



Stabilizing Communities

ANNUAL

2010 report

New Directions Housing Corporation

(Louisville, Kentucky, and Floyd and Clark counties, Indiana) is one of the region's largest and most productive community development corporations.

Created in 1969, it has evolved into a tri-county agency offering excellence in Real Estate Development, Asset and Property Management, Resident Services, Home Ownership Preservation and Community Building and Organizing.



New Directions is a member of both the NeighborWorks® America network and Metro United Way. Its board and key leaders are committed to neighborhood capacity building, family self sufficiency and regional community development.

As New Directions faces the challenges of the most severe economic recessions of our time. The shared knowledge, advice and resources of volunteers and partners are valued and appreciated.

Critical challenges in the local, state and federal environment

In 2010, New Directions Housing Corporation captured and deployed federal stimulus funding and other special resources to achieve major project milestones and carefully planned community stabilization tactics.

Neighborhoods leadership from across the region has emerged from the recession with strong vision, planning results and new passion for change. In this, they find a partner in New Directions.

Effort and resource yielded strong results

New Directions maintained steady progress toward established goals in portfolio strengthening and redoubled its efforts in community stabilization. Major redevelopment projects at Jackson Woods and Saint William Apartments will preserve quality rental housing in revitalizing neighborhoods.

New Directions, with its local public partners, Louisville Metro Government and Indiana's City of New Albany, have obligated nearly \$7.5 million in Neighborhood Stabilization Plan I funding. Invaluable neighborhood plans and private partners are part of the nationwide effort to stop and reverse the impact of foreclosure, vacancy and home abandonment. Each home produced will be an extraordinary opportunity for prepared potential home owners.

People from many neighborhoods have stepped up, joined in and are part of many efforts. Community gardens, service to the elderly, youth leadership, code enforcement, learning and teaching, volunteerism and generosity—all of this happened in 2010 thanks to people who care.

Regional economic backdrop

Our region's housing environment, while stable compared to many American communities, still suffered attrition in affordable housing caused by recession and predatory lending. Louisville's Metropolitan Housing Coalition reports that in 2009, the Metropolitan Statistical Area saw a total of 7,142 foreclosures, an increase of 18.4 percent over 2008. Louisville experienced an increase in foreclosures of 34 percent over the previous year. The home ownership rate for the Louisville MSA was 67.7 percent in 2009, compared to 73.4 percent in 2002—a drop of nearly six percent with factors from both foreclosures and demographics wearing away at this essential investment base.

Moving forward

The Board of Directors and Executive Director Joe Gliessner prepared the agency for recession challenges and opportunities with a planning retreat in October 2009. Courtesy of JPMorgan Chase, Facilitator Michelle Busch and Federal Policy Director Barbara Burnham and Senior Vice President Evelyn Brown—both from Local Initiatives Support Corporation—presented a forecast of forces that would impact the country's community development. With guests from United Way and NeighborWorks® America, the group heard of the anticipated upheaval occurring due to national administration change, stimulus funding streams and policy shifts at the federal departments of Housing, Education and Transportation.

Looking to the region's economic recovery

This strategic planning retreat—also attended by community leaders--produced five goals that served the agency well in 2010:

Ensure that communication to key audiences is accurate and more visible; Work toward 100 percent board participation in resource development; Convene, with our Neighborhood Roundtable, a set of Community Leadership Forums with Louisville mayoral candidates as listening and learning sessions to serve as a preamble to hosting the 2010 Community Leadership Institute of NeighborWorks America; Design a plan for sustaining agency financial progress beyond federal stimulus; and Pursue Real Estate opportunities that serve neighborhoods, advance families' asset strength and that are fiscally responsible.



New Directions Housing Corporation

HUD's Neighborhood Stabilization Program

Then, NSP happened! Before April 2010, New Directions had not a dime of NSP I—and by Memorial Day, the agency assumed obligation duty with two cities, and had designed contractor procurement and developer agreements to meet the promise of two neighborhood plans.

