



OCCH 2021 Annual Report



This is a consolidated version of the 2021 Annual Report. View the full report online: annual-report.occh.org

MOVING HOUSING FORWARD

2021 saw success for OCCH and our many partners with the closing of a \$312M multi-investor fund, coupled with \$66M raised from corporate partners through proprietary funds. These dollars allowed OCCH to continue to expand much needed affordable housing throughout Ohio, Kentucky, West Virginia, and Tennessee. As a trusted partner of choice, OCCH and its affiliates deliver innovative thinking, flexible solutions, and reliable experience to our partners in raising equity and providing debt financing options.

Our lending affiliate, Ohio Capital Finance Corporation (OCFC) closed more than \$80M in loans in 2021, providing funds to preserve, expand, and create positive and significant community development opportunities in disinvested and underserved neighborhoods. Ohio Capital Impact Corporation (OCIC), our philanthropic affiliate, provided funding to partners that supported strategies to enable residents to enhance educational and economic opportunities, and contribute creatively to the enrichment and revitalization of their communities. CPO Management, our property management affiliate, continues to go beyond traditional property management by providing innovative resident programs to promote long-term goals and self-sufficiency of residents.

Our vision of creating a world where stable, affordable housing is available to all drives us to advocate for Federal and State policies that move housing forward, eliminate injustices, and create win-win partnerships to meet future challenges.



A LETTER FROM THE PRESIDENT AND CEO

Looking Back

When I joined OCCH as President and CEO in January 2021, I joined an organization that was financially strong, well-capitalized, and respected as an industry leader with a mission-driven culture. I joined an organization that collaboratively expands the preservation and creation of much-needed affordable housing while also providing opportunities for families, seniors, and individuals to thrive in their homes and communities.

This past year has shown me how a team of independent strategists working together to support each other, our mission, and our partners can transform us: innovating for better outcomes for our partners and communities, leveraging our knowledge and strength to drive deeper impact throughout our footprint. I am reminded of Mahatma Gandhi's words, "A small body of determined spirits fired by an unquenchable faith in their mission can alter the course of history." OCCH is proud to work together with all our partners who strive to make a difference, push the limits of what is possible, create change, and impact lives.

Although the nation and our industry are still operating within the challenges and unsettling times created by the COVID 19 pandemic, OCCH performed strongly in 2021. As a financial intermediary that leverages private capital through investment partners, OCCH has raised and deployed over \$5.3 billion in equity since inception, resulting in more than 55,000 units of affordable housing. We provide capacity and expertise as a trusted partner in affordable housing equity and debt financing options, deliver products and services necessary for our development partners to be successful, and address the needs of our residents through supportive services.

OCCH could not succeed without the hard work and expertise of our partners who help make a difference in people's lives and promote self-sufficiency and self-esteem. We are grateful to our investors, developers, property managers, public sector partners and the OCCH staff and Board who together create and expand economic, financial, and social opportunities for residents while revitalizing communities.

In 2021, OCCH:

- Raised \$378M in investor capital.
- Invested \$315M into 40 projects.
- Ohio Capital Finance Corporation (OCFC) closed more than \$80M in loans, received \$625,000 in Financial Assistance from the CDFI Fund to expand its lending platform, and forged a new partnership with CareSource to bridge the digital divide with our residents.

- With philanthropic support from investors, as well as OCCH dollars, we granted more than \$1.8 M to partners for resident workforce trainings, summer camps, wellness programs, and computer and internet access.
- Created a dedicated team committed to cultivating diversity, equity and inclusion (DEI) in our workplace and partnerships as we stand in solidarity with our employees and communities to address and eliminate injustices.
- Rebranded our training platform with the creation of the Affordable Housing Training Academy, expanding and delivering e-learning content to the industry and OCCH partners.
- Continued to deploy capital and resources, particularly in underserved communities, to address resident needs identified during COVID 19.

