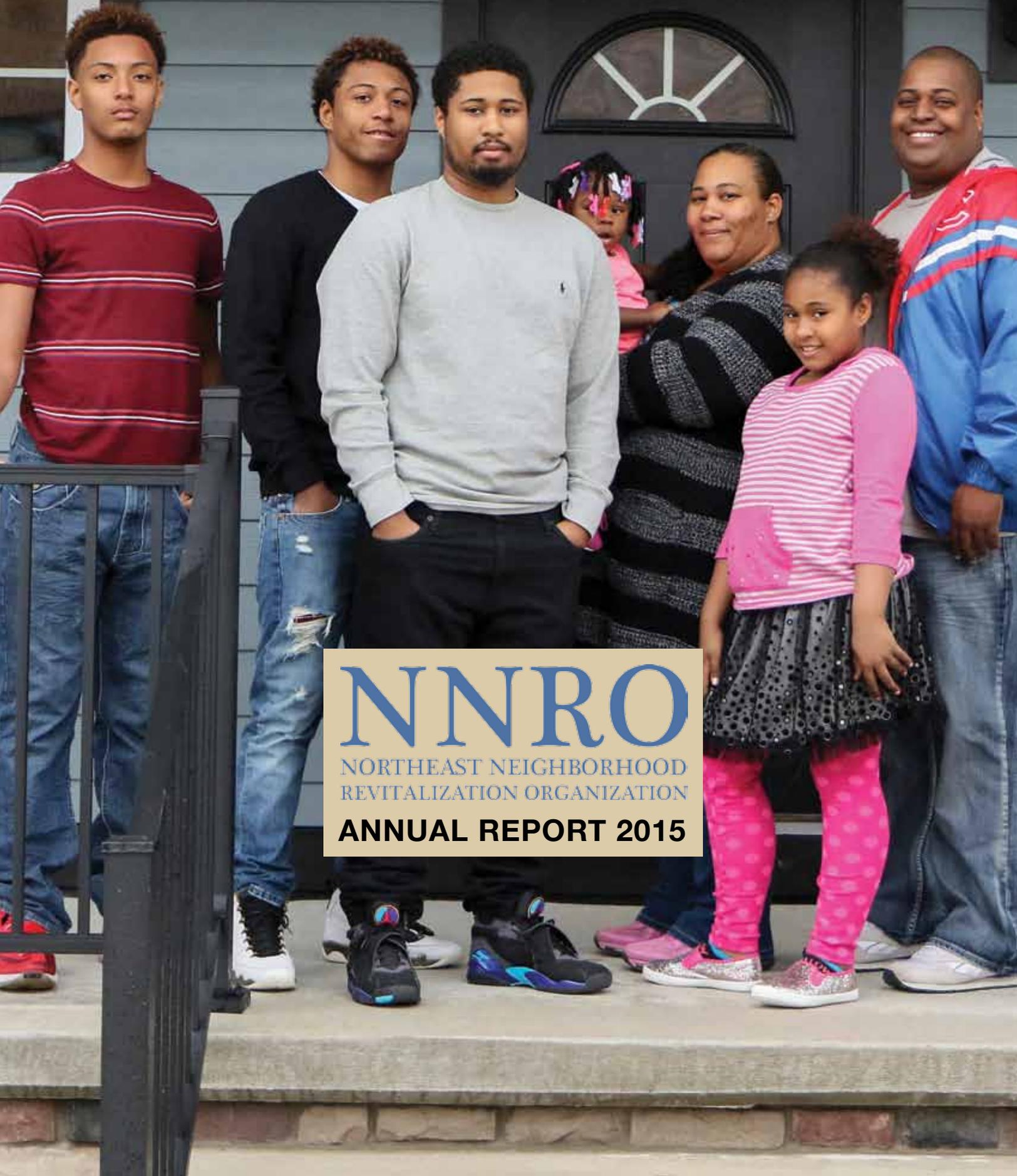


# *Neighbors Make a Neighborhood*



**NNRO**

NORTHEAST NEIGHBORHOOD  
REVITALIZATION ORGANIZATION

**ANNUAL REPORT 2015**

## NNRO Partners

City of South Bend  
Beacon Health System  
Neighborhood Residents  
Saint Joseph Health System  
The South Bend Clinic  
University of Notre Dame

