



Thriving Together

A Message from the Director:

The past year, 2024, was one of growth and change for Cornerstone. In 2024 we were able to work with partners to deepen our roots in Over the Rhine. Here are some highlights of some of our accomplishments:

- Increased our individual donors by 20% moving us toward more stability in funding
- Increased the number of members working on personal goals by 35%, demonstrating member growth toward self-sufficiency.
- Increased member participation by 38% in our financial literacy classes.
- Increased members social connectivity by 41% indicating that more members are engaging in community activities.

And we were on the move in other ways - we moved our offices to 1537 Race Street.

It still is in the neighborhood to serve our clients, only a few blocks from our former office.

It is a better space. It provides privacy when meeting with clients and a bright and productive layout for our staff. And, it is adjacent to a community room where we can hold meetings, classes and special programs.

CSRE and our clients are on the move in so many ways, as you can see from the detail in this report.

Sincerely,

Executive Director



Member Spotlight



"Cornerstone accepted me and helped me to make better decisions through my trials and errors."

Ms. LulaJean has been an active and devoted member of the Cornerstone community since 2021. Her commitment to service is evident in the way she consistently volunteers at our community events and remains deeply engaged in supporting her neighbors. She is not only a participant but also a pillar of encouragement and strength to those around her.

When asked about the impact Cornerstone has made in her life, Ms. LulaJean shared:

"I made lots of mistakes, and Cornerstone accepted me and helped me to make better decisions through my trials and errors. I would be homeless if it were not for Cornerstone Renter Equity. I am overwhelmed each time I think of what they've done in my life... they have been very gracious to me."

Ms. LulaJean's story is a powerful reminder of the importance of compassion, support, and second chances. Her journey reflects the core mission of Cornerstone — to uplift, empower, and stand beside members of our community as they strive toward stability and growth.

Our Formula for Success

Three strong program prongs are the literal cornerstone to help, guide and support our clients in building stability and self-sufficiency for themselves and their families.

Stability with a Family Centered Approach

Our family centered coaching provides a holistic and collaborative approach. It recognizes that family support is critical. We introduce the skills needed for families to support each other. It includes respect, information sharing and communication, collaboration and participation. Enhancing well-being and empowerment lead to better outcomes for everyone involved.



Strength through Connection

Stability and security in housing and other aspects of someone's life comes from connections - connections with resources, neighbors and the community. When neighbors come together, they share more than space. They build trust, exchange knowledge, information and ideas and build a thriving community, together. They turn housing into homes. CSRE provides these connections through our coaches, special events and community meetings. All voices are heard and decision making is shared.



Mission:

We are a community-oriented partner providing a customized approach to personal growth and asset building.

Vision:

Our neighbors within Cornerstone communities thrive through empowerment, community connections, asset building and equitable opportunities.



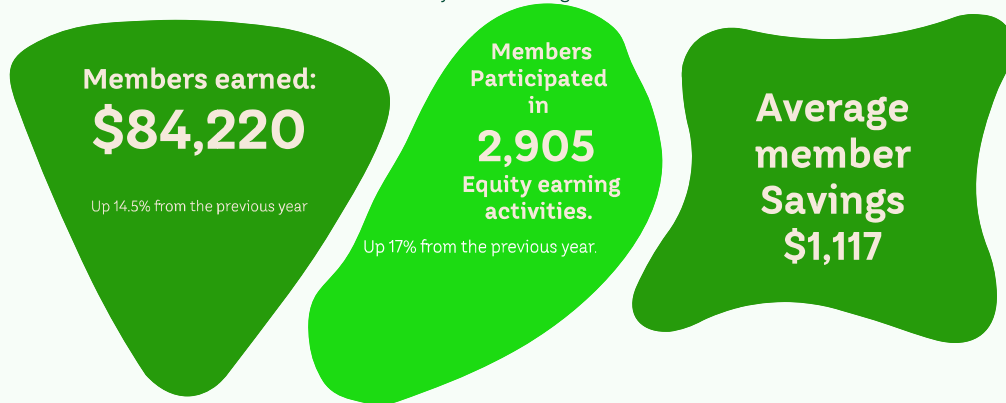
Opening Doors through Earning, Saving and Investment

Cornerstone provides an opportunity for our clients to earn and save money and learn to manage it responsibly. Clients earn dollars by engaging in personal and community building actions. Earning opportunities include paying rent on time, participating in financial or health and wellness programs, attending a community meeting or event and others. Clients can earn up to \$2,000 a year and are fully vested after three years. This program, for many of our clients, is the first time they have had the chance to focus on building assets for themselves. This is money they can use to build their futures or for life experiences. It could be a downpayment on a car or home, investing in their education or that of a family member, or on special things that give them joy, such as a family vacation. This innovative opportunity is a foundational and powerful step toward economic equity and building lasting economic security.



