

HOUSING PARTNERSHIP

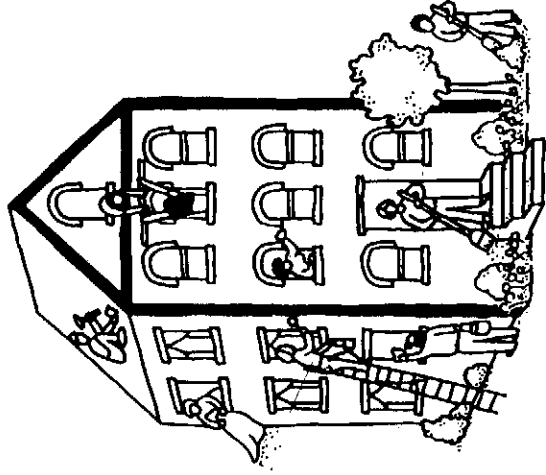
of the fox cities

Volume I, Number 1

December, 1989

Our First Full Year !

Last January the first family to purchase a home from The Housing Partnership moved in. They had been attempting to purchase a home for four years, but either their income or the lack of affordable homes kept getting in the way. With The Housing Partnership, this family purchased an energy efficient, completely rehabilitated home at a price level they could afford. It's a story we are about to complete for the fourth time and which we hope to continue repeating. It is what The Housing Partnership is all about - creating new ways through which families who could not otherwise become homeowners can gain some control over



their housing situation. Ours is a community approach - a partnership of individuals, families, community groups, churches, businesses and government. We serve as a catalyst to bring many people

Jim Bork, President

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A Foundation for Action

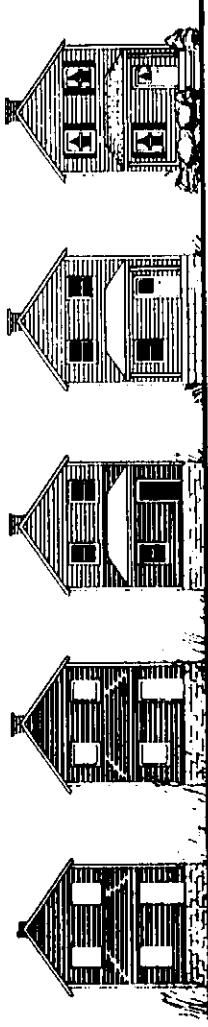
The Housing Partnership - a local response to a local need. Our goal is straightforward: to develop affordable housing opportunities for individuals and families now unable to afford appropriate and sound housing. We address this goal by:

- * acquiring and rehabilitating single family homes in need of improvement and offering these homes to families falling below 80% of county median income.
- * providing advice and support to purchasers in financing, budgeting and maintenance.
- * involving the community as partners in the development of low-cost housing.
- * providing technical assistance to other groups concerned with improved housing.
- * exploring other forms of housing such as rental, cooperatives or other approaches.
- * offering volunteer and training opportunities in housing rehab.

Over the last year we have developed a strong base to expand our activities, building new partnerships each day.

Local Banks to Assist Buyers

Six local banks have joined with The Housing Partnership to provide mortgage loans to purchasers of Housing Partnership homes. Securing a mortgage for families on limited incomes has been one of the most difficult parts of our program, and this unique cooperative effort will streamline this important part of our work. Organized by Jim Wilson and Darlene Long of First Interstate Bank, the six banks will provide 30 year, fixed rate, internal loans to qualifying families. Sweat Equity - the time spent by a family working on a house may be considered as part of the down payment, although a cash down payment will be required. Out of pocket expenses will be charged, but no points will be assessed. The six banks include: Associated Bank, Bank One Appleton, F & M Bank, First Interstate Bank, First Wisconsin Bank and Valley Bank. We appreciate the willingness of these local banks to assist families become homeowners through our program. We look forward to presenting applicants for loans.



Building A Financial Base

The Housing Partnership is built on diverse funding from the public and private sectors. It is a unique blending of resources and goes beyond our own operating budget to include loans to families and non-cash commitments of time and materials. Our funding to purchase homes comes from The City of Appleton through the Block Grant program. Our rehabilitation financing has been a combination of private utility company grants, local contributions, State grants and income from the sale of properties. Our operating income is generated primarily from local sources - corporate and individual contributions, foundations, the United Way, training programs, grants, and program income. Each contribution made allows us to demonstrate the "leveraging" we can achieve by securing matching grants at the local, state and federal level - from private and public sources.

Applications to Own Accepted

Applications to purchase homes are accepted on a continuing basis. In early 1990, an orientation session for interested home-buyers will be held, focusing on our criteria and the ongoing responsibilities of home-ownership. In brief, the criteria for participation in our ownership program include families which:

- * have incomes below 80% of county median income, based on family size - \$27,000 for a family of four. We place priority on lower incomes (below \$20,000).
- * Rental costs exceeding 30% of annual income.
- * Living in overcrowded or inadequate housing.
- * Have children and/or have special needs.
- * Are interested in owning a home and show an ability to maintain a home on a long-term basis. Contact The Housing Partnership at 731-6644 for additional information on eligibility, application procedures, and the upcoming session on homeownership.



