

MCASA 2006 UPDATE

AUGUST 2006



MCASA Homes

MODEL CITIES, INC.
WWW.MODELCLITIES.ORG

AURORA/ST. ANTHONY
NEIGHBORHOOD DEVELOPMENT
CORPORATION
WWW.AURORASTANTHONY.ORG

MCASA, LLC

A project to increase homeownership among populations of color

MCASA, LLC is a partnership between Model Cities Community Development and Aurora/St. Anthony Neighborhood Corporation that is committed to increasing homeownership for families whose annual incomes are less than 80% of the Area Median Income (AMI).

MCASA Homes focuses on infill development of vacant and underutilized parcels in St. Paul. Infill development increases housing options and affordability near job centers and transit lines. It also increases the neighborhood's tax base and contributes to the overall improvement and health of the community.

There have been many accomplishments since the MCASA Homes program began in 2004.

Three new MCASA homes near the Rondo Outreach Library are occupied and have become part of the neighborhood fabric. We are also proud to announce that MCASA resident, Rena Moran, has completed the goals of her purchase plan and the title deed has been conveyed to her.

Three additional MCASA homes are under construction and are expected to be ready for occupancy by December 2006. They are located at 707 Fuller, 741 Fuller, and 895 Central, bringing attractive homes and new families to sites that were previously vacant, increasing



653 Aurora Avenue

the residential feel of the neighborhood.

We are looking into expanding the success of this program into other areas and are currently discussing opportunities for collaboration with the East Side Neighborhood Development Center (ESNDC) for rehab and infill development projects.

Featured Resident: Rena Moran



Rena with two of her children

In January, 2006, Rena Moran moved into 671 Aurora Avenue through the MCASA homeownership program. At the time, she had many reservations about whether or not she was ready to embark on the process of becoming a homeowner. She credits MCASA with changing her life because the program allowed her to move into a

brand new house while preparing to purchase it. She said that being allowed to live in the space and make it her own motivated her to work harder at becoming debt free and becoming a homeowner. It also gave her a renewed independence and allowed her and her children to take more pride in their home because they knew it would be theirs.

Rena feels that if she hadn't gone through this program, she'd still be renting, trying to save, and wishing she could own a home some day. She said, "the financial counseling taught me how to

look at my assets and liabilities and to budget and not buy things I didn't really need." She went on to say, "the price of the house was perfect because housing in Minnesota is expensive. To get a new house at this price was the chance of a lifetime." MCASA, LLC recently conveyed the title deed to Rena and she is now, officially, a first time homeowner!

"I've been truly blessed. MCASA made the impossible possible."

—Rena Moran

Phase I— A Project In Review



Groundbreaking Ceremony
June 2005



671 Aurora under construction
September 2005



671 Aurora completed
November 2005

Phase II— A Project in the Making

MCASA Homes are attractive two story single-family homes approximately 1700 sq. ft. in size. Each home is a 3-bedroom/2 1/2-bath unit, with a master bedroom and bath, basement, and bay living room window. The open design enables one to flow freely

between the living room and dining room. There is also a patio door which accesses the deck and back yard. The large unfinished basement is built with two egress windows and can easily accommodate additional bedrooms and a bathroom.



These homes have a 2-car garage, fit in well within existing neighborhoods, and efficiently use the space of a conventional urban narrow lot.



895 Central Avenue
Currently under construction

Phase III— Looking Forward

Originally, the MCASA program focused on Ward 1. We are now looking to expand the success of this program to Greater St. Paul. By expanding the area within which we operate, we have more opportunities to establish partnerships with other organizations, identify underutilized sites, and provide homeownership opportunities to more families.

We are currently talking with ESNDNC about building or rehabili-

tating sites on St. Paul's East Side. We are excited about the possibility of collaborating with ESNDNC because of their expertise with development, their commitment to neighborhood growth, and our shared values. The neighborhood's demographics and need for housing development make an East Side MCASA Homes program a great community investment.

ESNDC has already expressed interest in this worthwhile program and in joining forces.

We are beginning Phase III of MCASA. Due to increases in real estate and construction costs, we are working diligently to maximize resources and fundraise for additional money to acquire sites and develop new or rehabilitate vacant single-family homes throughout St. Paul. Through diligence, successful fundraising, and collaboration, it is our goal to develop and sell 5 to 7 homes in the Greater St. Paul Area to families at or below 80% AMI by December 2007.

MCASA Contributors and Supporters—

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