

Granny's gift gets her home

**HAND FROM A LOVED ONE MADE THIS
BROOKLYN WOMAN A HOMEOWNER**

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When single mom Onika Bright went to buy her first home, she got help from the city and her bank. But it was a grant from her grandma that made the deal happen.

Bright, a 32-year-old accounting assistant, had long wanted a home of her own, but her quest went into overdrive after her son, Rahsaan Jackson, was born three years ago.

She went about it like a pro. She had money deducted from her checking account every two weeks and sent to her ING Direct savings account. She paid off her two credit cards. She found a \$5,000 debt on her credit report that wasn't hers and had it removed.

She took classes from Brooklyn's Pratt Area Community Council and got grants for closing costs - \$10,000 from the city Department of Housing Preservation and Development and \$3,000 from her lender, Citi Mortgage.

But it was her 87-year-old grandmother, Doris Eastmond, who put her over the top with a \$10,000 gift for her down payment.

"I'm better than blessed," Bright said.

Bright was visiting Eastmond in Milton, Mass., when she mentioned her plan to buy a home. Eastmond listened attentively, but said nothing until later that day.

"If you can find something you can afford, I will give you money," Eastmond told her granddaughter.

Bright, who makes \$41,000 a year working at Coca Cola Enterprises in Maspeth, Queens, had lived in her mother's Bedford-Stuyvesant brownstone for a decade, paying \$600 a month in rent. That family discount enabled Bright to save a lot of money, but when her son came along, she decided they needed a place of their own.

"Having a child changes how you think, how you spend your money, how you look at your future," said Bright, who doesn't get any financial assistance from Rahsaan's father.

Readying herself for a home search, Bright set some parameters. Her price limit was \$150,000, and she wanted a co-op so she didn't have to overly worry about sudden breakdowns.

"What if my boiler broke? What about the roof?" she said.

A year ago, she found a place she liked on craigslist.com - a one-bedroom in a building on Lenox Road in East Flatbush. But when she checked it out in person, it was too small. But Marie Campbell, the real estate broker who'd showed it to her, called two weeks later to say that a two-bedroom apartment in the same building had become available.

It was being renovated when Bright went to visit. Kitchen appliances, still in packing boxes, were standing in the living room. Yet there was plenty of open space. And the hallway between the living room and the bedrooms looked as long as a bowling alley. The 1,100-square-foot, ground-floor apartment was \$125,000.

After telling her grandmother she'd found the right home, she put together the rest of her financing, including a 30-year fixed-rate mortgage at 6.25%.

Her monthly mortgage and maintenance payments total \$1,250, which is what she'd expect to pay for a two-bedroom rental - at a minimum. The frugal Bright hasn't splurged on a lot of furniture, and is still putting \$75 from each paycheck into her savings account.

Lately, she and Rahsaan, who's in preschool, are finding fun close to home. With summer approaching, they've visited a nearby park and have taken in a four-legged boarder - a kitten named Jay. When Rahsaan comes home from school, he asks the kitten, "Jay, how was your day?"



Rosier/News

Onika Bright got her first home with the help of her grandma.



Rosier/News

Onika Bright, with son, Rahsaan Jackson, and kitten Jay, in their East Flatbush co-op.



Rosier/News

Onika Bright's new bedroom.

Last Christmas, Bright got the chance to show her new place off to the woman who helped make home ownership possible. Bright's tidy co-op was a big hit with her family, especially her fresh-cut Christmas tree bought on New York Ave. "It made the whole house smell so good," she remembered.

For Eastmond, her gift to her granddaughter was money well spent. "She's really accomplished something. I'm really proud of her. A lot of young people are in so much credit card debt."

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