

News

**Neighborhood Economic
Development Corporation**

Helping People and Neighborhoods Build Assets

Issue # 12, Fall 2004

South 43rd Street Homes Completed in Springfield



Heather DeFlyer at home with her children

Heather DeFlyer and Holly Potter now have a place to call home, thanks to NEDCO's work in helping families build assets through homeownership education and counseling and building affordable homes. The two single mothers moved into their newly constructed homes on South 43rd Street in Springfield this Fall as lease/purchase homeowners. Both have participated in NEDCO's Threshold Homeownership Education and Counseling Program since late 2003.

Each single story home, built by Rainbow Valley Design and Construction, is energy efficient and has three bedrooms, 1½ bathrooms, and an attached single car garage. The City of Springfield provided grant funding to bridge the gap between the cost to develop each home and the price that the homeowners can afford.

(continued on page 4)

NEDCO,

I would like to thank you very much for everything. Your program was very helpful and has made me more knowledgeable and my family much more happy. Thanks again.

Heather DeFlyer & Family

Santa Clara Glen Development Under Construction

Construction is well under way at NEDCO's Santa Clara Glen subdivision in North Eugene. The road has been paved, and six of the 13 homes are ready to be painted. Each home has three bedrooms, one and a half baths, and a garage. Families are expected to move into their new homes in April 2005.

This fall, Brian Davies, Assistant Professor at the University of Oregon School of Architecture, helped NEDCO determine a color scheme for the development. Brian comments that, "personal color preferences generally raise as much debate between different individuals as do political party choices, so we worked to create a system that enhances the architectural qualities of the neighborhood and that equally encourages independent owners to express their personalities in their homes."

The City of Eugene, Lane County, Eugene Water and Electric Board (EWEB), Washington Mutual Foundation, The Collins Foundation, Meyer Memorial Trust, State Farm Insurance

Companies, and Pacific Continental Bank provided funding for the development of these homes.



Santa Clara Glen home under construction

New Faces at NEDCO

NEDCO welcomes Yesika Arévalo as the new Home Ownership Counselor, replacing Debbie Pasquali who has gone back to work at Siuslaw Mortgage. Yesika, who started in early November, will be providing home ownership counseling to NEDCO families, organizing a Latino Home Ownership Fair in Spring 2005, and doing outreach to the Latino community for all of NEDCO's programs.

Yesika came to the United States from El Salvador 11 years ago, first living in California and then moving with her family to Springfield (her parents went through NEDCO's Threshold Program several years ago and have since purchased a NEDCO home). She has worked for the past couple of years in administrative jobs in the medical field. When she has free time, Yesika likes to hike, shop, play with her dog, and listen to music. She is excited about working at NEDCO because "as an immigrant I feel like it is important to give back to the community, and I am in a position where I can provide help and guidance to others. Where I come from, everyone helps everyone out, so I am used to that role."



New Home Ownership Counselor, Yesika Arévalo

NEDCO Elects Six New Board Members

Art McGhehey

*Agent
State Farm Insurance*

"NEDCO's focus on both economic development and home ownership help to create strong neighborhoods that are vital to the long-term livability of our community. But it is especially the impact NEDCO has helping individual families achieve their dreams that has a personal impact on me."

Susanna Julber

*Planner II
City of Springfield*

"I want to be a NEDCO Board member to help make a positive change to my community. I appreciate the efforts NEDCO puts into providing affordable housing and economic development opportunities, and I hope I can help with NEDCO's efforts and mission."

Dennis Gariepy

*Retired
NEDCO Homeowner*

"I want to give back to the community, and to NEDCO for our new home."

Michael Fifield

*Professor of Architecture
University of Oregon*

"For the past 20 years, my teaching, research, writing, and professional architectural practice has focused on issues of affordable housing and community design. I hope to not only learn much from my participation as a NEDCO Board Member, but to assist in providing not just shelter, but significant shelter, for all user groups."

Claudia Villegas

*Marketing Director
Downtown English*

*Graphic Designer
Funk/Levis & Associates*

"I enjoy being involved with my community, especially Latinos, and helping them as much as I can. NEDCO is a great and interesting organization, and I am pleased to be part of it."

Kent White

*Vice President, Marketing
Northwest Community Credit Union*

"I joined NEDCO's Board in order to help more people take ownership of their homes, their neighborhoods, and their financial future. NEDCO's goals are a natural extension of what my credit union does to help people help themselves and others. My aim is to take the experience I've gained working for a financial cooperative and apply it to help NEDCO and the people who rely on it to succeed."

Dedicated Volunteer & Model Threshold Graduate Recognized at NEDCO Annual Meeting

NEDCO's 2004 annual meeting and dinner was held on October 21, 2004 at the Northwest Community Credit Union's Gateway Branch. Approximately 60 people attended the event, which was catered by the 35 students who participate in the Thurston Middle School Culinary Arts Program.

