

Money back: Collier developer gives tenants checks for house downpayment

• By [ELYSA DELCORTO](#)



PHOTO BY MANUEL MARTINEZ

Jose Rojas, his wife, Maria, and their two children Javier and Cecilia, waited during a nearly year-long process with Habitat for Humanity, then were moved into Habitat for Humanity's Independence development, which has 157 single-family homes in Immokalee. The family also received \$1,128 from the Everglades Community Association and Rural Neighborhoods, which runs Main Street Village, an affordable housing development where the family used to live. Staff/Manuel Martinez

IMMOKALEE —It's the simple freedoms and pleasures. That's how Jose Rojas describes the perks of owning a home. "It's so much better, because when we were renting we couldn't do anything to the outside of the property," the Immokalee homeowner said. "Now we can even put a few plants outside and make changes. You feel more freedom." But Rojas knows that for many in affordable housing, the dream of owning their own home is just that — a dream.

However, Everglades Community Association and Rural Neighborhoods President Steven C. Kirk believes that sometimes all a dream needs is a little help to grow and come true. To do that, the Homestead-based nonprofit housing organization -- which provides affordable housing for rural poor, migrants and seasonal farmworkers in Collier, Hillsborough and Miami-Dade counties -- offers a program that gives tenants in their affordable housing developments 5 percent of their rent back to help them become a homeowner.

The "Homeownership Opportunity Program" is an option that developers commit to provide to their residents when they are applying for aid with the Florida Housing Finance Corp. to build affordable housing. Other options developers can choose are to build computer labs in their proposed developments or host safety training classes.

“We wish to encourage tenants to not spend their entire work life in an apartment, but move to homeownership,” Kirk said. “Not only is it good for your family, but for future generations.” Kirk admitted that the recession tends to turn the idea on its head a bit, but he hopes the hesitance of some to pursue homeownership is temporary. The program has been in Immokalee since 2004, with the opening of Main Street Village, Kirk said. The program starts on the day a family moves into either one of the nonprofit’s affordable housing communities and it takes roughly two years for a tenant to fully qualify.

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Refund checks to tenants usually range from \$1,000 to \$1,800 with some being less if there was too much damage to their rental unit. “It’s been working in Main Street Village and it will be applicable at the Reserve at Eden Gardens as well,” he said. The ultimate goal is to get these families into homes of their own, so Kirk said the nonprofit housing organization is working with Habitat for Humanity of Collier County to make it happen. Along with providing counseling and classes on fiscal responsibility to the families, Habitat for Humanity also builds the affordable homes they eventually will purchase. But sometimes the hardest part is convincing family members who have been renting their whole lives that they would benefit from owning a home, said Martha Posada with Habitat for Humanity. “If they don’t understand what it is to be a homeowner, they are not going to let go of this (comfortable) compromise with the landlord,” said Posada, who heads family services at Habitat’s Immokalee office. “Who is going to let go of that and risk it for something they don’t know?”

Once those concerns are brought to the open and dealt with, prospective homeowners begin the application process with Habitat. Qualifying applicants must be legal residents of the United States, living and working in Collier County for at least one year prior to application. A volunteer family selection committee reviews all applicants and follows a non-discriminatory selection process, based on housing need, ability to repay the loan

and the ability to partner with Habitat by working sweat equity hours. As part of the Habitat for Humanity program, prospective homeowners are required to invest 500 hours of “sweat equity” building homes and make a \$1,000 down payment. “It’s a long process. Six to eight months or even a year, depending on how slow the construction is or on how slow financial assistance is,” Posada said.

After that, Posada said if a family is approved, they come in for a final visit _ they just don’t know they’re getting the keys to their future home. “It’s really exciting,” Posada said, adding that as time passes the staff sees how applicants go from renters to homeowners. This year, a total of 1,300 families have qualified for Habitat homes throughout Collier County, Habitat officials said.

In 2009, four families from Main Street Village received assistance to finish their transition into homeownership with Habitat, bringing the total of families helped by the “Incentive program” to 17 since 2006. Back in 2007, it was Rojas’ turn. After a nearly year-long process with Habitat for Humanity, Rojas and his family moved into the nonprofit’s Independence development, which has 157 single-family homes in Immokalee. Finding out they got the house was life-changing, said Jose and his wife, Maria. “It was so different, because we were going to have our own house and we weren’t going to be renting,” said Maria Rojas, 45. “It felt like a savings and benefit for the family because we are the owners.”

On top of getting approved for the house, the couple said they had no idea that the folks from Main Street Village were going to give them 5 percent of their rent back. “The property manager from Main Street came to see the house and gave us the checks (a deposit check and the 5-percent-back check,” said Jose, 49, who went from working the fields to working at a local golf club. The family got \$1,128, which Jose said came in extremely handy as the family went through the property closing process. “It’s what we used for the down payment,” he said. The fact their parents bought a house also made his kids -- Javier, 15, and Cecilia, 20 -- happy, Jose said. “They know it’s for us,” he said adding that the community has grown for the better during the past few years and retained its tranquility.

And little by little, the couple said they’ve done improvements, both inside and outside the house. “You get to give it those touches of home,” said Jose Rojas, who put in crown molding inside and a small concrete porch on the front and back of the house.

He also finally gets to cultivate his love for gardening, in spite of the occasional freeze in Immokalee. "It's been two years straight that I've had to replant," said Jose Rojas, who recently finished planting a papaya plant, several cacti, a guava tree and palm trees around his yard. It's his thing, Maria said, shaking her head. "He always wants to replant," she said with a laugh. "He thinks he has a green thumb. They always die and he always wants to go and buy some more." However, the couple agreed they wouldn't have it any other way. "A house without plants just isn't home," he said with a smile.