



Breaking Ground

Breaking Ground's Housing Program - Building Homes & Strengthening Lives **There's No Place Like ... Your First Home!**

Damina Louis found Breaking Ground's website, www.breakingground.net, on the city of Chicago's affordable homes site while looking for housing options. After viewing the online photos and architectural plans, she was impressed – particularly with the laundry room location on the second floor! Interested in learning more, she was contacted by the BG Housing team and came to an informational session facilitated by Clinton Lewis and Lisa White.

There, she was surprised by the openness and honesty regarding prices and housing options. There were no secrets or fine print – just straight facts, a transparent homeownership process, and informed staff who eagerly wanted to assist her. Originally from the west side, Damina had relocated to the suburbs but longed to return to the city. A new home in Lawndale would shorten her long commute to her job in the social services industry, as well as locate her closer to her mother. After the information session concluded, Damina began the process of realizing her homeownership dream through Breaking Ground's Housing Program.

But being a first time homeowner wasn't the only surprise in store for Damina. She found out shortly after construction started that she was expecting her first child. Breaking Ground staff Julie Mueller, Sal Vega and the construction crew pushed the process forward so she could move into her new home in October, before the baby came. Now, Damina and her daughter are settled into their new home and planning for the future. Despite all the recent changes in her life, the transition to new homeowner in a new community has been smooth for Damina. Thanks to more surprises like the neighborhood boys shoveling her walk this winter, she's feeling welcome and right at home!

Damina is excited and hopeful about the community's continued revitalization, which includes construction of a YMCA, new schools, and other amenities. She wouldn't want to raise her daughter anywhere else, and she can't say enough about how she "loves her neighborhood." Commenting on homeownership she states, "Home owning is a big responsibility, but I love it because I can say [my home] is mine and I can make it my own and decorate it anyway I like." Along with decorating, Damina is looking forward to new neighbors, as another BG home is ready and waiting occupancy next door.

Actively involved in the Homeowner's Fellowship, Damina highly recommends it to any new homeowner. "It's filled with wonderful information that helps make sure I can care for my home and make it a good investment," she says.

Homeowners Fellowship

Our new homeowners consistently report that investing in a home is a "big deal" that carries heavy responsibility. In order to assuage some of the fears surrounding first time homeownership and offer practical support, Breaking Ground started the Homeowners Fellowship, which covers topics important to new homeowners. The program provides a unique and practical way to minister to individual homeowners while helping build community.

Many of our participants are single women in need of personalized support due to the challenges of maintaining a home as a single, working mother. We partner with these women and empower them, helping them feel proud of what they are accomplishing and not be overwhelmed by the new challenges. Through the Homeowners Fellowship, we help bring the neighborhood together, create unity and stay connected to our homeowners for as long as we are needed.

Executive Director Brief

It seems appropriate that we are featuring Breaking Ground's Affordable Housing Program in this month's newsletter. April is Fair Housing Month, a nationally-recognized commemoration of our nation's attempt to eliminate barriers to homeownership for those traditionally excluded from this possibility.



Jeff Dennis

Yet at Breaking Ground, our heart is to do far more than eliminate barriers. We know homeownership is about the whole person, not just building bricks and mortar. The heart of a neighborhood is built over time through respect, relationships and consistent engagement of community members. Our Affordable Housing team excels at creating caring, informed, and long-standing relationships with the local community, relationships that lead to supporting the holistic needs of new homeowners – both practical and spiritual.

Our Housing opportunities continue to increase as we enter into the height of Chicago's construction season. Despite the increasingly slow housing market, we have signed 11 new contracts for new homes since January, and expect to close on 7 finished homes by the end of March. Our Homeowners Fellowship program continues to thrive, and first-time homeowners like Damina Louis, whose story is included here, continue to find hope and happiness as part of the Breaking Ground family. As always, thank you for your partnership in making success stories like Da-

Breaking Ground Housing at a Glance

What we do:

Build homes

We build new homes in Chicago's developing communities, providing the best value in affordable housing in Chicago.

Build equity and independence through job training and employment

Many families struggle with under-employment and, too often, unemployment. Building household income to support stable homeownership is critical to our efforts. As such, our Housing Program provides on-the-job construction training and employment. Working alongside community residents and partners, we support lasting transformation in lives, families, and neighborhoods.

Our expertise

Our Housing team offers solid project management skills and technical expertise in construction and finance. We also partner with a full range of public and private sources to build "communities of choice."

Breaking Ground has been a catalyst for the revitalization of more than 75 homes within Chicago's West Side, and plans to construct another 42 homes in 2008.

What makes Breaking Ground homes the best value in Chicago?

Efficient design maximizing the value of space

- 1,720 square feet
- Homes are larger than required by the City of Chicago's New Homes for Chicago programs

Qualified buyers receive:

- \$32,000 zero percent interest loans from Illinois Housing Development
- \$30,000 subsidy from the City of Chicago
- \$10,000 subsidy from the Federal Home Loan Bank

Our 2008 goal is to begin construction on 40 homes

Upcoming projects

- Building nine 2-flats for Bethel New life – ground breaking will start in March
- Working with a former Chicago school teacher to development 10 2-flats in Washington Park
- Developing 24 units of single family homes and 2-flats in the 6th Ward of Englewood

What's Happening:

Accolades from Chicago's Commissioner of Housing

Chicago's Commissioner of Housing Ellen K. Sahli came for a visit as part of the Adaptable/Visitable Home Tour of our John Egan Westside Development. She was very pleased with the homes we are constructing and is eager to find new lots for us to build on.

Special thanks to our March volunteers

We were blessed to have volunteers from Florida State Navigators the week of March 8 to 14, and the University of Wyoming the week of March 15 to 21. From the feedback we received during their time with us, we think they were equally impacted.



Here's a sample of what we heard on the street: *"I loved working with Mary on the Clean Street crew, I didn't know how hard some people's lives can be and how much they need Jesus."* - Sandy

"I was the most unlikely person to go on this trip, but it has been a good thing. I found out other cultures love Jesus with passion. It has changed my perspective." - Alice.



These volunteers sowed much into our ministry and we are already enjoying the fruit of their "sweat equity!"

Some of the highlights from their time with us include: *Discipleship House* – completed a mailing, tuck pointed the basement, painted basement walls, scraped and painted the front rails, cleaned the window sills. *Affordable Housing* - cleaned new homes, provided



landscaping help, cleaned up and helped set up for the Home Owners meeting. *Clean Streets* - "shadowed" Clean Street crew to help out as needed. *Teaching Factory* – served as classroom tutors. Cleaned the basement of the Breaking Ground building and cleaned-up construction in new offices.



Canvassed the neighborhood with fliers for Tommy Moore, Keystone Baptist. Despite all that was accomplished, volunteer opportunities with Breaking Ground are ongoing. Let us know how you'd like to invest in our mission by volunteering this year!

Contact Ora Harper at oharper@breakingground.net

Our programs:
Teaching Factory
Affordable Housing
Clean Streets
Contractor's Coop
Discipleship House
Manufacturing Training Center

Partnering with us:

Contribute financially online at www.breakingground.net or via mail by making your check payable to:

Breaking Ground and mailing it to
3501 West Fillmore Street,
Chicago, IL, 60624.

All contributions are tax-deductible.

Pray and sign up:

For our monthly prayer letter via e-mail, contact jdennis@breakingground.net