



The aim of Pathfinder Services is a community in which all people, regardless of abilities, are accepted and have control of their own destinies.

# “The Path to Homes People can Afford”



## Notes From the Director



As I write this article, the big news stories are that the stock market is fluctuating and the housing crisis continues. Things are changing daily, so who knows what the economy will look like by the time you read this! Even though the news media is telling us some pretty scary things, here at Community Connections we are still helping people get down payment money, money is available for loans, and smart buyers are calling us because they know that housing prices are the lowest they have been in years. Our business is continuing just fine!

If you purchased a home with Community Connections, you do not need to worry about your mortgage as long as you make your payments. We have never assisted buyers with subprime loans, adjustable rates or balloon loans. Even though your house, like mine, is probably not worth as much today as it was a few years ago, if you sit tight and don't plan to move, the dips in housing values should not be a problem for you. Sooner or later, your value will go up as it always does. We just need to be patient and wait. Like many other things, the economy runs in waves and if it is bottoming out now, in the

future the wave will rise and it will pick up again. It always does.

In the meantime, we have many exciting things happening at Community Connections. As you read each article, I hope you find something helpful to you, a family member or friend. We also have another drawing taking place this month. We will be giving away a \$50 Lowe's gift card to someone who emails me at [jbaumgar@pathfinderservices.org](mailto:jbaumgar@pathfinderservices.org) and agrees to receive future editions of this newsletter via email. All you need to do is tell me the email address where we can send future newsletters and your name will be entered in the drawing. Sending newsletters electronically will not only save us postage and paper expense, it will also save a few trees! Send me your email by January 1 to qualify for the drawing.

*Jan Baumgartner*

Jan Baumgartner  
Director,  
Community Connections



## Community Connections Expands in Fort Wayne

We have expanded our Fort Wayne office at 227 E. Washington Blvd. to include both Suites 305 and 306.

Mike Davis, our Loss Mitigation Specialist, has moved to that office to better serve our customers needing Foreclosure Prevention Assistance. We have hired Vickie Evans to assist Mike with the number of calls we are receiving. Mike and Vickie will work with homeowners who needs help keeping payments current and avoiding foreclosure. Our Foreclosure Prevention customers come from all over Northeast Indiana, and most of them did not work with

Community Connections when they bought their home. If you know someone who could use this help, have them call our Fort Wayne office at (260) 424-1831 or our new toll-free Fort Wayne number, 866-892-0513.



CC Fort Wayne Staff: Top (L to R) Mike Davis and Jan Baumgartner, Bottom (L to R) Trish Carpenter and Sandy Wolfe, not pictured Vickie Evans

## Newsletter Info

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- Call Community Connections at **(800) 310-9510** with news, ideas,

and comments on how we can help you.  
Budgeting guidelines or suggestions? Tell us and we'll tell everyone!  
Got questions on homeownership, maintenance, or anything else? Ask us and we'll find the answer!

## Keep Your Credit Cards Safe

Credit cards can be safer than cash, but only if you treat them carefully. Fraud is big business, and if someone steals your credit card information, it can lead to a time-consuming, costly financial disaster for you. Most fraud happens within 48 hours of the card theft. Most fraud happens because someone steals the information on the card, not the card itself. With your card number and its expiration date, thieves can run up bills and ruin your credit rating fast. Crooks can get the information they need from credit card receipts they steal from the trash, from lost cards, by stealing your identity, or when you give the card number over the phone to unknown persons or companies.

Here are ways you can lose control of this credit asset:

- Someone steals your purse or wallet.
- Someone uses your credit cards without your knowledge or permission.
- A fraudulent telemarketer calls you and asks for information from your card.
- You receive a letter or postcard asking you to claim a prize by calling a 900-number. When you call, they ask you for your credit card number and expiration date to “verify” your identity.
- Someone goes through your garbage and finds old billing statements, credit card receipts, printed credit card access checks, or an offer for a new, preapproved card.
- A thief steals outgoing or just-delivered mail from your unprotected mailbox.

