

Buying a House with FSS Funds



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."

In talking about the FSS program, she hopes that others will take advantage of the extra help provided in the form of not only cash, but financial advising, goal setting and referrals. "My advice is: Believe in yourself, work hard, persevere and take advantage of the opportunity life gives you."