clients Participated in Workshops
- 38** Engaged in Financial Coaching or Counseling
- \$300** Average Increase in Savings
- \$7,600** Average Reduction in Debt
- 45** Point Average Improvement in Credit Score



VOLUNTEER INCOME TAX PROGRAM

- 1,312** Clients Served
- \$1,710,657** in Tax Refunds for Clients





NINA

TIFFANY

RACHEL

MARY

MICHAEL

ANTOINETTE



WHAT MAKES OUR TEAM WORK?

EXECUTIVE / ADMINISTRATIVE

MICHAEL BILLNITZER, Executive Director:

"The Golden Rule. Time and again, members of the ESOP Team make personal sacrifices for the greater good of their colleagues and clients."

NINA BLACKMAN, Finance Manager:

"The commitment to Thinking Big together."

VALERIE MACZAK, Grants Manager:

"Dedication to solving today's problems while anticipating tomorrow's issues."

MARY NORRIS-PACK, Community Engagement Manager, Executive Assistant:

"We divide tasks and multiply the successes."





CYNTHIA

SONYA

ROBERT

ANA

VALERIE

FINANCIAL COUNSELING

SONYA EDWARDS, Director of Financial Counseling:

"Individual commitment to one common goal in unison."

**TIFFANY TAYLOR, Assistant Director, Financial Counseling:
Financial Empowerment Coach:**

"Communication is essential to staying on track and working together!"

RACHEL SLOMOVITZ, Financial Empowerment Coach:

"The passion we feel for our work, our clients and our causes."

ROBERT KING, Financial Empowerment Coach:

"The sum of our parts helps us to accomplish amazing outcomes."

HOUSING COUNSELING

ANTOINETTE SMITH, Director of Housing Counseling:

"Diversity of all of our capabilities and the ability to adapt to changing conditions."

ANA GONZALEZ, Senior Housing Counselor:

"On our own we impact so little; as a team we impact so much."

BENEFITS ENROLLMENT

CYNTHIA WALKER, Benefits Specialist:

"A shared respect for one another and the work that we do."



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PROACTIVE



GETTING AHEAD OF PROBLEMS TO ACHIEVE AND MAINTAIN FINANCIAL WELLNESS AND HOUSING STABILITY

By building relationships with our community and our clients, ESOP can prevent financial and housing crises before they happen. Chrisandra attended a senior fair where she met ESOP's Community Outreach Manager, Mary Norris-Pack, who told her what ESOP offers.

Chrisandra called our intake line to easily schedule an appointment with ESOP. We strive to meet people where they're at, so Chrisandra's appointment took place at the Paul W. Alandt Lakeshore Rose Center for Aging Well, just a few blocks from her house.

Chrisandra told her Financial Empowerment Coach and Assistant Director, Financial Counseling, Tiffany Taylor, that she retired in early 2019 and wanted to make sure her budget allowed her to enjoy life after work – especially given a history of earlier financial heartbreak. In 2009, Chrisandra lost her home when her mortgage payment quadrupled after a mortgage servicer bought out her loan. She fought it with a lawyer but still ended up foreclosing.

"I wish I had known about ESOP then," Chrisandra told us, but the good news is that she still set aside and saved her mortgage payment every month. Chrisandra stockpiled \$13,000 and bought a house in 2014. She knows she can turn to ESOP when she's ready to apply for the Homestead Exemption next year when she turns 65 and if she needs to make repairs and safety modifications.

In the meantime, Chrisandra is finishing ESOP's Senior Financial Empowerment Workshop series and meets with Tiffany regularly to review her goals. Chrisandra also met with Cynthia Walker, ESOP's Benefits Specialist. Thanks to supportive funding from the Western Reserve Area Agency on Aging for ESOP's Benefits Enrollment Center, Chrisandra received a benefits assessment, which checks eligibility for more than 1,300 federal, state and local benefits. She also had a vision screening and qualified for free eyeglasses so she can monitor her bank statements to avoid fraud and financial exploitation.

Chrisandra also took advantage of the free income tax preparation that ESOP offers in partnership with the Cuyahoga Earned Income Tax Coalition and Volunteer Income Tax Assistance. She saved what she might have paid in preparation fees (\$250 for the average person) and she doesn't have to worry about navigating the changing tax laws and exemptions.