Moving Forward

We are continually inspired by the dedication and loyalty of our nonprofit and for-profit developer partners, CRA and economic investors, public housing authorities, and local and state governments who work with us to create economic opportunities and impact those most in need.

We are driven by our mission to advocate for Federal and State policies that move housing forward while eliminating inequities. Our commitment to the neighborhoods and communities we serve is tangible, with many OCCH staff participating on local and national industry boards, volunteering in the community, and serving on focus groups that support community development.

Thank you to the OCCH Board of Directors, the OCCH staff, our partners, and all those individuals and organizations that continue to support our work. We look forward to expanding our opportunities together in the future.

Best,
Catherine Cawthon
President and CEO



BOARD OF DIRECTORS

OCCH is governed by a passionate team of respected, diverse community leaders dedicated to advancing affordable housing through healthy, vibrant communities with strong supportive services. As community leaders in housing, finance, business, and real estate, our Board supports and advocates the OCCH mission while providing visionary direction and oversight.



Grady P. Appleton



**Jeanne M. Gollither,
Secretary**



Dennis S. Guest



Hal Keller



John Lee



**Thomas T. Loos,
Treasurer**



Richard McQuady



**Angela M. Mingo,
Chair**



Jeanne Schroer



**Susan E. Weaver,
Vice-Chair**

OCCH FINANCIALS

STATEMENT OF FINANCIAL POSITION

ASSETS	2021	2020
Unrestricted Cash	40,192,132	45,084,704
Restricted Cash	26,319,312	27,328,653
Accounts Receivable (net of allowance)	12,816,481	3,759,709
Office Furniture and Equipment (net of accumulated depreciation)	57,150	99,199
Other Assets	1,637,946	1,100,121
Investment in Operating Entities	71,609,241	68,312,098
Total	\$152,632,262	\$145,684,484
LIABILITIES AND NET ASSETS		
Accounts Payable	1,780,436	1,153,551
Other Accrued Expenses and Liabilities	5,107,467	4,399,874
Deferred Income	15,427,876	15,217,773
Project Partnership Cash Reserves	1,152,162	1,833,978
Mortgage and Other Notes Payable	16,299	18,599
Grants Payable	-	38,322
	\$23,484,240	\$22,662,097
NET ASSETS	\$129,148,022	\$123,022,387
Total	\$152,632,262	\$145,684,484

STATEMENT OF ACTIVITIES

REVENUES	2021	2020
Acquisition and Consulting Fees	22,447,571	23,081,055
Other	5,031,428	4,718,323
Total	\$27,478,999	\$27,799,378
EXPENSES		
Program Services	21,196,643	22,262,569
General and Administrative	3,167,314	3,334,533
Loss (Gain) from Investment in Affiliated Entities*	(2,991,748)	(11,483,972)
Total	\$21,372,209	\$14,113,130
CHANGE IN NET ASSETS	\$6,106,790	\$13,686,248

IMPACT FOR GENERATIONS

Between the Ohio Equity Fund 31 and our proprietary funds with Huntington CDC and Fifth Third CDC, OCCH raised \$378M in equity in 2021 in support of our mission to cause the creation or rehabilitation of affordable housing across our footprint. We appreciate the tremendous level of trust our investor and development partners demonstrate in our organization. We are grateful for our many key investment partners who have made investments with OCCH for over three decades, providing housing opportunities for future generations. We thank all our partners for their commitment to the creation of vibrant, sustainable housing that transforms communities and changes people's lives.

\$5.3 Billion

Equity Investment

55,000

Affordable Housing Units

935

Affordable Housing Projects

Zero

Foreclosures

INVESTING IN THE FUTURE

OCCH leverages our investor's capital into affordable housing development, providing stability to vulnerable and underserved populations to build on a future for a better tomorrow. In 2021, OCCH invested \$315 million into 40 projects, some of which included Rental Assistance Demonstration for public housing projects, historic preservation developments, permanent supportive housing for veterans and homeless individuals and new housing for working families. The capital we have deployed through our partners has made a real difference to families and individuals throughout our portfolio and continues to revitalize communities and create healthy neighborhoods that empower residents now and into the future.