In 2011, New Directions will develop 34 new homes and a resident resource center to strengthen two key neighborhoods, Midtown in New Albany and Louisville's Shelby Park. New Directions multifamily housing is present in both areas, so commitment to housing justice and access is robust and already rich with relationships.

Midtown and Shelby Park, separated by a state line, are less than 10 minutes from each other. Architectural style, house sizes, proximity to amenities and other features make these two areas very similar to each other. Before the recession, they were seeing some market growth. Both had more than their share of speculative, absentee landlord activity.

Enter the Recession—and quickly speculators were upside down in Midtown, losing not one, but often 10 homes at a time to foreclosure. Some potential landlords had acquired substandard, vacant units and were playing a low-down market timing game—which they lost. In fact, New Directions targeted one of these portfolios for NSP acquisition in order to remove its blighting influence.

New Directions NSP homes will go from being the worst to the best, and most energy efficient on the street!

Success will be dependent on even larger resident-based revitalization movements. In 2011, New Directions will work to raise the bar on financial awareness and empowerment for everyone, in league with other stakeholder agencies so that residents' hard-won financial gains are not lost to predatory forces.

Sustaining the vision

New Directions has made a commitment to renew and revitalize rental housing communities built or acquired by agency founders in the 1970s and 1980s. At the top of the list are Shelby Park Neighborhood's Jackson Woods Apartments and Smoketown Apartments, and in California Neighborhood, there is Saint William Apartments. Both neighborhoods are blessed with vivid revitalization movements and community partners.

At the close of 2010, construction at all three sites was nearly completed!

Jackson Woods Apartments, a \$6.7 million redevelopment, found its equity investor in the newly constituted PNC Bank after its merger with National City. Other partners include Kentucky Housing Corporation, Louisville Metro Government, NeighborWorks America and our original partner, the US Department of Housing and Urban Development. The 60 units of Jackson Woods will be completely renovated and reoccupied by mid 2011. The Jackson Woods learning center building, christened the Kelly-Steinbock Idea Center, was completed in January 2010 then fully equipped to aid temporarily displaced residents. Private donations from Louise Steinbock and her family, as well as earlier volunteerism from Southern Baptist Convention and its Crossover 2009 made the site possible.

Saint William Apartments redevelopment was enabled through work with Ohio Capital Corporation for Housing and Fifth Third Bank, as equity investor, with Kentucky Housing Corporation, Louisville Metro Government and NeighborWorks, again, as partners. Private donations from Saint William Church and earlier volunteerism given by South East Christian Church and its 2008 Help Build Hope II event were also essential.

In 2010, New Directions Property Management professionals successfully placed over 130 resident families in temporary units as Jackson Woods and Saint William Apartments reached the construction phases of their redevelopment. In early 2011, these residents have the first options on new units at both sites, but are also welcomed to stay at their relocation site, too!

A HUD Mark-to-Market refinancing process to benefit Smoketown Apartments (16 units) has also been completed. Board Emeritus Cliff Brownmiller donated over 400 hours of service to oversee the renovation of the site, including the installation of a new exterior stair system. His colleague, Mike Garvey, donated an additional 108 hours!



Helping homeowners retain the American Dream

Millions of homeowners have lost their homes across the country. At New Directions, the commitment continues to work with existing homeowners to sustain their vital investment in neighborhoods. In Smoketown and Shelby Park, New Directions completed the rehabilitation of another 15 owner-occupied houses, in partnership with Louisville Metro Government, and other funders like Kentucky Housing Corporation and Federal Home Loan Bank. Homeowners in these two neighborhoods are part of a Quality of Life Action Plan strategy to sustain and increase families' investment and asset stabilization.

Repair Affair serves low-income elderly and disabled homeowners with home repairs through a massive recruitment and organization of volunteers, donors and sponsors. In a day of service, volunteer teams initiate and complete repairs on pre-selected homes, prioritizing safety, security, weatherization and neighborhood stability.