Tiffany tells us, **"We're getting Chrisandra connected to everything, so she doesn't have to worry in retirement."**



INNOVATIVE

LIFEPOP: A STRATEGIC PARTNERSHIP WITH THE METROHEALTH SYSTEM TO ADDRESS CRITICAL HEALTH AND FINANCIAL WELLNESS ISSUES

Since 2016, ESOP and The MetroHealth System have partnered to take a preventative approach to address the link between an employee's financial well-being and their performance. It started as monthly "Lunch and Learn" workshops for MetroHealth employees that covered a spectrum of financial topics, including budgeting basics, understanding credit, savings, debt management and maximizing employer benefits. ESOP added the "Metro Match" matched savings program, in partnership with Fifth Third Bank, to incentivize participants to save and develop healthy financial behaviors.

We expanded our partnership, launching a pilot program to assist MetroHealth patients in their return to the community by helping them improve their financial capability.

And now, thanks to generous financial support from The Cleveland Foundation and The Nord Family Foundation, ESOP and MetroHealth launched **LIFEPOP**, the Linking Financial Empowerment to Patient Outcomes Project, beginning in fall 2019.

LIFEPOP's innovative medical-financial partnership embeds ESOP's financial coaches at MetroHealth's main campus and Old Brooklyn locations to positively impact the social determinants of health for older adults, including their financial and housing stability, food security and access to health services.

Through LIFEPOP, at least 400 older adults will receive financial capability services in a medical setting, with 240 participating in a research study. The Benjamin Rose Institute on Aging's Center for Research and Education is overseeing the study to create

a foundation for future randomized controlled studies that can establish a replicable, evidence-based program with the potential of being implemented in health settings across the country.

LIFEPOP posits that receiving financial capability and housing stability services will improve patients' medication adherence and lead to a decrease in emergency room visits and hospital readmission rates, enabling older adults to age in place with greater financial stability. Promoting aging in the community should decrease systemic costs and bring about savings for Medicare and Medicaid, reducing expenses associated with long-term care if older adults can safely remain in their homes.

Barbara*, age 65, participated in a preliminary test of LIFEPOP and shows its potential.

Barbara was referred to ESOP after a hospital stay for a fall that left her with lingering cognitive issues and in need of brain surgery. As Barbara recovered, her husband suffered a major heart attack. Unable to work, Barbara and her husband went on Social Security, drastically lowering their income. Barbara told her MetroHealth case manager that she was worried about finances. The case manager made a referral to ESOP and helped gather financial and personal documents that would enable Barbara to receive assistance.

**Not the client's real name*



The first of Barbara's financial stressors was the \$600 she paid every month for prescriptions. Financial Empowerment Coach Robert King got that reduced to just \$30 a month.

Barbara was also battling ongoing \$300-per-month water bills – a red flag for a household of two. ESOP received approval for Homestead Exemption to reduce her water and sewer bills to zero, and we guided Barbara through the process of finding a professional to fix the leak that was causing the high bills and mold. It was also apparent that weatherization would create significant savings in heating and cooling, so Robert completed an application for a weatherization program.

Barbara was also behind nearly \$300 on her property taxes. ESOP's Housing Counselor Ana Gonzalez helped her address the delinquency to remove the financial and emotional drain. Barbara was recently approved for a Homestead Exemption to reduce her property tax bills.

Like the LIFEPOP program, Barbara's story is evolving, and ESOP will continue to help her navigate financial and housing challenges.

COLLABORATIVE

PROVIDING FINANCIAL CAPABILITY TO OLDER ADULTS IN THE WORKFORCE WITH THE SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM (SCSEP)

Community partners are critical to connecting people with ESOP's services.

This year, ESOP began working with the Senior Community Service Employment Program (SCSEP), the nation's oldest program to help low-income, unemployed individuals aged 55+ find work. SCSEP matches eligible older adults with part-time training assignments with nonprofit organizations. For most, their SCSEP experience leads to permanent employment.

ESOP is the first organization in Ohio to add financial capability for SCSEP participants.

Beginning in February 2019, a pilot cohort of 102 SCSEP participants attend monthly workshops that cover a variety of topics (e.g., importance of savings, budgeting and goal setting, avoiding financial exploitation) over a 10-month period. Participants also have the opportunity to opt into one-on-one financial coaching and/or counseling, including affordable housing counseling, with their assigned ESOP coach. One-on-one sessions will continue into 2020 and beyond as needed for the individual SCSEP participants to achieve their financial goals.

Patricia* is a SCSEP participant whose success illustrates how SCSEP and ESOP can work together to truly help an older adult.

Patricia started one-on-one financial coaching with ESOP in early 2019. One of ESOP's offerings really excited her: the Learn and Earn and Account Program (LEAP).





