There is a great deal of activity and change going on in Covington these days. Reports of current and future developments seem to surface every week; The Hotel Covington, The Mutual Building, the Market Lofts, streets and sidewalks repaired, and many more. Center for Great Neighborhoods’ own work in real estate development has increased homeownership and generated over $10,000 annually in new tax revenue to the City. Yet, we are still confronted with many blighted and vacant properties, empty storefronts, and the need for upgrades to our physical infrastructure and public education. At CGN we are keenly aware of our community’s challenges. However, we choose to focus our efforts on helping our community work for positive change. Our decades of experience has taught us that when we work hand in hand with Covington’s greatest resource, its residents, we help create greater opportunities for change by:

- Engaging more people to actively participate in their neighborhood
- Promoting strategic partnerships between segments of the community
- Attracting critical human, financial, and in kind resources
- Continuously working to create a place we all desire; a vibrant community that harnesses the gifts, talents and resources of its residents and stakeholders

At CGN we are “bullish” on Covington. How could we not be, with so many assets to work with? Our neighborhood associations, the Covington Neighborhood Collaborative, the Awesome Collective, the Covington Youth Commission, Keep Covington Beautiful and so many more committed partners keep us optimistic.

As you read our Annual Report, you will come away as encouraged as we are about the future of our community.

Best wishes,

Tom DiBello
“Keep Covington Beautiful experienced a milestone year and is planning our most exciting projects yet! We are so grateful to have a constant partner in the Center for Great Neighborhoods that provides us with guidance, support, and organizational structure. CGN is an amazing resource for KCB and has helped us turn our passion and vision into an organization that makes a huge impact on our city.” [Sheila Fields]
CGN helps give residents the skills and resources they need to create a true community with a sense of place, history, vision, and connection. By being informed and involved, residents can transform their neighborhood into a place they can be proud of, that both keeps existing residents and attracts new ones.

We help neighbors create fun ways to get to know one another; develop leadership skills to organize community projects; build skills to analyze their neighborhoods’ physical, social, economic, and civic conditions; vision and plan for their neighborhood’s future; and connect with resources to implement neighborhood plans. In FY2013, over 3,000 Covington residents participated in neighborhood projects, events, and initiatives aimed at making Covington the best it can be.

One of the tools that CGN uses to build resident leadership and bolster community organizations is our place matters Covington Neighborhood Mini-Grant program. In 2013, we awarded $33,650 to 19 projects that increased resident engagement, strengthened the capacity of resident-led associations and implemented community improvement projects. Groups used grants for creating a Covington “Index of Awesome” video, hosting a “Trunk or Treat” event in Monte Casino, installing decorative flags and planters around Ritte’s Corner in Latonia, and more. In addition to these mini-grant funded projects, community groups carried out another 90 projects.

In addition to neighborhood associations, CGN supports citywide resident-led efforts such as Keep Covington Beautiful, the Covington Neighborhood Collaborative, and the Awesome Collective. CGN and CNC sponsored a Neighborhood Summit this spring with topics such as land banking and infill housing, creating community art parks, and using social media to promote neighborhood change.
“Having our home and business based in Mainstrasse is a dream come true. Covington is our home and our community is now truly our family. Victor and I had never experienced community in the way that we have here in Mainstrasse. Our neighbors are now some of our best friends. Living in Covington has only been positive. We feel we have been given a huge gift and are motivated to give back what we can to our community.”

[Cole Imperi, owner of a CGN rehabbed home]
Housing is one of Covington’s most important economic development initiatives. High-quality housing leads to the revitalization of Covington, making it a place people choose to live. CGN focuses its real estate development work in key areas to build momentum and create lasting impact. These areas are identified in neighborhood revitalization plans which are the result of CGN’s work with residents, neighborhood associations, the City, NKAPC, and other partners. CGN’s rehabbed and newly constructed homes reduce blight, increase property values, improve the quality of housing, and provide homeownership opportunities.

