



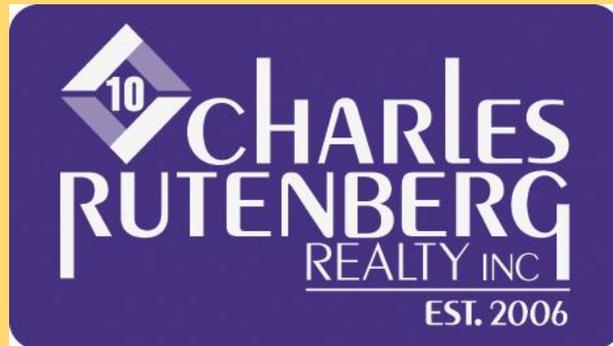
Community Housing Innovations

April 2016 Newsletter

Long Island's Largest Real Estate Office Teams Up with Leading Non-Profit Housing Advocate

**Charles Rutenberg Realty Offers Scholarships to First-Time Homebuyers
Participating in Community Housing Innovations' Classes and Counseling
Sessions**

The region's foremost non-profit housing advocacy and services organization, Community Housing Innovations, Inc. (CHI), has teamed up with Long Island's leading Real Estate Agency, Charles Rutenberg Realty, Inc., to help first-time homebuyers fulfill their dreams of



owning a home. As a program administrator for New York State, CHI provides down payment assistance grants of up to \$25,000 to qualified first-time homebuyers.

The organization's collaboration with the real estate agency includes multiple levels of involvement from the firm, its brokers and agents. Among these is participation in CHI's First-Time Homebuyer Orientations, which will be attended by Charles Rutenberg Realty Broker/Owner Joseph Moshé, or by the firm's Office Manager, Ruth Pfeffer. Participating agents will have the opportunity to sponsor clients' mandatory attendance in CHI Homebuyer Orientation by providing a \$50 scholarship towards the \$99 fee for HUD-certified counseling. If a CHI client ultimately purchases a home through a Charles Rutenberg agent, that agent (known as a buyer's agent) will donate 15 percent of their commission back to CHI.

"This collaboration seeks to help first-time homebuyers successfully realize the

American Dream," says Alexander Roberts, Executive Director, CHI. "As the top-selling realty on Long Island with the largest footprint, Charles Rutenberg can help our first time homebuyers wherever they choose to buy. I look forward to seeing this relationship grow."

"Though homeownership is once again on an upward trend across Long Island, there are still those among us who cannot afford to buy a house," adds Mr. Moshé. "Through our sponsorship of CHI, we aim to help the organization's clients learn what they need to do before making that purchase, what the home buying process entails and how much house they can afford. One of our greatest pleasures is to be able to give back to the community. We are very happy to work with CHI and to assist first-time homebuyers in making their dreams a reality."

CHI First-Time Homebuyer Grant Program Update

Renters into Owners homebuyer grant program will start accepting applications later this month

First-time homebuyers in Nassau, Suffolk and Westchester are encouraged to enroll for consideration for \$25,000 grants that can be used to purchase a single-family home, condominium or cooperative for owner-occupancy.



To qualify, applicants **MUST** attend one of CHI's free Homebuyer Orientations, held monthly on Long Island and in Westchester. These sessions are the first step in CHI's

homeownership education program and provide an overview of the entire home-buying process, including budgeting and credit issues, affordable mortgage products, qualifying for a mortgage and closing on a home purchase. The orientations help individuals and families decide whether homeownership is within their reach. No matter if a person is ready to buy a home right away, or they require additional readiness, CHI will help with every step of the pre-purchase home-buying process.

CHI provided more than \$1 million in grants from the New York State Affordable Housing Corporation to 42 first-time homebuyers in Westchester and Long Island in 2015

In addition to attending one of CHI's homebuyer sessions, applicants must meet the definition of a "first-time homebuyer," qualify for a mortgage, complete a homebuyer education course (either through CHI or another agency), show an education certificate, have the funds available to contribute at least three-percent (3%) to the home purchase and fall below the maximum household income level set by New York State.

"Our residents are single homeless men with varying mental illnesses, substance abuse issues and forensic histories," Kimmberly explains.

