



## From Homelessness to Homeowner

An exciting project is underway that will transform 912 N. Sixth St. from a vacant, boarded property to a single-family home for a first time homebuyer. It will also bring together both private and not-for-profit organizations and provide an opportunity for volunteers to get involved.

The potential homeowner, Erma Davis, is a participant in M.E.R.C.Y. Communities' Permanent Supportive Housing Program. She currently lives in the Enos Park area through a rental arrangement. The agency, whose mission is to provide housing and supportive services to foster the independence of homeless and at-risk families, also provides a transitional living program at their apartment complex on South 19th Street. They take a holistic approach to helping the moms get back on their feet, offering case management, life skills classes, parenting classes, counseling, help with debt reduction, budgeting and financing, and housekeeping skills, among other things. The women in the program are required to be working or attending school at least 20 hours per week, and M.E.R.C.Y. caseworkers also help the women further their education and improve their job skills. They can live at the M.E.R.C.Y house up to 24 months while they are working on service plans to help remediate their present problems. When they graduate from the program M.E.R.C.Y. helps them find long-term housing and provides up to five years of aftercare services.

Mary Stone, the executive director of M.E.R.C.Y., recommended Ms. Davis as a potential homeowner since she has been one of their more successful clients. She has already been pre-approved for a mortgage by National City Bank through their FHA loan program and also plans to apply for HOME funds for down payment assistance through the City of Springfield.

Jeremiah Properties, LLC is initially acquiring the property and overseeing the rehab to keep the building costs below market cost through donated labor and materials where possible. The Office of Planning & Economic Development is providing TIF assistance that will reimburse the initial \$21,500 cost of purchasing the house. The next step is to keep the rehab costs under \$50,000 so that when the homeowner eventually assumes the mortgage the payments will follow HUD guidelines and not exceed 30% of her income.

The Devonshire Group, which includes Coldwell Banker and Coldwell Banker Commercial along with other affiliated companies, is providing a construction team to remodel the kitchen and bathroom as well as volunteers to assist with more basic tasks. The Enos Park Neighborhood Improvement Association will also provide volunteer labor to help with general clean up and painting. Starbucks Coffee Co. is also involved through the "Make Your Mark" volunteer program, which provides grants to qualifying non-profit organizations in correlation to the number of volunteer hours at approved projects. For each hour of volunteer labor provided by the EPNIA, Starbucks will pay \$10/hour up to \$1000 total back to the EPNIA. Finally, when the house is near completion, Devonshire Group will hold employee fundraisers to raise money for a housewarming that will provide furnishings and other household items for the new homeowner.

For More Information Contact [Michelle Higginbotham @ 553-4629](#)





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Yes, I would like to help! I am available on the following day(s):

Sat. June 14, 9a.m. - 12 p.m. (EPNA/Starbucks) \_\_\_\_\_

Sat. June 21, 9 a.m. - 12 p.m. (Devonshire/Starbucks) \_\_\_\_\_

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Contact # \_\_\_\_\_ E-mail: \_\_\_\_\_

My level of construction experience is:

None \_\_\_\_\_ Slight \_\_\_\_\_ Moderate \_\_\_\_\_ Experienced \_\_\_\_\_

The projects that interest me are: (list top three choices)

- |                                                       |                              |
|-------------------------------------------------------|------------------------------|
| _____ General cleanup (interior/exterior)             | _____ Patch Drywall          |
| _____ Weeding/Landscaping                             | _____ Painting/scraping      |
| _____ Caulking/painting (interior)                    | _____ Repairing (back porch) |
| _____ Removing old cabinets & fixtures (kitchen/bath) |                              |

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