
2019

IMPACT

REPORT



UNIONHOME
MORTGAGE FOUNDATION

Letter from the CEO and Executive Director



At Union Home, we pride ourselves on our company culture, guided by an internal “Code of Conduct.” One of these key tenets is to “everyday, be engaged and passionate.” However, in striving to maintain a World Class company, our belief is that this sentiment is just as important in our interactions beyond our four walls as it is inside. That not only applies to industry advocacy and our relationship with the national Mortgage Bankers Association, but to giving back to our local communities.

While our efforts to grow as a valued corporate citizen have increased exponentially over the past year, our partners (what we call our employees) have shown us their commitment to our journey, as well. This year, we emphasized several avenues for our partners to give back, which you'll see in this report – from donation drives benefitting education and food banks to employee giving campaigns and special events – they are expanding our reach AND allowing us to reach new milestones. Thanks to their generosity, in just four years, the Union Home Foundation has awarded 35 grants totaling more than \$530,000 across 8 different states, all towards strengthening our communities and guiding families towards a path of self-sufficiency and sustainable homeownership.

Looking to the future, UHM and the Foundation are adding to our efforts with the introduction of our own financial literacy and career readiness programs. We will be joining our nonprofit partners on the frontlines offering direct services for families, and we couldn't be more excited! There's still a large amount of work to be done, but our hope is that by partnering with the right organizations and seeking innovative ways to utilize our company's strengths, we can take the right steps forward to transform the lives of many in our communities – we hope you'll join us in this journey!

Warmest Wishes,

A handwritten signature in black ink, appearing to read "Bill Cosgrove".

Bill Cosgrove
CEO, Union Home Mortgage
Chairman, Union Home Mortgage Foundation

A handwritten signature in black ink, appearing to read "Christina Fagan".

Christina Fagan
Executive Director
Union Home Mortgage Foundation

Union Home Mortgage



Corporate Social Responsibility →

Donation Drives



Partner Up for Plates: Last year, food donations were collected at UHM corporate headquarters and 32 branches across the United States for the holidays. In total, more than 33,000 items were delivered to local food banks. In Cleveland alone, departments competed against each other to fill a 16' moving truck with over 11,000 pounds of food.

Partner Backpack Project: In July, 25 branches rallied together to fill 1,000+ backpacks with supplies for kids in need going back to school this fall. Across the country, partners teamed up with local businesses to meet our goal and give kids confidence to return to school successfully.

Volunteerism



Purple Days: This past year, UHM partners contributed more than 500 hours of service, whether through personal Volunteer-Time-Off, UHM sponsored Purple Days or regional volunteer activities.



Intern Day of Service: Our 67 2019 Summer L.E.A.D. Interns participated in the third annual Intern Day of Service, with projects at Ronald McDonald House, Boys and Girls Clubs of Cleveland, Boys Hope Girls Hope, Greater Cleveland Foodbank and the Cleveland Kids Book Bank.

Partner Giving

In May of 2019, Union Home Mortgage introduced a payroll deduction option for partners (employees) wishing to give back and contribute to the Union Home Foundation. Dubbed “Partners Paying it Forward,” this program quickly enrolled just over 25% of the company, adding an additional \$85,000 in annual impact!

Events

Honoring four of the organization's nonprofit partners, the **Foundation hosted its first Gala event “Breaking Ground”** at the Rock and Roll Hall of Fame in October 2018. 480 guests shared in the evening's festivities, collectively giving over \$140,000 back to the Foundation. At the end of the evening, Junior Achievement of Greater Cleveland, Volunteers of America Ohio & Indiana, Saint Martin de Porres High School and Towards Employment were each awarded a grant for \$25,000 commending their efforts in the community.



This year's **Hustle for Homeownership 5K** race highlighted awareness around financial literacy from average savings to family debt and student loan statistics. Proceeds from this event are supporting the launch of the Foundation's financial literacy program later this year. Close to 40 UHM partners also participated virtually, helping us reach our 2nd year goal of grossing just over \$10,000!



Each year, Union Home Mortgage gives back to our communities across the United States through our charitable arm...



We believe in empowering responsible homeownership.

The Mission:

To equip families with the tools and resources to achieve economic self-sufficiency. We give funds to organizations that are helping the community through financial literacy, education, career readiness and transitional housing programs.

Statement of Activities

Revenue

January- June 30, 2019

Direct Public Support	\$620
Employee Payroll Deduction	\$17,510
Special Events	
5K Event:	\$10,704.96
Other Income	
Interest:	\$6,048

Expenses

January- June 30, 2019

Volunteer Events	\$1,570.22
Grants	\$29,000
Operating Expenses:	\$1,402.40
Event Expenses:	\$15,500.77
Total Change in Net Assets:	
\$-12,589.21	
New Assets YTD:	
\$645,466.49	

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2018/2019 Giving at a Glance

Gifts range from July 1, 2018-June 30, 2019

This past year, the Union Home Mortgage Foundation awarded grants to non-profits with programs in the following four areas:

Financial Literacy
Education
Career Readiness
Transitional Housing Programs

\$75,000:

MBA Opens Doors Foundation
(Washington, DC)

\$10,000:

Towards Employment
(Cleveland, OH)

\$7,000:

Homeless Youth Connection
(Arizona)

\$6,750:

The Cleveland Kids Book Bank
(Cleveland, OH)

\$6,000:

Seeds of Literacy *(Cleveland, OH)*

\$5,000:

