

CONTACT

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BY THE NUMBERS

(Fiscal Year 2014)

Year Founded: 1966

Location: Huntington, IN

Housing Units Developed: 33

Households Assisted: 2,800

Founded in 1966, Pathfinder Services (Pathfinder) is a multi-divisional, not-for-profit, human services organization based in Huntington, Indiana, with offices in Allen, Marshall, Wabash, and Whitley Counties. Its mission is to strengthen communities primarily by enabling people experiencing developmental or economic challenges to achieve independence, inclusion, and stability. Over the last five years, Pathfinder has generated \$436 million in economic impact.

Pathfinder's Community Connections division serves moderate- to low-income individuals and families seeking to become and remain homeowners. Pathfinder helps families improve their credit and finances through group financial fitness education classes and individual counseling. In addition, the organization helps secure low-cost mortgages through the U.S. Department of Agriculture (USDA) Section 502 Direct Loan program by packaging loan applications. As a result, Pathfinder Services has secured over \$200 million in mortgage financing over the past 15 years.

Pathfinder also builds and manages long-term, supportive housing for adults with developmental disabilities and provides support services to residents. In addition, it administers a two-year, U.S. Department of Housing and Urban Development (HUD)-financed Transitional Housing program for homeless families with children, partners with

a local bank to provide a low-interest car loan program to prevent predatory lending, and offers Individual Development Accounts to match savings. Pathfinder provides free income tax preparation services to more than 1,200 people annually under its VITA program, and its Foreclosure Intervention Program helps homeowners avoid foreclosure and stay in their home. In addition, it operates an Acquisition/Rehabilitation/Resell program to bring vacant homes back to life and an Owner-Occupied Rehabilitation Program for seniors and families with disabilities. Pathfinder's Community Building and Engagement program helps residents stabilize and improve their neighborhoods.

The Schemansky Family

Ms. Karrie Schemansky, a Huntington County, Indiana resident, began using Pathfinder programs in 2008, when she and her young daughter lost their housing and became homeless.

As an unemployed, homeless, single mother with limited, poor credit, Ms. Schemansky struggled to find affordable housing and employment opportunities on her own. By participating in Pathfinder's Transitional Housing Program, Ms. Schemansky and her daughter were able to find a place to live. Pathfinder referred Ms. Schemansky to vocational rehabilitation for employment assistance and provided her with employment services, including job coaching services. As a result, Ms. Schemansky was able to secure employment at a local restaurant.

After finding stable housing and a job, Ms. Schemansky benefitted from Pathfinder's Individual Development Accounts, car loan, and VITA free tax preparation programs. She participated in the organization's financial fitness and homebuyer education classes. Ms. Schemansky also worked with Pathfinder to secure a \$103,000 USDA Section 502 Direct Loan and successfully became a homeowner.



In 2014, Ms. Schemansky celebrated her first anniversary as a homeowner and is proud of her achievement of going from homelessness to homeownership in six years. She believes that she would not be the successful, contributing member of the community that she is today without the support of the staff and programs she found at Pathfinder.