

Fixing city one owner at a time

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Some nuns helped Nicole Lester turn into a rock.

Lester, 38, and her husband, Adrian, own a house on Milwaukee's north side. They were helped into homeownership by the Dominican Center for Women. Because they own a house, the Lesters are the kind of bedrock citizens who anchor a neighborhood, the solidity around which community coalesces. Getting there wasn't easy, but neither was it impossible.

The house the Lesters bought, on 25th St. near Chambers St., an area full of vacant lots, was a duplex. It needed and eventually got new windows, a new furnace, a new water heater and new interior walls. The Dominican Center got the tax-forfeited property from the city and sold it to Nicole Lester for \$750 and a lot of sweat equity, which she invested in the house and in the houses of other people in the neighborhood social service agency's 7-year-old homeownership program.

The Lesters eventually bought another house, single-family, a block away, from another program participant who was leaving. That is, they formed a resale market, just like you'd find in prosperous places. They still own the duplex — debt-free, so they rent it at low cost to a disabled man and his wife who go to the Lesters' church.

This was the aim, says Sister Anne Halloran, who heads the Dominican Center: to form community through home ownership. Halloran is deprecatory toward the part she and other nuns played, saying the center doesn't really teach poor women so much as simply be present for them.

Lester says she learned. "I was really ignorant about money," she said. She and her husband had lost a house in Arkansas after a layoff; they moved to Milwaukee and rented. While they made decent money, "we didn't save," said Nicole Lester. "Whatever we got, we spent."

The first step in the homeownership program is to fix the credit of would-be homeowners. For Lester, that meant she needed to clear up outstanding bills and big credit-card debt and to learn budgeting so she could set aside some savings. Sister Diana DeBruin guided her through, says Lester: "She just went one by one until we went through my whole credit report."

"I did it," said Lester. "It wasn't easy."

The center has done this for 66 other women, all but a handful of whom went on to successfully own a house. All are invited back for monthly community meetings about keeping up houses and blocks. The program also lends small amounts to its homeowners for repairs and helps them hire professional help. "They'll read the contract with you," says Lester.

All of this overturns the social isolation that can happen in neighborhoods made chaotic by poverty, says Halloran. Ownership changes a block. Lester says hers, now dominated by homeowners, is cleaner, quieter. People treat the whole block differently: “That’s something they own,” she said.

And while the program isn’t large, its success can be repeated. It didn’t cost much to begin with, says Halloran. The program has about \$50,000 in a fund for microlending, and while the city has stopped selling tax-forfeited properties to the center at ultra-low prices, the Dominicans now salvage other houses the city would raze but which can be rehabbed economically by volunteers.

It’s also getting help from Professional Dimensions, a Milwaukee group of professional women who now offer workshops on credit and jobs or who help with an arts program. “Were here to open doors for people to walk through,” said Halloran, both for neighborhood women and for women looking for a way to help others.

This isn’t to say that fixing poor neighborhoods is easy or cheap. Such places need interlocking improvements in education, jobs and homeownership, but that the problems are huge doesn’t mean a solution must be. Sixty-six new homeowners in a small stretch of the city show what a small group with heart and initiative can do for their neighborhood: They can make it their own.

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