Last year, 1,140 volunteers worked on 124 homes, and while our 2010 Repair Affair is not yet finished, we already have 110 homes completed, thanks to another 1,023 volunteers. Repairs include such things as adding wheelchair ramps, handrails, minor roof repair, minor electric and plumbing repairs, door and window repair, and rebuilding porches and failing floor joints. Many homes are caulked, primed and painted in a day.

The City of New Albany Emergency Repair and Roof Program, using Community Development Block Grant funds, is able to completely remove failed roofs, replace sheeting and repair related damage. Emergency repairs can include many kinds of needs, but most often involve heating, plumbing, electrical or other failed systems. Gifts from Horseshoe Foundation and the New Albany Urban Enterprise group increase Repair Affair impact since these funds enable small contract repairs prior to volunteer team arrivals.

Putting people first

Community Building and Resident Services reach homeowners and the homeless, children and parents, regional volunteers and grassroots neighborhood groups. Our programs link the security of safe housing with innovations to benefit the community. We work with emerging leaders to strengthen grassroots organizations for increased safety and empowerment as part of the Neighborhood Roundtable which meets bi-monthly to exchange strategies and to encourage proactive civic participation. In 2010, Neighborhood Roundtable meetings were frequent, well attended and highly productive. In addition to the six Community Leadership Forums convened with mayoral candidates, the annual Property Report produced by nearly 15 neighborhoods has resulted in a record number of demolitions and citation corrections!

Our seven Learning Centers are committed to the value of lifelong learning and community building. At four neighborhoods sites, we engage volunteers as tutors to help children complete homework and excel in their studies. Thanks to United Way and other private donors, neighborhood leaders are hired as Neighborhood Mentors. For many, this is a first venture into the job market. At other sites, elderly residents have access to computers and information regarding social services, recreation and access to health services. New Directions Learning Centers are equipped with computer labs to help children and families access new technologies.

Service Coordination links resident families with available community services to encourage self-sufficiency and independence. Connections with HUD and other partners leverage tailored programming to bring choices and options to residents. As a Metro United Way member agency, New Directions reaches out to other agencies to offer its twin capacities of service coordination staffing and the availability of community rooms as a neighborhood-based delivery mechanism.

Our Transitional Services Program for Homeless Families provides a two-year shelter program to homeless, single-parent families offering intensive case management, goal setting counseling and service coordination. This program was among the first of its kind in the nation.



New Directions Housing Corporation

Parents work intensively on financial skills, debt reduction and sometimes painful reflection on the choices and occurrences that brought them to homelessness. We work with parents to meet their children's present needs, to break the cycle of homelessness. In 2010, six of seven Transitional Services participants increased income and decreased household-related debt from the time of their entrance to the program to their exit and were able to secure Section 8 Housing Vouchers and obtain permanent housing.

Unifying vision

Creative solutions improved Property Management and Resident Services for residents. Another improvement was achieved with the creation of the position of Resident Services Director, filled by the promotion of Dawn Davis formerly of Family Services and the consolidation of Transitional and Family services operations. Subsequent promotions and recruitment filled key positions in Transitional and Family services. By early 2010, six Family Services field staff had been equipped with laptops to dovetail with a more mobile case management and service coordination data system. Resident Services, with support from the agency's IT director, is in final stages of creating a data base to expedite record keeping and reporting.

The agency's first experience with AmeriCorps VISTA volunteers was successful, with five great volunteers joining the agency in 2009. This year, we welcomed two new VISTAs, and three Kentucky AmeriCorps volunteers. All are engaged in diverse community stabilization work.

