

A Downing Street Homecoming

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A licensed nurse moved her family from a Section 8 apartment into her own home, with help from neighborhood-building efforts aimed at strengthening Fair Haven's Chatham Square.

Charice Darden grew up not only in Fair Haven, but on Downing Street. Now she gets to move back to the very same street, just a block or two away. She can introduce her 10- and 6-year-olds to the Quinnipiac River, which Monday morning rolled in the distance with the windy turbulence of a real winter's day, and to the park and neighborhood she knew and loved as a kid herself.

Darden celebrated the purchase of her first house at her new address, 69 Downing St., with an award of recognition for her efforts and a festive moving-in party Monday. The event recognized programs encouraging homeownership by the Mary Wade Home — Darden's employer — the Chatham Square Neighborhood Association, and the Housing Authority of New Haven.

Darden, a licensed practical nurse with the Mary Wade Home now for two years, was the beneficiary of Mary Wade's employee housing benefit program, an outright grant of \$5,000. The program encourages stabilization of the neighborhood, preservation of the attractive and often historic homes. It encourage employees to live nearby.

Darden's purchase accomplished all that. Mary Wade's director, David Hunter (pictured in the middle with Lee Cruz, senior philanthropic officer with the Greater New Haven Community Foundation, which funds the stabilization efforts through home ownership around Chatham Square Park) toasted Darden as "a great nurse, a great mom, and now a great neighbor."

The tall green house with peaked roof is almost 100 years old and is surrounded by gnarled trees nearly as old that stand on a corner with river views. It's almost a no-brainer that buying a house will be for most Americans the largest economic transaction of their lives, and an often

financially daunting proposition. For lower-income people, that's especially so. So Charice Darden, a single mom, who'd been living in Section 8 housing in the neighborhood around St. Raphael's Hospital, prepared herself, and prepared herself well.



Not only did she qualify for her employer's benefit, she learned about the Homebuyer Incentive Program, funded by the Community Foundation for Greater New Haven for the area around Chatham Square Park. She attended a meeting of the Chatham Square Neighborhood Association, where she met a realtor, Marilyn Rosa (on the right, along with her attorney William Raccio, and, left to right, Itsu Almodovar and Maria Carmona of HANH), who eventually found this house for her. In the interim, she was able also to qualify for Chatham Square's incentive program, to the tune of receiving \$10,000, matched dollar for dollar, to be used for down payment or closing costs.

And that's not all. As a HANH resident, Darden enrolled in HANH's Family Self Sufficiency Program. She took courses on credit, financial management, home upkeep and more. It's a serious program, with a minimum of monthly meetings, and many people take five years to qualify. Darden did it in one year. As a result, the Section 8 support for renting, will now transfer to help Darden with monthly support for the payment of the mortgage on her \$220,000 home; she also has an adjacent apartment in the house that will provide revenue.



She is thrilled and then some. She happily gave tours of the house to all comers, but there was special pleasure in her showing what she called the "kid zone," the third floor area, to her Mary Wade colleagues, Michelle Fleischer (seated) and (left to right) Kim D'Amato and Sharon Thomas. Here her kids will play, and she hopes transfer to the local schools - Clinton Avenue, Fair Haven Middle where she also went.

Some six other people at Mary Wade are in the pipeline for similar employee housing benefits. At HANH, according to Maria Carmona and Itsu Almodovar (on the left, front and rear, in the photo above), 19 other Section 8 renters have been able to move into their own homes, several others in Fair Haven, a number in the Hill, and throughout the city. "Charice," said Carmona, "has been one of our best and most enthusiastic home-buyer students." She added that HANH, which is making a real push in the home ownership area, has about another hundred people at various stages in the program.

Lee Cruz said that the area's home ownership initiatives are producing other fruitful results. Two other homes in the immediate area around Chatham Square Park are on deposit. And Mary Wade's "senior campus" is evolving, as another anchor in the historic neighborhood.



David Hunter said that the Mary Wade Home in its origins was a refuge for single mothers widowed by their soldier husbands during the Civil War, or even dispossessed and impoverished when soldiers returned and took back the many jobs that the women, in the interim, had occupied. It was only at the turn of the 20th Century that Mary Wade's focus shifted to the elderly. "So we're thrilled," he said, "to be not only serving the elderly but a young woman like Charice Darden, who is truly one of our shining stars."

Darden said her plans are to stay in the neighborhood, get her kids enrolled in the local schools, do some home fix -p. Her career plans now call for her to stay at Mary Wade too, of course; she is going to get her registered nurse's degree, too. And guess what: Mary Wade provides tuition support. Plus, through a home repair incentive program Chatham Square Neighborhood Association also can make available to Darden up to \$2,000 for exterior repairs, greater energy efficiency, or to fix up a rental unit.

Everyone attending this gathering was aware that on perhaps the most important level, Charice Darden's success story is far less about mortgages, benefits, and incentives and far more about the sense of community that undergirds it all.