

Home
HeadQuarters Inc.

Helping Awaken a Tired City

Sheila Jones walked past the house on her way to work hundreds of times and never noticed it. Then one day, “The house just grabbed me, like ‘Where are you going?’” she said.

As soon as she got to her job at Kirk Park, where she is director of the Park Department’s recreation center, she called the number she’d jotted down from the Home HeadQuarters sign in the window. She told them, “I’m calling about my house.’ Now I get teased about how I said it was my house right from the beginning.”

Thus began Jones’s five-month-long adventure in becoming a homeowner – the first ever in her entire extended family.

Jones traveled a carefully thought-out and established path created by Home HeadQuarters just for residents like her. She took advantage of its housing rehab program, since her 80-year-old house required a considerable upgrade. She completed its Certified Homebuyer Education Course.

Her financing was made possible by Home HeadQuarters partnerships with government agencies (she received funds that came through the New York State HOME program and the city of Syracuse’s CDBG funding); contributors to its revolving loan fund; and banks and other financial institutions that support its Down Payment and Closing Cost Loan Program.

With a first mortgage for \$30,000 from Fleet Bank, a second mortgage at 0 percent interest from two grants supplied through Home HeadQuarters, and a deferred home-improvement loan (she won’t have to repay if she stays in her home for at least 10 years), Jones was able to purchase an \$80,000 home that she believes would be worth “more like \$175,000” if it were in a less-distressed neighborhood.

“My house looks like a castle,” Jones said. “I call it She Castle or, because it’s painted green, La Green Jones.” The house – which she shares with her 13-year-old son – has an enclosed front porch, a two-car garage, four bedrooms, a bath-and-a-half, a foyer, dining room, kitchen, basement and attic. “I didn’t know it was so huge till I got in it,” she said, her delight and pride evident in her voice.

New homeowner Sheila Jones at her rehabbed home on Syracuse’s Southside.

COURTESY HOME HEADQUARTERS





Scenes from pocket park construction on Syracuse's Westside (left), landscaping at a Home HeadQuarters rehab project, and Home HeadQuarters' construction apprentice program. COURTESY HOME HEADQUARTERS

Homeownership-Plus

The benefits of guiding long-time residents like Jones into homeownership are many.

Syracuse lost about 10 percent of its population between 1990 and 2000, which “put a real strain on the housing market; it became very soft,” said Home HeadQuarters’ Executive Director Kerry Quaglia. There are about 1,200 vacant properties in the city, which, in addition to their blighting effect, “can become drug houses or centers of other illegal activity,” Quaglia said, “lowering property values even further and making it difficult for adjoining properties to get basics, like insurance.”

He is proud that Home HeadQuarters has been able to address hundreds of these vacant properties through demolition or substantial rehab. And once a vacant property is restored, owner occupants are sought instead of landlords.

Dan Hartnett, vice president of Prudential First Properties, the largest residential real estate company in central New York state, serves as president of Home HeadQuarters’ board of directors. He helped put together a consortium of 16 local lenders and other financial institutions that is generating \$3.5 million for home-improvement loans. Now, “lenders really feel as though they are part of the neighborhood,” Hartnett said, “and it’s good for everyone – good business plus good community service. There are rewards for everyone.”

The timing of the consortium couldn’t be better, either, since there’s been a reduction of public-sector support at a time when demand for Home HeadQuarters’ services is high.

Other Strategies

In addition to the programs that benefit potential homebuyers like Sheila Jones, Home HeadQuarters also is implementing a Lead Elimination Action Program (LEAP) funded by HUD as a pilot. It assists 12 to 15 home-based childcare providers with completing both lead-related and other health and safety repairs to their homes.

A recent capital grant of \$100,000 from Neighborhood Reinvestment is providing working capital loans to local minority- and women-owned construction contractors. Home HeadQuarters also administers the Syracuse Neighborhood Initiative (See page 26), and operates a

citywide Weed and Seed program that sponsors community-building events and tackles tough issues like youth violence.

As an organization that places a high value on innovation, Home HeadQuarters tries to experiment as much as possible, and finds Neighborhood Reinvestment to be an excellent partner in supporting new products and services. For example, with Neighborhood Reinvestment support, Home HeadQuarters piloted a Home Equity Protection Program that insures homeowners against drops in home prices that would negatively affect them when they sell their homes. Home HeadQuarters was one of the pilot sites for the Section 8 to Homeownership program, which has since gone nationwide, and also used Neighborhood Reinvestment financing to support a market study and provide loan capital to see if it was feasible to lend in “pockets of poverty outside the city,” Quaglia said. “Without that support, I don’t see how you can innovate.”

With a staff of 32 and an annual budget of about \$10 million, Home HeadQuarters is doing a great deal to encourage new investment, create new housing opportunities, and improve the quality of life throughout Syracuse’s neighborhoods.

Homeownership’s Ripples

Sheila Jones became more than a homeowner when she bought her house through Home HeadQuarters. She then joined its board of directors, where she is contributing her unique perspective as “a neighborhood institution,” she said.

The roominess of her four-bedroom house has inspired her to become a certified foster parent so she can open her home “to kids who are less than fortunate.” She’s even considering becoming a certified childcare worker so she can help parents who need affordable childcare in the evenings.

Like the hundreds of other residents Home HeadQuarters has assisted in its first seven years, Jones is helping to prove that buying a home in Syracuse makes good sense, and believes her example and that of others will lead to a migration back to the city.

“It’s so convenient to live here,” Jones said. “Once people see how the downtown is being redone, this is really going to be the area people want to live in.” ■