

**Community Housing Assistance, Inc.  
(Chai)  
Agency History**



*When we planned the program, there was a debate about what the relationship of this project was to the Jewish community. There was one school of thought that The Associated should contribute to the development of an independent organization that would be made up of Jews and non-Jews, a kind of community umbrella organization that would provide services and support. There was another school of thought that said the organization should be closely affiliated with The Associated, that it would help to assure its long term survival and success, and that it would be a good way of communicating to the community at large that the Jewish community, and Associated in particular, was committed to these neighborhoods that we were interested in addressing. And so we fought that battle, and it was agreed that it would be identified as an Associated organization. And then we came up again with respect to the name, because after Chai there's no reason that anyone would mistake that as something other than a Jewish name. Once again, the majority view was that there should be no ambiguity about that. They wanted people to understand that even though there could be some misunderstandings or feelings of exclusion, but the benefits of that move would be greater than any possible issues that would come up around it. (Interview)*

Chai is currently the community development and housing arm of the Associated, founded in its current form in 1983 after a 1982 Associated planning study expressed concern regarding the Upper Park Heights neighborhood that then served as the institutional center of the Jewish community. However, Community Housing Assistance, Inc. (Chai) was initially founded as an Associated agency with a Federation appointed volunteer board and no paid staff in 1972 to oversee an elderly housing complex. After the neighborhood study led to plans to create a neighborhood community development corporation, the new agency was placed under the care of the existing agency, with the same board but a new mandate.

Community development corporations traditionally focus on improving conditions in a geographically defined neighborhood, with Chai's boundaries defined as bounded by the Baltimore city line on the north and west, Northern Parkway on the south and Interstate 83 on the east. A 2004 strategic planning study described the neighborhood as roughly 62 percent white, 33 percent Black, 2 percent Hispanic and 4.6 percent other races. As a community CDC, the agency regularly serves people of all backgrounds and supports a variety of community based voluntary organizations. However, as the quote above suggests, the agency has always intended to be a Jewish presence in Northwest Baltimore, with a mission of *developing and supporting communities in neighborhoods with a substantial Jewish population*. As such, it has occasionally engaged in neighborhood or business district improvement initiatives in Jewish neighborhoods outside of its defined boundaries. Some of its senior housing has been built on Associated land in Owings Mills adjacent to the JCC complex.

At its start in 1983, Ken Gelula, the Associated's planner who had staffed the neighborhood study, became its executive director and has remained in that role to the present. With one staff person, he moved into rented space in the basement of a synagogue school across the street from the Park Heights complex. As outlined in the timeline below, the agency has gradually grown to 18 employees as it has expanded its core programs. It is currently contemplating moving to a new facility in the next few years. The agency has consistently focused on four program areas: 1) community development, 2) home ownership services, 3) affordable senior housing, and 4) senior home services. In each arena, its programs are known for quality and creativity. The home ownership counseling programs draw participants from outside the service delivery area and community development efforts have also sometimes served other Jewish neighborhoods in Baltimore and the surrounding suburbs, but most other programs for individuals focus primarily on the service delivery area.

The agency has consistently relied on planning to develop new directions. A 1990 planning study revealed a need for affordable senior housing, leading the agency to embark on a series of senior housing complex building or acquisition projects which by 2008 had developed 1,403 senior apartments under the agency's care. Construction activities and management are handled through a separate corporation whose board is appointed by the agency board. More recent strategic planning has focused agency initiatives and a more recent housing study that focuses also on Jewish communities to the north and west of Chai's CDC boundaries was presented to agency board and stakeholders in late 2008.

Other major initiatives come out of perceptions of community needs or board initiatives. The senior friendly program, started in 1998 in collaboration with other Associated agencies involved in social services, senior services and health care, provides an array of supports to seniors. This program was spearheaded by a board member with memories of the supports his mother needed, but also drew on agency planning and other experience with seniors. In 2002, it received one million dollars in federal funding to expand the initiatives.

The Chai board remains exclusively Jewish, although board members are now drawn from a combination of Associated-suggested appointees and agency networks. The federal government requirement that neighborhood residents serve on CDC boards is met through Jewish community representatives. The executive director reports that 3/4th of the staff is Jewish. In addition, the agency relies on volunteers from both the Jewish and non-Jewish community. Most of these volunteers are Jewish, coming through synagogue, Associated or other community networks. While volunteer activities like weatherization days have existed since the agency started, it recently started a volunteer initiative called Neighbors Assisting Directly in Volunteering (NADIV) to increase volunteering. This program works closely with the Associated's volunteer initiative as well as other sources.

In its 2005-2010 strategic plan, the organization starts its core operating values and beliefs with a statement that "Jewish tradition informs and enhances Chai's mission." Jewish values are clearly both embedded in the fabric of the organization and expressed openly in agency literature, board practice, and other elements of its culture. Chai culture draws from modern Orthodox and Conservative branches of Judaism. For example, each board meeting starts with a D'Var Torah, or lesson from the Jewish scriptures, which is tied into the discussion for the day. During this research, I witnessed two board meetings which started with D'Var Torah led by the board chair. Board leaders are supported in developing these lessons by a modern Orthodox employee who would like to see the agency become even more openly religious. However, like the Associated and the general Jewish community, this board and staff includes people from all branches of Judaism, respecting the practices of both the ultra-Orthodox increasingly moving into the neighborhood and its other residents.

