

HOI

Happenings

MAY 2009

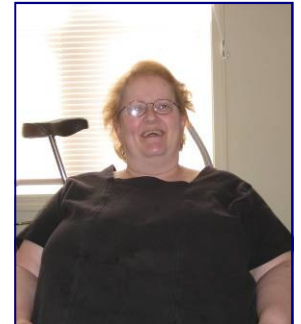
Housing Opportunities serves the community through the provision of safe, decent, and affordable housing and customized support services.

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Sherry—This is My Story

Sherry was living in the Valparaiso Women's Club, with no income and depending on help from the township trustee to pay her rent. She heard about Housing Opportunities through a case manager at Porter-Starke and decided to apply. She sent in an application in 2003 and just four months later had her very own apartment.



When Sherry first came to Housing Opportunities, she had severe depression and isolation problems. Since entering the program, she attends adult day treatment at Porter-Starke three times a week. Contact with others, including a very caring case manager, has given Sherry the strength to overcome her depression with the help of the proper medications. Her depression right now is "low."

Sherry feels very strongly about Housing Opportunities and believes she would "definitely be homeless" without the provided programs and services. She enjoys her "nice, up-to-date housing and the great upkeep on the properties." Income for Sherry is still lacking, but with the help of her case manager is on the right on track with Social Security and disability.

Sherry feels fortunate to have a case management services. She appreciates having someone check in on her and watch out for her all the time. Sherry likes the feeling that she has someone to go to at all times. She says it "helps to have someone come into the house to see how I'm doing, if it's not kept up, Cindy knows I'm getting worse." She continues to improve and overcome her depression every day!

Grandma Cares

Grandma Cares is a group of loving grandmas and grandpas that enjoy getting together to help new parents. They assemble baby gift baskets with all kinds of things needed for a newborn. Lacey, a resident of Housing Opportunities housing program has been a recipient of their kindness. She received a basket filled with diapers, wipes, onesies, crib sheets, bottles, sippy cups, books, a hand-made blanket, disposable camera, and some cute outfits. Grandma Cares wants no recognition or thank you's but their kindness and generosity is greatly appreciated.



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Thank you for your
commitment and
service to Housing
Opportunities and
our mission.

If you are interested in
learning more about
Housing Opportunities,
please contact us at
(219) 548-2800 or visit
our website at
[www.housing-
opportunities.com](http://www.housing-
opportunities.com).

There's No Place Like Home

Housing Opportunities has learned the meaning of the famous line from the Wizard of Oz. In August, a violent storm took the roof off of the building where the office had just moved at 954 Eastport Centre Drive. Rain-soaked insulation and drywall came crashing down destroying the office and all the office furniture. After one day of service, the agency that serves homeless individuals and families found itself homeless but service was never interrupted. Staff worked under a tent and used cell phones to continue the mission of providing affordable housing and customized support services. Within a week and with much help, a temporary location was found. Donated furniture filled the temporary offices and most boxes remained packed because this was only temporary.



After 6 months of temporary living, the office space at Eastport Centre Drive has been completely redone and Housing Opportunities can once again call it home. This experience has given Housing Opportunities a new perspective on the people that we serve and the services we provide. Truly, "There's no place like home".



Martinis And Cigars Night Benefit

The Porter County Builders Association is sponsoring a Martini and Cigar Night on July 24, 2009 from 4:00 PM to 11:00 PM at the Legacy. Money raised from this event will go to Housing Opportunities to assist with their homeless housing programs. There will be vendors and the band "Together" will be performing from 8:00 PM to 11:00 PM. Appetizers will be served and a cash bar will be available. For more information, contact the Porter County Builders Association at (219) 464-2944.



New Partners for New Construction

Housing Opportunities Inc. would like to announce two new builders, Design Construction (Paul Schreiner) and Garden Homes (Leroy Yoder and Tim Schrock) participating with Housing Opportunities in the New Construction Program. The builders information is reviewed by Housing Opportunities Due Diligence Task Force. If there are no negative findings, the information is then presented to the Board of Directors for approval.

