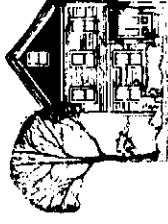


The Housing Partnership of the fox cities, inc.



COLUMBIA YOUTH PROGRAM TAKES ON A HOUSE

Putting public and private resources together to meet community needs is part of the underlying mission of The Housing Partnership. Although creating low cost housing is our focus, community cooperation can create efficient ways of achieving that goal while meeting other needs as well.

Community youth are developing skills and learning good work habits through the Columbia Youth Program's involvement with the Housing Partnership.

Although Columbia students have worked with us both during the school year and in past summers, this summer the program provided two trainers to work with a group of youth on a daily basis. Paul Lindberg and Jerry Saxton structured the daily tasks and set skill development goals, in addition to supervising and working with the students on a daily basis.

The summer work began with the complete interior gutting of a duplex and went on to siding removal and porch demolition on the outside. The young workers were able to see the dramatic results of their labors almost immediately. As work progressed through redesign and

reframing of the interior, there were opportunities for learning various skills through video, computer and on-site instruction. Members of the group developed a thorough understanding of the various stages in construction of a house and practiced solving some of the problems that are inherent in every rehab project.



The Columbia Program provides job skills and income for selected youth and contributes needed labor to The Housing Partnership, enabling us to complete more housing for low income families because of the consistent help from these trainers and students, who worked 3 days during the week when volunteers are not as readily available. We are looking forward to continued involvement by young people through the Columbia Program on this and other projects throughout the current school year.

A NEW HOME FOR A DESERVING FAMILY

Cold January wind whistled through the walls when Appleton Kiwanis started removing siding and gutting the interior of a house on E Pacific Street. They were soon joined by volunteers from Prince of Peace Lutheran Church and the Fox Valley Unitarian Universalist Fellowship and unneeded doors and windows were closed up and the exterior insulation went on in record time. Prince of Peace volunteer leader Alice Anderson developed an interest/involvement survey and coordinated participation by youth,



retirees, women's groups, etc. from her church and solicited donations of cash and materials. Following through from the planning stages to the final cleanup, Alice kept her group involved. Spring brought a lot of outside work--siding, roofing, garage painting and porch building. An open house was held on June 28th for volunteers and interested people from the community to see the finished home. July 1st was moving in day for the home's new family, who put in many hours of work on this and other houses.

Working together to build homes

..THE WORK GOES ON

Valley Bancorporation and 1st Congregational Church have adopted a duplex on E John Street. As our first corporation to adopt a home, Valley has set a high standard for participation. Thanks to the efforts of Betty Bernsdorf in the Human Resources Department who faithfully lines up volunteers, work on this house has progressed steadily. Work began in March and the building was completely gutted and reframed into two three-bedroom apartments. The old brick basement floor had to be dug up and a new floor and garage slab poured. Wayne Lannoye of 1st Congregational Church has provided leadership and supervision almost EVERY Saturday since work on the



project began—an incredibly valuable commitment. The two groups alternate providing lunch for the workers on Saturdays. As the days lengthened we began Wednesday evening work opportunities, where John Sackman of Valley North has been a faithful volunteer in addition to pitching in on Saturdays. A two car garage went up in a day with this energetic crew. Interior walls are complete and the final details are now underway.

Church and corporate cooperation is working well on the John Street site, and we encourage other businesses to consider joining us on a project.



Work on a single family home on Prospect Street was wrapped up at the end of July. Kitchen cabinets were finished, a driveway was poured and a back entry deck completed. The family selected for this home moved in early in August. People from St. Bernard parish and many other community volunteers worked on this project.

WE NEED YOU

On all our projects we have received help from groups such as Winnebago Co Youth Restitution Program, St. Margaret Mary confirmation class, the Volunteers and Offenders program, East High LD classes and retirees and other individuals. People of all skill levels can make a significant contribution to our efforts to meet the need for more low cost housing in the Valley. If you would like to become involved, call the Housing Partnership office for information about current work sites and hours. We welcome your participation for a whole project or a single day and especially need you if you are available on weekdays.

It is the greatest of all mistakes to do nothing because you can only do a little.
Do what you can.

