

Bonita Springs family moves to new Habitat for Humanity home

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The Cruz family held up the shiny keys to their new home on Thursday, Aug. 29. After years of hoping and months of hard work, the family of five has a new three-bedroom, two-bathroom house that Habitat for Humanity of Lee and Hendry Counties built in Bonita Springs.

Until they were able to move into their 1,416-square-foot home, Carmelita and Pedro Cruz and their children — Courtney, 16, Victoria, 14 and Roslin, 10 — had been living in a trailer that was damaged during Hurricane Irma.

"Thank you to everybody," Pedro Cruz said in Spanish during the home dedication ceremony. "You have worked so hard, and thanks for being here today."

"Thank you for having patience with us through this long process," Carmelita added through a translator.

Ana Villacs, home ownership advisor for Habitat for Humanity, said the family worked hard to get this house. They had to put in 300 hours of sweat equity helping to build Habitat homes, and they had to complete 22 hours of classes in home ownership and financial responsibility.

"Pedro works in construction doing seawalls in Naples, and Carmelita works in a restaurant. So they had to work on houses when they are not working," said Villacs. "And Courtney is 16, so she helped too."

Vince Modarelli, vice president of community outreach for Habitat for Humanity, said the Cruz family is not being given the home, but is buying the home.

"Nothing is being given to them. Everything is earned. It is a hand up not a hand out," Modarelli said. "This family is ready for home ownership, but a bank will not finance them. If you add a mortgage they cannot afford it. With zero percent interest they can."



Donald "Duck" Holscher, construction manager, presents the Cruz family with the keys to their new home. The dedication of the new home in Bonita Springs took place Thursday, Aug. 29, 2019.

That's how Habitat for Humanity works. They find people who qualify and get them into a home with zero percent interest. The homes are sold at appraised value. For the Cruz house that is \$240,000.

This is the sixth Habitat home in Bonita this year and one of 65 that will be completed this year in Lee County, according to the organization.

To qualify, a family must have 80 percent of the annual medium income.

Habitat gives them a list of homes being built, and people can apply for a specific house. Then an all-volunteer committee chooses based on a series of criteria.

They must demonstrate need, the ability to repay a loan and the willingness to partner with Habitat for Humanity and put in the sweat equity and class time. Modarelli said they get six or seven applications for every home they build.

Modarelli said the Cruz family demonstrated a need since they lived in a hurricane-damaged, cramped trailer.

"They not only need home ownership, but a safe shelter," Villacs said. "They lived in a trailer for 20 years for Pedro and 10 years for Carmelita, right here on the same street. Through the hurricanes and the heat and the winters when there is no insulation. Roslin has a couple of health issues and being in a trailer is really hard. They applied for Habitat twice, and third time is the charm. They worked really hard. After 25 years they will have this house paid off. I am so confident that with all the classes they will pay this off. They had a huge need. Now they have a safe and healthy shelter."

The children said they are excited to be in their new home.

"The other place is small compared to this," Courtney said.

"I slept with my parents," Roslin said.

"Now I have my own room."

Roslin said he plans to decorate his room in his favorite colors of red and blue.

"I would like mine to be pinkish and white," Courtney said.

"I like turquoise," Victoria said.

Larry and Beverly Hinman, residents of Bonita Bay, made a sizable donation over the years to help pay for the house, so the home was dedicated in their name.

The Nail Pounders, a group of volunteers from Bonita Bay, helped build the Cruz house and the two others completed in Bonita this year.

During the dedication ceremony, the family was presented with an American flag, a bible and a door knocker. The family was also given a box of food from the Harry Chapin food bank. Pastor Kevin Morris of Hope United Presbyterian Church of Fort Myers/Estero blessed the home. Finally the family was given the shiny keys.

Carmelita said she couldn't believe the house was hers until the keys were in her hand.

"She has been calling every day and asking, 'Is this happening?'" Villacs said. "Even yesterday she kept asking if everything is OK. Officially you are the homeowners."

This will be the last Habitat for Humanity home in Bonita for at least another year, Modarelli said. The organization currently has three projects in the zoning process. They are vying to get zoning to build 14 single family homes in Rosemary Park. They want to build six homes just behind Rosemary Park and they have plans for seven duplexes on Carolina Street. That's 34 homes total in Bonita Springs once they get all the zoning.

"We have been in zoning for 500 days," Modarelli said. "Next month two of them will be on the agenda. They are chomping at the bit to start building more houses."