WIN participates in the Piggest Raffle Ever! This raffle is an important part of our participation in this year’s Flying Pig Marathon. Tickets are only $5 and the First Prize is a 2-year lease of a new Toyota Prius!

You do not need to be a race participant to enter the raffle. Participants are encouraged to designate their ticket cost to WIN.

100% of raffle ticket sales designated to Working In Neighborhoods will go to WIN!

Go to www.piggestraffle.com to purchase your tickets. Click the Raffle link and choose Working In Neighborhoods as your charity.

Home Buyer’s Classes, 2013:

Saturday March 16 all day at WIN
Saturday March 23 all day at WIN
Saturday April 13 all day at WIN
Saturday April 27 all day at WIN
Saturday May 18 all day at WIN
Saturday June 1 all day at WIN

Grants were committed or received this quarter from:

- Bridges for a Just Community
- CDC Association of Greater Cincinnati
- Greater Cincinnati Foundation
- United Way of Greater Cincinnati
- Ohio Housing Finance Agency
- Hamilton County
- Local Initiatives Support Group
- U.S. Department of Housing and Urban Development
- SC Ministry Foundation
- George B. Riley Trust Estate
- Cincinnati Bell Telephone
- American Dream Downpayment Initiative
- National Foreclosure Mitigation Counseling
- PNC Bank
- Greater Cincinnati Foundation: Ed Wells

Memorials & Honoraria

In Memory of Viola Hill and Willie Boggs
Thomas and Myra Boggs

In Memory of Robert Driehaus
Rita Driehaus

In Memory of Mary Bland
Jackson
Judith Carr

In Memory of Joan Busch
Jennings
Pat Jennings

In Memory of Coletta Knapp
Diana and Gary Knapp

In Memory of Dolores and Joseph Leahy
Natalya and Lawrence Leahy

In Memory of David Crowley
Anonymous

S. Judy Martinez Fund for Social Justice
David & Elaine Bilmeyer
Ms. Olga Marie Swan
Ms. Ann Shanks
Charley & Dee Pittenger
David Monroe
Joanna Lounsbery

In Memory of Donald Nastold, SJ
Ruth Nastold, RSM

In Memory of Martha Tucker
Mary Ellen Trenn-Mack

In Memory of Jack Vogel
Joe & Eleanor McSwiggen
Mike and Christy Connelly

In Honor of Pauline Heinisch
Jane Payne

In Honor of Marilyn Evans
Jane Kocoshis

Special Thanks to LaSalle High School and Mr. Schulten’s soccer team for assistance with the Children’s Christmas Party.

Go Green! Receive this newsletter electronically! Just send an e-mail with your address to lleahy@wincincy.org
Working in Neighborhoods Continuum of Service

WIN’s efforts in assisting families to increase financial stability while reshaping neighborhoods is a long-term, continuing process. While pre-purchase programs, described in the Winter Newsletter, are an essential beginning of the journey to home ownership, Pam Hardin-Willis, Manager of WIN’s Home Preservation Department, notes that “the broadest part of helping a home buyer is attempting to retain home ownership with its financial, emotional and lifestyle adjustments.”

Unforeseen circumstances such as illness, divorce and/or unemployment can shatter the American “dream” of homeownership and turn that “dream” into a nightmare. WIN’s Home Preservation Program can help provide the tools. The Home Preservation Program (HP) provides free counseling through its Housing Counseling and Restoring Stability programs. These programs can assist struggling homeowners to review their options to obtain financial assistance to pay their mortgage while they are unemployed or struggling with an involuntary loss of income, can advocate with the lender to determine if their mortgage payments may be reduced and decide whether the home is worth saving. If the home is not worth saving, WIN can provide information and education about their options to transition out of the property.

The Restoring Stability (RSS) Program, a mortgage assistance program funded through the U.S. Treasury Department and operated by the State of Ohio, is locally administered by WIN. This fund, first designed to help unemployed borrowers, now is available to those experiencing an involuntary reduction of income, such as death of a spouse, disability or illness. Clients have been men and women, families, single parents, low to moderate income or professionals who have been in their homes for up to 20 years as many as 30 years.

One example is that of “Mr. K” who lost his job three years ago. His unemployment compensation has now run out. He owes $17,000 on his home, but only has $17,000 in savings as he liquidated his 401K in order to be able to pay his bills. Mr. K has been struggling with the possibility of selling his home of more than 20 years or of using all of his savings to pay his mortgage, leaving him with no resources to pay his bills. He looks for work daily, but options are limited. He has been referred to the RSS Program. We are helping Mr. K to work through the application with the goal of having the mortgage balance paid off. This plan will help Mr. K stay in his home, have funds to sustain his household responsibilities and give him the time to review and plan for his next steps in a non-emergency fashion with the help of the WIN counseling program. This is “WIN, win.” WIN is committed to helping families increase financial stability and to improving neighborhoods. The post-purchase programs are essential components of our efforts.

Leaving a gift to WIN in your Will is a way to ensure our work will continue well into the future.