Sydney Smith

NEW PROJECTS BEGIN

Work on a single family home at 713 W Grant street began on Saturday, August 15th with volunteers from St. Bernadette and St. Pius parishes pitching in to help. Tree trimming, siding removal and interior demolition filled our rented dumpster in record time. A new dormer has been added to expand bedroom space in this home. Sue Schemmel from St Pius X and Ed Kleckner from St. Bernadette are the volunteer organizers for this project.

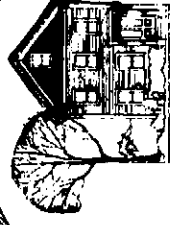


....and Now We Are in Neenah

On Saturday, August 22, volunteers from 1st Presbyterian Church in Neenah began sprucing up a duplex at 149 Fifth Street which is already being used as transitional housing for homeless families. The Housing Partnership will maintain and manage the property while Mark Ziemer of the Salvation Army's Project Home will select the families and help them to connect to the services they need to get them back on their feet. This property is in quite good shape so only minor rehab was needed before the first floor housed its first family in September. This property was purchased with City of Neenah block grant funds and a contribution from the 1st Presbyterian Church. A grant from Wisconsin Natural Gas Company will enable us to install new furnaces, water heaters and storm doors and add insulation.

In late October work began on a single family home on Nicolet Boulevard which will be completely rehabbed and then resold to a working low income family. Sponsors of this project are St Margaret Mary Parish and 1st Presbyterian Church.

The Housing Partnership of the fox cities, inc.



ADDRESSING HOUSING PROBLEMS IN THE FOX CITIES

The ability to find and to afford sound and decent housing is an unending problem for many Fox Cities families.

THE HOUSING PARTNERSHIP - A LOCAL RESPONSE TO A LOCAL NEED. We've made homeownership a reality for families who never thought they would be able to own their own home. We've provided rental housing at affordable rents for families not yet ready to own and who were paying a high proportion of their income for rent. And we've provided housing for homeless families who need shelter and stability - a place to begin putting their lives back together.

We've made an impact over the last several years ... but there is much more to be done in addressing this basic need. We want to double our efforts over the next few years. To accomplish this, we need your help - in contributions of needed funds, time, materials and talents. Your investment in our community has many impacts:

Innovative Approaches

Building Self Help Skills

Creative Financing

Pride of Ownership

Neighborhood Improvement

Volunteer Involvement

Sweat Equity

Recycled Housing

Energy Conservation

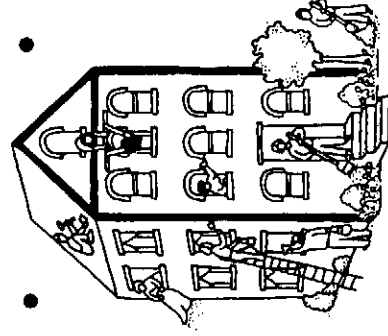
Youth Training Experience

Donated Materials

Increased Property Values

Public/Private Cooperation

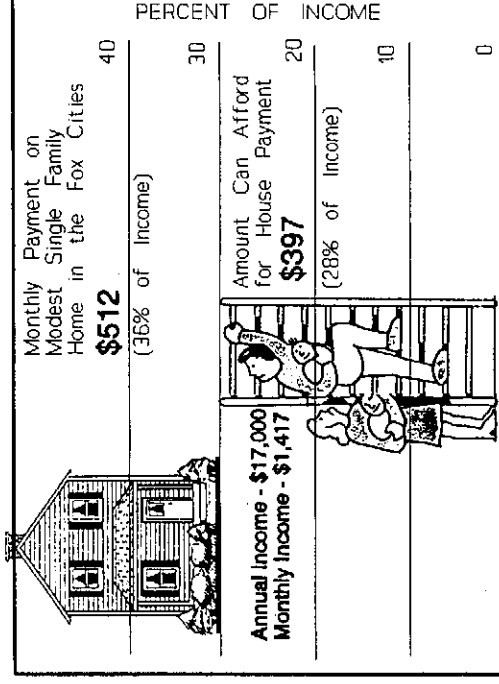
Reasonable Unit Costs



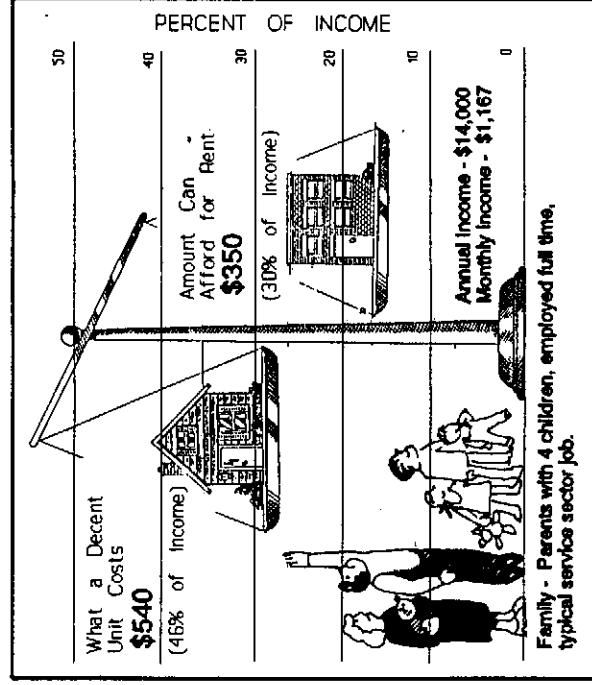
Each home completed requires each of these elements . In 1993, won't you please consider making a lasting investment for the development of sound and affordable housing in our community?

HOME OWNERSHIP OUT OF REACH FOR MANY

Many employed, responsible families with good credit have difficulty buying their first homes in the Fox Cities. A modest home in good repair and suitable for a family of four would cost approximately \$45,000. The monthly payment on a 30 year mortgage loan (at 8.75%, 5% down, taxes & insurance) would be \$512. In order to qualify for a mortgage loan to purchase a home of this price (payments generally may not exceed 28% of monthly income), a family would need to earn \$22,000 per year. For a family earning \$17,000 per year, a gap of \$5,000 annual income and \$115 in monthly payments prevent them from purchasing a home. Through volunteer involvement, lending institution cooperation, public and private contributions and "sweat equity" from the new owners, The Housing Partnership has bridged the gap of affordability for new limited income home-owners.



Family - First time homebuyer with two children, employed full time with modest income.



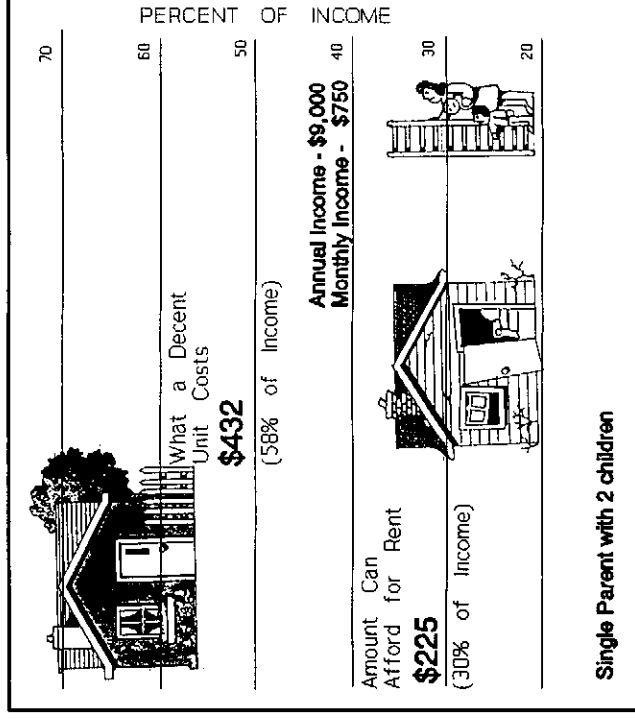
MONTHLY RENTS STRAIN WORKING FAMILIES

For low-income families in the Fox Cities, market rents have increased dramatically over the last ten years. Larger working families employed in lower wage jobs often pay close to half of their income for rent and utilities. They are forced to choose between paying less and living in substandard, overcrowded housing or paying more for adequate housing but doing without other necessities.