LEAP is an incentivized, matched-savings program coupled with a 12-month comprehensive financial coaching model. Thanks to funding support from U.S. Bank, LEAP clients can establish an emergency savings fund, averaging over \$1,000, while attaining the knowledge, skills and access to resources that lead to financial capability. Clients enrolled in LEAP open a no-fee custodial savings account at a local U.S. Bank branch and build positive savings habits by making regular deposits.

They receive matched funds after attending a minimum of four financial education workshops, engage in a minimum of six financial coaching sessions, and have made at least 10 deposits over 12 months.

In addition to participating in the matched savings program, Patricia also completed a benefits assessment with Cynthia Walker, ESOP's Benefits Specialist, to lower her medication costs.

Patricia has saved \$1,100, and she's on track to continue building financial security. Through her participation with SCSEP, she obtained a permanent job she loves just a few blocks from home in Bedford and no longer needs to even drive to work.

Sonya Edwards, Director of Financial Counseling, said, **"This is exactly how the program is supposed to work. Patricia is very happy with her experience and has leveraged the resources SCSEP and ESOP made available to her and has benefitted in a major way!"**

We hope to expand ESOP's financial capability services across the state of Ohio to all SCSEP programs, and we are working with the Benjamin Rose Institute on Aging's Center for Research and Education to demonstrate the efficacy of the program to ultimately replicate it across the country.



RESPONSIVE

MEETING THE CHANGING NEEDS OF OUR CLIENTS AND OUR COMMUNITY

Harold couldn't bear the thought of losing his childhood home. Thankfully, he learned about ESOP through the Cuyahoga County Treasurer's office, and contacted us for assistance with his delinquent property taxes on the home he had grown up and raised his family in. He had also purchased an empty lot adjacent to his property so his children would have a safe place to play where he could keep a watchful eye out for them. Harold was intent on keeping the lot for his grandchildren when they came to visit.

Forced to go on disability, Harold's income was abruptly cut. Delinquent property taxes mounted to \$1,300 between his home and the lot after nearly seven years of non-payment.

But Harold made a promise to his mother before she passed away that he would keep the home in the family, and he was dedicated to doing so. On his fixed income of only \$795 per month, he was worried he couldn't do it, but his ESOP Financial Empowerment Coach, Robert King, helped him navigate the path. From November 2018 through June 2019, Harold participated in several financial counseling sessions during which ESOP helped him establish an action plan that included an affordable payment plan on the delinquent taxes.

Additionally, ESOP helped Harold apply for the Homestead program, reducing his annual property tax bill to zero (a \$186 annual savings that made a big impact). With ESOP's help, Harold now has a small surplus each month and can rest easy knowing the house will stay in the family.

Robert also helped Harold request a lower water and sewer rate through the Homestead program. That application is still pending, along with a request for the City of Cleveland's home repair program to have his house painted.

Harold is passionate about owning the home that has been in his family for several generations, and he expects his mortgage to be paid off within four years.

"I am extremely thankful for ESOP and Robert, who helped me make it happen," Harold shared.



SUPPORTIVE



GUIDING PEOPLE THROUGH CHALLENGES AND SUCCESS

ESOP’s services support people during the best and worst times in their lives.

Some of our clients are suffering deeply – like Nancy*, who attended a Senior Financial Education Workshop series at a library. After building trust with the instructor, Financial Empowerment Coach Rachel Slomovitz, Nancy disclosed that she had been enduring physical and emotional abuse from her husband as he experienced dementia. Thanks to a partnership with the Cuyahoga County Division of Senior and Adult Services, ultimately Nancy and her husband received assistance so that they are both safe.

We also get to support our clients through happy, exciting times, like purchasing their first home.

As a HUD-approved housing counseling agency, ESOP helps low-to-moderate income individuals and families gain the financial education and tools they need to maintain long-term sustainable homeownership. Programs include homebuyer education workshops, pre-purchase counseling, post-purchase counseling, and access to ESOP Realty Inc., our nonprofit social enterprise. This holistic process provides clients with the knowledge, skills and access to resources that make ESOP clients financially capable to own a home, and in turn, help stabilize Ohio neighborhoods.



**Not the client’s real name*

SUPPORTIVE

Kim is one of the new homebuyers ESOP celebrated this year – though, as is often the case, her journey to homeownership took several years. Kim’s landlord was selling the Lakewood home she was living in and she wanted to buy it. In 2017, she was referred to ESOP by Third Federal Savings & Loan to strengthen her credit and get ready to take on a mortgage.