Bob Hyatt, a US Bank employee, was honored "for being an outstanding volunteer, for his high energy and good ideas, for generously sharing his considerable real estate expertise and ties to the real estate community, for his pragmatic, creative way of turning potential problems into wonderful opportunities, and for being an ardent, visible, and vocal supporter of NEDCO's mission."



NEDCO Executive Director, Sandy Halonen, presents award to Bob Hyatt



Thurston Middle School Culinary Arts Program students serve dessert at NEDCO's annual meeting

Evelia Saari, a new NEDCO home owner, was recognized "for always maintaining an upbeat, 'can do' attitude in spite of the many obstacles faced over the past few years in her journey towards home ownership, and for taking each challenge with determination that makes her an outstanding role model for all of NEDCO's Threshold Program graduates." (see story, page five)

Following the meal, Executive Director Sandy Halonen highlighted the past year's accomplishments and activities, as documented in the 2003-2004 Annual Report. She also spoke about NEDCO developing a strategic plan to help guide the organization into the future, asking those in attendance to help NEDCO think about how it can continue to be an effective leader in community development given the difficult challenges faced in developing homes and securing funding.

Mercado Latino Wraps Up Second Season and Looks to Future

Mercado Latino, NEDCO's open-air Latin American market started in downtown Eugene last year, ended its second season on Sunday, September 26th. Over 6,000 people visited the market, and 25 vendors participated by selling a variety of food, handcrafts, and other items during the four-month season.

A discussion about the future of Mercado Latino was kicked off in late October with a visit from the Northwest Area Foundation and several community development practitioners from Minnesota who met with many of the market vendors to talk about taking responsibility for the future of their businesses and for the future of the market, as well. NEDCO is spending this winter working with vendors to determine their priorities for 2005 and how we can help them reach those goals.



Customers eating & enjoying the music of Macao Velho



I wanted to thank NEDCO for making my dreams come true. I never thought it was possible for me to buy a home on my own. NEDCO has taught me how to budget, save my money. Your program has stood by my side through the whole process, even when I got overwhelmed working on my credit reports. I hope for the future we can educate more people about programs like NEDCO so more people like me can achieve their goals. I can't thank NEDCO enough for the help and encouragement to keep working towards my goals. Even now that I'm in my home, the staff has continued to stay very involved and supportive. NEDCO has made me and my three kids the happiest family.

*Thank you,
Holly Potter & Family*

Homeowners Put Sweat Equity Into Homes

New homeowners Heather DeFlyer and Holly Potter gathered with friends, family, and several NEDCO Board, staff, and volunteers on Saturday, September 25th to put sweat equity into their homes at S. 43rd Street in Springfield. Together, they built a cedar fence and planted three flowering cherry trees.



Board member & daughters building a fence



Family member helps plant trees

Spotlight on New Homeowner—Evelia Saari

When Evelia Saari and her husband separated in 1999, she had no idea how to go about paying bills. Her husband had taken care of all of their personal and business financial matters since she met him shortly after coming to this country from Mexico in the late 1980's.

With the help of several friends, Evelia learned how to turn on needed services such as electricity and garbage, access help with food and childcare, and start to move forward with her life. However, Evelia never realized that she could lose her home since the judge presiding over her divorce case had ordered her ex-husband to pay the mortgage and many other business-related debts. Unfortunately for Evelia, when he did not follow through with his obligations, her home was foreclosed and she had to file bankruptcy.

“When you rent, you don’t have the passion to cut the grass or even clean the house. When you own, you want to do new things and you have the power and liberty to do it. It is something wonderful.”

Five years later, Evelia has completely turned her life around, having re-established a credible and reliable office cleaning business, cleaning homes with a friend, and working hard to prepare herself and her three children for home ownership.

In November 2001, Evelia saw a flyer announcing NEDCO's Threshold Program on the bulletin board of O.U.R. Federal Credit Union and decided to inquire. She soon signed up for the classes and individual counseling and has been working ever since with NEDCO's Home Ownership Counselor to budget, save, and understand the responsibilities of owning a home. For the past two and a half years, Evelia has also participated in NEDCO's lease/purchase program, occupying the home she later purchased in the Ash Meadows subdivision off 69th in Springfield in October 2004.

According to Evelia, the greatest challenges she faced over the past few years have been re-building her clientele and business and waiting for time to pass on the foreclosure and bankruptcy she had to file after her divorce.

Now that she has purchased her home, Evelia feels more secure and is glad that she can pass that security on to her children. She is also very excited to put time and energy into maintaining and improving something that is her own. “When you rent, you don’t have the passion to cut the grass or even clean the house. When you own, you want to do new things and you have the power and liberty to do it. It is something wonderful.”



Evelia Saari & her children at NEDCO's annual meeting

Amigos de NEDCO,

¡Sí, se puede!

Gracias a todas las personas que integran el programa de NEDCO, a nombre de mis hijos Jackie, Angie, Chelsey y del mío propio, por darnos el apoyo de hacer nuestros sueños realidad.