Community Leadership Institute

Throughout 2010, New Directions worked with volunteers to prepare for October's four-day Community Leadership Institute. New Directions, NeighborWorks America and the CLI planning consultant, Creative Solutions, recruited 75 grassroots leaders, a Host Committee, local sponsors and great partners to get ready for this autumn conference. New Directions and local sponsor PNC Bank secured the Muhammad Ali Center for a very special opening reception to convey thanks for selecting Louisville for this honor. Metro United Way's sponsorship of Action Grants for four local teams enables 60 regional grassroots leaders to attend and work toward a 2011 Action Plan. (A social media campaign sent Twitter and Facebook updates from Louisville kept others connected.)

On the first day of CLI, New Albany Mayor Doug England invited media to an exciting NSP Construction Kick-off to thank the Indiana Housing and Community Development Authority for its partnership, and to announce the obligation sites for the Midtown Renaissance, as coordinated by New Directions. John McCloskey, Interim Director of the NeighborWorks National Training Institute, provided a national perspective.

High-impact collaboration

Four exciting collaborations—Bridges to Tomorrow, The California Collaborative, Newburg Weed and Seed, and the Smoketown and Shelby Park Revitalization—unite many institutional friends, as well as bringing new sponsors to community development.

Metro United Way Bridges to Tomorrow addresses two critically important issues: the school-readiness of pre-K children and the economic stability of their families. The "B2T" design is a rich collaborative approach engaging four community centers which have focused services on early childhood education, with New Directions adding value as the operational partner. From its inception in 2007, Bridges to Tomorrow has asserted a commitment to a collaborative approach. New Directions has imported into its Resident Services programming the B2T innovations in service coordination and coaching.



The California Neighborhood envisions a bold and innovative approach based on national best practices—but rooted in the strengths, talents and aspirations of the generation who today call this place their home. The California Collaborative is a concept conceived and developed by residents of the California neighborhood community. In 2009, with friends and other neighborhood stakeholders, they launched a neighborhood management system in the California Neighborhood, using as inspiration the NeighborWorks®America model for a Robust Neighborhood Revitalization. Like B2T, New Directions serves as the operational partner and fiscal agent, working closely with The Community Foundation of Louisville.

Newburg leaders have focused on financial empowerment. As a member of the Newburg Weed & Seed Steering Committee and a co-applicant with Louisville Metro Government through the Department of Housing and Community Development, New Directions was awarded a grant for the Newburg Weed and Seed Individual Development Account (IDA) Program. The Federal Assets for Independence Project awarded \$100,000 for match money, and the Louisville Metro Department of Housing and Community Development provided the required non-federal match money of \$100,000. Newburg Weed and Seed IDA provides 40 participants the opportunity to receive a \$2 match for each \$1 saved, with a maximum match of up to \$4,000. To date, 25 participants are in the educational pipeline, five new homeowners have been created and 10 others are shopping!

Smoketown and Shelby Park Revitalization is well underway! Partnering with Presbyterian Community Center, New Directions celebrates the 2010 victories of this amazing initiative. In addition to 15 home rehabs and the renovations of the Jackson Woods and Smoketown sites, PCC has dedicated a state-of-the-art child development center and organized the Change Makers, who are young adults committed to changing themselves and their community. New Directions and PCC also completed a year-long listening process to create a Quality of Life Action Plan that captures the intent of residents, stakeholders and potential investors—especially potential home owners. Like other communities benefited by similar plans, this will be a guide to action, purposefully informing investment decisions in leadership, volunteerism, funding and program implementation.

People make the difference

The people of New Directions Housing Corporation—our volunteers, staff members, service participants and partners—have advanced the goals and mission during 2010. We endeavor to understand our community level impacts with greater clarity, using participatory tools that ensure that as we measure we do so within the ethical framework of our mission.

Progress is based on understanding of our neighbors' needs, and the opportunities suggested by their strengths. We preserve home ownership; we create and maintain affordable rental housing; we deliver resident services tailored to families and their neighborhoods; and we organize with neighbors and partners to advance and increase results.

