

# a good life is affordable



a good childhood is  
stable



# Ann Marie Wallace

NEW YORK



**ABOVE** “It feels so great to finally have a place of our own,” Ann Marie says. Onsite, there are playgrounds for young Samantha.

**“She called it ‘the ugly house,’” Ann Marie Wallace says, recalling how her now preschool-aged daughter Samantha described their 2-year stint living in a shelter. Ann Marie, 27, had run out of money and options, including living with family. So the pair moved onto New York City’s streets, staying in Brooklyn shelters on and off for most of Samantha’s young life.**

“There were always fights in the shelters,” Ann Marie reluctantly recalls. “It was really, really hard.”

Ann Marie didn’t have a G.E.D. or the skills required to find a job that paid enough to afford child care. And she never had the steady, supportive home base that can provide a solid model through early adulthood and beyond. It seemed that Samantha – who sports pig tails, thinks everything should be the color pink and loves being read to – might never know what it means to have a permanent home.

But the staff at the shelter saw Ann Marie’s dedication to her daughter and helped her take the steps to a dream come true: a cozy, 1-bedroom home in a community in the South Bronx called Fox Point, developed by longtime Enterprise partner Palladia.

“It feels so great to finally have a place of our own,” she says. Onsite, there are colorful playgrounds, a computer lab, a community room with library and case managers from Palladia who help families make the transition from the streets and shelters.

Samantha has really opened up. She attends kindergarten just down the street, and her teachers say she’s doing well. Now, more than ever, it’s essential that Samantha get a good start. Studies have shown that children who live in areas with higher rates of unaffordable housing tend to experience worse health, more behavioral challenges and lower school performance.

With encouragement and support from her case managers, Ann Marie passed her G.E.D. A few months later, she was accepted at Monroe College, just 20 minutes away, and will start studying medical administration this year. Five years from now, she plans to have her degree and start saving to buy a home.

Ann Marie’s new-found confidence, as well as her own motivation and her devotion to Samantha, mean that better days are ahead. Now, Ann Marie is focused on helping her daughter create fonder memories of home. “Samantha will have more than love now,” she says. “She’ll have stability.” ♦



**ABOVE** Fox Point's exterior has attractive sun shades that limit heat absorption in the summer months. The building's walkways and floors use green material.

## capital

Fox Point provides 47 safe, sustainable and affordable homes for residents in the South Bronx, one of the city's poorest pockets. There are 31 homes specifically for formerly homeless individuals and families like the Wallaces. Enterprise provided technical expertise for Fox Point, as well as \$9 million in Low-Income Housing Tax-Credit equity and a \$50,000 grant for the development. ♦

## policy

Green development – energy-efficient, healthy and environmentally sustainable – offers cost effective ways to address housing challenges, rising energy and transportation costs, and the effects of global warming, all of which disproportionately affect low-income people.

Enterprise supports expanding the existing new home energy efficient tax credit to affordable multifamily rental housing, like Fox Point. To that end, Enterprise built a coalition of housing and green organizations to support the Expanding Building Efficiency Incentives Act. In 2009, Enterprise also ensured that the Enterprise Green Communities Criteria were included in all affordable housing built using funding from the federal Neighborhood Stabilization Program. ♦

**BELOW** Living in a well-located, transit-friendly neighborhood means Samantha attends kindergarten just down the street from Fox Point. Her mom is able to walk with her to and from school every day.

## green

Completed in 2009, the Fox Point development meets the Enterprise Green Communities Criteria and is pursuing U.S. Green Building Council LEED Silver certification. Of the materials used in Fox Point's construction, 20 percent were sourced locally and 10 percent were made from recycled content. The walkways use water-permeable materials and the apartment and office floors are constructed with sustainable bamboo. Additionally, the property's roof has both vegetated and reflective surfaces that reduce heating and cooling costs, and the exterior attractive sun shades limit heat absorption in the summer months. ◆





AMERICAN CITY BUILDING  
10227 WINCOPIN CIRCLE  
COLUMBIA, MARYLAND 21044

[WWW.ENTERPRISECOMMUNITY.ORG](http://WWW.ENTERPRISECOMMUNITY.ORG)  
[WWW.ENTERPRISECOMMUNITY.COM](http://WWW.ENTERPRISECOMMUNITY.COM)

© 2010 ENTERPRISE COMMUNITY  
PARTNERS, INC. ALL RIGHTS RESERVED.

Enterprise Community Partners, Inc. is a nonprofit corporation and the parent organization of Enterprise Community Investment, Inc., a for-profit corporation. "Enterprise" is used throughout this report to refer to both entities, which share the same mission of creating fit, affordable homes and diverse, thriving communities.

Photography: Cade Martin, Harry Connolly, Gary Landsman and Lloyd Wolf

Creative: Design Army