40

Projects Closed

\$315 Million

Investments Made

\$378 Million

Equity Raised in 2021

INVESTMENT PARTNERSHIPS

We believe in the power of relationships and doing things the right way to create deeper collaborations and true partnerships that make a difference in our work and impact together.

We are grateful to the Ohio Equity Fund 31 Investors, including the Impact Investors who commit a percentage of their equity investment to the Ohio Capital Impact Corporation (OCIC). OCIC administers all philanthropic activities that benefit our residents and neighborhoods.

2021 OHIO EQUITY FUND 31 INVESTORS

☆

INVESTORS

Belmont Savings	Heritage Bank ☆
Central Bank and Trust	Huntington Community Development Corporation ☆
CF Bank ☆	JPMorgan Capital Corporation
Citizens Union Bank	Key Community Development Corporation ☆
City National Bank	LCNB National Bank
Civista Bank ☆	Park National Bank
Fannie Mae	People's Exchange Bank
Farmers and Merchants State Bank	Premier Bank (First Fed & Home Savings) ☆
Farmers National Bank of Canfield	Republic Bank ☆
Farmers National Bank of Danville	RiverHills Bank ☆
Field and Main*	The Union Bank Co.
Fifth Third Community Development Corporation ☆	Truist
First Commonwealth ☆	Unified Bank
First Federal Community Bank	United Bank
First Financial Bank ☆	US Bank Community Development Corporation
First Merchants Bank	Waterford Bank, NA
First National Bank of Pandora	Total \$312,000,000

*New OCCH Investor
 ☆ Impact Investors



CELEBRATING \$1 BILLION INVESTMENT MILESTONE

J.P. Morgan has become OCCH's largest investor, committing more than \$1 billion throughout 30 multi-investor funds. OCCH is pleased to commemorate this financial milestone by recognizing the economic and social impact that J.P. Morgan has had in countless communities throughout our footprint.

J.P. Morgan and OCCH have partnered on these investments for more than fifteen years. Our partnership has resulted in 682 developments:

235

Elderly

395

Family

52

Permanent Supportive Housing

38,000+

Affordable Units

75,000+

Residents Served

J.P. Morgan's investment has helped create developments in nearly every county in Ohio, 45 Kentucky counties, 10 West Virginia counties, three counties in Indiana and two counties in both Pennsylvania and Tennessee.



FEATURED PROJECT

Dayton Arcade

Adaptive Reuse Family Community, Phase Two of the Transformative Dayton Arcade | Dayton, Ohio

The Dayton Arcade is a mixed-use development that involved the adaptive reuse of the historic Dayton Arcade, considered one of the city's most iconic landmarks built in phases between 1902 and 1916. In recent years, however, the Arcade had fallen into decay and had become a blight upon the city. The historic redevelopment not only preserved the historic building, but it provided much-needed affordable housing and commercial options within downtown Dayton.

The Dayton Arcade was redeveloped in two-phases, comprised of commercial redevelopment and residential redevelopment. The first phase consisted of approximately 207,000 square feet of retail, office, and event space. The second phase, and the residential component of the Dayton Arcade, was developed by McCormack Baron Salazar in partnership with the Model Group. The Dayton Arcade features 110 one-, two-, and three-bedroom units with accessible and universal design features, energy efficient features, and a comprehensive list of modern unit amenities. Additional amenities include a multi-purpose room for resident events, a fitness room, and a workforce training room. Of the 110 units, 103 are rent and income restricted to households earning up to 50% and 60% of the Area Median Income (AMI). The remaining 7 units are not rent, or income restricted, and are market rate.