“It’s not uncommon for us to invest time and effort over the course of a couple years to get someone ready for homeownership,” said Antoinette Smith, Director of Housing Counseling. “That’s why we’re so grateful for ESOP’s housing funders who make this investment with us.”

The first step for Kim was attending ESOP’s homebuyer education classes.

“I learned so much in the classes – I loved it!” Kim told us. **“I felt like I could ask a lot of questions and not feel silly.”**

One element of the homebuyer education class that Kim really liked was getting to meet the mortgage servicer she ultimately ended up working with to get the loan for her home.

After the class, Senior Housing Counselor Ana Gonzalez met with Kim, first doing a thorough review of her financials and then helping Kim develop a plan to get where she wanted to be. Kim and Ana worked together throughout 2018, and Kim did everything she needed to refine her credit so that she could purchase the property. At age 62, Kim became a homeowner in 2019.

“The people at ESOP are very nice, and I can tell they love what they do,” she said.





2018-2019 FUNDERS

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The Eva L. and Joseph M. Bruening Foundation
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Citizens Bank
City of Cleveland Department of Aging
City of Cleveland, City Council CDBG Funding
City of Warren, CDBG Funding
The Cleveland Foundation
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Cuyahoga County EITC Coalition
E & E Davis Foundation
Fifth Third Bank
First Federal Lakewood
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Huntington Bank
JPMorgan Chase Foundation
KeyBank Foundation
The McGregor Foundation
The MetroHealth System
Murphy Family Foundation
National Community Reinvestment Coalition
Nord Family Foundation
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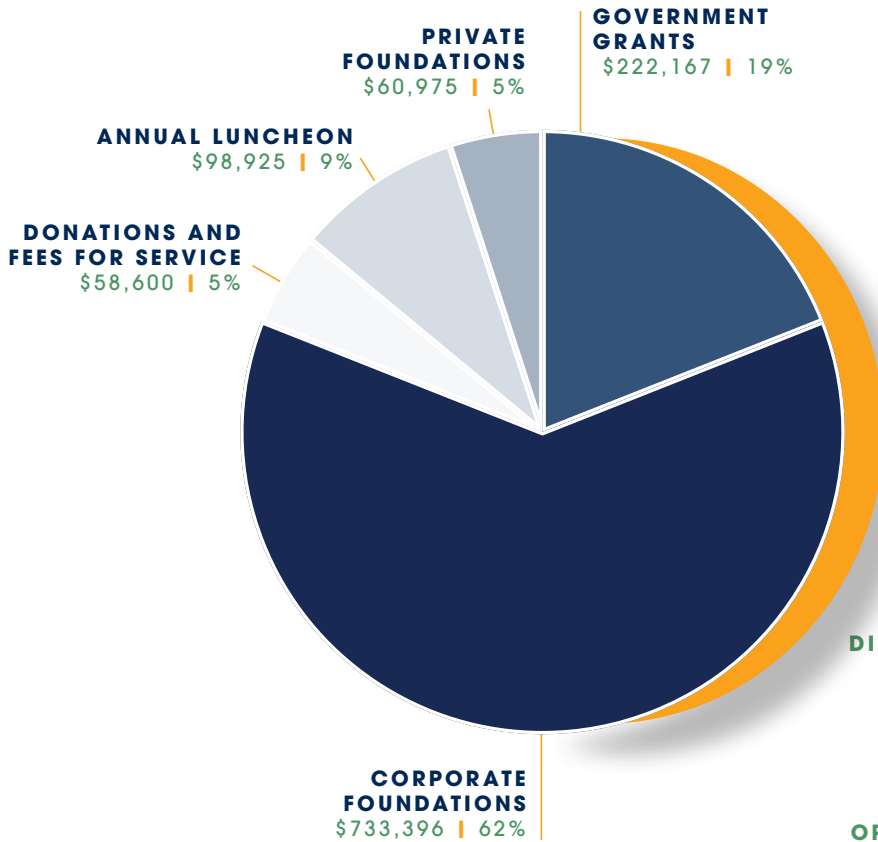
Ocwen Financial
Ohio Department of Aging
Ohio Housing Finance Agency
PNC Foundation
Third Federal Savings & Loan
Third Federal Foundation
Trumbull County Senior Services Levy
Union Home Foundation
United Way of Greater Cleveland
U.S. Bank
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The Raymond John Wean Foundation
Wells Fargo
Western Reserve Area Agency on Aging
Westfield Insurance Foundation
White-Barr Family Foundation
Youngstown Foundation