We are proud to serve Jefferson County, Kentucky, and Floyd and Clark counties, in Southern Indiana.



New Directions Housing Corporation

2010 Senior Staff

Joseph E. Gliessner, Jr.
Executive Director

Lisa D. Thompson
Assistant Director

Ed O'Neill
Chief Financial Officer

Theresa McCauley
Director, Asset Management

Al Spotts
Director, Real Estate Development

James Thomas
Director, Property Management

Janice Hill
Director, Information Systems

2010 Board of Directors

Art Baltes
*Senior Department Associate
Republic Diesel*

Sharan Benton
*Pastoral Assistant
Saint William Church*

Reverend Raymond Brown
*Pastor
Third Central UCC*

Michael Byrne
Community Volunteer

Todd Harrett
*Account Executive
Northern Continental Logistics*

Robert Holmes
*President & CEO
Louisville Real Estate Development Co.*

Ben Johnson
*Partnerships Specialist
US Census Bureau*

Jackson Jones
*Attorney
Valenti, Hanley & Robinson*

Mario Laso
*Assistant Vice President
Fifth Third Bank*

Jack McGill
*Area Director Provider Network
Operations, Humana, Inc.*

Tony Newberry, Ph.D.
*President
Jefferson Community & Technical College*

David Nofsinger
*Senior Design Project Manager
Weber Group, Inc.*

John Pieper, CPA
McCauley, Nicolas & Company, LLC

Phil Richardson
*Manager of Aircraft Maintenance
Control, UPS Airlines*

Beth Cress Rose
*Real Estate Agent
Milestone Realty Consultants*

Brad Schwandt
*Director of Maintenance,
Aircraft Maintenance &
Engineering, UPS Airlines*

Terry Singer, Ph.D.
*Dean/Professor
Kent School of Social Work
University of Louisville*

Jim Stammerman
*Executive Assistant to the
Chancellor, Ivy Tech Community
College*

Allen Steinbock
*President
Whip-Mix Corporation*

Louis Straub, II
*Senior Vice President
Chase Bank*

Councilman David Tandy
*4th District
Louisville Metro Government*

Leonard Watkins
Community Volunteer

Bill Weyland
*Managing Member
City Properties Group*

Deborah B. Williams
*CRA Officer
National City Bank*

Marita Willis
*Assistant Vice President/Community
Consultant, PNC Bank*



New Directions Housing Corporation

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(812) 949-8238

Home Repair Helpline: (502) 371-4806



Special Thanks

The 2010 Annual Report was produced through the generosity and talent of Jennifer Jenkins, graphic design, and James Moses and Michael Brohm, photography.

Financial Statements



New Directions Housing Corporation

Statement of Financial Position June 30, 2010 and June 30, 2009

	2010	2009
Assets		
Cash	1,014,669.61	890,787.30
Accounts Receivable, net	698,102.17	351,678.18
Mortgages and Notes Receivable, net	1,389,093.82	15,924.07
Unconditional Promises to Give	158,909.60	152,753.17
Notes Receivable and NWA Loans	-	40,600.00
Prepaid Expenses	119,343.75	124,363.18
Inventories	-	-
Construction in Progress	244,065.32	189,537.61
Other Assets	2,652,438.86	3,132,725.12
Property and Equipment	<u>17,649,578.02</u>	<u>18,358,040.90</u>
Total Assets	23,926,201.15	23,256,409.53
Liabilities		
Accounts Payable	442,268.06	305,010.44
Accrued Expenses	412,829.63	887,673.10
Deferred Revenue	20,348.63	46,776.95
Short Term Debt	1,358,194.44	1,623,665.05
Deposits	114,393.00	115,924.80
Long Term Debt	<u>8,798,261.65</u>	<u>8,519,484.72</u>
Total Liabilities	11,146,295.41	11,498,535.06
Net Assets		
Unrestricted	11,894,343.39	10,776,532.86
Temporarily Restricted	170,603.35	154,730.61
Permanently Restricted	<u>714,959.00</u>	<u>826,611.00</u>
Total Net Assets	12,779,905.74	11,757,874.47
Total Liabilities and Net Assets	<u>23,926,201.15</u>	<u>23,256,409.53</u>

