

Opa-locka organization helps low-income home buyers

An Opa-locka organization offers financial assistance to low-income home buyers.

BY NADEGE CHARLES

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On a sweltering hot morning, Tina Coats and her 2-year-old daughter Shania Mears fan themselves under a tent in front of a home in Opa-locka, one that Coats hopes will be hers soon.

"I want a better life for me and my children," the mother of two said.

About 25 community supporters and dignitaries were on hand to kick off Opa-locka Community Development Corporation's Neighborhood Stabilization Program of South Florida.

"At some point someone will be handed the key to this house and to their future," said president of AT&T Florida, Marshall Criser.

With a \$50,000 check from AT&T and a commitment from Miami Heat forward James Jones to assist in the down payment and closing costs, the Opa-locka Community Development Corp. plans to place 70 low-income families into foreclosed or abandoned properties.

For a family of four, that is less than \$50,000 a year.

So far, 20 applicants have been mortgage approved.

"If we had 20 homes right now, they could move in immediately," said Willie Logan, president of Opa-locka Community Development Corporation. Funds for the program will come from the organization's \$250,000 home budget and assistance from Jones.

Organizers hope to gain more financial backing by partnering with municipalities to use money from the federally funded Neighborhood Stabilization Program.

Jones, a Miami native who grew up in nearby Carol City, used the opportunity to remind the audience of the importance of community building.

"You can't help but notice how the foreclosure crisis has affected our community; families and children are being cheated out of a stable environment. If we can do something to help a family find a place in this community, then we should do it," he said.

The three-bedroom two-bath turquoise home at Northwest 33rd Avenue and 177th Terrace is a dream for Coats, who was renting a three-bedroom duplex until the property owner went into foreclosure last year.

"It was a very bad situation for me and my kids because we didn't find out until someone came knocking on the door serving us papers. I don't ever want to experience that again."

Before Coats can move into her dream home, two illegal room additions by the previous homeowner and a porch must be torn down. Hogan expects the home to be ready by the end of December.

In the meantime, Coats faces an obstacle that may thwart her homeownership vision. After attending homeowners counseling and getting pre-approved for a mortgage, she was fired from her job as manager at a retail chain. "The assumption is that she'll find a job by the time the home is completed or she gets passed over for the next available applicant," Logan said.

Now a full-time student, Coats is hopeful she'll find employment. "I'll be working by the time the house is ready," she said. "I claimed it, it's mine."