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## 'Blitz' settles families in homes

### Volunteers fix blighted properties with help of churches, partners

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By Diana Nelson Jones, Pittsburgh Post-Gazette

Imagine that in one summer, in one several-block area, eight blighted houses were rehabilitated by volunteers and returned to the tax rolls by first-time, low-income home buyers. Then imagine that scenario playing out throughout the city.

That was the model Hosanna Industries, East Liberty Development Inc. and seven Presbyterian churches launched this summer when they teamed up in a concentrated flurry of renovations dubbed the East End Housing Blitz. Work on the last three houses has been delayed for want of qualified buyers, but five have been completed.

Including one house renovated with Eastminster Presbyterian last summer, Hosanna's development coordinator, Michael Stanton, said, "It is rather remarkable that, in the course of a year, we have six fewer abandoned homes and six more home owners," one in Garfield, the rest in East Liberty.

"It's a great model that uses no public money," said Kendall Pelling, "blitz" manager for East Liberty Development. "The grants come from the churches themselves and the Federal Home Loan Bank. We're hoping to continue this and take it citywide."

The volunteer labor and grants tip the balance to make the homes affordable for the working poor, who often find it difficult to pay for even the simplest construction project. Rehabbing old homes, at market labor rates, pushes the cost too high for many.

When nonprofit community groups take on housing development -- homes come in at around \$130,000 at the least -- they usually seek soft second mortgages for low-income clients so they pay only the first mortgages. That may be about \$80,000 of the total for each.

The second mortgage is paid back when the house resells.

Hosanna Industries has been committed to a faith-based solution for the very poor, and a component of its mission is "a continuity of care" by which its partner churches align with new buyers to guide them in managing a budget and maintaining a home, Mr. Stanton said.

Grants from the participating churches and the Federal Home Loan Bank have absorbed about 40 percent of the cost of the \$85,000 selling price of homes in the East



Emily Rosenthal

**Volunteers seal the back of a blighted house with siding in a five-house rescue and reclamation effort dubbed the East End Housing Blitz over the summer. It was a partnership of seven Presbyterian churches, Hosanna Industries and East Liberty Development Inc. Three houses of the original eight targeted remain to be renovated.**

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End blitz, he said. Mortgages are paid to the Dwelling House Savings and Loan.

The Hosanna team intends to help prospective buyers who didn't qualify for loans this time around become qualified, he said.

By bringing hundreds of volunteers to home rehabilitation, repair and construction, Hosanna Industries has settled 1,800 low-income households in the region in its 17 year history, he said. It has a mission staff of nine who supervise the construction. Volunteers come from local member churches and from congregations all over the country. Hosanna has a dormitory on its campus to accommodate them.

The blitz was merely a ramping up of the mission, Mr. Stanton said. Such a high concentration of reclamation within several blocks in a short time is a bigger-bang strategy than scattered efforts.

East Liberty is on a roll of positive momentum, but like many urban neighborhoods, it has no shortage of blighted properties. East Liberty Development Inc. helped the church partnership acquire the homes, some of which were seized in foreclosures and for back taxes, said Mr. Pelling.

After last summer's project with Eastminster, he said, "we started thinking, 'How can we expand on that?' "

Mr. Stanton said he believes there will be qualified buyers for the last of the eight homes to be finished by next summer.

The partner churches are Eastminster, Fox Chapel, Valley View, the Open Door, Third, Fourth and East Liberty Presbyterian.

"We all saw this as an opportunity to give back and to get our members involved in hands-on mission work," said the Rev. Patrice Fowler-Searcy, the director of mission at East Liberty Presbyterian and president of the board of East Liberty Development Inc. "We wanted to play a role in home ownership opportunities, rather than let properties get into the hands of people who won't screen for good neighbors."

Mr. Stanton said Hosanna Industries "would be interested in working to replicate this model and equipping grass-roots partners who are genuinely committed to perpetuating it. It's a serious commitment."

The foundation of the mission is built on "quite a simple strategy," he said. "Just responding to need. It's a simple idea, but when you look around -- not to be judgmental -- it's not as common as it should be."

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Diana Nelson Jones can be reached at [djones@post-gazette.com](mailto:djones@post-gazette.com) or 412-263-1626.