In the last decade, **CGN has invested over $7 million in 36 single-family homes** in Covington. We are also a co-owner partner and developer for the Pike Star project at 108-112 W. Pike Street. Pike Star has a commercial space on the first floor, now home to UpTech, an anticipated 10-15 small businesses, and 7 apartments on the upper three floors.

In FY2013, we focused much of our housing redevelopment in Covington’s Westside neighborhood. Construction is underway at Shotgun Row, an innovative project that will provide artists and other creatives with owner-occupied artist live/work space. **Five homes on Orchard Street** are receiving full rehabs while a sixth property, owned by long-time residents, is receiving a façade treatment. We also purchased, improved and sold several other homes in the area.

Finally, in 2013, **CGN became certified by HUD** to act as a mortgagee under HUD’s 203K program, which provides combination acquisition/construction loans. CGN is also a HUD-certified General Contractor for new homebuyers wishing to rehab a dilapidated home and for homeowners using 203K loans for improvements. We are working to promote use of the 203K program in Covington as a tool for homeowners to increase the value and improve the condition of their home.
CGN continues to help students develop leadership skills to use in their schools and neighborhoods. The number of students (123) who participated in one of our three main programs – BLOCK (Born Leaders of Covington Kentucky), Covington Heroes, and Covington Youth Commission – *exceeded our target* (115) for the year.

This year, every BLOCK group developed a service-learning project to meet a need or celebrate an asset in their neighborhood and presented their project to adult decision-makers. Students at Latonia Elementary identified a need for a dog park or a skate park and worked with the City of Covington to ascertain possible ways to implement one of these in Latonia. They then presented their recommendations to a panel including Mayor Sherry Carran, Julie Geisen-Scheper (Board of Ed. member), and local business leaders. We also added a BLOCK summer camp where *students created “little free libraries”* at three CIPS elementary schools for neighborhood residents to use year-round.

We believe that engaging youth in the middle school years is vital. This year we piloted Covington Heroes, modeled after a City Year program. We intentionally kept the group small and had 6 youth participants and 3 very dedicated adult volunteers!

The Covington Youth Commission (CYC) had another productive year. Kicking it off with a retreat at Camp Joy, they then sponsored the fourth annual neighborhood canned food drive in Wallace Woods, and *collected over 500 pounds* of non-perishable food that was donated to Be Concerned. They funded *3 mini-grant projects* to encourage youth civic engagement in Covington, and culminated the year with a very successful Mock City Commission meeting. One first-year member stated that the most significant thing he learned was, “Covington is not a bad place. You just have to get involved to see that.”
In the summer BLOCK program, students created "Little Free Libraries".

Open to the public, the concept is to promote literacy and share stories with others in our community. They are covered with the students’ hand-drawn images of good leaders, favorite stories and characters, and things that they think make living in Covington awesome! Students gleaned book donations from their families, teachers and neighborhood residents.

Visit the Little Free Library near you today, and share a book!

You can find them in Austinburg in front of 6th District Elementary, the Westside under the pavilion at John G Carlisle Elementary, and in Latonia in front of Latonia Elementary.
Miriam heard about the Center through the VITA program and in her role as a greeter, became aware of seminars that CGN offers on financial wellbeing. This year, Miriam and her sister attended all four sessions on budgeting, social security, investing, and credit.

“It makes you conscious of what you’re doing and where you’re going to. Setting up the goal for myself was the most important thing. You know you have to do that, but you don’t really know how to start. Setting up the goal and figuring out what I have to sacrifice helped lift the curtain for the way to get there.”

Miriam realized she was spending more than she needed. By tracking her expenses, she was able to cut unnecessary expenses and put the extra money toward her goal.

“That session on budgeting brought me back to reality because it taught me that it’s never too late and it’s never too early.”

Miriam feels the Center has helped her achieve her financial goals by giving her valuable information.