The builders will help first-time buyers build their first home. Housing Opportunities Inc. applies for grant funds through the Indiana Housing and Community Development Authority for the new construction program. This allows first time homebuyers whose income is less than 80% of the area median income to build a new construction home and receive down payment assistance. For example, the annual income for a family of four cannot exceed \$47,500 for LaPorte County, \$51,700 for Porter County and \$44,000 for Starke County.

To qualify for the New Construction Program, individuals must meet all of the following criteria:

- Household income cannot exceed 80% of the area median income
- Completion of Homebuyer Education classes (provided by Housing Opportunities)
- Qualify for a mortgage of at least \$100,000 with a Housing Opportunities' approved lender
- Must purchase in LaPorte, Porter or Starke County
- Must select a builder approved by Housing Opportunities

For more information about becoming an approved builder please contact LaTosha Knight at 219-548-2800 ext. 207 or by email at Lknight@housing-opportunities.com.

For more information about participating in the new construction program please contact Shannon Kelley at 219-548-2800 ext. 201 or by email at Skelley@housing-opportunities.com.

Fashion Show to Benefit Housing Opportunities

Mark Your Calendar Now

Friends Assisting Women in Need, Inc (FAWN) will be hosting their annual Fashion Show, Dinner, and Silent Auction at Avalon Manor on Sept. 10, 2009 at 5:30 p.m. Proceeds from this event will benefit Housing Opportunities, Inc. FAWN is a 501(c) 3 organization serving women in need. Sixty-one percent of the population served by the housing programs at Housing Opportunities is single female head of household. This is a wonderful opportunity for both organizations.

The Fashion Show will feature apparel from local businesses. For further information or if you are interested in becoming a sponsor, donating a silent auction item or purchasing tickets for the event, please contact Housing Opportunities at (219) 548-2800.



New Faces at Housing Opportunities

Housing Opportunities is proud to announce the addition of several new staff.



Amanda Gano joins Housing Opportunities as the new case manager for the transitional and permanent supportive housing. She has a Bachelors Degree in Public Relations and Psychology. Before coming to Housing Opportunities, Amanda worked as a counselor at the Indiana Department of Correction. Amanda will be providing case management to homeless individuals and families in their transition to independent living.



Linda Tortorici joins Housing Opportunities as clerical support. Linda came to Housing Opportunities through the Experience Works program. Experience Works is a national, charitable, community-based organization that helps seniors get the training they need to find good jobs in their communities. After six months, Housing Opportunities offered Linda a position with the agency.



Sue Raber has joined Housing Opportunities as Community Resource Director. Sue graduated from Valparaiso University with a Bachelor of Science degree in Liberal Arts. Her experience includes teaching, sales, and volunteerism. She was a Loaned Executive for United Way of Porter County and served on the Allocations Committee. She has been involved with the area Chambers and served on the Ambassador Committee for the Chesteron/Duneland Chamber. She has also been an Independent Distributor for her own home based business.



Shannon Kelley, the new housing counselor, comes to Housing Opportunities with 13 years of mortgage experience. She has worked in processing, origination and closing loans. She also has a working knowledge of the current down payment assistance programs offered through Housing Opportunities. Shannon will be providing intake, pre-purchase, post-purchase, budget, money management, financial literacy, and credit counseling.

Housing Opportunities Gets a New Look

With all the events that have occurred at Housing Opportunities over the past year, it is time to make some changes. Housing Opportunities has contracted with Michelle Andres at Group7 to update some of the marketing materials. Michelle and her team have been working on a new logo for Housing Opportunities. Along with the new logo, Michelle and her team will be updating the current brochure and website. The new website and brochure will be launched on May 7 at the Open House.