## NNRO Board of Directors 2015

Timothy D. Sexton  
President  
Paul J. Meyer  
Vice President  
Charles F. Nelson  
Treasurer  
Marguerite A. Taylor  
Secretary  
Solomon L. Anderson  
Albert Gutierrez  
Gregory P. Hakanen  
Kisha Hoover  
Karl G. King  
Michael J. O'Neil  
Beatrice Pedraza  
Brian Pawlowski  
Ann Puzzello  
William Stenz  
Matthew J. Gray  
SBHF Representative  
Richard A. Nussbaum, II  
Legal Counsel

### Board Emeritus:

Irene Cour

## SBHF Staff 2015

Dea Andrews  
Stephanie Ball  
Jessica Kitchens  
Patrick Lynch  
Marco Mariani  
Gladys Muhammad  
Cora Springman

### Part-Time Staff

Suzanne Miller  
Rex Northcutt  
Bill Weeks

### On the Cover:

Altovise & Terrance Malone  
and Family

Photo by Marcus Snowden

## Funding Partners



## Letter from the President of the Board

Across the country cities are finding that establishing a shared collective view is often the ignitor of significant positive neighborhood change. As in the Northeast Neighborhood, long-standing anchor institutions are partnering with neighborhood residents to realize the potential in reviving a promising neighborhood. These relationships have led to significant achievements in 2015 for the NNRO. It has been exciting to see how the work of the NNRO is permeating through the neighborhood and directly affecting residents who live here. In 2015,

The Triangle Homeowners' Association hosted 15+ events with over 200 people attending throughout the year. The City of South Bend helped improve upon development in the neighborhood through installing new curbs and sidewalks along N. Hill Street where additional housing is being constructed by a private developer. In addition, 90 percent of the homes in The Triangle have been completed. The NNRO has also begun to evaluate locations for senior housing in the neighborhood.

Walking through the Northeast Neighborhood, development is most visible through new housing, improved streets and increased commercial activities. However, it is the cooperation and partnership of the neighborhood residents and anchor institutions that moved the neighborhood from a point of stagnation to progress and investment. Since its inception, the NNRO made it a priority to incorporate residents in future planning for the neighborhood. By gathering a generous group of people who understand the neighborhood and are like-minded and like-missioned about first investing in the people in the community, a stronger neighborhood has emerged that we are proud to call our own.

We know that for progress to continue we will need to create strategies that incorporate residents both old and new as people are the greatest asset to any neighborhood. We are encouraged by the stories and shared experiences you will find in the rest of the annual report. Thank you to our great neighbors and our partners who continue to work together for the long-term success of the Northeast Neighborhood.

Sincerely,

Tim Sexton  
President



## South Bend Heritage

South Bend Heritage (SBH) is a local Community Development Corporation established in 1974. Since 2002, SBH has assisted the NNRO in developing and implementing projects in the Northeast Neighborhood. SBH also manages business operations for the NNRO and serves as the master developer for The Triangle. This report was produced in part with the assistance of the City of South Bend Community Development Program through funds made available by the U.S. Department of Housing and Urban Development under Title 1 of the Housing and Community Development Act of 1977.

# Neighbors Make a Neighborhood

## Residents are the Heart of the NNRO Mission

We're pleased to share with you the 2015 Northeast Neighborhood Annual Report. When we sat down to discuss ideas about how to share the progress and development in the neighborhood, we kept coming back to our neighbors. Neighbors make a neighborhood. Our neighbors have great perspectives and stories to share about the Northeast Neighborhood. We value their contributions, insights and suggestions on how to create an even better place to call home. We're pleased we were able to assist some new homeowners acquire their first home in the Northeast Neighborhood and to have helped long-term neighbors improve their quality of life in the neighborhood where they put down roots long ago.

### Our Development Process

The NNRO development strategy was created to assist the Board of Directors in making informed decisions and formulate cohesive, grounded strategies for development in the Northeast Neighborhood. The NNRO abides by a 5 step planning process that includes:

- neighborhood input
- data collection and analysis
- long term planning with collected data
- evaluating plan in accordance with long-term strategy and goals
- review of plan and policies by the Board of Directors

These directives guide the NNRO development process in the Northeast Neighborhood.



