

Adam Fox
Emily Kimbrough Home In Dire Straits

The childhood home of Emily Kimbrough has seen much better days.

For the historic district that bares her name and for Annie Poole, president of the East Central Neighborhood Association (ECNA), the dilapidated home at 715 E. Washington St. is a beacon of what went wrong.

“It’s pretty sad, but it is what it is,” Poole said.

The home’s roof is exposed and a tarp was the fix. Poole says the neighborhood can barely gather enough money to keep the home updated. The home is in foreclosure limbo between Chase bank and the former financial arm of ECNA, the East Central Reinvestment Corps (ECRC) because ECRC lost its funding.

“There isn’t a person in the neighborhood that doesn’t have that tug at their heart strings,” Poole said. “To see that house crumble in front of our eyes...just terrible.”

How it all Began

In the 1980s, the Emily Kimbrough home was in a similar situation. The home was aging and in need of a renovation. In 1987, Historic Muncie, a not-for-profit organization that eventually merged with the Delaware County Historic Society, restored the home with donated funding. In the early 2000s, the group sold the home to ECRC, the then financial arm of ECNA, for a minimal price. It was a museum for the Kimbrough family and the Kimbrough Historic District. But things started to unravel.

“The city backed out, we (ECRC) lost our funding, we survived for a few years, there were a lot of bad decisions that were made,” said Mike Mavis, former director of ECRC and current ECNA board member. “We finally said the heck with it.”

The Emily Kimbrough home was bundled with about 30 other homes owned by ECRC. The organization would pay the monthly mortgage payments of their properties. But ECRC hit tough times and the organization could not pay for all of the mortgages.

So the home entered foreclosure.

It was only a matter of time before Chase took the title, but they never did. Because of the timing, the Kimbrough home was part of the foreclosure meltdown of the past five years.

Banks, including Chase, have not reigned in on all of their foreclosed property, like the Emily Kimbrough home.

In a May 2010 New York Times article, David Streitfeld describes it best. He wrote, “The pace of resolving these problem loans is slow and getting slower because of legal challenges, foreclosure moratoriums, government pressure to offer modifications and the inability of the lenders to cope with so many souring mortgages.”

By email Mary Kay Bean, of Chase media relations, said “Based on a check of our records, Chase does not service the mortgage for this property.” The ECNA confirmed that their properties

foreclosed to Chase.

Poole says this limbo has given the neighborhood time to plan, but progress with Chase has been unsuccessful. Because the Kimbrough home mortgage is bundled with 30 other properties, Mavis said the ECNA has trouble finding who to talk to about the individual home.

“We cant work with anyone locally, they have done all they can,” Mavis said. “Chase is so big, we get 14 numbers to call and somebody might know the situation then transfer us to somebody elses desk never finding the right person.”

Moving Forward

Members of the ECNA say the best-case scenario would involve the Emily Kimbrough home being donated to the ECNA free of charge because of its importance to the neighborhood. The worst-case scenario for the neighborhood is Chase finally reigning in on the title and selling the home.

“We have no leverage to get anyone from Chase to even talk with us,” Poole said. “We would like to have ownership because it means a lot to our neighborhood.”

Today, neighbors mow the Kimbrough backyard and raise money to do what they can to keep the lot and home standing. ECNA bought and paid the back taxes on the Emily Kimbrough home in a 2011 summer tax sale. Tentatively, ECNA’s action plan is based on the best-case scenario.

“We are working on a project to hopefully have Chase donate it to the historic society and form a group as a not for profit just for the house,” Mavis said.

It has been six years since there was any progress with the Emily Kimbrough home. Now the ECNA is in a position to do only one thing.

“Right or wrong we have to do something,” Poole said.