Don't Be a Victim of Mortgage Scam

The Obama Administration recently announced the Making Home Affordable Program, designed to assist up to nine million American Families refinance or modify their loans to a monthly mortgage payment that is more affordable. Due to the overwhelming interest in the plan, homeowners are increasingly becoming the target of scammers trying to take advantage of families with false promises and steep fees to provide foreclosure assistance. With President Obama's plan, a homeowner never has to pay to participate in the program. If you wish to obtain counseling assistance, HUD urges you to contact a local HUD-approved housing counseling agency to ensure they are receiving legitimate information.

HUD counseling agencies are designed to provide advice to consumer on buying a home, renting a home, loan defaults, foreclosures, credit issues and reverse mortgages. If you are in need of housing information or counseling, the following resources are available:

- Making Home Affordable - www.makinghomeaffordable.gov
- HUD Approved Counselor - www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- HUD - www.HUD.gov
- HUD Housing Counseling - (800) 569-4287
- Hope Now - (888) 995-4673

The U.S. Federal Trade Commission works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. If you feel you have been a victim of a foreclosure scam, to file a complaint, or to get free information on consumer issue, contact: www.ftc.gov or 877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

PCCF Donates to Transitional Housing Program

The Porter County Community Foundation recently granted \$5,000 to Housing Opportunities, Inc. for its Transitional Housing Program. Pictured is Brenda Sheetz (left) from the Porter County Community Foundation presenting a check to Caroline Shook (right) from Housing Opportunities. The money received from the Porter County Community Foundation has been used to replace flooring in four units in the Transitional Housing Program. Since the purchase of the apartments in 2000, the housing program located in Valparaiso has offered transitional housing for over 150 homeless individuals and families and has provided them with affordable housing and specialized support services.



Replacing the original flooring with new carpeting and tile has not only brightened the apartments but also brightened the spirits of those who live in the apartments. They know that good things can happen to people who are in bad situations. Each family is very appreciative and take pride in calling it home.

Housing Opportunities, Inc. is a nonprofit organization that serves the community through the development and provision of safe, decent, and affordable housing and customized support services to program participants.

For more information on Housing Opportunities, Inc., Caroline Shook at (219) 548-2800 ext. 209.

Michigan City Rehab

Housing Opportunities has been working with the City of Michigan City to do owner-occupied rehab. Funds from the Community Development Block Grant assist current homeowners with much needed repairs on their home. We received the following letter and would like to share it with you. For more information on this program, you may contact Housing Opportunities at (219) 548-2800.

Dear Caroline,

I came to Housing Opportunities, Inc. to get help with repairing my roof. What I received was a home makeover. My house is **BEAUTIFUL!!!**

Two years ago, I called the mayor's office and spoke with a nice lady named Judy in the Planning Dept. She was very, very helpful she told me about your Housing Opportunities, Inc. program. I was told there would be a waiting list. I said OK, but I was very doubtful of getting any help.

I am pleased to say, that my contact with you and LaTasha helped my dream home improvements come true. From the roof to the basement, I had major repairs done to my home. Jesse Michaels Construction Company made it all come together. Every day Jesse and his crew let me know what was happening. I really appreciated that information, because they had to work around my family every day. They were very patient people. I received a new roof, furnace, windows, doors, kitchen and bath makeover and much more.

I don't know how to begin to thank you all. But, I need to give special thanks to you, Caroline for all your help, guidance, contact information and excepting my many phone calls. Also, special thanks to Jesse Michaels and the crew. Jesse, you are a talented person. You worked wonders with my house and made it all come together. And I'd like to thank the mayor's office for giving me the first contact to make it all happen.

I have received many compliments regarding the inside and outside of my home. I feel very proud to live in this community.

Thank You Very Much and God Bless You All.