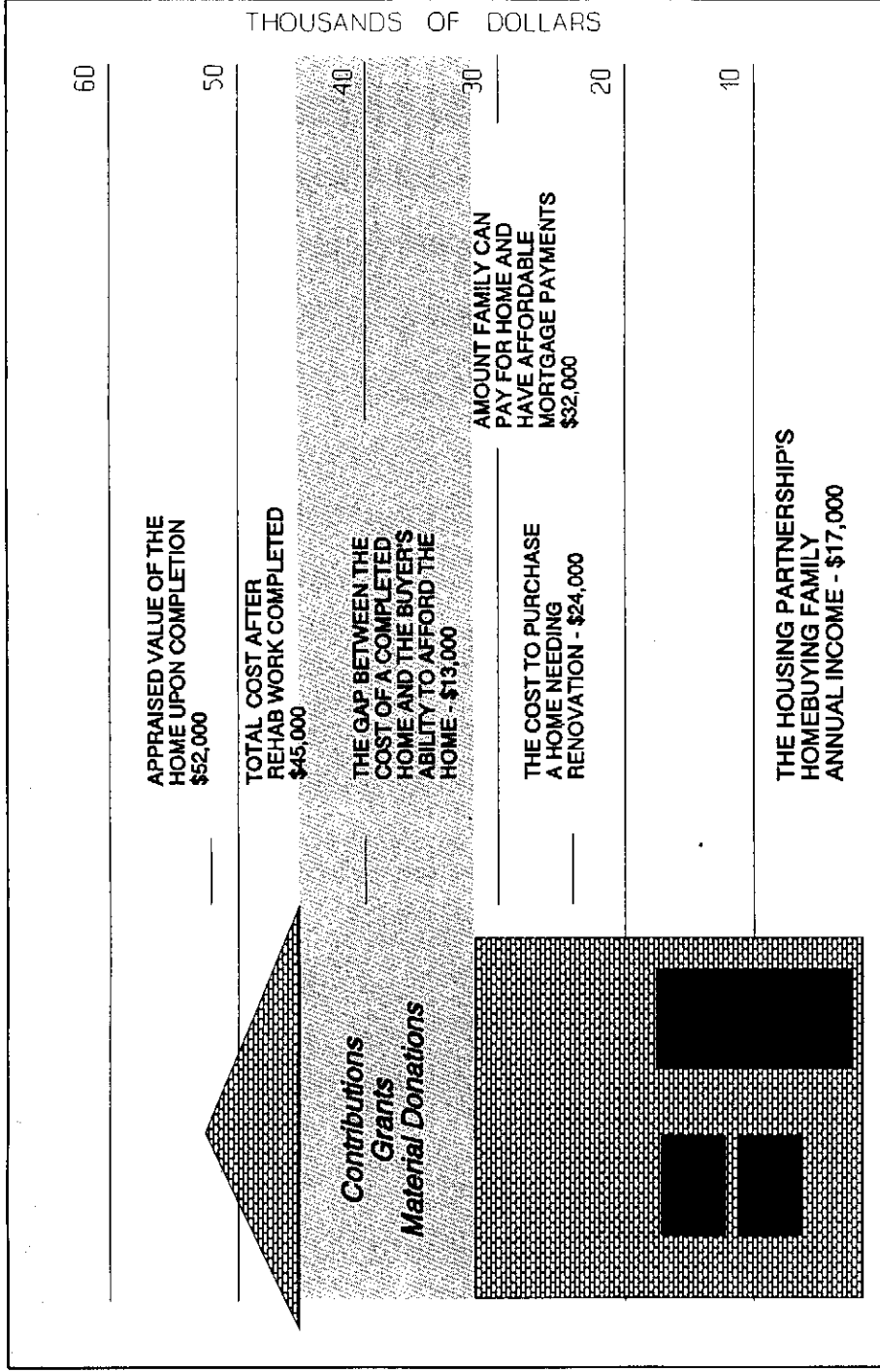
For families unable to purchase a home, The Housing Partnership has developed affordable, energy efficient rental units. Lower income families pay no more than 30% of their monthly income for rent and take part in regular house maintenance and education activities. The result? Improved properties and neighborhoods; involvement of residents; affordability of rent; and, security that the unit will not be sold, forcing families to move.

BASIC NECESSITIES FALL THROUGH THE FLOOR

In 1990, 3,674 families in Outagamie and Winnebago Counties lived on incomes below the poverty level. About half of these families were headed by a single parent. With long waiting lists for public housing assistance, their search for affordable housing seems to be an un-ending problem. They are constantly on the edge of homelessness - some falling into this disturbing reality. For families earning the minimum wage (and assuming they work full-time), a wide gap exists between their ability to afford sound shelter and the cost of a rental unit. Through The Housing Partnership's regular affordable rental units and a new program of Transitional Housing for homeless families, we help close the financial gap experienced by these very low-income families.



