



Fall, 2020

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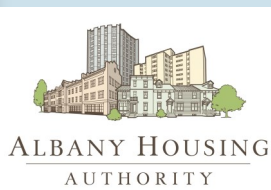
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WAGE Center website:

wagecenters.com



The WAGE Center, 200 Green St., Albany, NY 12202
(518) 380-5600

Another FSS Success



From selling empanadas while her daughters were in dance class, to buying a home, Rosa walked the path to her goal for many years. She has been seriously working on homeownership for two years with the help of Albany Housing Authority's Family Self Sufficiency (FSS) Program at The WAGE Center and Affordable Housing Partnership.

Back when she was sitting at her orientation to Section 8, dreaming of becoming a homeowner, she remembers, "My mind was so limited...it wasn't really open. So, I said to myself: I would love to be able to do this. But that's going to take such a long time. I won't be able to do it...then life gave me another opportunity and that's when I took it."

With the help of Section 8, she was able to join the Family Self-Sufficiency Program, which allowed her to save money whenever she received an increase in rent due to rising work income. This is when the goal of homeownership

really started to come into view. "It was a very exciting journey. First, I decided to go to counseling at AHP [Affordable Housing Partnership] and allowed them to help me repair my credit. Second, I was advised to attend the First-time Homebuyer classes and I completed all the classes and became certified. Next, I began to search for a home. I'm not going to lie. It wasn't easy, but worthwhile. It took me almost two years. I believe in my heart that this is the right house and I will be truly happy there."

Rosa credits Amibel with always being available as her caseworker for FSS and says, "FSS helped me on my journey with extra savings in my FSS account." Whenever she made an upward change in work related income, the account grew.

Rosa has been to The WAGE Center many times over the last two years in her search for a home. This isn't the first house she has looked into buying. One thing or another stopped the process before. But, Rosa didn't give up, because she says, "Becoming a homebuyer gives me a sense of stability and self-confidence."



Amibel's Answers

Q: What is a disbursement?

A: This is up to 1/2 escrowed money for use toward an approved goal-related need potentially available at 30 months or later.

- ◆ Participant must be working full-time to qualify
- ◆ Need must be goal-related and approved.
- ◆ Vehicle disbursements are only considered after completing an FSS mandated research protocol.
- ◆ Disbursement checks are only made out to you and the vendor –never solely in a participant's name.
- ◆ You must allow ample time for research, approval and check processing.



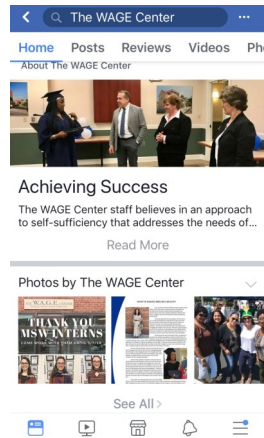


Application Clinics Start in September

- ◇ *Need a resume?*
- ◇ *Need help with online applications?*
- ◇ *Need help finding jobs online?*

Staff is available to help on ***Mondays and Tuesdays*** during the school year. Come for one-to-one help with job searching

Follow on FACEBOOK



New programs, events, WAGE Center success stories and event pictures are on our Facebook page. See what's new every day and find programs to support your FSS goals. Come visit, share and like our page



What can you do to upgrade your career and save more money?



What Do you need to Succeed?

Please call **518-380-5601** to schedule an appointment for help job searching, working on a personal budget or career planning.

Don't have a resume?

We will help you develop one.

Don't have email?

We can help you set up and use an account.

Come talk with our staff about what support you need to earn more and take steps toward a better financial future.

Workshops

Get Homebuyer Education with Affordable Housing Partnership

Homebuyer 101 Class Dates

- ⇒ **December 1, 5:30 pm**
- ⇒ **January 5, 2021 5:30 pm**
- ⇒ **February 2, 2021 5:30 pm**

*All sessions 5:30 p.m. - 7:30 p.m.
Location: on-line webinar until further notice.*

After Homebuyer 101...

Ask at The WAGE Center about a voucher for "Money Strategies"

Our Partners at Affordable Housing Partnership Can work with you to better your credit score and help with the home buying process.

***Ask Amibel in person
Or at: 380-5601***