• A clerk where you used the card copies the information and uses it elsewhere or sells it.

### Credit card precautions

- Limit your cards. There are several ways to keep your credit to yourself and to be sure you have not already been robbed. If you have more than two cards, consider getting rid of some or leave them at home safely hidden. If you cancel a card, cut up the card and send a letter to the card issuer. Ask that they notify the credit bureau that the card was cancelled “at the customer’s request.” Keep a copy of your letter.
- Treat your credit cards like cash. Do not leave credit cards or receipts where someone could see your credit card information. Do not give your card to others to use. When you get a new card, cut up the old one before you throw it away. Sign a new card at once with ink.
- Do not write your PIN number on your card. Memorize it! Do not forget to notify credit card companies when you change your name or address. Failing to notify them is like leaving cash around the house after you move. Wouldn’t you rather have it to use yourself?
- Reconcile your receipts to your statement. Save your receipts in a special folder, envelope, or pocket of your wallet. When your billing statement arrives, promptly check that your charges and

receipts match. If something on the billing statement is wrong, such as a charge you do not remember making or a wrong amount, call the card issuer immediately. Follow up with a letter detailing the problem.

- Act fast if your card is lost, stolen, or used fraudulently. Call the card issuer right away. Your credit card statement will list a toll-free number for reporting. Follow up on the call with a letter. By law, once you report the loss, you have no further liability for un-authorized charges. Under federal law, your maximum liability for fraudulent charges is \$50 per card. This can add up if you lose several cards. If you report the loss before the cards are used, you cannot be held liable for any unauthorized use.
  - Be prepared if you lose your credit cards. The average credit card user has eight to 10 cards. What would you do if you lost all of your credit cards? Who would you call? Do you have your card numbers recorded somewhere? Make a list of all your credit card information and the toll-free numbers to call in case a card is missing or stolen. Add
- With this information, you do not need credit card insurance. Keep this list hidden in your address book or other safe place. *From: PURDUE EXTENSION Consumer and Family Sciences Department of Consumer Sciences and Retailing*

## Should We Call? Should We Wait?

If you are having any financial problems and cannot make your mortgage payments, you need to call Community Connections now. If you, your friends or family have missed even just one payment, you need to call Community Connections now. The sooner you call us, the easier it is for us to help you solve your mortgage delinquency problems. Don’t wait. Call now, toll free 866-892-0513, or in Fort Wayne, 260-424-1831.

**Let us help you before it  
is too late!!  
Don’t let your dreams  
float away!!!**



## Believe It or Not, Now is the Time to Buy a Home!

If you know someone who is renting, or lives at home with parents, or bunks with friends, do them a favor and tell them that now is the time to buy! This so-called “housing crisis” has caused home prices to drop. Smart buyers are out looking and finding exceptional deals. Community Connections can help buyers find down payment assistance and the lowest mortgage rates available. For those people with not-so-perfect credit, we provide individual financial training in addition to our Home-buyer Education classes. Tell your friends and family to call us at 800-310-9510 (Huntington Office) or 866-892-0513 (Fort Wayne Office) for help in buying the home of their dreams at the mortgage rate of their dreams!



# Community Connections 2008 Annual Report

## “The Path To Housing People Can Afford”

Community Connections was created in 1997 with a mission to improve the overall quality of life in our communities through improvement of housing quality and homeownership opportunities for low-to moderate-income families, especially those with special needs.

Community Connections is certified as a Comprehensive Housing Development Organization (CHDO) in 13 counties. We partner with USDA Rural Development, the City of Fort Wayne, banks, realtors, and builders to provide affordable housing for families in our service area. The chart below shows how Community Connections has helped communities from 1997 through June 30, 2008. Since 1997, Community Connections has assisted 1,112 families with \$8,416,629 in Down Payment Assistance.

Community Connections currently serves 19 counties in Northeast Indiana.