HOW YOUR CONTRIBUTION TO THE HOUSING PARTNERSHIP HELPS MAKE HOUSING AFFORDABLE TO HOME BUYERS



Making home-ownership affordable to working, credit worthy low-income families is a challenge, especially when the end-product is a completely rehabilitated, energy-efficient home. We begin with the purchase of a basic home in need of repair. A revolving acquisition fund developed with City assistance provides the resources for the purchase. And when the home is completed, these funds are recycled again and again. We then raise the capital and the donated supplies to undertake the rehab work. Volunteer involvement, family "sweat equity", utility company grants, other grants and local contributions all help cover the cost of the rehab work. We serve families who are unable to purchase sound, modest homes at market rates. That means we have a "gap" between our final cost and the sale price to the family - a price that is set according to their financial ability to secure a private mortgage loan. That gap is financed through contributions and grants raised by The Housing Partnership.

"The house is just great. You did a fabulous job of fixing it up. This is so much nicer than anything I thought we'd be able to buy."

A recent homebuyer

This investment in affordable housing is protected through a "second mortgage" - a no-interest, no payment loan repayable only if the home is sold by the buyer. In the end, the value of the home has doubled, we've created ownership, we've added to the community tax base, improved neighborhood stability and re-used an existing resource. It's a sound investment for the family and the community.

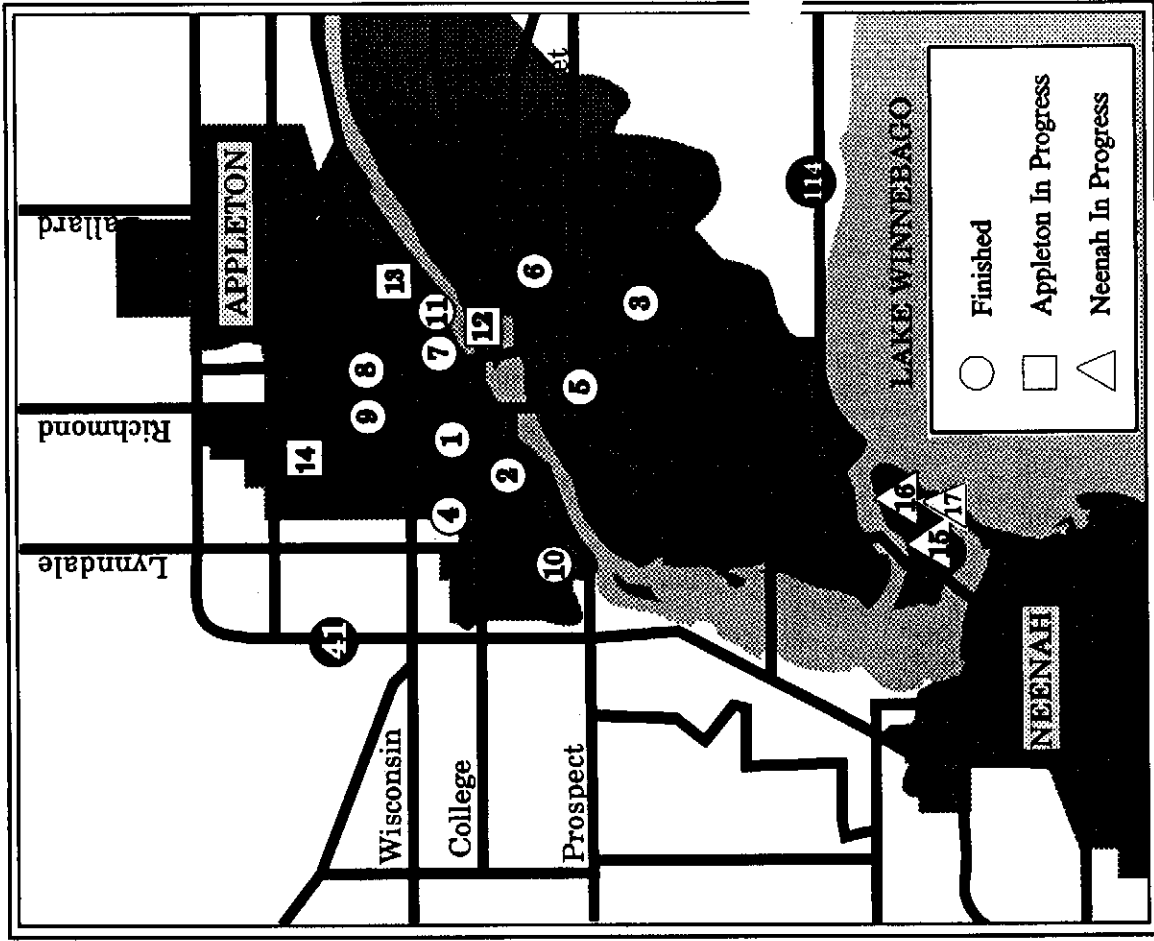
*Hi,
Thanks you for giving
the house to us we will
love it. And we appreciate
it.*

