



Annual Report FY 2026



Strong Communities *for Life*

Message From CHAI's President & CEO

At the heart of CHAI's work is the simple truth that strong neighborhoods are built not only through projects, programs, and services, but through authentic relationships that foster connection and trust. Throughout this year, CHAI helped create those moments of true connection. At events such as the inaugural Pikesville Back-to-School Festival, the One Park Heights Committee's participation with the Inheritance Theater Project, the Fallstaff Spanish language class, and many convenings of the Northwest Baltimore Partnership, CHAI created opportunities for neighbors to come together to build a stronger shared civic life.

At the Myerberg Center, vibrant programming and community gatherings such as the craft fair, Veteran's Day celebration, and health fair fostered creativity, wellness, and joy. Residents in our Weinberg housing communities deepened engagement and friendships through shared experiences. Northwest Neighbors Connecting welcomed new members into a growing circle of older adults seeking meaningful connection and mutual support. And CHAI's improved loan and transportation programs helped attract some new neighbors and assisted others to get where they need to go.

CHAI also has worked to strengthen essential community assets and make long-term investments in housing that will matter for decades to come. We are especially excited about two key investment opportunities. First, 2026 marks the 50th anniversary of the Edward A. Myerberg Center—a milestone occasion to celebrate five decades of vibrant community, while creating a legacy fund that will sustain and strengthen the Myerberg for the future. And second, CHAI launching our Preservation Project, through which we are revitalizing 1,599 of our affordable senior housing units. Preserving these homes is not simply a real estate strategy; it is a statement about what kind of community we are committed to building—one where older adults can remain rooted and secure in homes that are built to last. Both bold efforts reflect CHAI's belief that when we invest in people and place together, we strengthen the fabric of our neighborhood.

For more than four decades, CHAI has served as both convener and catalyst in northwest Baltimore, and that role has never been more important. Guided by the values of *kehillah* (community), *kavod* (respect), and *b'tzelem elokim* (honoring the humanity of every person), CHAI helps build a northwest Baltimore that is resilient, inclusive, and prepared for the future. We are proud of what we have accomplished this year, and even more energized by what lies ahead. Thank you for being part of our community.



Esther Weiner
President



Lisa K. Budlow
Chief Executive Officer

FY 2026 Financial Report

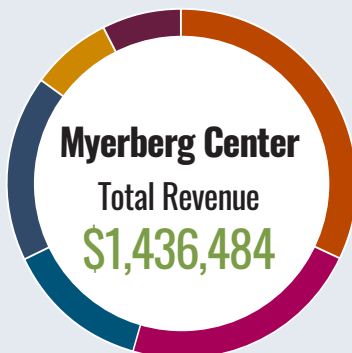
(Estimated)



- Public Funding: \$2,800,018
- Foundation & Corporate Giving: \$1,529,740
- Housing Development Fund: \$1,102,669
- The Associated Allocation & Grants: \$881,349
- Mission Fund: \$815,207
- Program Income: \$76,803



- Salaries & Benefits: \$3,221,610
- Program Expenses: \$2,869,003
- Office & Administration: \$505,386
- Contract Services: \$322,406
- Audit, Legal & Insurance: \$187,803
- Other Expenses: \$99,578



- Membership, Programs & Contracts: \$462,098
- The Associated Allocation & Grants: \$322,662
- Public, Foundation & Corporate Funding: \$246,495
- Gap Funding Support: \$191,965
- Rentals, Events & Other Funding: \$107,067
- Friends of Myerberg Annual Giving Campaign: \$106,197



- Salaries & Benefits: \$757,653
- Building Operations: \$251,997
- Office & Administration: \$214,350
- Program Expenses: \$212,484



- Rent & Subsidy: \$19,651,404
- Other Income: \$603,407



- Operating Expense: \$7,342,769
- Salaries & Benefits: \$4,802,664
- Debt Service & Reserve Deposits: \$4,433,177
- Repair & Maintenance: \$2,994,211
- Residual Receipts & Distributions: \$681,990

Our Mission

CHAI strengthens the fabric of neighborhoods connected to Jewish Baltimore, through housing and community development, so residents of all ages can thrive.

Acknowledgements:

CHAI thanks its funders for their generosity in FY 2026.

