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Here's hope for low-cost housing

I think citizens are willing to pay taxes when they know that their money is contributing to the well-being of vulnerable individuals and for the betterment of the whole community. We become cynical when we find that elected officials and business people entrusted with public welfare take that money for themselves, leaving the poor in the lurch. The result is that we voters are reluctant to fund more programs to benefit those in need. There is hope, however.

In the midst of the low-cost housing fiasco in Miami, it is inspiring to know of a special partnership that enables low-income people to become homeowners. Habitat for Humanity and Partners for Self-Employment form such a partnership. Habitat builds beautiful, efficient houses for the working poor and Partners for Self-Employment helps finance them through the Matched Savings Program. For every \$1 saved, the Federal Government provides \$2 through Partners for Self-Employment's program. During the time they are saving, potential buyers are enrolled in our Financial Literacy classes, so that they learn how money works and how to be effective homeowners.

So far, 31 families in Miami have benefited from this collaboration, with 23 already in their new homes. Home ownership creates stability and helps bring more people to the bounty that is the American dream.

We are grateful to the City of Miami, Miami-Dade County, and to our private funders for helping to make these programs possible. We are also grateful to the Miami-Dade delegation of legislators -- Ileana Ros-Leitinen, Kendrick Meek, Lincoln Diaz-Balart and Mario Diaz-Balart -- who are willing to champion the funding of the Matched Savings Program and microlending as powerful, dignified ways to fight poverty.

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