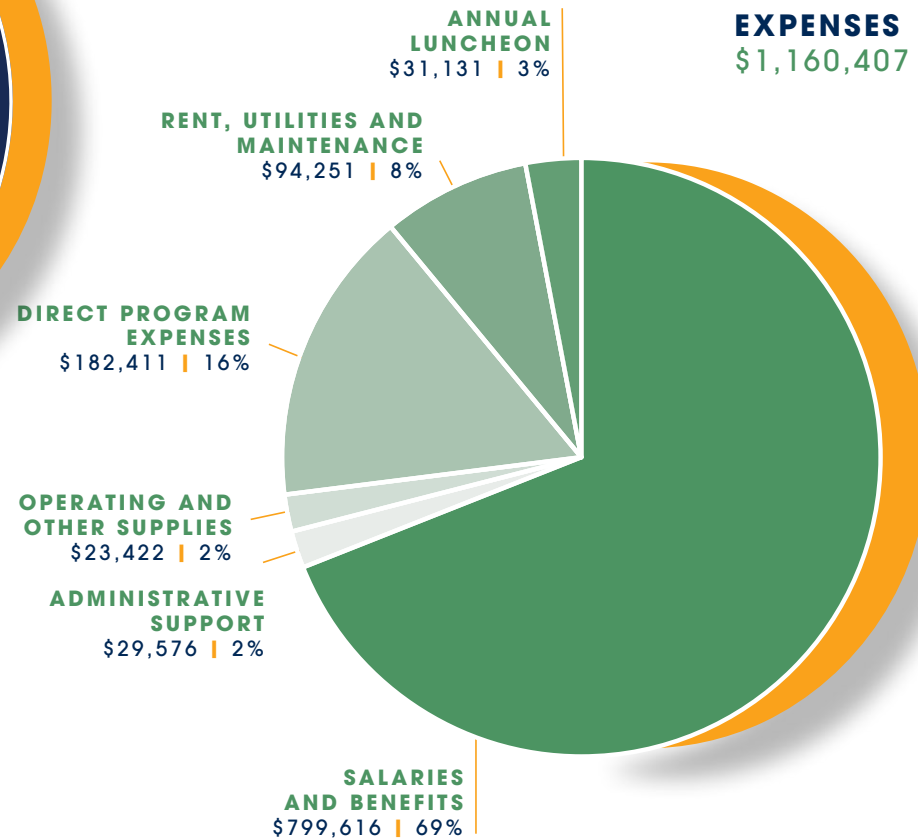
2018 ESOP FINANCIALS



INCOME \$1,174,063



EXPENSES \$1,160,407



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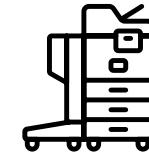
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Always Innovating



When communities celebrate, so do we.

We believe in celebrating today and rejoicing in the possibilities of tomorrow. That's why U.S. Bank supports the events, holidays and festivals that bring our community together. Celebrating life's special moments reminds us that the future is bright.
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U.S. Bank is proud to support Empowering and Strengthening Ohio's People.



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The Ohio Housing Finance Agency is a proud sponsor of Empowering and Strengthening Ohio's People Luncheon and Annual Awards.

Since 1983, OHFA has empowered more than **163,000** households throughout Ohio to achieve the dream of homeownership. As the allocating Agency for the federal Housing Tax Credit program, OHFA has supported financing for more than **140,000** affordable rental housing units.