No es fácil cumplir nuestras metas, pero a base de responsabilidad y cariño, se pueden lograr. Y ahora yo soy dueña de mi propia casa. Y estoy muy feliz porque sé que con esfuerzo y lucha se pueden lograr nuestros objetivos.

Agradezco a NEDCO. La gran ayuda que me dio a través de las orientaciones mensuales de las obligaciones y guía de lo que replica ser propietaria de casa como impuestos, aseguranza, regulaciones del estado, etc.

Gracias, admirables personas de NEDCO, que sin distinción de nacionalidad, color de piel o idioma, ayudan a las personas con necesidades como las mías a devolvernos la confianza y la tranquilidad de tener nuestra propia casa.

Muchísimas Gracias, Evelia Saari

Dear friends of NEDCO,

Yes, it can be done!

I would like to thank all the people that are involved with the NEDCO program, in the name of my children Jackie, Angie, Chelsey, and myself, for giving us the support to make our dreams come true.

Sometimes it is not easy to accomplish our goals, but with responsibility and love it is possible to accomplish them. And now I am the owner of my house and that makes me really happy because with a lot of effort and struggle we were able to reach our objectives.

I want to thank NEDCO, for the great help they provided me through all the monthly orientations of the obligations [of being a homeowner] and for guiding me through what it takes to own a house, how to pay your taxes, insurance, and other regulations of the state.

Thank you to the admirable people of NEDCO that provide help without a distinction of nationality, skin color, or language. They help people with their needs similar to mine and they give us back our self confidence and the tranquility of owning our home.

Thank you very much, Evelia Saari

NEDCO's 25th Anniversary Celebration

Oregon's First & Oldest Community Development Corporation



Visitors salsa dancing to Caliente's music



Visitor views NEDCO's timeline posters

Over 1500 people passed through Mercado Latino on Sunday, August 1st, for NEDCO's 25th Anniversary celebration. Some paused to listen to the speakers or view the timeline of posters, others sampled a piece of Le Petit Gourmet cake and listened to the Latin sounds of Caliente and Lo Nuestro. Still others salsa danced or lined up their children to bash the piñatas.

Speakers, including homeowners, current and former board members, local politicians, volunteers, and supporters, highlighted NEDCO's achievements during the past 25 years, gave testimony to the impact NEDCO has had on their lives and their communities, and signaled new ways that NEDCO can help people and neighborhoods build assets.



NEDCO homeowners & Board members, Debbie Hinderlie & Kathy Cooks



Former Board member, staff, and NEDCO homeowner, Stacey Korntved



NEDCO supporter, Fernando Velez

Thank You For Your Support!

NEDCO appreciates the generosity of our donors, partners, and volunteers.

July 2004 - Present

- | | | | |
|---|---|--|---|
| John Adkisson | Dennis Gariepy | Craig & Marilyn McKern | Chico Schwall |
| Yesika Arévalo | Gary McGee & Co., CPA | Scott Meisner | Laurel Schweitzer |
| Nathan Bell | Bill Goldsmith | Metropolitan Affordable Housing Corp. | Siuslaw Bank |
| Lynne Campbell | Laura Gonzalez-Dodd | Karla Miller | Ron Smith |
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| Kathy Cooks | Meta Hough | Oregon Community Development Collaborative | Fawnda Thompson |
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| Teri Duffy | Tom Landry | Jodi Peterson | Claudia Villegas |
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| Darvin Fowler | Molly Markarian | Michael Scarola | Kimberly Zentmire |
| Steve Gab | Art McGhehey | Maria Schaad | |
| Jon Gail | | | |

We make every effort to be accurate in our record keeping. If, however, your name is misspelled or missing, please accept our sincerest apologies and let us know of the error by calling us at 541-345-7106.

YES, I want to help people and neighborhoods build assets through homeownership, neighborhood revitalization, and business development.

Enclosed is my tax-deductible gift of :

\$25 \$50 \$100 \$250 \$500 \$1000 Other \$: _____

Enclosed is a check or money order made payable to NEDCO. My employer's matching gift form is enclosed.

Name _____ Phone _____

Address _____ City _____

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Please use my contribution:

Where the Need is Greatest Homeownership Business Development Neighborhood Revitalization

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Thank you for your support!

NEDCO is a 501 (c)(3) non-profit community development corporation.

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Vision Statement

NEDCO collaboratively builds human and capital assets to strengthen neighborhoods and broaden participation in community ownership and governance.



New homeowners Dennis Gariepy & Vicki Cooper (left) at closing

STAFF

Sandy Halonen
Executive Director
Nathan Bell
Financial Services Manager
Molly Markarian
Latino Business Pgms. Manager
Yesika Arévalo
Home Ownership Counselor
Michelle Perino
Office Manager

NEDCO News is published twice a year, with an annual report in the fall.



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New homeowner Evelia Saari (left) signing papers at closing

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