Our first completed

home is a four bedroom, two story unit located on the near west-side of Appleton. The home was neglected for several years, remaining vacant due to a foreclosure. After purchase by The Housing Partnership, all of the mechanicals were updated, with complete electrical wiring upgraded, bathroom fixtures and tiling completed, woodwork stripped and re-finished, high efficiency lighting installed, extensive insulation and energy conservation work undertaken, and the garage re-roofed and repaired. Wisconsin Electric assisted in the energy conservation measures, while WHEDA assisted in the structural aspects of the rehab work. We completed work on the home by renovating the kitchen and varnishing the maple floors.



A third house will be occupied

by the time this newsletter is published. Located on the south side of Appleton, this three bedroom Cape Cod style home underwent major interior renovation, beginning with the installation of a new stairway. This stairway provides for the separation of rooms previously joined together on the second floor and replaced an unsafe existing stairway. A new 100 amp electrical service replaced a 30 amp service and includes new outlets, ground-faulted services and light fixtures. The exterior of the house was scraped and painted and new exterior doors added, along with new storm doors and windows. A new bath and kitchen were added, re-using existing cabinets and fixtures when appropriate. The new owners have worked on most phases.

highlights of four completed homes

The second home rehabilitated by

The Housing Partnership is a large Victorian structure built at the turn of the century. The home had no insulation, deteriorated windows, no workable kitchen and had been cited by the City for health code violations. While structurally sound, the home required extensive interior gutting and drywalling. Original woodwork was saved and restored, while major energy conservation efforts included a high efficiency furnace, double pane windows, new insulated exterior doors and exterior energy-efficient siding. The home is now occupied by a large family which had a great deal of difficulty locating an affordable home for a seven member household. The energy conservation measures alone are likely to reduce heating use and heating bills by at least 50%. The new high efficiency lighting fixtures will help realize other savings.



A fourth house

is located near West High School. A three bedroom unit which had never been updated since being built in the early 1900's, it was well maintained and is structurally sound. It lacked a full bathroom, had very limited kitchen facilities and was heated by an inefficient "octopus oil burner". An old garage built with round tamarack poles was awaiting its demise by a strong wind prior to demolition. Major improvements to this home have included new window sash and storms, major wall and attic insulation, a new furnace, a fresh exterior coat of paint, a new bathroom addition and major changes and improvements to the kitchen area. A new roof and gutters will keep these improvements protected. The electrical service on this home was also updated as well as the replacement of all plumbing lines and drains, introducing new copper pipes for water supply. Renovation is almost complete.



Thank you!

IN APPRECIATION TO OUR VOLUNTEERS

We are grateful to the many
individuals and organizations
who have shared their time
and efforts with us...

Donations of Time, Talent and Skills

Chris Anderson	Mooneyan Ihde	Harry Reinke
Sandy Ashauer	Anne Jackson	Erin Riley
Cheryl Barnes	Leon Jona	Bonnie Riley
Henry Bauer	Shelby Knezel	Tim Riley
Jim Baumbach	Autumn Knox	Wanda Ritchie
Joyce Bayer	Keith Kostecke	Tony Rodriguez
Jim Bork	Mike Laib	Norbert Ratenberg
Linda Brandt	Lawrence University	Richard Schoenbohm
Milo Burzinski	Students	Cyril Stark
Dan Callies	Jean Marie Lofton	Dick Swanson
Pam Casteel	Tony Marin	Yang Neng Thao
Bob Chase	Jon McCluskey	Bea Truchinski
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Jane Chevalier	Memorial Presbyterian	Dave Vanevenhoven
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Eric Edwards	Willie Pekah	Luella Wilbur
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Stanley Holcomb	Rev. Chris Quello	Youth Group - First
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IN APPRECIATION TO OUR CONTRIBUTORS

Thank you!

... and we are grateful to the individuals, corporations and organizations who support our work with funding or donations.

Individual Gifts:

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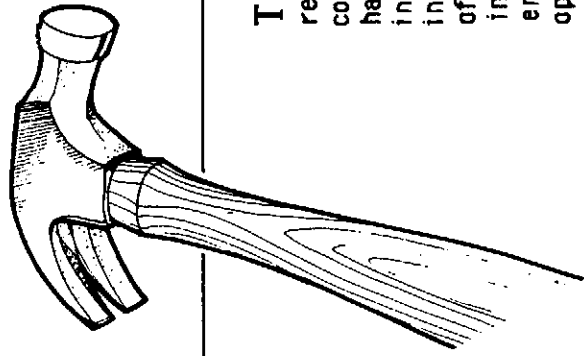
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United Way, Inc.
WHEDA



SELF HELP IN HOUSING AND EMPLOYMENT

Work Experience for Varied Groups

Three innovative approaches to combining work skills and housing rehab were developed this year by The Housing Partnership and other community organizations. The programs offer opportunities for hands-on experience working on Housing Partnership homes to people interested in careers in the building trades or for individuals interested in learning about home improvement. Jim Wenner, Executive Director of The Housing Partnership, says that the programs combine two important objectives: improving existing housing and developing employment and self-help skills. "It's a perfect combination of opportunities - everyone wins."

