



NEW HOME OWNER, FALONDA, ON REACHING GOALS



Falonda lived on Green Street as an Albany Housing Authority resident until last month, when she bought a home for her family. It was through Affordable Housing Partnership (AHP), that she learned about the Family Self Sufficiency (FSS) Program at the WAGE Center.

When she first started home buyer programs, two and a half years ago, Falonda realized that she needed to establish credit. So, she started “getting credit cards and making on-time payments.” During that process she says, “I built my credit score up and [started thinking about] meeting the criteria needed to take the next steps.”

Through AHP, she learned about a matched savings program. She says, “It disciplined me to save.” In addition, she enrolled in FSS, which allowed her to save more money toward owning and furnishing a home. Of the FSS program she says, “I like goals. I like challenges. Pay your rent on time...I took that and ran with it.” Paying rent on time, and earning more money, she accumulated escrow savings with FSS.

Becoming a home owner has made Falonda feel “peacefulness.” She says, that through the process of saving and working toward owning a home, she has gained, “peace of mind and [is feeling] accomplished.” She says, “My goal was to own a home. I achieved that. Now, I can achieve anything I put my mind to.”

Falonda learned about AHP in a conversation with her sister’s friend and FSS through her Housing Advisor. She says she had some “disbelief” that earning money for savings through increased earned income wasn’t a “gimmick,” because, who would give you free money? But, she encourages Albany Housing Authority residents and Housing Choice Voucher recipients to check out FSS and, “Set a goal. Write it down.” Then, “take the steps to achieving.”

In the first month of owning a home, Falonda has already contacted a contractor to look at her first renovation project, bought new furniture and is considering new windows. During the next five years she talks about, “looking at buying property and becoming a future landlord.”

Joining FSS and working through AHP’s program has allowed for “growth and expanding my horizons,” according to Falonda. She says, with a smile, that she is now thinking about new things like buying a lawnmower and a rake and other “home owner issues.” Falonda is the perfect example of how FSS and partner programs can help participants achieve their goals and dreams.