2024 Impact

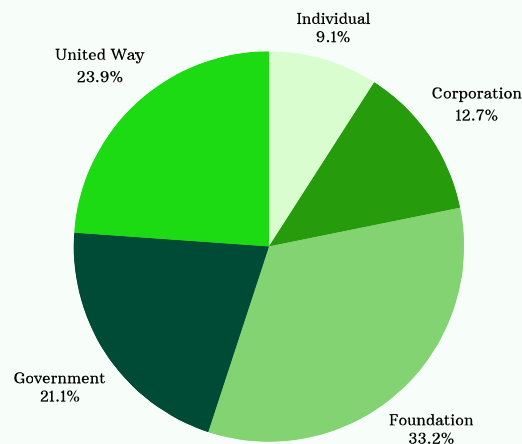
When many Americans are depleting their savings accounts, OTR neighbors in the Renter Equity Program continue to thrive and save money at record highs.



We served 99 neighbors through our Renter Equity program and 1,200 through community events

2024 TOTAL FUNDS RAISED

\$774,676.14



What members say about Renter Equity

“Done miracles. Helped me through tight spots.”

-Focus Group participant

“They bring community together too – small committee to organize things - if you know your neighbor it makes the community safer.”

-Focus Group participant

“You are bettering yourself and they pay you for that – who else does that?”

-Focus Group participant

THANK YOU TO OUR 2024 DONORS!

Cornerstone Renter Equity was selected as a 2024 Impact 100 Award Winner!

This incredible honor recognizes our commitment to building stronger, more equitable communities by empowering renters through financial equity, leadership opportunities, and housing stability. With this award, we'll be able to expand our impact, deepen our programming, and continue creating pathways for families to build financial resilience and lasting change. Thank you to Impact 100 and to everyone who believes in our vision. We couldn't do this work without you. Here's to a future where renters have a real stake in their communities—and the tools to thrive.



Bob Maly Equity Fund Donors

Thank you for continuing Bob's legacy of uplifting and empowering families in Over-the-Rhine!

Alicia Finni	Gregory Shields
Bev Zeeman	Kathy Donohoue
Bill Koch	Kevin Kappa
Bobby Fisher	Larson Family Foundation
Bobby Maly	Maly Family Fund
Cari Zeeman	Mark Williams
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Diane Schill	Stephan Dixon
Donna Roll	Susan Deye
Gayle Klopp	The Daniel M. Lincoln Trust
Gerald Newfarmer	Tim Sparks

FOUNDATIONS & GRANTS

Blackbaud Giving Fund, Buckeye Health, City of Cincinnati, Edelweiss Foundation, Everybody Rides the Metro, First Financial, Greater Cincinnati Foundation, George Riley Trust, Guardian Savings Bank, Hubert Foundation, Impact 100, Messer Construction, PNC Charitable Trust, Preservation Of Affordable Housing, Republic Bank, SC Ministry, Season Good, Serve Ohio, Social Venture Partners, Truist Bank, Union Savings Bank, United Way, Unnewehr Family Foundation, Warsaw Bank

INDIVIDUALS

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Amaturo Family	Kevin and Francy Hughes
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Ben Virost	Larry Williams
Bernice Cooper	Lauren Matus
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Gloria Samuel	Teresa Berry
Huether Family	Thomas Powers
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John Young	
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Donate

Donations directly support families in the Renter Equity Club, providing one-on-one coaching, financial counseling, healthy activities, community events, and other opportunities to earn money and build savings.

Scan QR code or visit renterequity.org/donate



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www.renterequity.org facebook.com/RenterEquity