Center for Financial Health (Michigan)
CHN Housing Partners *(Cleveland, OH)*
Big Brothers Big Sisters Central Indiana
(Indiana)
Life of a Single Mom *(Louisiana)*
Housing and Education Alliance *(Florida)*
Homestretch *(Virginia)*
The Literacy Cooperative
(Cleveland, OH)
Youth Opportunities Unlimited
(Cleveland, OH)
Housing for New Hope (North Carolina)
Boys Hope Girls Hope of Northeastern
Ohio

\$2,500:

ESOP *(Cleveland, OH)*
Greater Cleveland Volunteers
(Cleveland, OH)
Minds Matter of Cleveland, OH
(Cleveland, OH)
Enterprise Community Partners
Cleveland, OH)

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2019 Union Home Mortgage Foundation Event Sponsors and Donors

We'd like to thank the following individuals and organizations for sponsoring events in the past year (as of 9/6/2019)

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Grant Spotlight

Cleveland Kids Book Bank



Did you know that two-thirds of low-income families don't own a single children's book? The Cleveland Kids' Book Bank, launched by co-founders Judy Payne and Judi Kovach, is seeking to change that by giving free books to local children in need. Since they were established in 2016, they have distributed over 2 million books to 100,000 Cleveland area families. Last fall, the Union Home Foundation gave them a grant that provided 27,000 books to Cleveland Metropolitan Schools for kids to take home and own over winter break!

2019 Union Home Foundation Event In-Kind Donations

The following companies and individuals have generously donated items or experiences that have been featured in raffles and auctions at events this year – we thank you for your continued support! *(As of 9/6/2019)*

Banter Beer and Wine
Barley House
Barrington Golf Club
Baymiller, Jon
Beck Center for the Arts
Bennett, Chris
Billings, Carmen
Blue Apron
Blue Falls Car Wash
Board & Brush Medina

Brew Kettle
Brio Crocker Park
Bucci's J Bella
Buffalo Wild Wings
Capital Genealogy
Century Cycles
Chick-Fil-A
Citizen Yoga
Class Axe Throwing
Cleveland Cavaliers

Cleveland Flea
Cleveland Monsters
Cleveland Orchestra
Cleveland Whiskey
Cleveland Zoological Society
Cooper's Hawk Winery
Corner Alley
Creekwood Golf Course
Crocker Park
Eagle Eye Golf Course



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Garza, Cyndi and Andy
Gervasi Vineyards
Go Ape!
Golf Tec

Grant Spotlight

Life of a Single Mom

Headquartered in Baton Rouge, Louisiana, founder Jennifer Maggio launched Life of a Single Mom following a successful corporate career in 2007. Now serving more than 82,533 single mothers through 1,500 support groups nationwide and special events, they are considered the nation's leading authority on single mom training. The nonprofit created Single Mom University (SMU) as an online, self-paced classroom to promote education around 3 life skills areas: financial literacy, parenting and health & wellness. Their financial literacy programs have helped single parents establish emergency savings funds, reduce debt load and more. With Union Home's support, 50 single mothers will be able to access these courses free of charge over the next year, provided with a minimum of 30 financial courses per student.

Great Lakes Brewing
Great Lakes Theater
Greg Murray Photography
Hawk Hollow Golf Course
Holden Forests & Gardens
Honey Baked Ham Store
Improv Comedy Club
IX Center
Jennifer's Restaurant
Jets Pizza

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Grant Spotlight

Housing for New Hope



In North Carolina, Housing for New Hope helps over 640 locals annually to find sustainable housing through their Streets to Home, rapid rehousing, permanent supportive housing programs and more. With Union Home's support, HNH is piloting a 3-month Life Skills Management training – from GED and job training programs to digital literacy to creating financial goals – to help at least 36 of their residents break the cycle of poverty. This program supports tenants whose rent is as low as 30% of their income and in some cases 100% subsidized by the State of North Carolina, many of which are disabled.

Nak's Eatery and Drinkery
 Nothing Bundt Cakes
 Old Carolina BBQ
 Olive Scene
 Painting with a Twist
 Perk Cup Cafe
 Petitti's Garden Centers
 Pickett's Ginger Beer
 Pita Pit
 Pro Travel
 Rainforest Car Wash
 Rego Grocery
 Renaissance Columbus
 Westerville-Polaris
 Rival's Sports Grill
 Rockside Winery-
 and Vineyards
 Rosewood Grill
 (Hospitality Restaurants)
 Scene 75

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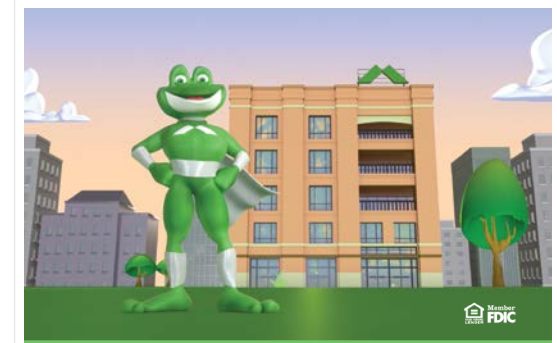
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AT THE HEART OF UNION HOME MORTGAGE AND THE FOUNDATION is the fundamental desire to empower families towards responsible homeownership. We've focused our time, funds and efforts on partnering with organizations that make a REAL impact and dedicate themselves to offering meaningful work in peoples' lives. We are striving forward to strategically solve and find permanent solutions to improving the financial health of families in our communities – to ensure their dream of homeownership can become a reality – join us on this journey!

