

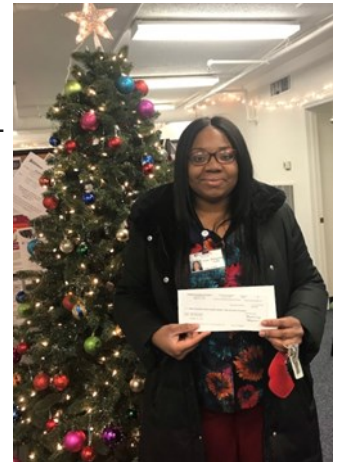
CONGRATULATIONS TO FIVE NEW HOMEOWNERS



Homeownership is the ultimate dream of many participants of the Family Self Sufficiency (FSS) program. Valrie Alexander, Jarin Cruz, Kendra McCalmon, Luis Sotomayor, and Shaquoia Ruffin all achieved that dream in 2017.

Everyone's path to homeownership is different, but by earning escrow in the FSS program through increased wages, money can be set aside during the five year program to use as a down payment. While working with a case manager at the WAGE Center, goals are set surrounding credit repair, qualifying for mortgages and using other available grant and money matching vehicles if homeownership is a goal.

Shaquoia Ruffin says, "I started my home ownership process at Affordable Housing Partnership. This program really broke down the [ins] and outs of the entire home buying process. It helped with credit repair and budgeting and saving money. This program alone takes about a year to complete, depending on the things you have to work on. You also have to pay [for] and attend workshops in order to get your certificate. With this certificate, you are able to apply for grants offered in different counties. This certificate lets the bank know that you understand the home ownership process and what's expected of you as a homeowner. A lot of these city grants are exhausted and funds aren't readily available, so as soon as you know where it is you're looking to live, apply for a grant."



With the help of Habitat for Humanity and the New York Attorney General Eric T. Schneiderman's Land Bank Revitalization Initiative, Family Self Sufficiency participant Luis Sotomayor and wife Saretha also became homeowners in 2017. In a March press conference including Eric Schneiderman, Albany County Executive, Dan McCoy, Albany Mayor, Kathy Sheehan and a host of local legislators, Saretha spoke for the family saying, "Our family of seven is looking forward to moving from a cramped apartment where we converted the dining room into a bedroom." The family has since moved into a beautifully renovated townhome on Clinton Avenue.

FSS Participants did great things in 2017. With many others currently escrowing, homeownership and the dream of self sufficiency is just around the corner for families who are goal setting and earning increased income.