“I learned how I should use the economic capacity that I have to distribute it in a way to provide a great future for myself and my family. You have to know the information and be aware of the rules so that you can act in a smart way.”
Financial Wellbeing

One of the most important life skills each of us must master is managing our money to ensure that we meet our goals and responsibilities. However, the word “budgeting” frequently inspires fear and loathing in the minds of many adults. At the Center we believe that either you manage your money or your money manages you! No matter how much you have, this concept is the basis for the financial education programming we provide.

Through partnerships with Gateway Community and Technical College, Holmes High School and Life Learning Center, we are able to reach adults – young and old – to build basic skills. Our workshops focus on helping people understand the connections between goals and finances; learn basic financial concepts; develop money management skills; and learn to use community resources to support their efforts. In addition, we provide sessions on important topics including Social Security, Investing, Couponing and Understanding Credit.

Each year from late January through mid-April we provide a free Volunteer Income Tax Assistance (VITA) tax preparation service. Our goal is to help low and moderate income people avoid high tax prep fees and high interest rapid-refund loans. During the summer months we provide a service to VITA customers to help them review their income and tax withholding and make adjustments for the upcoming tax season.

Between July 2012 and June 2013 we reached 50 students at Holmes High School, 182 Gateway students, and 14 participants in the Life Learning Center through our workshops. 117 people participated in the 4 sessions on other financial topics and the withholding review service. 932 income tax returns were filed through the VITA program, resulting in over $1 million in federal tax refunds! Over half of those served are returning customers who demonstrated their faith in the quality of service they received.
# Financials for FY ending June 30, 2013

## Public Support, Revenues

<table>
<thead>
<tr>
<th>Description</th>
<th>FY 2013</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Donations, Fund Raising &amp; Foundation Grants</td>
<td>$595,757</td>
<td>29.94%</td>
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<tr>
<td>Foundations - Housing Development</td>
<td>$196,611</td>
<td>9.89%</td>
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<tr>
<td>United Way Allocation</td>
<td>$295,238</td>
<td>14.84%</td>
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<tr>
<td>Government Grants - Programming</td>
<td>$121,730</td>
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<tr>
<td>Government Grants - Housing Development</td>
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<tr>
<td>Other Revenues</td>
<td>$320,920</td>
<td>16.13%</td>
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</tbody>
</table>

**Total Support** $1,989,513

- Individual Donations, Fund Raising & Foundation Grants 29.94%
- Foundations Housing Related 9.89%
- United Way Allocation 14.84%
- Government Grants - Programming 6.12%
- Government Grants - Housing 23.08%
- Other Revenues 16.13%
<table>
<thead>
<tr>
<th>Functional Expenses</th>
<th>FY 2013</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Services to Community</td>
<td>$1,487,194</td>
<td>86.39%</td>
</tr>
<tr>
<td>(Community Engagement, Housing, Youth &amp; Financial Wellbeing)</td>
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<td></td>
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<tr>
<td>Admin, General, &amp; Fund Raising</td>
<td>$234,351</td>
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<tr>
<td><strong>Total Functional Expense</strong></td>
<td><strong>$1,721,545</strong></td>
<td></td>
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</tbody>
</table>

- Services to Community: 86.39%
- Admin, General, & Fund Raising: 13.61%

Financials based on certified year end audit 6/30/2013
CGN Staff and Board of Directors

Tom DiBello  [executive director / tom@greatneighborhoods.org]

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Adam Rockel  [community development specialist / adam@greatneighborhoods.org]

Board of Directors:

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Tess Burns  Brian Potter  Gene Weber
Houses cannot be renovated without strong foundations; a neighborhood cannot thrive without optimistic youth, new ideas and a reverence for resources. Our donors enable us to sustain our mission and develop ideas, opportunities and partnerships to achieve our vision for a vibrant community.

**INDIVIDUAL DONORS**

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Follow these QR codes to more great stuff at CGN!