8 year old daughter of homebuyer

The Housing Partnership of the Fox Cities, Inc.

HOUSING REHABILITATION PROJECTS

1. Badger Avenue - 2/89
Community Volunteers
2. College Avenue - 8/89
WEPCO-W Electric
3. Wilson Street - 12/89
Women's Employment Project
4. Mason Street - 4/90
Training Projects & Volunteers
5. Verbrick Street - 7/90
St. Joseph Parish
6. Kernan Street - 5/91
Fox Valley Homebuilders
7. Durkee Street/2 unit - 6/91
Memorial Presbyterian
8. Appleton Street - 9/91
First United Methodist
9. St. Thomas More Parish
Richmond Street/2 unit - 10/91
Transitional Housing
Faith Lutheran
10. Prospect Street - 8/91
Good Shepherd Lutheran
11. Pacific Street - 6/91
Prince of Peace Lutheran
Appleton Kiwanis
FV Unitarian Universalists
12. East John Street - 2 unit
Valley Bancorporation
1st Congregational Church
13. East Pacific - 2 unit
Transitional Housing
Columbia Youth Program
14. West Grant Street
St. Bernadette Parish
St. Pius X Parish
15. 5th Street-NEENAH - 2 unit
Transitional Housing
1st Presbyterian Church
16. Nicolet Blvd-NEENAH
St. Margaret Mary Parish
1st Presbyterian Church
17. Lincoln Street-NEENAH
Transitional Housing
2 single family homes



I want to contribute

Count me in for:

A tax-deductible donation of \$25 \$50 \$100 Other

A pledge of \$ to be paid on Day Month Year

A donation of time. I'm interested in helping with:

- Rehab work Fundraising Family Support Publicity
 Locating suitable property for rehab
 Organizing my group or business to work on a rehab project

Name _____

Address _____

Zip _____

Phone _____



P.O. BOX 5101
APPLETON, WISCONSIN 54913
414.731-6644

a non-profit housing
development corporation

and to involve a caring community

Thank You To Our Donors & Volunteers

In order for The Housing Partnership to meet our goal of creating housing that is affordable for low income families, we rely on a lot of volunteer labor and also on donated and recycled materials.

Examples of inkind donations during the last year include:

Town & Country Electric - installation of electrical service Appleton St house
Langstadt's - Electrical supplies
Sweetwood Builders
All salvage from Reid Dr home
Total Floor Covering - Sheet vinyl
Crescent Electric-Lighting fixtures
Ken Gauerte - Floor installation
Chip Callies

Prospect St plumbing installation
Cynthia Moeller-Stiehl
Donation of rehab materials-Pacific

Mark Poehls

Lawn grading Prospect St.
Badger Plug - Roof at Prospect
AAL Branch - siding at Pacific
Lutheran Brotherhood
Water main replacement at Pacific
1st Presbyterian Church-Neenah
Donation toward transitional housing purchase
Ace Hardware-grass seed & straw
Cainin & Goss - top soil
WEPCO - lighting fixtures
Penny & Dale Schaber
Shrubs & planting
New Printing - newsletter printing
Sarah Dow - graphic design
Van Handel - top soil, Prospect
Tri County Excavating - fill & leveling
Hofkens Lumber & Building Supply -
Drywall, John Street

Donations also included used kitchen cabinets, windows, sinks, doors, carpeting, wallpaper and other items too numerous to mention. All of it enables us to keep our rehab expenses down and to resell or rent our completed homes to families at a reasonable cost.

