



Tune in for the
New Community Hour
Thursdays at 8 p.m.
on Cox Channel 22

Building Homes,
Fulfilling Dreams...
Enhancing Communities

January 2009

The Beacon

HUD shows LEAP of faith...

Knowing children face more serious risks from lead exposure than adults, New Community Development and Omaha Healthy Kids Alliance have teamed up to target lead-based hazards in approximately 200 homes in the 68111 ZIP code area.

Lead-based paint, which was widely used in residences until the mid-1970s, is a common source of lead poisoning in children. Most houses built before 1950 contain lead-based paint. Lead-based paint is the most common source of lead in the home, even though it was banned in 1978.

Collectively, their goal is to help provide healthier homes through window replacements and interior paint stabilization.

"Omaha Healthy Kids has a history of providing lead-safe homes," said Gloria Kellum, New Community Development housing director. "They are a great resource."

Echoing their sentiments, Kara Eastman, Omaha Healthy Kids Alliance executive director, said NCD's mission fits well with their own.

"Their expertise in housing development makes them a valuable partner," Eastman said.

Funding for the project is provided through a U.S. Department of Housing and Urban Development Lead Elimination Action Program grant, which the organizations received in October.

HUD awarded more than \$131 million in grants to 61 local projects, including New Community Development

Corporation, to conduct a range of activities, from eliminating lead hazards in homes to increasing public awareness about childhood lead poisoning.

The grants aim to help communities protect children from many health and safety hazards and to build on its commitment to ending childhood lead poisoning.

HUD and two of its federal agency partners, the Environmental Protection Agency and the Centers for Disease Control and Prevention, operate the National Lead Information Clearinghouse, where parents, property owners, and other members of the public can get information about lead hazards and their prevention.

The LEAP Grant Program assists grantees in creating wide-ranging programs to identify and control lead-based paint hazards in eligible privately owned housing.

As a part of the LEAP grant, Omaha Healthy Kids Alliance and New Community Development Corporation is developing a Gold Star Registry, an incentive program that recognizes home owners who have made their properties lead safe or lead free.

Omaha Healthy Kids Alliance also created the Omaha Lead Hot Line, 877-LEAD-411, designed to connect callers to a variety of educational resources.

To find out whether you're eligible

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Children put all sorts of things in their mouths. That's no big surprise to parents. However, while some items are harmless, others, such as paint chips, may be a threat.



Building Community

Planting the seeds of growth, New Community Development Corporation held a December groundbreaking for its latest revitalization project along the 24th Street Corridor.

Working in conjunction with the City Planning Department and HUD, NCDC will oversee the construction and sale of 10 Live and Work Townhouses between Patrick Avenue and Blondo Street. The Live and Work Townhouses are designed to prompt commercial and residential growth along 24th Street.

“By developing these townhouses, we’re providing an opportunity for local entrepreneurs to live and work in the same community,” said Terrie Jackson-Miller, Director of Economic and Community Development.

According to Housing Director Gloria Kellum, the 10 NCDC townhouses are a modern solution to the live/work conundrum since their base floor serves as an office/work space while the upper two floors serve as a modern dwelling.

These 10 three-story townhouses are located on a highly visible corner property at Patrick Avenue and Blondo Street just minutes from midtown, downtown and the airport.

Designed to bring new businesses to the community, NCDC's Live and Work Townhouses are being constructed on 24th street between Patrick Avenue and Blondo Street.

According to City Planning, the vision for the 24th Street Corridor is a diverse mixed-use urban district, anchored by new, locally-based retailing on the south and a cultural and entertainment district on the north.

“In addition to bringing residential dwellings back to 24th Street, these ‘in-home businesses’ will bring additional services to North Omaha residents,” Jackson-Miller said.

Twenty-Fourth Street was selected because it is the traditional image center of North Omaha, and has been a center for city and nonprofit reinvestment since 1978. Major efforts here include the Kellom Heights residential and commercial developments, Long School Marketplace, the Long School residential in-fill project, 24th and Lake Redevelopment Area, North Omaha Business Park, Kellom School, and Metro Area Transit’s administrative and maintenance facility.

NCDC plans to have model units available for display by Spring. For more information about the three-bedroom Live and Work Townhouses constructed by Lund-Ross Constructors, contact New Community Development Corporation at 402-451-2939.

Healthy Homes, Healthy Families

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for federal funding to identify and control lead-based paint hazards within your home, contact New Community Development Corporation at 402-451-2939.

