

Miracle on Mayo Street

By Milana Walter



From left to right: Housing Inspector Liliana Beltran, Community Development Coordinator Donna Biederman, Ms. M.

Ms. M bought a house on Mayo Street in Hollywood, Florida in 1992. She was 44 years old. The charming 2-bedroom, 1-bath house was built in 1952 and sat on a lot of 8404 square feet. The day she was handed the keys to her new house was an unforgettable, life-changing event.

Throughout her life, Ms. M had the reputation of being a hard-working, multi-tasking woman on a mission to make her American Dream come true. For decades she made a living as a Certified Nursing Assistant (CNA), a licensed hair stylist and a part-time seamstress with seven sewing machines. When she moved her family to Hollywood from the Bronx, she did so because to her, Hollywood represented a quantum leap into a much higher quality of life.

Then in 2017, at 69 years old and only a couple of years short of her mortgage being paid in full, she lost her job. For 28 years she worked for one family. But when the husband passed away and the wife was placed in a nursing home, the relationship with her “other family” abruptly came to a heartbreaking end. Never one to seek help, she convinced herself “this too shall pass.”

Then Hurricane Irma literally blew the lid off her home and exposed a nightmare. The roof was leaking and near collapse. She put her cherished possessions in storage. But her money was very thin, so she moved into her carport.

She was Suddenly Homeless

She “moved” inside her car, parked in the back of the house and quickly felt shame and embarrassment at her situation. She never thought this would happen to her – she was careful, saved as much as she could and never stopped working. She was personally, financially and emotionally devastated by this situation.

The stress drained her energy at times, but her tenacious spirit would reclaim her hope and her faith in God. Ms. M finally realized she needed help to fix this mess.

New Hope from SHIP and Wells Fargo

Help came from the City of Hollywood’s Community Development (CD) Division. City staff including Barbara Lawson, Donna Biederman, Clay Milan, Anthony Grisby, Liliana Beltran, Patricia Williams, and Peggy Eads all helped Ms. M deal with insurance issues, monthly payment adjustments, and housing inspections. Most critically, city staff used the State Housing Initiatives Partnership (SHIP) program to replace her home.



From left to right: author Milana Walter, CDAB member Joann Fullington-Reese, Commissioner Richard Blattner, Mayor Josh Levy, Community Development Manager Clay Milan, Ms. M, Commissioner Peter D. Hernandez, Commissioner Kevin Biederman, Commissioner Traci L. Callari, Assistant City Manager Gus Zambrano.



The City of Hollywood used a portion of its SHIP allocation to replace Ms. M's home.



From left to right: Ms. M, Commissioner Hernandez, author Milana Walter

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"Every staff member touched Ms. M's file, as well as her life in a positive way," says Donna Biederman.

Ms. M has a home loan with Wells Fargo and while her mortgage payment is affordable, she needed help to afford housing while her home was demolished and replaced. CD staff worked with the Wells Fargo Housing Preservation Department which agreed to a forbearance agreement with a nominal monthly payment of \$25.00 until she could move into her new home. Additionally, the staff and Wells Fargo worked together to cancel her existing insurance policy, replacing it with Builder's Risk Insurance saving Ms. M a significant amount of money.

The Results are Great, But Could Be So Much Better

"It is important to have SHIP funds available to address these situations for cities and municipalities to assist our citizens. I am sure Ms. M never envisioned this situation happening to her," says Clay Milan. This project goes beyond improving someone's life. The neighborhood benefits when blighted property is replaced with a new home and lifts the aesthetic (and attitude) of the street."

This is why we need all the Sadowski SHIP funds to be used for the SHIP program. If the Legislature did not sweep the funds, the City of Hollywood t could help an additional twenty- thirty Low- and moderate-income families like Ms. M's. **HNN**



MILANA WALTER

Milana Walter is a partner in *YourStoryYourWay.com* and a community and business engagement professional who has received many awards, including Black Women's Expo Phenomenal Woman Award, Emmy Award and NBC/Universal Leadership Award. Milana is an advocate for decent affordable housing and is serving her second term as a member of the City of Hollywood Community Development Advisory Board.