While Jewish culture is clearly evident in this organization, it values diversity and continues to serve its diverse neighborhood. Its core operating values also include seeking a caring and

respectful community, respecting diversity and encouraging community participation. Each of these values also has roots in Jewish traditions, particularly the wider understanding of tikun olam. The agency's target population varies according to the program. A key leader reports:

There are so many different categories. So if you take our home ownership services probably 75% or 85% of the people are Jewish. Our home repair probably somewhat less Jewish. Our community organization projects are probably largely not Jewish. The senior buildings once they're built will be primarily Jewish occupied but some of the older ones are primarily not Jewish occupied.

This mix between Jewish and wider community focus also extends to agency partnerships. While a number of programs involve other Associated agencies, local synagogues and other Jewish community stakeholders, the agency also regularly partners with secular community organizations and government. As such, it remains a clearly Jewish presence but one with a mission to promote community development and intergroup understanding.

## **Chai Timeline**

**1972 CHAI initiated as an Associated entity to oversee elderly housing**

**1982 Associated planning study shows need for community development corporation in the upper Park Heights neighborhood**

**1983 Chai founded as CDC with Associated funding, Ken Gelula executive director**

**Location:** Synagogue school basement across from Park Heights Associated complex with JCC, JCS and other agencies

**Programs:** Neighborhood stabilization, housing assistance, senior services

**Target pop:** All Neighborhood residents, with particular focus on Jewish population

- 1987**                    **Programs:**    Established Park Heights taskforce. Existing programs include home loans, homebuyer workshops, weatherization, home maintenance and related support for seniors, and community development/neighborhood stabilization initiatives.
- 1988**                    **Programs:**    Starts purchasing, renovating and selling homes in Park Heights neighborhood.
- 1989**                    **Programs:**    Neighborhood support activities in Randallstown, another Jewish neighborhood. Starts senior repair day program.
- 1990**                    **Planning:**    Commissions planning study that shows severe housing shortage of affordable housing for low and moderate income elderly Jewish population as well a lack of services to permit people to remain in their own homes. Agency starts initiatives to build elderly housing and otherwise support seniors.
- Location:**    Moves into Associated owned converted bungalow across the street from Park Heights Jewish agency complex
- 1991**                    **Resources:**   Acquires funds and land to build first senior apartment building.
- 1994-1996**             Agency opens one senior apartment building per year. Construction and management of these buildings is handled by a spin off nonprofit with its board appointed by the agency board. Most funding comes from government.
- 1998 Collaboration:** Senior Friendly apartment program started in conjunction with JCC, Jewish Family Services, Lifebridge health care and the Myerberg Senior Center.
- 1999-2000**             Agency opens 4<sup>th</sup> senior apartment building and an assisted living facility.
- 2001 Collaboration:** Agency partners with Baltimore mayor's office to host first annual Park Heights Chanukah celebration.
- 2003**                    **Programs:**    Begins strategic neighborhood action planning (SNAP) initiative.
- 2004 Collaboration:** Agency hires management company as partner as it begins to serve as asset manager for the senior apartment buildings it has created or bought.
- 2005**                    Opens two more senior apartment buildings.

**2006**                    **Resources:**    Becomes first nonprofit in state to receive government community partner incentive program to expand home buyer loan programs.

Acquires another apartment building.

**2007-2008**            Agency opens or buys three more apartment buildings. Provides counseling and support to local homeowners during the economic crisis.

**Planning:**        Commissions housing assessment study for seniors, families and community members with disabilities that focused on Jewish areas: Chai's current neighborhood, Pikesville/Inner Beltway, and Owings Mills/Reisterstown.

***Financial History***

**Chai Income Distribution**

<b>Funding Category</b>	<b>1994%</b>	<b>2000%</b>	<b>2008%</b>
Prior year fund balance	2.12%		
Program Fees/Income	10.96%	24.56%	36.05%
contributions to park heights corridor fund	2.12%	0	0.00%
banks	1.27%	1.31%	0.00%
Foundation grants	22.72%	17.44%	25.62%
Government Grants and Contracts	11.64%	10.90%	7.53%
Investment Income	0.00%	0.36%	0.00%
Associated	49.16%	45.43%	24.92%
Miscellaneous/other	0.00%	0.00%	5.88%
<b>Total</b>	<b>472,445</b>	<b>688,119</b>	<b>2,230,220</b>

While Chai started with substantial Associated funds as well as in-kind supports, its funding picture rapidly became more mixed. At one point, the executive director estimated that the Associated allocation accounted for 60 percent of its income, by 1994 it had dropped to 49 percent and currently accounts for 25 percent of operating expenses. Table (N) computed from selected annual reports, shows a steady increase in program fees over the years and slowly

declining support from government. These trends are consistent with many healthy CDCs as government funding drops and program fees from revolving loans and other sources increasingly support the organization. Foundation grants fluctuate from year to year, but remain a consistent source of income. Interviews suggest that most of these grants come from Jewish foundations. Taken together, these figures suggest that over half of the income still comes from Jewish community sources, particularly if program fees include payments from Jewish recipients of home ownership services. However, like its programs, agency financials show ties to multiple sources and government. In addition, these numbers only include funding for program operations, not the construction activities. Interviews and observations suggest that these initiatives receive significant funding from the Federal government through HUD.

### **Community Relationship History**

The agency reports strong ties with the Associated, its neighborhood and appropriate stakeholders in the wider Jewish community from the start. We found no evidence to the contrary. Chai appears to be firmly connected to its local Jewish community in many different ways, providing services and creating collaborations with other agencies.



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