For assistance outside the 6811 zip code, contact the city of Omaha Planning Department at 444-5150

Did you know...

- Many homes built before 1978 have lead-based paint?
- 24 million homes in the United States have peeling or chipping lead-based paint or high levels of lead in dust?
- Infants, children under six, and pregnant women should have their blood tested for lead?

What is it?

Lead is a toxic metal used in a variety of products and materials. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness, and irritability. Lead can also harm children without causing any obvious symptoms.

Both inside and outside the home, deteriorated lead-paint releases its lead, which then mixes with household dust and soil. Children can become lead poisoned by putting their hands or other lead-contaminated objects into their mouths, by eating paint chips found in homes with peeling or flaking lead-based paint, and from playing in lead-contaminated soil.



BACK TO CLASS

It's time to get out your pens and pencils. NCDC classes will start the week of Feb. 23. NCDC's new classes include Starting a Non-Profit Business and Tax Information for Small Businesses. For the complete class schedule call the NCDC office or visit the Web site at www.ncdcomaha.org.

Prompted By A Pink Slip

Despite being bilingual, Sandra Garcia hasn't always know the meaning of the word "success," nor experienced it for that matter.

That's no longer the case.

Falling upon hard times in 2003, Garcia struggled to make ends meet while she worked as a bilingual receptionist for Aksarben TV and Digital Service and advertising salesperson for Mundo Latino, a Hispanic newspaper in Sioux City, Iowa.

Her situation quickly worsened when one of the companies informed her they were no longer in need of her services.

Garcia was devastated.

"I went to the church and cried for hours," she said.

Rising above her situation and circumstances, Garcia decided to start her own business, Mr. & Mrs. Clean.

Drawing upon her sales experience, Garcia devised her own sales pitch, logo and business cards and returned to Aksarben offering her cleaning services. They accepted.

Her residential and commercial cleaning

service business has grown steadily since.

Helping to further foster her company's growth, Garcia received an eBay Techquity Award in 2007, enabling her to upgrade her computer equipment to perform online advertising, on sites such as www.craigslist.com and www.eDirection.com, and track her business accounts.

"The computer has been a great tool," she said. "Its really made a difference."

Furthering her business education, Garcia has participated in a number of NCDC's business courses including computer courses.

"Whenever I have time I try to take advantage of the classes they offer," she said. "I wish I could take more. They've been very beneficial."

As a sign of success, Garcia recently added a business partner, her husband Vicente Meza.

"We work well together," she said.

Dividing the work load, Sandra still handles the business administration, while Vicente oversees maintenance and supplies.



Sandra Garcia is the proud owner of Mr. & Mrs. Clean, a residential and commercial cleaning business operated by herself and her husband, Vicente Meza

Sandra is thankful for the opportunities she's received and looks forward to what the future holds for her business.

Facts From Felecia



MORTGAGE WOES

Foreclosures, we can't stop talking about them and there is a reason why. The economy is failing and hundreds of thousands of people have lost or will lose their jobs. Plus, the number of foreclosures is at an all time high.

Douglas County has more than 300 homes in foreclosure and this number is increasing every day. These property prices range from \$11,000 to \$599,000, showing no one is immune from this crisis as it affects all walks of life.

What can you do? First and foremost, if you can keep your mortgage current, do so. But if you find you are unable to make your mortgage payments, you may qualify for a loan workout option. Check with your lender to see which option may be available to you.

If your problem is temporary contact your lender to discuss these possibilities:

- **Reinstatement:** Your lender is always willing to accept the total amount due in one lump payment by a specific

due date.

- **Forbearance:** Your lender may allow you to reduce or suspend payments for a short period of time and then agree to another option to bring your loan current.
- **Repayment plan:** This is an arrangement between you and your lender to resume making your regular monthly payments, plus a portion of the past due amount each month until you are caught up.

If your situation is longterm or will permanently affect your ability to bring your account current up to date, call your lender to discuss these options:

- **Mortgage modification:** Your lender may be able to change the terms of your original loan to make the payments more affordable. This can be achieved by: Adding the missed payments to the existing loan balance; changing the interest rate, including making and adjustable rate into a fixed rate; or extending the number of years to repay.

- **Partial Claim:** If your mortgage is insured, your lender might help you get a one-time interest-free loan from your mortgage guarantor to bring your account current. In most cases you do not begin repaying this loan for several years. You qualify for an FHA partial claim if: your loan is between 4 to 12 month delinquent; you are able to begin making full mortgage payments again.

