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Agency helps renters become homeowners



Faith Dickens, top right, and her daughter, Gabrielle, bottom right, join Boynton Beach Mayor Jerry Taylor, top left, and CRA Executive Director Lisa Bright, bottom left, at a ribbon cutting for Dickens' new home.

By **CRISTELA GUERRA**

BOYNTON BEACH — Faith Dickens, 31, is a new homeowner at a time when buying a home should be easier due to falling prices.

But even though Dickens has a college degree and a full-time job, she needed a little extra help to afford her first home.

Her faith never let her doubt she was going to own her first home. That's testimony to the fact that six months after applying to the Community Redevelopment Agency (CRA) of Boynton Beach for assistance, she moved in to her new house.

Dickens and her 11-year-old daughter, Gabrielle, are among more than 50 families who applied to Boynton Beach's new Homebuyer's Assistance Program, which provides help to first-time homeowners.

"It was a long process, but I was extremely relentless," Dickens said.

The funding offers up to \$50,000 in assistance to families who fit the income guidelines. A family of four with income no greater than \$32,200 can qualify for up to \$75,000 in aid.

The program's results recently won the CRA an award from the Housing Leadership Council of Palm Beach County, a coalition of business, civic and community leaders who seek to increase the availability of affordable housing for workers at all income levels.

City officials drafted the original policy in December of 2005 to address the housing crisis. Boynton Beach Mayor Jerry Taylor helped set up the program, and three years later said he is seeing the results.

Some of the guidelines include being a first-time or displaced home

buyer, and approval from the State Housing Initiatives Partnership (SHIP), which provides state grants to first-time homebuyers.

"There's a great need right now and a lot of growth in our city," Taylor said. "We've got to have a labor pool and the truth is for those people to work in our city, they've got have a place to live."

Lisa Bright, the Boynton CRA's director, agreed.

"Today, the price of housing has more than quadrupled and some people are still making the same salaries we made in 1982," Bright said.

"When I graduated from college in the 80's making about \$49,000, I was able to afford a three-bedroom, two bath home for less than \$100,000.

Though the program's aid recipients said they have had to deal with the stigma of community or low-income housing, Bright said the CRA has "had great success putting tax dollars to good use and coming up with real tangible results."

She said people always have a negative idea of what a lower-market home provides, but the evidence speaks for itself in the new communities and family homes into which people are moving.

This program, like many new incentives in the city of Boynton Beach, focuses on an area of the city centered in 1,650 acres along the eastern edge of the city, according to the agency website.

"We don't want one part of the city that's considered a blighted area," Taylor said. "We want to be proud of the community as a whole."

Faith Dickens began the process in January 2007.

"I was proactive," Dickens said. "I made the initial deposit in December."

She also kept tabs on her own file. At one point during the process, she

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came in and spoke at one of the CRA's monthly meetings.

"I'm a college grad," Dickens said. "And one of the things I told them is that we're always told to get a degree, get a 'good job' and raise a family and I told them I did these things and it wasn't what I thought it was."

Dickens said the issue for her was not whether she could afford a house, but whether her daughter would be able to go out and play in the neighborhood.

She said it was her tenacity and ultimately, the favor of God that helped her through the process.

"I would go weeks without calling them on news because I just couldn't handle the negativity," Dickens said. "I knew that they were just being realistic with me, but I would tell them over the phone when they told me it would take a year for this to line up, that what they were saying did not coincide with what heaven was saying."

Dickens officially moved into to her three-story town home in The Preserve development last June. The gated condominium townhouse commu-

nity is complete with lush, manicured lawns, plus a pool and clubhouse.

It's Dickens first time ever living outside of her parents' home, and she already has her color scheme set to paint and decorate: apple green and brown for the family room and, possibly, lavender for her daughter's room.

For Dickens, though, this is only a stepping stone.

"I guess I dream bigger than most people," Dickens said. "For me, this is only the beginning, I see bigger things for myself."

These goals include setting up a non-profit in Boca Raton to focus on wealth preservation within African-American communities.

Dickens laughed at the stigma of receiving government financial assistance. She recently spoke with a neighbor who related his concern about residents moving in with aid from the CRA.

She said she just smiled and kept quiet.

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