

# Neighborhood News

A Publication of Neighborhood Housing Services (NHS) of Beloit

*Spring Newsletter: Looking forward to Summer? We can help you buy your first home!*

## Buying a Home from Neighborhood Housing Services:

### Rachel Davis' Process of Becoming a New Homebuyer

Rachel Davis currently lives in an apartment in Janesville; however, at the end of March her lease will be up. Considering this she began to research possible houses for sale in the area. She found a home in Beloit and this spring, Rachel Davis will be moving into her new home as a first time homebuyer. Through the assistance at Neighborhood Housing Services of Beloit, all of this has been made possible.

When asked how she feels about moving

into her new home, Davis says she "can't wait" and she is also looking forward to the move because "my family lives down here, and my son can play

*"[Homebuyer Education] was really helpful. I thought it was a good thing. Everyone should have to do that."*

with his cousins." Rachel will also be closer to her mom who will be able to pick up her son from school if she needs it. He will also go to the same elementary school that

she did when she grew up in Beloit. Her roots are in Beloit and she also found that there were more affordable housing options here. While she will still work in Janesville, she has a friend to carpool with.

Once Davis decided upon a potential house, she was alerted by her Realtor that it was an NHS home. In order to purchase an NHS home there are a few steps to follow.

The first step to buying a home is scheduling an

*(Davis cont'd on page 2)*

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## Neighborhood Housing Services Commercial – By Beloit College Video Communications Class

Dave Knutson and his Video Communications Class volunteered to work with Neighborhood Housing Services to make a commercial. The video, produced and edited by Beloit

College students, will be shown after city council meetings on local access television. This video is to tell the story of what NHS does and who it serves in the Beloit Community. The

video showcases current and past clients, volunteers, lenders and many others who make up the NHS community.



## New Partnership Program Expedites Loan Modification Process

*Lori Rice's experience with NHS and the Bank of America / NeighborWorks® Partnership*



Lori Rice, a Beloit resident, received her loan modification in 5 ½ weeks.

Lori Rice lives with her husband and two children. After Lori lost her job, and her husband received a decrease in pay, they could no longer make their mortgage payments. The more behind they got, the harder it became to reach their mortgage lender to see what action they could take. The

mortgage lender would leave them on hold, over and over.

Exasperated and stressed, Lori knew that

“It’s not easy to tell someone you are about to lose your home. And [NHS Staff] were so respectful and compassionate.”

she had read an article somewhere that talked about an organization that helps people in similar situations, but she couldn’t remember the name. She found a hotline number that referred her to Neighborhood Housing Services of Beloit. Lori contacted NHS right

*(Rice cont'd on page 6)*

*(Davis cont'd from page 1)*

appointment with the bank to see if you have the required credit score and other financial information. Davis says that she “looked at the house first, and then went to the bank,” but she recommends the opposite - “You should go to the bank first because you might not get the loan.”

After meeting with the lender NHS requires clients to go through Homebuyer

Education. It prepares any future homeowner for the



Rachel Davis and Joy Bosco, Deputy Director.

home-buying process and long-term homeownership. I asked Davis if she feels prepared to

buy her home after taking the class and she said, ““Yeah. It was really helpful. I thought it was a good thing. Everyone should have to do that.”

NHS currently has four homes that will be for sale this spring. Davis assures future homebuyers that the NHS staff “is very helpful” and that she is looking forward to her closing at the end of the month. **[Soon after this article was written, Rachel closed on the house and is now a proud homeowner.]**

## Get to Know our New Board Member - Genia Stevens



Genia Stevens, Social Marketing Consultant, community member, and new member of the NHS of Beloit Board.

This past December Genia Stevens joined the Neighborhood Housing Services Board of Directors. As a social marketing consultant she will bring many skills and

ideas to help shape NHS’ new Marketing Campaign. She is a Beloit College grad, and has recently started the Stateline Business Network organization in Beloit. She

is also the host and producer of Sisterstalkradio, and also works as a marketing consultant. Welcome, Genia!

## [Christine's Comments](#)

For more than three decades NHS of Beloit has focused on opening the doors to homeownership for people just like you.

NHS' comprehensive approach to home ownership, coupled with its expert staff concentrating in the fields of training first time home buyers, counseling, loan origination, and rehabbing homes to high quality standards, puts homeownership within reach. Through this education, individual counseling, and financial assistance, NHS has helped thousands of people realize their dream of homeownership.



In 2010 NHS provided homebuyer education to 91 families. Participants learned such things as what is needed to prepare for home ownership, how to work with real estate professionals, and what questions to ask of lending professionals before securing a mortgage. Homebuyers who attended NHS' homebuyer education classes will not fall prey to predatory lenders, nor will they take on more of a mortgage than they can afford.

NHS was the "port in a storm" for 176 families facing foreclosure in 2010. The Fair Market Value of the homes owned by those families at risk of foreclosure was **\$20,756,000**. NHS not only helped families in Beloit prevent foreclosures, but the agency also helped prevent foreclosures in 14 neighboring communities.

It is clear that NHS is an asset to the local community and needs local support. Later in this newsletter you will read about a fundraiser NHS is holding on July 19. Attend it if you can; if you can't, consider making a donation of any size to NHS. All donations stay right here in your community and go directly into programs that open the doors to homeownership.