Keep in mind your lender does not want your home back they are willing to work with you, so if you find yourself in a bind, please call your lender to discuss all options available to you.

For more information visit www.hud.gov



New To The Team

Heeding the French proverb, “Hope is a dream of a soul awake,” Chris Grummons, LEAP project manager, spends each waking moment helping others’ dreams become a reality.

“Each day, I want to feel like I made a difference,” he said. “That’s why I joined NCDC. I get to see the immediate impact on people’s lives.”

Grummons, who joined New Community Development Corporation in November, noted his goal is to help make a difference through NCDC’s community efforts.

Grummons oversees NCDC’s LEAP project, which helps to minimize or eliminate lead-based hazards within the 68111 ZIP code.

As part of his responsibilities, Grummons will serve as the liaison between contractors and residents.

“Basically, I’ll make sure everyone is on the same page and help provide healthier homes for these families,” he said.

Prior to working with New Community Development Corporation, Grummons spent several years working with multi-family residential construction companies in Jacksonville, Fla. In addition to residential experience, he spent several years as a project engineer in the commercial construction sector.

Grummons is a Boys Town High School graduate and has a bachelor’s degree in construction management from the University of Nebraska at Kearney

When not at work, Grummons enjoys spending time with his wife, Nicole, and their dogs.



Chris Grummons

ANOTHER FRIENDLY FACE

Walk through NCDC’s front door and Jacqueline Hankins’ smiling face will typically be the first sight you see. In fact, she prefers it that way.

“I always want to make people feel comfortable,” she said.

In addition to greeting clientele, Hankins, NCDC’s office manager since August 2007, helps direct clientele’s inquiries and works closely with NCDC’s micro-business department.

“I enjoy serving this community,” she said.

Prior to joining NCDC, Hankins worked six years at The Nebraska Medical Center,

overseeing patient relations and a variety of computer databases.

“Although my job is completely different now, I’m proud that I’m still able to help people,” she said. “Working for a non-profit organization, I have the opportunity to help people pursue their dreams. It’s rewarding to see our clients open their own business, sign the papers on their new home or simply operate a computer for the first time.”

Hankins is proud to be a part of NCDC and encourages local residents to take advantage of the amazing opportunities and resources we offer.



Jacqueline Hankins



Building Homes,
Fulfilling Dreams...
Enhancing Communities



Mission Statement:

New Community Development Corporation
rekindles pride in neighborhoods and ignites
investments in the community.

The Best Gift



*'Twas the Wednesday before Christmas, when all
through the house,
Isaac Lam was in a tizzy and so was his spouse.*

*Soon his children joined in, packing boxes with
great care.
In hopes that the movers soon would be there.*

*The children no longer nestled snug in their beds,
Had visions of their new home dance in their heads.*

*As dusk turned to dawn and dawn into day,
It magically turned to Christmas some way.*

*Now as Saint Nick stood mystically before us,
the Lams were showered with this gift and a chorus.*

*Santa laughed and he smiled and said with good
cheer,*

*"Enjoy your new house and have a happy new
year!"*

Early on NCDC had expressed an interest to the City of Omaha Planning Department in developing in the South Omaha Community. So, when the opportunity presented itself, needless to say our team was ecstatic! said Felecia Howard, Housing Coordinator.

Thanks to New Community Development Corporation, Isaac Lam, his wife, Hager Helou, and their children Garwich, Emmanuel, Nyarok and Ezekiel, moved into their new south Omaha home Christmas Eve.

"It was one of the best gifts we could have received," Lam said. "And, it came just in time for Christmas."

The Lam family had been in search of a new residence since last summer as they had outgrown their previous residence.

"With four children and one bathroom, it seemed like close quarters," he said. "We simply needed something bigger and NCDC helped us to achieve that goal."

In addition to helping them with their credit, NCDC helped the Lams through every step of the home-buying process.

"Felecia and her co-worker were very helpful," he said. "They taught us a lot about being a new homeowner and helped us through the process."

WORKSHOPS STILL AVAILABLE

NCDC encourages business owners to participate in its Winning Government contracts for your Business workshop. Classes will be held from 9 a.m. to 11 a.m., on Jan. 28, Feb. 25, and April. 1. All workshops are free. Register online at ptac.unomaha.edu/events.cfm. For more information, call the NCDC office or the NBDC office at 595-1822.

Sponsored by Nebraska Business Development Procurement Technical Assistance Program.

Community Partners

American National Bank
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