Photo by Marcus Snowden

*Northeast Neighbors and partner representatives participated in the 2015 annual meeting meeting on October 7, 2015.*



Photo by Marcus Snowden



### Hill Street Spotlight

Hill Street Investment to Date:

Total TIF Investment: \$210,000  
Streetscape & Alley

Average Sale Price of NNRO  
Constructed Home: \$124,200

Private Investment to Date:  
\$400,000 - 6 lots, 1 home

6 new Homeowners + 2 additional NNRO  
homes in 2016

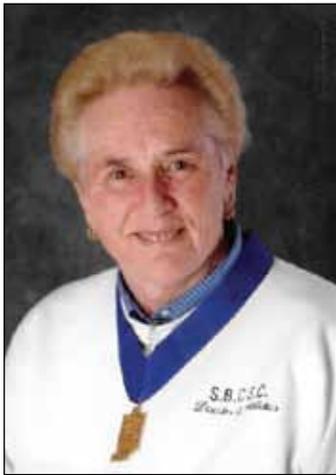
Estimated Annual Tax Revenue:  
\$13,000 per 6 homes  
constructed

# Steadfast Through the Changes

## Veteran Neighbors Lend Valued Perspective

### Nan Tulchinsky

Nan Tulchinsky bought her first house in the Northeast Neighborhood on Campeau Street in 1965. Today, Nan still resides on Campeau, just further down the street. When her children come back to visit, they ask “Mom, what happened to our neighborhood?” They joke about more traffic lights, new streets and housing. “Eddy Street Commons has been a fantastic addition,” added Nan. “As it comes further south, it will add more positives to the neighborhood; people are buying into the concept.”



When asked what the neighborhood has benefited from the most, Nan stated “there are just so many positives. Cooperation, really. Everybody is working together for the good.” In her spare time, Nan volunteers at the Northeast Neighborhood Council Food Pantry and attends NENC meetings where she is able to connect with local officers who patrol the neighborhood. “Its great to get your voice heard, you know the officers are listening to the issues in the neighborhood,” Nan stated.

### Future Neighborhood Improvements

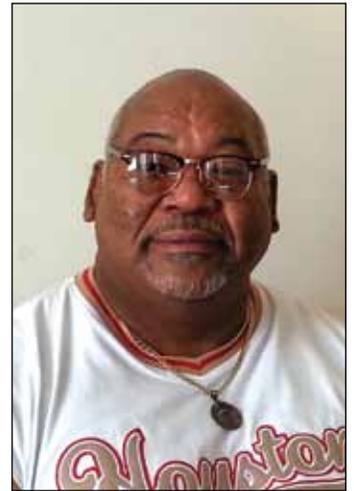
While most topics are positive, Nan points to a few issues she’d like to see improved. She would like to see increased job opportunities for more young professionals to move into the neighborhood. Stating that “education is key.” She also believes new homeowners would benefit from “post-purchase” homeowner’s education, noting that general maintenance goes a long way to keeping homes from falling into disrepair. “I also strongly feel there is a need for Senior housing,” stated Nan. When asked for any last words, Nan summed up, “I love South Bend. When I got to South Bend in 1964, I knew it was the place I wanted to stay.”

### Torrance Moody

After retiring, Torrance “Toy” Moody moved back to South Bend to help care for his mom. “The neighborhood has changed so much,” Toy stated. “It used to be a village, your mom didn’t even need a phone to know that you were messing around down the street,” he added while laughing. “Understandably, the neighborhood changed over time and even I recognized that change needed to occur. It’s definitely improved visually. It’s hard to let go of the past, but you have to,” he added. “Overall the neighborhood looks better and I’m sure the tax base has increased, which helps support community growth.”

Toy’s concern is that affordable housing options remain as the neighborhood continues to grow and morph into a more diverse area. He pointed to Mayor Buttigieg’s initiative of 1000 homes in a 1000 days as a step in the right direction but a program that needs continued direction, commenting that it “helped clear up blight, but we need programs to address the vacant land that remains and increased job opportunities to help families move into homeownership.”

Since moving back, Toy has become involved in the Robinson Community Learning Center and the NENC Food Pantry. When Toy’s son comes to visit from college he goes to Eddy Street Commons. This wasn’t an option just a few short years ago.



### Mattie Belle Hoover



Mattie Belle Hoover was brought home as a baby from the hospital to the house where she has lived all her life. The immediate neighborhood was lively and close knit where everyone’s mother or father watched over the children and there were many communal activities. Now as she and her dog Sparky stand on the porch and look across the

street at the Fredrickson Park and at all the empty lots (her home is the only one on her block), she feels she is in a rural setting; she misses the sound of children’s voices. She is

saddened by the number of senior citizens who have had to give up their houses, particularly along South Bend Avenue. She wishes there was a way to keep them in homes, and not have to move into apartment living. However, Mattie feels the positive change around her.

