Homeowner in the Spotlight:
Ebony Chambers

Three years ago, Ebony Chambers was renting a house with so many safety, code and livability issues that she feels no hesitation in calling her then-landlord a “slumlord.” Moisture and mold issues throughout the property were of greatest concern to Ebony, but even that wasn’t a strong enough motivator for her to consider other housing options. “The rent was cheap and I had a flexible arrangement with my landlord in terms of paying my rent.”

It wasn’t until a new property manager came on the scene that Ebony began reconsidering her living situation. “She was always raising my rent, but more concerning was that she would constantly drive past my house which made me very uncomfortable.” The harassment increased to include phone calls and e-mails to Ebony at her place of work that regularly threatened eviction, which would oftentimes reduce her to tears. Ebony says, “I should actually thank her because she was my motivation to get out of renting.”

Through a coworker, Ebony learned about Project:Reclaim, a contract for deed program offered through a partnership between the CLCLT, Urban Homeworks and Build Wealth MN. “I remember telling my coworker that I didn’t think I would qualify because I had bad credit, but she reassured me that the partners work with the homeowner on their credit and it gave me hope!” Two years later, Ebony now has a credit score that will allow her to refinance out of her contract for deed and into a conventional mortgage with a lower interest rate and monthly payment.

When asked how homeownership has changed her, Ebony responded “Those first two years I learned a lot about financing and budgeting…and my self-worth has gone from low-to-high.” Homeownership has also increased Ebony’s community involvement, both in her neighborhood and as a homeowner advocate for the CLCLT. “I recently joined the CLCLT Homeowner Committee and I also serve as a member of the CLCLT Board of Directors, and I’ll be attending the NeighborWorks America Community Leadership Initiative this fall. I’ve never done any of this type of thing before. I was never interested when I rented, but do you see how much more involved I am? And how many different directions I’m going in? I’m so much more motivated now.” Ebony is also seeing how stable housing is affecting her family in a positive way. “My 23-year old son just moved out into his own place, and he is working towards homeownership, too.”

Within her neighborhood, Ebony is a strong presence, often teaching kids passing through to not throw their trash on the ground and the street as they walk. Ebony is also working with her neighbors to make calls into the police regarding problem persons and/or properties in their neighborhood. “A couple of months ago, two guys got into a shootout in front of my house and ended up shooting out one my windows. I wasn’t home at the time, but my sister was watching my 10-month old son and as soon as she heard the gunshots she grabbed him and ran inside the house. I got home to see one of my son’s socks in the yard and police cruisers and tape. The police came immediately upon receiving the phone calls because my neighbors and I have become so much more involved with our street and calling the police when necessary.” The two men are now awaiting trial.

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NHS Lending Update

The CLCLT is pleased to announce that beginning in August 2016, Neighborhood Housing Services (NHS) will implement a new loan portfolio management software that provides many needed changes in how NHS services loans and communicates with borrowers. As a result of this software change, NHS will begin reporting borrowers’ loan status and payment history to the credit bureaus, eliminating the need for creditors to contact NHS directly to obtain borrower information. NHS will take every action to ensure the information reported is accurate and timely. For more information contact Karin Williamson at 612.594.7149 or karin@clclt.org.

Reminder to all NHS Clients
Payments received after 2 p.m. on weekdays will be processed the following business day. Payments received over the weekend and/or on holidays will be processed the next business day.

CLCLT Homeowners Invited to NeighborWorks America Community Leadership Institute

In October, six CLCLT homeowners will attend this year’s Community Leadership Institute in Cincinnati, Ohio. The Community Leadership Institute (CLI) is an invitation-only, three-day training event for community, resident and program partners. They attend a full range of courses and each participating team creates an action plan for making positive change in their community.

The event is designed to provide attendees with the opportunity to share best practices and solutions, and to discuss challenges in low- and moderate-income communities.

Look for future newsletter articles to learn more about this event and the action plan designed by the attendees.

Save the Date!
CLCLT Annual Meeting
Sky Deck Sports Grille and Lanes ~ Mall of America
Monday, October 17, 2016 ~ 5:00 - 8:00 p.m.

Sabbatical for CLCLT Executive Director

CLCLT Executive Director, Jeff Washburne, will be taking an extended, unpaid sabbatical beginning September 1, 2016. “Through a dinner conversation last fall, my wife, son and I were discussing our son’s interest in studying abroad in the summer of 2016 when the topic of us traveling the world came up. Both stated they were “up for it”, and we realized this was probably one of the few times in our lives where we could make it happen together”, says Jeff.

The CLCLT Board of Directors and staff were notified of Washburne’s intentions in January and all began working on a strategic approach to not only plan for the temporary shifts in organizational staffing, but to also accelerate the goals and strategies laid out through the 2016 Strategic Planning efforts that had been recently completed.

Washburne was the first staff hire for the organization in 2002, and was joined by Staci Horwitz in 2006. With the departure of Washburne, Staci will step into the new position of Operations Director - a role that she has increasingly played in the organization since the 2015 merger with Neighborhood Housing Services of Minneapolis. The CLCLT Board is also excited to tap into three-term board member, Kris Brogan, to serve as part-time, Interim Executive Director. In this role, Kris will focus on the CLCLT Board of Directors, fundraising and the policy work of the organization while Staci continues to drive the programmatic operations.

“I’m incredibly excited about the opportunity to travel and spend purposeful time with my family while knowing the CLCLT is going to continue to grow, build on its mission and work toward making the difference for hundreds of households in Minneapolis and for the city as a whole.”

Introducing Sheng

The CLCLT is taking advantage of this growth and transition to bring on Sheng Vang as the full-time Program Associate. Sheng has been a CLCLT homeowner since 2015 and has been volunteering her time to assist the CLCLT office with filing and other administrative tasks. In her new role, Sheng will be responsible for program and office administration and front-desk management.

This House is Not For Sale Recipient of Americans for the Arts Public Art Network 2016 Year in Review

Americans for the Arts Public Art Network (PAN) founded the PAN Year in Review recognition program in 2000 to bring greater visibility and appreciation to the work of public artists and the communities they serve across the country.

This year, PAN Year in Review selected and recognized the This House is Not For Sale public art project conceived by artist, Witt Siasoco, and CLCLT homeowner and poet, Molly Van Avery (founder of Poetry for People).

A three-juror panel judged hundreds of project applications based on PAN-criteria that included success with which the project is perceived to resonate with and engage its intended audience; sensitivity and responsiveness to site and its context, and physical and social conditions; and excellence in concept, skill and implementation of a unique, artistic vision.

In being selected as part of the PAN 2016 Year in Review, THINS is one of 50 public art projects judged to be “an outstanding public art project that represents one of the most compelling public art works created in the prior year.”

For more information about THINS visit the Poetry for People tumblr page at http://poetryforpeople.tumblr.com/. For more information about the Public Arts Network and/or the PAN Year in Review visit http://www.americansforthearts.org/by-program/networks-and-councils.