Children’s Christmas Party

The annual Children’s Christmas party, founded by Marilyn Evans and continued through the efforts of Cozy Evans and Thelma (Miss T.) Edwards complements WIN’s mission of helping families. On the Saturday afternoon before Christmas, over 350 children ages 5-12 and fifteen families from the surrounding neighborhoods gathered with Sister Judy (Volunteer James Freeman) for the 17th year of Christmas crafts, games, and food in the WIN Community Room.

Twenty and crime-free players from LaSalle High School helped move boxes of donated toys and set up “Santa’s Toy Shop” where children used a set amount of play money to “purchase” toys and gifts for their families and friends. These volunteers also filled holiday bags for children with fruit, snacks and candy. City managers note that they aren’t “getting tired of organizing party” because the children benefit so much. “The children also payments and saved the plan through a loan modification or educates them about options to transition out of the property.”

Special thanks to Kathleen Lutz, a WIN Board member for her generous donation of toys and food as well as for serving as the “hot-dog chef”, Jean Evans brought her family to volunteer at the party and Sister Barbara helped with organizing the children. Thanks also to Greg Hyland for his donation of juice, to “Toys for Tots” for donated toys and to all the volunteers who made this event such a success. Special thanks also to LaSalle High School and Mr. Schulten’s soccer team for setting up and preparing for the “Toy Shop”.

WIN Prepares to Celebrate 35 Years

In 1978, Sister Barbara Busch and Dave Scharenberger, working in Northside, became deeply concerned as the residents of low to moderate-income neighborhoods had to decide if they should improve their communities. High utility bills, the unavailability of loans to move people toward home ownership, and the need for economic education were making it difficult for those in their Millcreek Valley neighborhoods to rapidly becoming victims of blight, vacant homes and crime.

S. Barbara, with the support of the Sisters of Charity, convinced Dave to join her in founding a new neighborhood organization that would undertake grassroots organizing to help people solve these problems. S. Barbara and Marilyn Evans (Dave Scharenberger served as Chairperson of the Board) established an office in a rented classroom in St. Bernard School in Winton Place, now Spring Grove Village. They depended totally on volunteers until 1981 when Sister Judy Martin joined the staff. In the early corner of that room was used, every square inch had a purpose. Volunteer Sharon Zimwale remembers copying documents on an old crank-style mimeograph machine and shoveling snow from the brick before the annual fund-raising race could take place. Dave recalls writing proposals in the evening at S. Barb’s and S. Judy’s kitchen table while his young children played in the living room. One of the early board members recalls meetings in the school annex, actually a kitchen, planning car washes and bake sales as fund raisers. S. Barbara remembers often repeating that “necessity is the mother of invention” in those days.

In 1992, an unused convent building on the S. Pius Parish property became available. WIN bought and WIN relocated there, reveling in having space for individual offices, tiny as they were. By this time S. Judy was spearheading the Housing and Urban Development Program and was working on the community organization. The WIN staff had grown to ten.

It was March 17, 1999, after the S. Pius Church property had become available that the WIN staff took a great leap of faith, working frantically to raise the funds to purchase the building. S. Barbara remembers saying to S. Judy “I never thought I’d own two towers!” After several years of renovations, WIN was established in its present offices, where it has expanded its efforts over the past ten years. WIN presently has 22 staff members and serves a seven county area. Dave Scharenberger remarked that “WIN has grown and we’ve come a long way. We’ve learned that we can learn to work together, that we can move forward, and become a stronger organization.”

WIN has seen over $700 million in good quality mortgages invested in its neighborhoods. Utility reform and energy education for over 900 residents annually helps keep people comfortable in their homes. WIN has built or rehabbed over 150 homes and sold them to first-time homeowners. Each year WIN prepares hundreds of families for home ownership and saves hundreds of homes from foreclosure.

While celebration plans are still taking shape, you can join your support to WIN’s continuing efforts to “build strong communities across Cincinnati.”

WIN’s Annual Race Partners with Flying Pig: May 4&5

While WIN’s annual race takes a “substantial” this year, we are excited to announce that WIN will participate in one of Cincinnati’s largest charitable fund raisers, the Cincinnati Flying Pig Marathon. The marathon and half-marathon are on Sunday, May 5, while May 4 features a 10k & 5k race, a variety of Walks, a kid’s fun run, and several other venues. Visit our website, http://www.winnincy.org, to learn more about how you can participate in the event and/or support us. We are a partner in the Official event and will give away $1000 of all the money donated in our name for the races and for the Piggest Raffle Ever. Runners receive a discounted registration and several other perks. We will keep you alerted and informed as we move closer to race day.

We are counting on our current race sponsors to continue their support. We hope that this effort will increase our race revenues and grow more and event by clicking on the “contribute” window at: http://secure.getnergist.com/get_information.php?event_id=6853&quit=1&taff=49

We need your help in recruiting runners and walkers for race day—so please spread the word!

Final Day for race registration discounts is April 17. The cost for registration at last year’s 10k and 5k races was $30. This year’s fee for the 10k with our discount is $30 and the 5k is $25. There are substantial discounts for the marathon and half-marathon events. Please visit our website and help WIN make this year’s new race a successful partnership.