The Dayton Arcade was financed with a mix of low-income housing tax credits (LIHTCs), new markets tax credits (NMTCs), and federal and state historic tax credits (HTCs) to make the rehabilitation possible. Funding for the residential units of the Dayton Arcade included the following:

- \$21.3 million 9% LIHTC equity provided by Fifth Third Community Development Corporation investment and syndicated by Ohio Capital Corporation for Housing.
- \$6 million Federal HTC equity investment syndicated by Ohio Capital Corporation for Housing with Fifth Third
- RBC Tax Credit Equity.
- Nationwide \$2.9 million state HTC equity.
- The city of Dayton \$2.5 million loan.
- \$2.3 million in deferred developer fees and construction profits.
- \$1.4 million permanent first mortgage by Ohio Capital Finance Corporation.



Community Development Corporation as the end investor.

FEATURED PROJECT

Kenlawn Place Homes

Multifamily and Scattered Site Single-Family Homes | North Linden, Columbus, Ohio

In 2021, Homeport celebrated the grand opening of Kenlawn Place Homes. Established in 1987, Homeport is dedicated to providing greater security, opportunity and dignity for low-income individuals and families. Homeport is the largest locally focused nonprofit producer of affordable housing and related services in the central Ohio area.

Kenlawn Place Homes is a 50-unit multifamily housing development consisting of 45 multifamily apartment units and five single family homes. The apartment building features 17 one-bedroom units and 28 two-bedroom units, as well as a community room with kitchenette for resident use. The building also boasts a fitness center, community room and lounge area. The 3-bedroom single family homes are located on scattered sites near the apartment building.

Kenlawn Place Homes is located in the North Linden neighborhood of Columbus, Ohio and represents a strategic step in the revitalization of the Cleveland Avenue corridor. As part of the Homeport community of affordable residential opportunities, residents will have access to a variety of supportive services to ensure stability and growth.

Homeport is especially grateful for the support of New Salem Missionary Baptist Church and the North Linden Area Commission. Both partners played key roles in the design and development of Kenlawn Place.



Financing for Kenlawn Place Homes involved a construction loan from Chase Bank, City of Columbus HOME funds, bridge financing from the Affordable Housing Trust for Columbus & Franklin County, Housing Finance Agency HDAP, NeighborWorks funds, deferred developer fees and equity from the Ohio Equity Fund 30.

OHIO CAPITAL FINANCE CORPORATION

Perseverance through COVID: OCFC forged ahead

2021 provided challenges and rewards for the Ohio Capital Finance Corporation (OCFC). The pandemic enabled OCFC to respond to new needs while maintaining its mission of providing responsive and flexible lending products. In 2021, OCFC lent over \$80M in capital to create and preserve over 3,100 units of affordable housing located in 35 communities. Notable activities for OCFC included:

- 2 CDFI Awards totaling over \$2,400,00
- The creation of the Digital Inclusion Loan; thanks in part to the creative thinking and funding support from CareSource
- The expansion of the Cincinnati Neighborhood Transformation Fund to \$6M of capital for lending
- The implementation of the Linden Healthy Homes Fund, solely capitalized by four nonprofit organizations: Center for Community Investment, CareSource, Robert Wood Johnson Foundation, and OCFC
- The completion of the OH3C Collaborative, culminating in a video highlighting OCFC's transformative financing dedicated to Columbus's Southside Neighborhood

Community Development Financial Institution Funding Awards

OCFC was awarded 2 awards from the CDFI Fund to further its mission of lending for affordable housing in Ohio.

Financial Assistance Award – \$625,000

OCFC will use this award to expand its lending platform to all phases of the development process: pre-development, acquisition, construction, equity bridge loan, and mini-perm loans. OCFC will achieve this by leveraging an additional \$10M in private capital to serve communities suffering from persistent poverty with much needed affordable housing.

Rapid Response Program Award – \$1,826,000

The U.S. Treasury's CDFI Rapid Response Program (CDFI RRP) provided the necessary resources for CDFI's to respond to the economic challenges created by the COVID-19 pandemic, particularly in underserved communities. OCFC quickly deployed this capital to support the development of 50 units of affordable housing for families in Columbus' Linden Neighborhood.