Total Assets of New Directions and Affiliates June 30, 2010 and June 30, 2009

	2010	2009
New Directions Housing Corp	23,926,201.15	23,256,409.53
Reeser Court Apartments	929,392.74	998,850.96
Smoketown Apartments	-	183,233.93
St. John Gardens, Inc	1,049,535.30	1,139,680.40
Brandeis Apartments	2,053,885.89	2,188,122.09
Pearson Court Apartments	-	243,242.45
O' Connor Square Ltd	2,857,900.80	2,993,113.99
St. Edward Court LP	4,853,320.55	5,071,360.06
Clifton Court	1,284,827.89	1,319,338.01
New Community Housing Development Org	(1,470.00)	140.00
St. William Apartments	1,113,421.00	-
Jackson Woods Apartments	<u>2,057,977.15</u>	<u>-</u>
Total Assets	<u>40,124,992.47</u>	<u>37,393,491.42</u>

Comparative Statement of Activities for Fiscal Years Ending June 30, 2010 and June 30, 2009

	2010	2009
Revenue		
Contributions	397,479.10	60,617.75
Rent	4,338,207.18	4,478,546.49
Grant Income--Operations	2,396,641.93	2,138,935.48
Management and Other Fees	963,211.30	795,418.95
Interest Income	117,246.29	33,017.30
Sale of Properties	1,317,371.31	-
Miscellaneous	<u>511,781.57</u>	<u>198,396.92</u>
Total Revenue	10,041,938.68	7,704,932.89
Expenses		
Management & General	1,258,419.16	2,015,594.85
Fundraising	65,574.35	479,426.28
Asset & Property Management	2,245,641.70	14,217.15
Community-Building and Organizing	624,914.25	764,158.10
Home Ownership Preservation	802,330.30	3,229,924.42
Rental Property	5,140,809.71	236,390.87
Real Estate Development	221,295.69	5,028,001.99
Resident Services	711,161.01	678,094.87
Interdepartmental Eliminations	<u>(2,052,182.48)</u>	<u>(4,023,859.70)</u>
Total Expenses	9,017,963.69	8,421,948.83
Increase (decrease) in Net Assets Before Extraordinary Items	1,023,974.99	(717,015.94)
Extraordinary Items	-	8,885,409.95
Increase (decrease) in Net Assets	<u>1,023,974.99</u>	<u>8,168,394.01</u>

2010 List of Donors



New Directions Housing Corporation

New Directions Annual Fund

Anonymous
Floyd and Estelle Benner
Michael and Marilyn Byrne
David and Debbie Chervenak
Mary Cobb
Crescent Hill United Methodist Church
Joan and Tom Dubay
Phyllis L. Fitzgerald
Flaget Alumni Association
Bill Flowers
Nancy P. Fox
Jim and Janet Graff
Don and Joan Habig
June Hampe
Fred and Mary Ellen Harned
R. B. and Mary Hatcher
Louis and Mary Hettinger
Frederic Hicks
Humana Foundation, Inc.
Jewish Community Federation of Louisville, Inc.
John A. Johnson
Kenneth and Katherine King
Ellen and Bruce Kinloch
James and Regina Leitner
Doug Magee and Ann Marie Regan
Margaret Ann and Miles McCabe
Metro United Way
Stephen and Anna Mershon
Marquita Monsour and Roger Metry
Mary J. and John Moran
Kathryn and Rob Mullen
NeighborWorks America
Robert E. Osborne
Joy Peterson
Phoenix Hill Association, Inc.
John and Mary Ann Pieper
PNC Bank
PNC Foundation
Brenda Rabiteau
Beth C. Rose
Harold and Dorothy Rose
St. Williams Church
Judi Sikes
John and Barbara Sinai
Thom Snyder
William and Sharon Spath
Allen and Sherry Steinbock
Debbie Thompson and Jo Ann Kalb
Mike O. Willson
Joe and Ruth Wimsatt
Malcolm Wintergerst