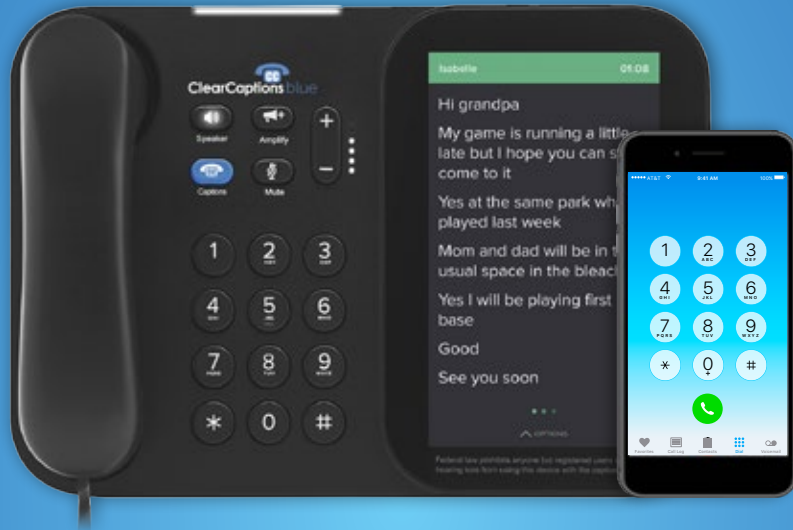




CARING IN ACTION

At Ocwen, we understand how important homeownership is to our customers. By helping families stay in their homes and protect their largest assets, we are working to keep neighborhoods intact and communities strong across America. Ocwen is proud to join efforts with Empowering and Strengthening Ohio's People (ESOP) in this mission.

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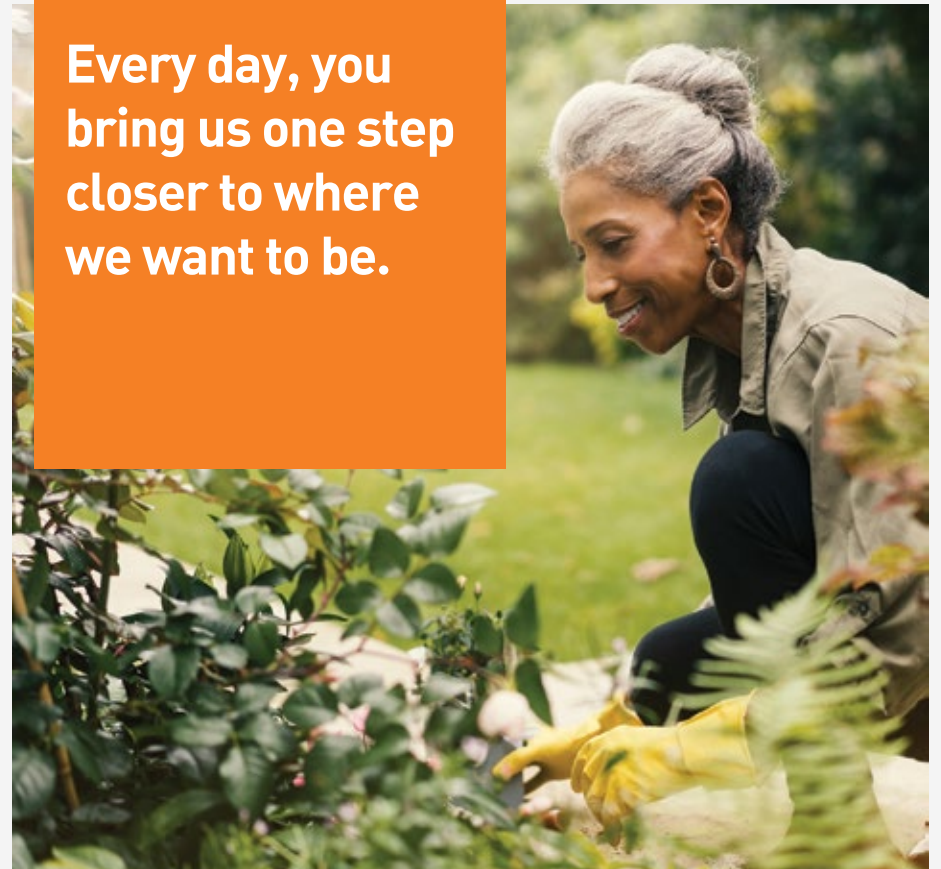
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closer to where
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We're proud to support Empowering and Strengthening Ohio's People for driving the change that makes each day better than the one before.

pnc.com/communitydevelopmentbanking



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Wells Fargo is proud to sponsor ESOP's Annual Luncheon

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Creating Community Chemistry.



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As a part of the local community for over 80 years, we know the value in neighbors helping neighbors. We're proud to sponsor the Annual Recognitions Luncheon. After all, helping build strong, vibrant communities is what we strive to do every day.

Chalana Williams
VP, Community Development Officer
(216) 912-5179
cwilliams@ffl.net

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Village *in the* Heights

wishes



a very happy birthday!

Your work inspires our members. Together we help older adults to:

Live Better Longer At Home!

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.



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thanks

to **ESOP STAFF, BOARD OF DIRECTORS, BENJAMIN ROSE COLLEAGUES** and **COMMUNITY PARTNERS** for your hard work and dedication to helping adults in all stages of life achieve and maintain financial wellness and housing stability!

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