Digital inclusion – CareSource and Appalachia

In 2021, OCFC forged a new partnership with CareSource, to meet the digital divide head on. The pandemic created new stresses for those without access to the internet. With \$5M of below-market capital provided by CareSource, OCFC created the Digital Inclusion Loan program. This product allowed affordable housing developers located in Ohio's Appalachia region, to generate additional tax credit equity to fund free Wi-Fi services, purchase equipment, and provide training to their residents. Thanks to the creativity and forward-thinking of CareSource to engage in this 5-year partnership; OCFC, anticipates that over 300 families will now have access to the internet.



Linden Healthy Homes and Community Engagement with 614 for Linden

The 614 for Linden collaborative is comprehensively investing in the North and South Linden to create an equitable, opportunity-rich neighborhood for Linden's existing residents. To meet the 614 for Linden's goal to develop and preserve affordable housing, OCFC and Healthy Neighborhoods Healthy Families the affordable housing affiliate of Nationwide Children's Hospital's closed on the Linden Healthy Homes Fund, a \$4M effort to build and rehabilitate affordable, high-quality rental housing for the people of South Linden. This fund is the first of its kind being funded solely by nonprofit organizations. The fund will focus on building 17 new affordable rental housing units and rehabilitating three others. Construction is underway and all 20 units are projected to be completed in 2022.

Lending during COVID

With funding support from JPMorgan Chase, the OH3C was created and brought together 4 of Ohio's most active community development financial institutions (CDFIs) to deploy targeted capital in 9 neighborhoods within the state's 3Cs (Cincinnati, Columbus, and Cleveland). OCFC's membership in the OH3C was focused on creating affordable housing and spurring community development on Columbus' South Side.

OCFC supported the South Side's continued revitalization by helping fund the development of senior affordable housing and creating the \$20M Southside Renaissance Fund. OCFC also expanded its reach to a neighboring South Side community, the Near East Side, by supporting a mixed-use development and a local restaurant social enterprise's expansion to a brick-and-mortar location.

In total, OCFC provided over \$20.5 million in loans to support 4 projects: 2 on the South Side with 144 affordable housing units for households with incomes below 80% AMI and 2 commercial projects on the Near East Side. These projects had total development costs of over \$44.5 million. One of its projects, What the Waffle, was awarded the "Emerging Social Enterprise of the Year" at Central Ohio's Aspire 2021 Award Ceremony, a celebration of the local social enterprise community.

Restructure and Expansion of Cincinnati Neighborhood Transformation Fund

OCFC created the Cincinnati Neighborhood Transformation Fund (“CNTF”) to provide capital for projects located within the Cincinnati MSA. Providing flexible capital for the strategic acquisition of real estate is not just a component of the affordable housing development, but an economic development driver for the community by providing goods and services, creating jobs, and promoting entrepreneurship. In 2021, the CNTF funders agreed to increase and extend the CNTF Fund for another three years to assist in further transforming underserved neighborhoods in Cincinnati. OCFC wishes to acknowledge its partnership with the CNTF Funders for making this fund possible: PNC Community Development Co., First Financial Bank, Fifth-Third Bank, RiverHills Bank, and Heritage Bank.

Since its inception in 2018, OCFC’s CNTF has revolved 100% of the capital to assist in the creation of 244,095 square feet of commercial and retail space, 779 residential units, of which 352 were affordable housing units.

OCFC is a Community Development Financial Institution (CDFI) Entity, as certified by the United States Department of the Treasury.