Despite earlier doubts, Mattie thinks that the development of the Triangle and Eddy Street Commons has been beneficial; as she sees the spin-off developments in some parts of the neighborhood, she is more hopeful. Her daughter recently purchased an affordable, newly constructed house on Hill Street, bringing her back into the neighborhood of her youth and closer to family. Mattie hopes for a continuation of this type of development moving into her immediate vicinity, bringing new life to vacant lots. She hopes the future will bring a regular grocery store and a pharmacy to Eddy Street South. Maintenance of property is important to Mattie so she looks forward to better maintenance of homes and yards around her as new development comes her way.



### Patty Walsh

Patty Walsh has high hopes for the neighborhood. She moved directly into the northeast neighborhood twenty-seven years ago with her husband and father-in-law. Although she was raised in an urban South Chicago setting, she thought she would spend the rest of her life in rural Bourbon, Indiana.

When it became apparent that they needed to move to South Bend, they looked for a house that was close to downtown in a diverse neighborhood. She quickly became friends with her immediate neighbors who all look out for each other and reach out to new people who move on to their streets. This support has helped them through problems with some of the rental properties and the illicit and illegal activities both in the houses and on the streets.

A few years ago Patty joined the NENC and developed a sense of the larger northeast neighborhood with its benefits and challenges. There she discovered the strength of the neighborhood association in partnership with the NNRO and the positive changes these organizations were addressing. She likes the presence of the police at the NENC meetings and the reports they make about their activity in the neighborhood. She feels that the changes made at the South Bend Clinic and Saint Joseph High School have affected her immediate neighborhood, giving it more stability.

The control of use through the zoning overlay gives her more confidence in the future. She looks forward to the development of Eddy Street south, to the possibility of affordable senior housing, and of neighborhood shops, hopeful that the positive changes she has seen in her immediate area will spin off to other areas of the neighborhood.

### Beth Sanford

Beth Sanford grew up in the Sunnymede area of South Bend, and attended John Adams High School, where she made friends with students from the northeast neighborhood. She cherished being close to downtown and able to walk or bike to places. When she moved into the northeast neighborhood twenty-one years ago, she embraced the diversity of generations,



### Gwen Scott

Gwen Scott retired after working 44 years at the University of Notre Dame. For 25 of those 44 years, Gwen has lived in the Northeast Neighborhood, first on Georgiana Street and then on Campeau. Gwen's favorite aspects of living in the Northeast Neighborhood are its proximity to her job (since she doesn't drive) and being near her family and her church. "The neighborhood is very peaceful and quiet," stated Gwen. I love talking to the neighbors that have lived here for awhile. There's not too many left, but I

enjoy their stories," added Gwen. When asked about future neighborhood improvements, Gwen hopes the neighborhood won't change too much but would like to see an option for senior housing, additional improvements to Coquillard Park for the young kids in the neighborhood, improved landscaping, and more restaurants. One place Gwen visits quite frequently is the Robinson Community Learning Center. "I like attending the Lunch & Learns and having a place to check my email and visit with people. Its a great neighborhood resource," Gwen added.

*continued next page*

Beth Sanford, continued

of income, of race and of education. There were a number of elderly residents and she relished the rich oral history that she learned by talking with them. People and their stories fascinate her and she watched sadly as the older folk passed on and some younger folk moved away; as vacant houses became vacant lots.

Beth watched as new houses were constructed, concerned that her urban neighborhood would become suburban and the rich diversity lost. As new people moved in, neighbors reached out and shared barbecue, with the new neighbors responding positively. The established residents and organizations can have a great impact on shaping the character of the reviving neighborhood through their own actions. The future should bring stability of homeownership with the hope that it maintains its diversity and attracts residents who appreciate the proximity to downtown and to Notre Dame, and who represent a variety of lifestyles.