Sincerely,



Donna Mitchell and Family

Our Contributors—Thank You

David Blumenthal	Horizon Bank	Realty Executives
Linda Burris	JC Penney	Caroline Shook
Christian Women's Club	Lakeshore Bone and Joint	Brian Tucker
Cindy's Flower Cottage	Kathleen Leach	Tudor Services, Inc.
Citizen's Savings Foundation	LJ Remodeling	Union Country Kids—4H
Duneland Resale Shop	Daniel & Susan Martin	Village Carpet
Nancy Dworkin	Neighborlink	John Walsh
First United Methodist Church	Pines Village	
Grandma Cares	Portage Resale Shop	
Hardy & Associates	Priority Home Repair	

NAP Tax Credits to Benefit Permanent Housing

Housing Opportunities Inc. was awarded \$10,000.00 of NAP (Neighborhood Assistance Program) Tax Credits in June 2008 by the Indiana Housing Community Development Authority. Housing Opportunities Inc. is responsible for obtaining individuals or agencies to make donations to Housing Opportunities and in turn they will receive an Indiana state tax credit. If an individual or agencies make a donation of \$100.00 they will receive an Indiana state tax credit in the amount of \$50.00. As of April 1, 2009 HOI has sold \$9,225.00 credits and will need to have sold the remainder of \$775.00 sold by May 31, 2009.

By selling all of the awarded tax credits, Housing Opportunities will raise \$20,000. The \$20,000.00 will be used at 5879 Creekview Ct, Portage, IN 46368. The Creekview apartment project was started in 2002 and has provided housing for 52 homeless and disabled Porter County residents. The buildings at Creekview are in need of repair. Donations stemming from tax credit purchases will allow the flat rubber roof of the building to be transformed into a pitched, non-leaking roof.

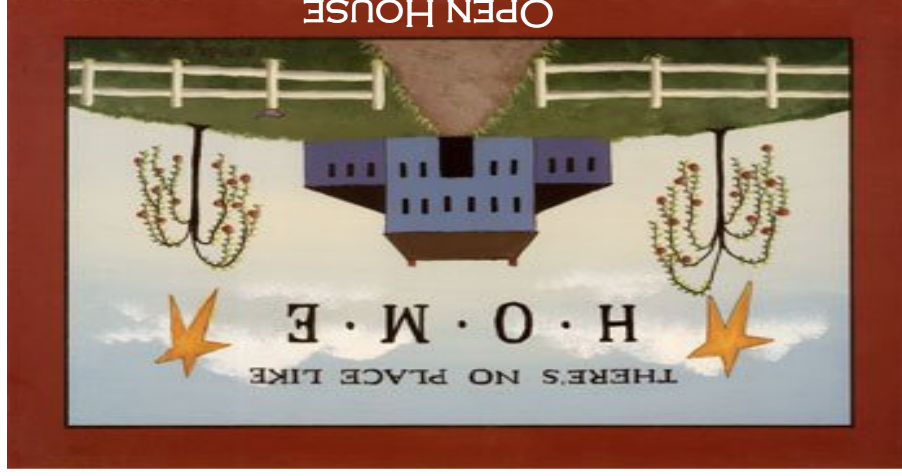
Housing Opportunities is still in need of donations in the amount \$1550.00 to achieve its goal, not only the goal of selling all the credits, but the goal of maintaining a safe and decent home for our families who are in a homeless situation. Thank you to all those who have previously supported Housing Opportunities and the NAP Tax Credit Program.

For more information on how to obtain the NAP tax credits, contact LaTosha Knight at (219) 548-2800 ext. 207 or by email at Lknight@housing-opportunities.com.

Housing Opportunities, Inc.

954 Eastport Centre Dr., Ste A
Valparaiso, IN 46383

**HOUSING OPPORTUNITIES, INC.
COME SEE OUR NEW HOME!**



OPEN HOUSE

**THURSDAY MAY 7, 2009
4:00PM – 6:00PM**

**954 EASTPORT CENTRE DRIVE, SUITE A
VALPARAISO, IN 46383**

(219) 548-2800

DONATIONS OF NON-FOOD ITEMS WILL BE ACCEPTED