

The Palm Beach Post

Mothers and children will live at Butterfly Gardens in Stuart

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STUART —

All across Martin County and the Treasure Coast, the hundreds of vacant, foreclosed homes belie what some in the housing industry say is a widespread misconception.

"There are a lot of people who say we overdid it with housing in this country, and certainly there is a lot of a certain type of housing," says Christopher McEntee, vice president and director of communications for Federal Home Loan Bank of Atlanta. "But when you're trying to house people who make about \$14,000 a year, there's a shortage of homes they can afford."

When it comes to working-class single mothers and their children, the housing dilemma is one that the organization Mothers and Infants Striving for Success, or MISS, has been trying to solve since its inception in 1999.

They are now putting the final touches on Butterfly Gardens, a housing complex in Port Salerno built in part with help from a \$375,000 grant from Florida Home Loan Bank of Atlanta. Last year, MISS celebrated the opening of a similar facility in Port St. Lucie.

Officials from FHL Bank spent two days late last month shooting video of Butterfly Gardens and interviewing those who helped with the project. They hope to use Butterfly Gardens as an example for their presentations showing the need for affordable housing.

MISS Executive Director Schonna Green said the Butterfly Gardens complex is expected to house up to 40 women and 80 children.

Green says the **mothers** hold jobs in retail, food service and other industries that don't pay enough for them to afford child care, transportation and housing.

According to MISS leaders, a single person making \$10 an hour can scarcely afford a one-bedroom apartment on the Treasure Coast.

"It becomes a numbers game. You take a single mom that has two kids and the numbers get really tight," Green said. "If she has two kids in day care, she's done. If her two kids are in school, she's one check away from not being able to make it."

McEntee says FHL Bank of Atlanta only awards \$1 out of every \$9 requested for projects such as these. He says the bank looks for projects that are the most difficult to finance and the ones that have the most economic impact on their respective communities.

In April 2009, MISS opened Sammy's Landing, a Port St. Lucie low-income housing facility that provides shelter for about 15 women and 30 children.

Like the residents at Sammy's, Butterfly Gardens tenants will attend leadership classes, volunteer within the community for several hours each month and participate in empowerment programs.

The Butterfly Gardens project received more than \$1 million from Martin County.

Green says tenants will be moving in this summer.