

When just a boost can help you over life's humps

Little-known Community Link helps motivated, working poor to buy homes, manage money.

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Leslie McMillan is a different kind of story in Charlotte's struggling work force.

She says she earns too much to qualify for most financial aid programs, but not enough to easily afford things like health insurance, a 401(k) or home ownership.

"I'm one of those people who fall between the cracks," says the single mother of a 12-year-old son. "We're the ones who live paycheck to paycheck, and can't get help from anybody, anywhere for anything."

With one exception.

Charlotte-based Community Link is a nonprofit specializing in aiding people with a strong work ethic, but low wages – the working poor. Its chief goal is to reverse the cycle of poverty, and that includes coaching families like the McMillans on how to manage money, avoid predatory lenders, and become stable homeowners.

Community Link is among the least known of United Way's 91 member charities, having received only \$8,100 in designated donations last year. It will be among the nonprofits hardest hit, should predictions come true of a \$15million shortfall in this year's United Way campaign.

McMillan says Community Link made her dreams come true on Oct. 29, when she closed on a four-bedroom home in a new subdivision being built off Statesville Road near Nevin Park.



"They got me into my home and gave me enough support and financial backing," Leslie McMillan said of Community Link.*

She and her son had been living in a University City area apartment complex, where most of the neighbors were hard-partying college students, she says.

“I put down \$100 and bought a house,” says McMillan, 32, sounding incredulous. “I feel truly blessed. The other evening, I got up and saw two deer eating grass outside my window. I had to go wake up my son and tell him to come look at Bambi. It was so cool.”

In the last fiscal year, Community Link's programs helped 227 people achieve home ownership, and another 206 families get off the streets and into rental properties. Among the ripple effects: 287 children moved out of foster care and into permanent homes.

“When you look at what most of these people were paying in rent, you realize they could afford a mortgage,” says Community Link CEO Floyd Davis. “The hurdle was accumulating the money for a down payment and closing costs. ... Our mission is to help them achieve the American Dream, but they've got to be willing to work for it.”

Leslie McMillan credits her success to Community Link's pre-purchase counseling program, which covers such things as how much house you can afford and what kind of financing you can handle. It helped her avoid the pitfalls that have befallen millions of people caught in the nation's mortgage crisis.

After taking the classes, she successfully applied to the city's HouseCharlotte down-payment program and got \$7,500 toward the purchase. On top of that, the seller agreed to give her a 4.5percent break on the cost, which covered closing fees. Then, he threw in a free refrigerator and TV.

Her monthly payment is now only \$25 more than what she paid in rent.

“I'm still not completely unpacked. I have to keep reminding myself that it's all mine,” says McMillan, who is the first homeowner in the new development. “I love that. What it means is that I can set the standard for everybody else.”

*Picture by Gayle Shomer- gshomer@charlotteobserver.com