The Associated: Jewish Federation of Baltimore
Abell Foundation
Baltimore City Public Schools
Baltimore Equitable Insurance Foundation
Bank of America Charitable Foundation
Eastern Savings Bank
Enterprise Community Partners, Inc.
France Merrick Foundation
The Frank & Miriam Loveman Charitable Foundation, Inc.
Fulton Bank
Goldseker Foundation
The Goldsmith Family Foundation
The Hackerman Foundation
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Maryland Department of Housing and Community Development



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Richman Family Foundation
Samuel I. Rosenberg Endowment Fund
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TD Charitable Foundation
Truist Financial Corporation
U.S. Department of Housing and Urban Development
Wells Fargo Foundation
Zimmerman Fund for Children

CHAI also thanks all those who made a gift through the State of Maryland's Community Investment Tax Credits Program.



Community Development

Strengthening and Investing in Northwest Baltimore

As a founding partner of the Northwest Baltimore Partnership, CHAI continued to help drive regional collaboration, attract state capital investment, and support the transformation of key community assets including the Pikesville Armory, Reisterstown Road Plaza, and Pimlico Race Course. CHAI also expanded student enrichment opportunities through school partnerships and offered community Spanish language classes to strengthen communication across cultures. The year included the 4th annual Taste of Northwest Festival and the inaugural Pikesville Community Back-to-School Festival, bringing neighbors together to celebrate, engage, and strengthen the fabric of northwest Baltimore.



Edward A. Myerberg Center Fostering Connection, Creativity, and Active Aging

Myerberg membership surpassed pre-pandemic levels, reaching nearly 950 members, with activity supported by 50 dedicated volunteers. The Center offered more than 80 weekly programs onsite and virtually, creating ongoing opportunities for learning, movement, creativity, and connection. Signature events included the 3rd annual Health Fair, with more than 200 participants and 60 exhibitors, and the 4th annual Fall Craft Fair, drawing over 500 attendees and 60 artisans. Members consistently describe the Myerberg as a place of belonging, where meaningful relationships and a sense of renewed purpose are created.

Affordable Housing Communities Preserving Homes and Building Community

CHAI's housing communities provide more than affordable places to live; they create environments where older adults remain supported, engaged, and rooted in their neighborhoods. Across 18 properties, Resident Service Coordinators foster connection and community among nearly 1,800 residents through programs, shared experiences, and daily interaction. This year, a resident of The Harry and Jeanette Weinberg Place was named the 2025 Resident of the Year at the national Service Coordinator conference, recognized for his volunteerism and dedication to neighbors. CHAI also advanced its Preservation Project, a bold initiative to renovate 1,599 affordable housing units across 15 of our older properties to ensure they remain safe, modern, and affordable for decades to come. Weinberg House, the 2nd property to be renovated, will be completed in July. Throughout construction, residents participated in group outings and activities that strengthened relationships and reinforced a sense of community.





Northwest Neighbors Connecting

Growing a Village

Northwest Neighbors Connecting (NNC), CHAI’s village program, continued expanding opportunities for members to meet, participate, and form lasting friendships, including its first annual welcoming tea party, where 18 new members were introduced to the community. Members shared how bonds formed through knitting, yoga, and book clubs have enriched their daily lives, with one participant describing NNC as a place where people are “truly connecting in meaningful ways.” This year, NNC received a transformational \$500,000 five-year commitment from an anonymous donor through The Associated: Jewish Federation of Baltimore, securing the future of this treasured program and affirming the value of a relationship-centered model of community support.

Community Housing

Turning Vacant Properties into Homes

CHAI was selected as one of 16 community-based organizations to participate in the State of Maryland’s Baltimore Vacants Reinvestment Initiative (BVRI). In partnership with Rebirth Development, CHAI has completed and sold five fully renovated homes in Central Park Heights, and additional properties are already underway. CHAI’s HUD-certified housing counselors are helping build a pipeline of buyers for BVRI homes through monthly homebuyer education workshops that provide information on building credit, navigating financing, and securing downpayment assistance. Together, our community housing team is expanding access to sustainable homeownership and supporting long-term neighborhood investment.



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Our Vision

A resilient and inclusive northwest Baltimore where our neighbors feel deeply rooted in their homes and community.