Member of:



ACCOMPLISHMENTS 2002-2021

36,000

Units financed (32% of which were preservation)

761

Loans closed

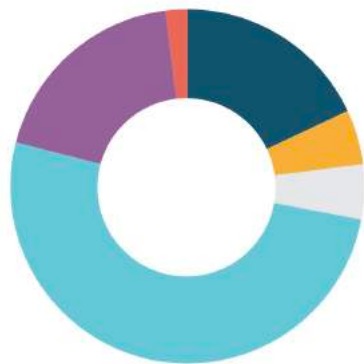
\$750,000,000

Total loan production

73

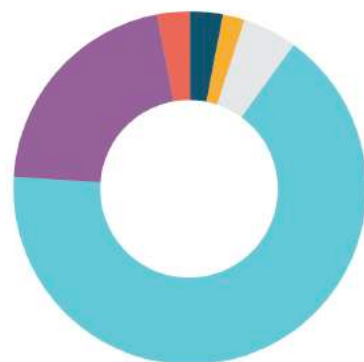
Ohio counties (83%) in which loans have been made

2021 LOAN PRODUCTION DISTRIBUTION



Number of Loans

- Predevelopment – **8 loans**
- Acquisition – **2 loans**
- Y15 – **2 loans**
- Equity Bridge/Construction – **22 loans**
- CMF EBL – **8 loans**
- Permanent – **1 loan**



Amount of Loans

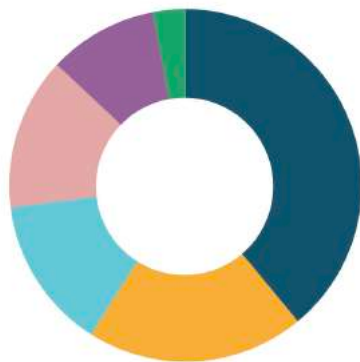
- Predevelopment – **\$2,517,738**
- Acquisition – **\$1,386,280**
- Y15 – **\$3,863,500**
- Equity Bridge/Construction – **\$54,283,680**
- CMF EBL – **\$17,260,000**
- Permanent – **\$2,650,000**

REVITALIZING NEIGHBORHOODS, IMPACTING LIVES

CPO Management | www.cpoms.org

Community Properties of Ohio Management Services (CPO Management) serves as the property management affiliate of Ohio Capital Corporation for Housing and manages a variety of affordable housing communities. Using the Housing-First model, CPO leverages affordable housing as a platform from which individuals and families can build stability and thrive. Through CPO Impact, our 501(c)(3) affiliate, we go beyond traditional property management to provide innovative programs that promote goal achievement and self-sufficiency for our residents. We currently manage over 2,500 units including our original CPO portfolio (982 units), as well as properties developed and owned by valued OCCH partners such as Homeport, Columbus Metropolitan Housing Authority, Connect Realty, YWCA/YMCA, Community Development for All People, Franklinton Development Corporation, Homes on the Hill and Volunteers of America.

CPO MANAGED HOUSING PORTFOLIO



- Multifamily Project-Based Section 8 – 39%
- LIHTC Single-Family, Lease-Purchase Housing – 20%
- LIHTC Multifamily Rental Housing – 14%
- Senior Project-Based Section 8 – 14%
- Permanent Supportive Housing – 10%
- Student-Parent Supportive Housing – 3%

CPO IMPACT FUNDING SOURCES

Eliminate the Elements®

Ohio Capital Impact Corporation

CPO Initiative Partnerships

CPO Management Reserves

Franklin County Board of Commissioners

Other grants & donors

Resident Services Objectives:

- Stable Housing
- Resident Growth
- Safe Neighborhoods
- Successful Children
- Community Learning

IGNITING BRIGHT FUTURES

CPO Impact | www.cpoimpact.org

Children and youth make up 53% of our CPO portfolio population, including those from Columbus Scholar House for Student Parents. The greatest opportunity for impact is helping CPO children prepare for success. Strategies include home-based kindergarten readiness interventions, linkage to quality child care and summer camp, and community supports at Weinland Park Elementary School.