## New to the Neighborhood

### Pat & Rebekah Kottkamp

For the Kottkamp's it was a spiritual journey that led them to living in The Triangle. In 2007 they conversed with a group of friends about the desire to live closer together, to share more in each other's lives. **"Everyone wanted a neighborhood again, a place where they could spend quality time with people they cared about,"** Pat Kottkamp shared. Fast forward to 2014 and the Kottkamps were working with Stephanie Ball through the NNRO/ South Bend Heritage Homeownership Program. "Along the way we were really cautious because we kept thinking we were not going to qualify," said Pat. At the time Pat's wife Rebekah was in school and they had 4 kids. "But we made it through and now we have a wonderful place to live, big enough for our family (now Pat, Rebekah and 7 kids). We never could have done that on a fireman and nurse's salaries," added Pat. While none of the Kottkamp's friends from the 2007 group live in The Triangle, they do feel that they are experiencing a neighborhood again. Pat is President of The Triangle's Homeownership Association Board and points to many organized neighborhood activities that foster relationships with other neighbors. When asked what is his favorite part of living in the neighborhood, the Kottkamp's son Peter replied "riding my bike around and digging in stuff," referring to adjacent vacant lots that will likely see future development. Pat pushes for continued affordable housing options in the neighborhood and would also like to see more diversity among homeowners, but comments, "Overall, The Triangle is a model of cooperation and how to cultivate great relationships."



Photo by Marcus Snowden

### Altovise & Terrance Malone

Altovise and her family first started thinking about owning their own home early last year when she heard about South Bend Mutual Homes. She went online to look at options for help in owning her first home and came across the NNRO's homeownership program. South Bend Heritage's Stephanie Ball spoke with Altovise about housing options that might be available to her. Eventually, they settled on working towards owning a home in The Triangle. "Our rent was going up to almost \$800 and I knew that we could find an affordable home of our own for the

same amount of money we were paying in rent," stated Altovise. She and her husband, Terrance, were ready to take the next step for their family and filled out the online mortgage application for 1st Source. A bank representative called her the next day letting her know she was pre-approved. "From that moment," Altovise added "it was full speed ahead. I called Andy Place at Place Builders and within a week we got the process started." When asked what the most exciting part was about moving she responded, **"My kids are so excited about having their own rooms. And I'm just...it's our own home. As simple as that, it's ours,"** Altovise stated.

Altovise credits the Homeownership Program with making what seemed a dream a reality. "Without this program we wouldn't have been able to do it. I'm so glad I reached out to get more info and the help I got was tremendous," stated Altovise. "We love this neighborhood as well; being so close to everything, we can walk and participate in so much," Altovise added.



Photo by Marcus Snowden



### Triangle Spotlight

The Triangle Homeowner's Association hosted numerous events in 2015, with 200 people in attendance. Events included a July 4th parade and picnic, a spring fling potluck, and welcomings for new neighbors. Perley Fine Arts Academy and the Robinson Community Learning Center gained support through volunteer activities and outreach.

### The Future

In 2016-2017 the NNRO will be building two new homes on Hill Street and facilitating the completion of the construction of homes in The Triangle. The NNRO is also in the beginning stages of exploring the options and need for senior housing. Single family homeownership and affordable housing options remain a priority in creating a diverse and welcoming neighborhood for all. In addition, the NNRO will continue to work with partners in revamping the Eddy Street South corridor and planning for Eddy Street Commons Phase II and the new Four Corners development. The NNRO remains committed to engaging with neighbors and other community stakeholders in the planning process.



## Statement of Financial Position

December 31, 2015

#### Assets

Cash & Equivalents	\$162,080
Net Real Estate Held for Resale	\$335,660
Net Fixed Assets	\$0
<b>Total Assets</b>	<b>\$497,740</b>

#### Liabilities and Net Assets

Accounts Payable	\$9,038
Other Current Liabilities	\$25,250
Line of Credit	\$27,000
<b>Net Assets</b>	<b>\$436,452</b>
<b>Total Liabilities/Net Assets</b>	<b>\$497,740</b>

Financial Information taken from Audited statements by Kruggel Lawton CPAs. NNRO is supported by contributions from funding partners and the U.S. Department of Housing and Urban Development.



## Goals

*Upon formation, the NNRO established the following goals:*

- A safe, clean and attractive neighborhood
- An economically and ethnically diverse community
- High-quality housing and increased home ownership opportunities
- Attractive and appropriate retail and commercial development
- Good schools and improved educational opportunities



Photos by Marcus Snowden

## NNRO Mission

To facilitate the revitalization efforts and continue to foster diversity within the Northeast Neighborhood, its residents, businesses and stakeholders into a safe, vital, cohesive community that preserves its assets and respects the needs of all who reside, work and visit within its boundaries.



Northeast Neighborhood Revitalization Organization  
803 Lincolnway West South Bend, IN 46616  
574-289-1066 [www.sbheritage.org/nnro](http://www.sbheritage.org/nnro)