We appreciate your help.



WISCONSIN NATURAL GAS AN IMPORTANT PARTNER

Wisconsin Natural Gas has provided vital support to the success of The Housing Partnership's last 10 projects by awarding energy improvement grants which enable us to provide optimum insulation levels, energy efficient furnaces and water heaters, replacement window sash and/or storms windows, and for our transitional housing, spark ignition stoves and clothes dryers. Part of creating affordable housing is achieving low maintenance and energy costs. Wisconsin Natural Gas involvement is another part of the partnership that can successfully meet that goal.



FIRST TIME HOMEBUYER'S CLINIC

Information about mortgages, financial planning, upkeep and financing costs which will help you to make your dream of home ownership a reality are offered in a four session workshop offered at the Housing Partnership office at 611 N Morrison St in Appleton. If you are interested in attending this free class, call our office for more information.

731-6644

YES, WE RECYCLE

Appleton Medical Center and Boldt Construction Company recently offered The Housing Partnership the opportunity to salvage many recyclable materials from three homes that were being razed to make room for hospital expansion. Because we were racing the bulldozers, Boldt also offered the valuable time of two carpenters to aid our volunteers in salvaging as much as possible from these houses. The Valley Bank Wednesday night crew at John Street cheerfully moved to the salvaging operation to maximize our efforts. Youth with the Winnebago County Juvenile Restitution Program helped all week with hauling, sorting and storing items. Cabinets, trim, windows, doors, sinks, furnaces, framing lumber and much more will all be reused to rehab houses we are working on at the lowest possible cost. Metal items that we could not use were taken to the recycling center and raised cash that we always need to carry on our program. And the county received a bonus in that all those materials are not ending up in the landfill. We are grateful for the materials and all the volunteer help that made it possible for us to salvage them.

WITH SINCERE APPRECIATION FOR YEARS OF SERVICE

Ken Podell, charter member of the Board of Directors and Past President, left the board this fall, but will continue to serve on the Strategic Planning Committee and the Property Selection Committee. M J Wursler completed a three year term on the board and also chaired the Resource Development Committee. We thank them both for their years of service.



The Housing Partnership's 1992-1993 Volunteer Board

Cheryl Barnes

Mary Walsh Curry, Past President
Fox Valley Technical College

John Pompa
Family Representative

James Baumbach

Water Technologies Worldwide, Inc.

William Geenen, Treasurer
CPA

Dr. John Swanson
LaSalle Clinic

Joyce Bayer, Secretary
Mutual Savings Bank

Peter Hensler, President
Great Midwest Bank

Staff:

James Bork

AAL

Jennifer Jensen

Lao-Hmong Association

James M. Wenner, Executive Director

Doris Cobb

James Miron, Vice President
McCarty Curry Wydeven Peeters & Riestler

Donald Boche, Rehabilitation Manager
Margaret Gibas, Office Manager

The Housing Partnership's Volunteer Board is composed of active and involved members. Each member serves on one of four 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; **Strategic Planning:** long range goal setting and direction. Community volunteers also serve on these committees and we welcome your interest.

President's Message -

The start of a new school year brings a new cycle of activity to the Board of Directors, while we express our appreciation to those whose terms are ending. As we prepare for new challenges, it seems a good time to reflect on some accomplishments of the past months.

Transitional housing is a growing area of emphasis for the Housing Partnership. Working with the Salvation Army, our organization is developing safe, sound, temporary

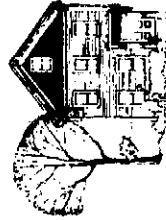
housing for some of our community's neediest families.

We continue in our traditional work as well. We are rehabilitating homes, training workers, preparing families for home ownership and serving as a resource on housing issues.

The Housing Partnership's role in housing in the Fox Cities community continues to expand and develop. As a board of directors, we are working hard to plan for the future of our organization.

At the center of the Housing Partnership's work is the commitment of volunteers. Hundreds of people give thousands of hours of their time, sharing energy and expertise--and a deep commitment to improving the quality of life for all. It is renewing and refreshing to see so many people from so many churches and organizations working together to help realize the dream of a place to call home.

Mary Walsh Curry, Past President
Term ended 9/92



The Housing Partnership

of The Fox Cities, Inc.

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