Sponsors: The Columbus Foundation, Ohio Capital Impact Corporation (OCIC), United Way of Central Ohio, American Family Insurance Foundation and Siemer Family Foundation

134

CPO children received free school supplies at our back-to-school event

52

Children attended OCIC-sponsored summer camps

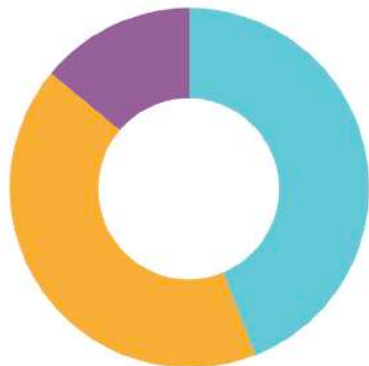
35

Residents of Columbus Scholar House received college degrees (2012-2021)

2,673

Engagements provided by Resident Services team

CPO CHILDREN AND YOUTH AGES



IMPACT THROUGH VISION

OCCH created the Ohio Capital Impact Corporation (OCIC) because we envision a world with stable, affordable housing where the residents we serve feel supported and empowered to grow and thrive.

Ten years later, OCIC continues to fulfill this vision through philanthropic grants to our partners. Many partner programs are designed to address resident needs and provide positive advancement opportunities in our affordable housing communities.

Over \$1.8M

Granted to partners in 2021:

- After-school and summer activities
- Computers and internet access
- Scholarships
- Resident workforce trainings
- Senior wellness and engagement programs

Over \$31M

- Raised since 2012
- With >\$13M raised from Impact Investors



PARTNER SUPPORTS

Partnerships are the key to creating strong, vibrant communities, which helps push our mission forward. OCIC also provides partners with unrestricted funds to help them better fulfill their missions and provide lasting solutions to serve communities. These are just a few ways OCCH has supported partners over the year.



Driven Foundation

Driven Foundation Backpack Giveback stuffed and delivered 400+ backpacks, and wellness packages and meals, filled with supplies, as well as wellness packages and BBQ meals, to Central Ohio students!



Greater Columbus Community Helping Hands

GCCHH provided 40 students in Columbus City Schools with laptops in advance of starting their college careers in the fall with the help of OCCH.



The Manse Apartments

Before The Manse in Cincinnati celebrated its opening this fall, young fellows (aged 16-20) with ArtWorks helped create a beautiful mural for the property envisioned by artist Cedric Michael Cox.



Ziegler Pool Party

POAH and Over-the-Rhine Community Housing residents received lunch, educational supplies, and free pool passes to Ziegler Pool, which also gave children in the household access to the pool's summer camp programs. Zeigler Pool partners were 3CDC, POAH, OTRCH, The Model Group, and Fifth Third CDC.



OCDCA Annual Conference

OCDCA hosted their annual conference, which highlighted innovative community development strategies in unique neighborhoods throughout Ohio.



Community Shelter Board

Community Shelter Board's signature fundraising event, Under One Roof, inspires ideas to fight homelessness and ignites change in our community so that everyone has a place to call home.

INTRODUCING THE NEW AFFORDABLE HOUSING TRAINING ACADEMY (AHTA)

Over the past 20+ years, the OCCH Training Academy provided high-quality, low-cost trainings to thousands of staff members across OCCH's partner relationships, covering a wide range of content responsive to the needs of affordable housing practitioners. In response to the COVID-19 crisis, all in-person trainings were suspended since March 2020, requiring a reformulation of OCCH's training platform as it transitioned to deliver content online and on-demand. As a result, OCCH announced the re-positioning and re-branding of its training platform under the name of Affordable Housing Training Academy (AHTA). Formally introduced in December of 2021, this new learning management system (LMS) platform represents a dramatic expansion of e-learning content that is now available through OCCH. As an online program, access to this content is no longer limited solely to OCCH partners, but OCCH partners do receive access to these trainings at a significantly reduced rate. Online content offerings cover a wide range of topics including Fair Housing, regulatory compliance, program layering, service technician training, along with a variety of trainings earmarked for those aspiring to grow their skills to become regional managers. AHTA's nationally recognized content providers include Karen A. Graham, Mark Cukro, Dr. Debbie Phillips and the Fair Housing Institute, to name just a few. Want to learn more about this training platform to help onboard, grow and train new staff? Please visit ahta.online to learn more.