*Christine Schlichting*

*[How wonderful it is that nobody need wait a single moment before starting to improve the world.](#)*

*[Anne Frank](#)*

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# Join us for Homebuyer Education!

## Upcoming Classes

English: May 7, June 4

Español: 21 de Mayo



Learn about the process of buying a home and decide if homeownership is right for you. After completing the homebuyer education class, participants are eligible to apply for down payment assistance from NHS and other funding programs.

Classes are offered on Saturdays from 9 to 4 in English and Spanish. Cost is \$30 for an individual, \$35 for couples, and includes textbook, lunch, and materials.

Call NHS of Beloit to register. (608) 362-9051



**Neighborhood Housing Services of Beloit's most recently completed renovation.**

**849 Ninth St.**

# Upcoming Homes for Sale = Jobs for Contractors and Tradespeople



1141 Kenwood

**Renovations** began this Spring on four Westside homes.

One of them could be **yours!** Call Joy at NHS for details about the pictured homes or the renovated homes at 317 Liberty Ave. and 941 Vine St.

NHS is also in the process of developing two new single-family homes on Parker Court. Watch for updates on the availability of these properties



1413 St Lawrence

## Neighborhood Housing Services of Beloit is very grateful for the generous support of the community

### Foundation Support:

NHS of Beloit thanks the following Foundations for their generous support of our foreclosure prevention program:

Stateline Community Foundation - \$6,000

Ecolab - \$3,000

The Col. Robert Morse Foundation - \$10,000

The Beloit Foundation - \$10,000.

### Donations:

Anna Bode-Kokity, Greg Cober, Warner Electric, and Brian Kobischka.

### Volunteers

NHS thanks our volunteers for their continuous support: The NHS Board of Directors and committees, volunteers for Homebuyer Education and Foreclosure Prevention Orientation, and our Beloit College Duffy Intern and AmeriCorps VISTA.

*(Rice cont'd from page 2)*

away, since the Rice's had already received their 10-day foreclosure judgment notice, As they worked through the process, Sarai Ramirez (Foreclosure Prevention Assistant) sent them a form with a list of what to bring. At the appointment, Dina Knibbs (Foreclosure Prevention Counselor) contacted the lenders to start the Rice's foreclosure prevention process.

Lori really appreciated how NHS staff treated her with dignity. "It's not easy to tell

someone you are about to lose your home. They were so respectful and compassionate. When people come into NHS, [clients] are very stressed, and [NHS] provides a respectful atmosphere that is non-judgmental."

The loan modification came 5½ weeks later, which surprised everyone. It was the Bank of America / NeighborWorks® America partnership test case. This program expedites the

processing time of clients' loan modifications, which helps get everyone back on track to moving forward.

Lori has already recommended Neighborhood Housing Services to three friends, and believes strongly in spreading the word about NHS' services.

## NeighborWorks Week: June 4th – 11th

During Neighbor-Works® Week NHS will be hosting two community-wide picnics: June 7th on the East side, and June 9th on the West side. Both are free and open to the public.

The goal of these

picnics is to bring the community together and get the word out about NHS. At both of these picnics there will be clients and volunteers available to speak to about how NHS has helped them, and how they have helped NHS,

respectively.

On June 8th NHS plans to host a legislative breakfast to inform elected officials and civic leaders of the economic impact NHS is making in the Stateline area.



# 3rd Annual Larry Schlichting Memorial Golf Outing

Benefiting Neighborhood Housing  
Services of Beloit



**Join us at Glen Erin  
Golf Course**

**Tuesday, July 19, 2011**

- ⇒ 11:00 Registration plus Lunch
- ⇒ 12:00 p.m. Shotgun Start
- ⇒ 18 Holes with a Cart
- ⇒ Beverage Cart

*Larry Schlichting was Christine's husband of 32 years who died just after reaching the summit of Quandary Mountain in Colorado in June of 2005. Larry was a long distance bike rider, a kayaker and canoeist, and had developed a love for fly fishing. He was a dedicated firefighter, having retired in December of 2004 after 25 years with the Janesville Fire Department.*

*Larry was a faithful supporter of causes Christine believed in and worked for. He was a sensitive and caring man and would want to help in any way he could to assist families at risk of foreclosure.*

*Christine chose to sponsor the 2011 Neighborhood Housing Services Golf Outing to honor Larry's memory and as a way to thank and remember all the kindness and compassion he showed to others.*

## Larry Schlichting Memorial Golf Outing



Individual - \$85

Foursome - \$340



***Paid registrations received by May 15 are eligible for a free round of golf w/cart, to be used at a later date***

Name(s) \_\_\_\_\_

Company \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Make check payable to NHS of Beloit  
and return with form to

NHS of Beloit  
520 W. Grand Ave.  
Beloit, WI 53511

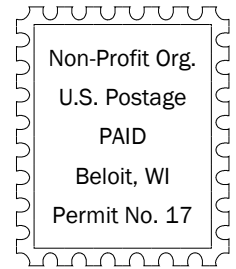
We also accept Visa/MC

Questions: Call 608-362-9051

If you would like to be a sponsor of the event, a sponsorship form is available at [www.nhsobeloit.org/golf.htm](http://www.nhsobeloit.org/golf.htm)



Neighborhood Housing Services of Beloit, Inc.  
520 W Grand Ave.  
Beloit, WI 53511



**Neighborhood Housing Services  
of Beloit, Inc.**

*Established 1979*

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