Resident Services

Transitional Services for Homeless Families
The Learning Center Program
Service Coordination

Ayco Charitable Foundation
Sharan A. Benton
Capricorn Foundation
Dennis and Beth Ford
Marion S. and John Kelty

Louisville Metro Government
Metro United Way
Nancy Peterson
Cecelia Thompson
Carol Tway
St. Williams Church
U.S. Department of Housing and Urban Development

Community Building and Organizing

The California Collaborative
Bridges to Tomorrow
Newburg Weed & Seed IDA
Neighborhood Roundtable
NeighborWorks® America
Community Leadership Institute
Smoketown and Shelby Park Revitalization

Allen and Sherry Steinbock
Beth C. and Dan Rose
C. W. and Edith Weyland
David Nofsinger and Whitney Waterfield
Jack and Sandy McGill
James E. Stammerman
James Graham Brown Foundation
JPMorgan Chase Foundation
Louisville Metro Government
Marita and Bob Willis
Metro United Way
NeighborWorks America
OPC
PNC Foundation
Sharon Landrum
Terry and Nancy Singer
The Community Foundation of Louisville
Todd Harrett

Home Ownership Preservation

Repair Affair
Emergency Repair
Louisville Metro Roof Program
Midtown Renaissance
Smoketown and Shelby Park Home Rehab

Anonymous
Bargain Supply
Eric Benmour
Sharan A. Benton
Bosse Mattingly Constructors Inc.
Bowles Mattress Co.
Phyllis S. Burger
Keith Calloway
California Collaborative
Catholic Community of St. Patrick
City of New Albany
The Community Foundation of Louisville
CT Steel
Culbertson Home for Old Ladies
Delta Sigma Theta Sorority - Louisville Alumnae
Chapter
Duke Energy
Fifth Third Bank

Dennis and Beth Ford
General Mills Foundation
George Pfau's Sons Company, Inc.
Dorothy Gilkey
Greater Louisville Association of Realtors
Hazel & Walter T. Bales Foundation Inc.
Tony and Judy Heitzman
Rosemary and Tom Hildenbrand
The Home Depot Foundation
Horseshoe Foundation of Floyd County
Irving Materials, Inc
Kentuckiana Roofing
Kentucky Farm Bureau
Louisville Metro Government
Lynnhurst United Church of Christ
Ronald and Barb Mercer
Linda and Ron Metts
Middletown Christian Church
Sara Morris
New Albany Urban Enterprise Association
Edward P. O'Neill
Old National Bank Foundation
Laura Pendygraft
PNC Foundation
Louise and Robert Schulman
Stephanie Smith
St. Agnes Church
St. Gabriel Parish
St. Mark's United Church of Christ
St. Williams Church
Nick Stouffer
James Tencza
Thomas Jefferson Unitarian Church
Debbie Thompson and Jo Ann Kalb
Gwen Tilton
United Parcel Service
Wall Street United Methodist Church
Cora and Richard Washburn
Tom and Anna Waskevich
Wells Fargo Housing Foundation
Kaye West
Darrell and Jenny Wittenauer
Jim Yeats
YUM! Brands Foundation

Real Estate Development

John Bennett
Louisville Metro Government
NeighborWorks America
Adams Plumbing
Bryan Smith Construction
Carpet Source
F.S. Schardein & Sons, Inc.
Hess Landscaping
Jungle Jim's Lawn Service, Inc.
Richard Mohon
Ray Nolan Roofing Co. Inc.
Alfred L. Spotts and Maggie Steptoe
Thompson Property Maintenance