County of residence	# clients who completed class	# clients who purchased home	Down Payment Assistance	County of residence	# clients who completed class	# clients who purchased home	Down Payment Assistance
Adams	91	59	\$466,756	LaPorte	2	1	\$10,000
Allen	448	306	\$1,555,583	Marshall	45	10	\$62,500
DeKalb	139	87	\$619,800	Noble	84	46	\$303,962
Delaware	4	2	\$10,000	Starke	30	18	\$153,500
Elkhart	60	38	\$253,240	Steuben	77	40	\$362,365
Fulton	1	1	\$3,500	Wabash	161	91	\$1,275,486
Huntington	335	189	\$1,395,950	Warrick	4	4	\$13,500
Jay	62	42	\$755,002	Wells	59	44	\$314,500
Kosciusko	69	37	\$219,800	Whitley	131	88	\$591,185
Lagrange	17	9	\$50,000				
				<b>Total</b>			<b>\$8,416,629</b>

In Fiscal Year 2008 (July 1, 2007-June 30, 2008), Community Connections:

- Provided Home Ownership Counseling classes to 238 clients.
- Assisted 166 clients in purchasing a home.
- Worked with IHEDA, FHLB and the City of Fort Wayne to provide down payment assistance totaling \$1,042,102.
- The average income of our clients: \$28,367
- The average purchase price of a home: \$92,941
- The average down payment assistance: \$6,277
- The average monthly mortgage payment for our clients: \$568.60

### Community Connections

**Huntington Office: 1316 Flaxmill Rd , Huntington IN 46750  
(800) 310-9510**

**Fort Wayne Office: 227 E. Washington Blvd. Suite 306, Ft. Wayne, IN 46802  
(866) 892-0513**

[www.cchomes.org](http://www.cchomes.org)



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**COMMUNITY CONNECTIONS,  
A DIVISION OF PATHFINDER SERVICES, INC.**

1316 Flaxmill Road  
Huntington, IN 46750

Phone: (260) 356-0521  
(800) 310-9510

***“The Path to Homes  
People can Afford”***

## Assistance With Heating Bills

## Tips from CC

Energy Assistance Programs (EAP) are now in full swing across the state. If you want to find out if your family qualifies for assistance in paying your utility bills, contact your utility company (their phone number should be on your most recent bill) and call your local EAP provider. If you don't know which agency runs the EAP in your area, try the number listed below for your community. If your community is not listed, call one of the numbers, below, and ask them to point you in the right direction.

Adams County: Community & Family Services, Decatur (260) 724-3574  
Allen County: CANI, Fort Wayne (260) 423-3546; (800) 589-2264  
DeKalb County: CANI, Auburn (260) 927-0162  
Elkhart County: REAL Services, Elkhart (574) 389-8858; Goshen (574) 534-2546  
Huntington County: Community & Family

Services, Huntington (260) 356-1098  
Jay: Community & Family Services, Portland (260) 726-9318  
Kosciusko County: REAL Services, Warsaw (574) 267-2699  
LaGrange County: CANI, LaGrange (260) 463-5276  
Marshall County: REAL Services, Plymouth (574) 936-3339  
Noble County: CANI, Kendallville (260) 349-0713  
Starke County: Community Services of Starke County, Knox (574) 772-9036  
Steuben County: CANI, Angola (260) 665-1160  
Wabash: Area Five Agency, Wabash (260) 563-6860  
Wells: Community & Family Services, Portland (260) 726-9318  
Whitley: CANI, Fort Wayne (260) 423-3546; (800) 589-2264

Change your furnace filter now that cold weather is here.

Install a programmable thermostat to save on your heating bills. You can keep the house cooler during the day if everyone is away, and during the night when snuggled under the covers.

## Community Connections is continuing to collect our success stories!

We want you to send us pictures of the home you have purchased through our program! The picture should include your family in front of your house, so we can share with others.

Please e-mail the pictures to Jan Baumgartner at: [jbaumgar@pathfinderservices.org](mailto:jbaumgar@pathfinderservices.org), or you can send them via mail to Community Connections, 1316 Flaxmill Road, Huntington, IN

46750. Please call 800-310-9510 with questions.

