

On Gilbert Street, a dream comes full circle

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At her spanking new home, where the carpet still smelled of Scotchgard and she hadn't hung the first picture on her pristine walls, Dora DuBose already found squatters last week.

Up in the eaves of her front porch on Gilbert Street, a once-blighted and forgotten block of Southside, she could hear them. Two robin hatchlings were chirping for their mother, who winged back to the nest directly, worm wriggling in her beak.



Credit: Nelson Kepley/News & Record
Dora DuBose, 71, purchased this house on Gilbert Street in Greensboro.

For DuBose, 71, who picked up her keys last Thursday after closing at the nonprofit Credit Self-Help, it's a homecoming 50 years in the making.



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window at the peak.

Raised in a rented Warnersville bungalow not far from here on Gray Street, a street and a neighborhood erased by redevelopment in the 1960s, DuBose has come full circle.

"This house reminds me of that kind of community," DuBose said, looking up at the cottage-style house, with a dormer

"A house kind of symbolizes stability and the values of the neighborhood. In apartments, people live right on top of each other, and hardly get to know one another."

Against the backdrop of a credit crunch and mortgage meltdown, the story unfolding on the one-block street near old Union Hill Cemetery is such an unexpected bright spot that it almost doesn't compute.

Long-vacant lots, strewn with broken glass and waist-deep overgrowth, are now sites for roomy, energy-efficient houses starting, according to the brochure, "in the low 100s."

Not only do the exteriors give a nod to Southside history, with gables and wrap-around porches reminiscent of the Arts-and-Crafts heyday. More important, the neighborhood's roots are reflected in who is moving in: It's people like DuBose, who grew up here, but would otherwise be unable to qualify for credit, or simply priced out.

"If people are given a fair loan, they are not as much a 'risk' as some lenders would think," said Dan Levine, a project manager of the joint venture between Credit Self-Help, Ole Asheboro neighborhood, the city, the state and private foundations.

"If you're only looking at credit and not considering other factors — maybe a medical (bill) collection, for instance — you don't get the full picture."

In the case of DuBose, one of three new homeowners moving in on Gilbert, with another phase to follow on nearby Ross Street, the picture is of a woman who raised five children by herself, went to school for a master's degree while doing it, later worked as a paralegal, then became seriously ill.

Since her recovery from major abdominal surgery, she had lived in subsidized housing, but always dreamed of owning a house. With the help of Dee Brown of the Greensboro Housing Coalition, DuBose took home ownership classes, worked to qualify for down payment assistance, and finally qualified for a fixed, 30-year mortgage through Credit Self-Help.

Her payment is \$700 per month, not much more than an apartment rental — but this for three bedrooms, two baths, and heating and cooling costs guaranteed, in writing, not to exceed \$30 per month.

And you know, impressive as the showcase developments have been at the foot of Martin Luther King — bringing with them impressive price tags — something has been missing.

It's people like DuBose and her neighbors, and back streets like this that have carried the burden of neglect all these years in Southside.

At a housewarming party for the new Gilbert Street residents the other day, veteran neighborhood organizer Nettie Coad thought back to her own early years on Martin Street, a few blocks away.

The key wasn't just the houses, but the commons, the spaces in between.

"I thought about the manicured lawns, the ornate fountains, kids playing in a swimming pool," she said, all of it flooding back in her words. "The creeks were so nice, and the park just had a real nice atmosphere."

This is the place where neighborhoods are born, house to house, block to block. DuBose saw it, too, in her little yard, where she had set out a few pots of marigolds.

Overhead, a pair of robins had gathered landscaper's straw into a sturdy nest, and the hatchlings now made a racket.

"As children, you knew it was such a safe time to grow up, and you could wander around just about anywhere as long as you were home before dark," DuBose recalled. "I'll do my best to be that kind of neighbor."

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