The initial program began in cooperation with the Lao-Hmong Association. Two Hmong refugees worked daily for eight weeks on two homes, focusing on framing carpentry, constructing door casings, roofing a garage and exterior painting. Supervision was provided by Mike Laib, a local contractor. One of the participants landed a full-time job after training.

Our second program grew from an idea initiated by Linda Brandt of Action Employment and Training, Inc. The idea was that unemployed, single parent mothers could benefit from a structured work experience program involving a combination of "classroom" and on-site, hands-on training. In late May, the first class of five women began work, led by Training Supervisors Dick Runge and Bea Truchinski. The timing was perfect, since The Housing Partnership had just begun work on its third house. Over the summer, the participants spent time on the use of tools, on job-site safety, in discussions with professional contractors working on the house and in reviewing videos on specific rehab techniques. And, they spent time each day tackling the routine work that needed to be done on the house - ranging from extensive drywalling, insulation, roofing, building a new staircase, painting and concrete work. Since that first day in May, twelve women have been involved in this ongoing program, including three in a current session. Of the first nine graduates, six have successfully found jobs in the private sector and are economically self-sufficient. "I stand a little straighter, a little taller" said one of the graduates, while another proudly commented "... you don't see women doing this, and you think you may not be able to. I don't feel that way anymore."

The latest program involves six special education students from Appleton East High School. Arranged by Jon McCluskey, Coordinator of Special Education, and led by Mike Woelfel, Special Education Teacher, this program provides an opportunity for students to develop daily living skills and learn about home maintenance and improvement. The students travel by bus three times a week and work on a home for about three hours each day. They have been insulating kitchen walls, drywalling, painting, hanging storm windows and patching basement walls. They use a variety of tools and spend time learning the parts of a house, with the walls open and the pipes, wiring and framing exposed.



The work experience programs are another example of how partnerships with existing community resources can be developed.

JOIN
US
IN
1990!

Community involvement is an essential part of our work. Volunteers from all parts of the community have joined us in our start-up period. In 1989, over 75 individuals have been actively involved in working on homes - securing building materials and supplies, working with families, raising funds, salvaging re-useable materials and in countless other ways. Together, these individuals have contributed over 2000 hours of volunteer time, helping us to hold down the cost of housing for people in need.

Individuals and groups can make a special contribution of time and skills. We need the involvement of skilled craftspeople as well as individuals simply interested in doing what they can - from painting walls to landscaping yards; from the dirty work of removing walls to the finer side of varnishing woodwork. Whatever your skill level, we welcome your involvement. **Please consider us as you think about your community involvement in 1990!**

WAYS
YOU
CAN
HELP

Become involved as an individual or group by:

- * Volunteering some time.
- * Adopting a room or house as a group or individual project.
- * Donating building supplies or materials, including items you may have as part of your own remodeling.
- * Helping recruit families interested in first-time home ownership, providing assistance in budgeting, home maintenance, and securing mortgage loans as a family mentor or advocate.
- * Making a tax-exempt financial contribution to our work.

To talk more about opportunities for involvement, contact:

The Housing Partnership
P.O. Box 5101, Appleton, WI. 54913
731-6644

A
WISH
LIST
FOR
1990

Our immediate needs include the furnishing of our office space. AAL has generously allowed us to occupy both office and warehouse space for the next year, so we now have a base of operations as well as space to store equipment and donated items. To make this office functional for volunteers & staff, we are seeking donations of:

- * An IBM compatible computer, preferably with 640K and a hard drive.
 - * Two or four drawer metal file cabinets.
- To make our rehab work more efficient, we need the following tools:
- * A Variable Speed Jig Saw, A Sheet Finishing Sender
 - * An electric drywall screwdriver/drill
 - * A manual or electric miter saw

To keep our rehab activities moving, we need a variety of materials ranging from framing lumber (2x4's), to drywall, insulation, paint, storm doors and windows to sinks and faucets.

The Housing Partnership's volunteer Board is composed of active and involved members. Each member serves on one of three working Committees: **Family Selection:** outreach, selection and support to home occupants; **Property Selection:** review and selection of properties; **Resource Development:** community awareness, volunteer development and fund-raising.

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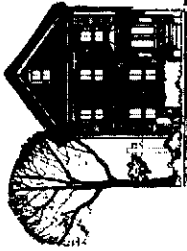
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