CHI created its Renters into Owners program in 1997 as a means of administering New York State grants averaging about \$25,000 for down-payment assistance and home improvements to income-eligible first-time homebuyers in Suffolk, Nassau and Westchester Counties. Through this program, CHI has made the dream of homeownership a reality for more than 600 families and has distributed over \$13 million in grants to date. CHI also provides homebuyer education and counseling, required for the grants.

Last year, CHI provided more than \$1 million in grants from the New York State Affordable Housing Corporation to 42 first-time homebuyers in Westchester and Long Island. Right now, CHI has approximately \$600,000 on hand to give to those who qualify for 2016.

"We encourage all first-time homebuyers to attend one of our orientation sessions to earn eligibility for our homeownership grants," says Alexander Roberts, Executive Director, CHI. "Thanks to the funding from the New York State Affordable Housing Corporation, we continue to provide these grants to those who wish to turn their dreams of homeownership into a reality."

CHI's FREE Homebuyer Orientations Dates:

[Thursday, April 21 - Brentwood](#)

[Thursday, May 5 - White Plains](#)

[Thursday, May 19 - Brentwood](#)

[Thursday, June 2 - White Plains](#)

[Thursday, July 7 - White Plains](#)

At present, the funding available for homeownership grants from funds received in 2015 has been committed. However, a new award is expected in the summer and we will hold sufficient sessions in the spring of 2016 to accommodate all those interested in the program. Any questions can be emailed to:

jstern@communityhousing.org.

Faces of Homelessness: Penny

From Licensed Nurse to Felony Incarceration and Ultimately a Happy Ending

The saying "be kind, for everyone is fighting a hard battle you know nothing about," could not be more true for our client Penny, who joined CHI in October 2014 on recommendation from the Department of Social Services (DSS). A former LPN (licensed practical nurse) and operating room surgical technician, Penny was incarcerated on felony drug abuse charges, which have been assessed as a direct result of the PTSD she is battling due to the sexual abuse she endured as a child.

In the early months of living in a CHI temporary housing location, Penny completed outpatient addiction treatment through Quannacut Addiction Services at Eastern Long Island Hospital. Today, she continues therapy and medication management with a Psychiatric Nurse Practitioner.

A resourceful person who recognizes the value of a dollar, Penny coupons and utilizes local pantries in an effort to stretch her \$144 monthly food stamp allowance. She also started a vegetable garden at the shelter, and uses her resources to help feed a few of the residents in the neighboring male sober house. Since joining CHI, Penny has also had all of her student loans forgiven and is starting to rebuild her credit.

Working with her CHI case manager, Penny submitted an application to Federation of Organizations' Nursing Home Diversion Supportive Housing Program, which provides housing to individuals who require an added element of care but wish to remain in a community. To qualify, Penny had to take a UAS assessment test to determine the level of her medical illness(es). After many years of being on her feet as a nurse, Penny suffered from herniated and bulging discs, sciatic neuropathy, a torn rotator cuff and chronic migraines, all of which combined equated to a "passing" score. She was approved for the assistance program and recently moved into a two-bedroom apartment in Central Islip, which the Federation of Organizations has agreed to rent to her at a cost of \$309/month, DSS' monthly rental allowance.

First-Time Homebuyer Success Story

A Place All His Own

At age 26, Christopher Kandell was your typical post-grad bachelor, renting a house with four of his friends in East Patchogue. While he enjoyed the companionship, he

wanted something more: a stake in the American Dream, with a house to call his own.

Just over a year later, Christopher's dream became a reality. Working through CHI's Renters into Owners program, he closed on the purchase of his own home on March 28. "It is often very difficult and expensive in suburban areas for first-time purchasers, especially those who are renting, to be able to afford the down payment and closing costs necessary to purchase a home," explains CHI Executive Director Alexander Roberts. "That's why we created the Renters into Owners program, which helps people like Christopher pursue their dreams and build a better future for themselves."



Christopher Kandell poses outside of his new home

A health inspector with the Suffolk County Department of Health, Christopher was faced with a temporary layoff in 2012 as a result of budget cuts. After working as a seasonal employee with the New York State Department of Agriculture and Markets, he resumed his role as a county health inspector in 2014.

It was at that time that Christopher decided to start the home-buying process. "I felt that I was throwing money away by renting," he said. "I thought to myself, 'Why am I renting when I can put the money into something that I can actually own and use as an investment?' Plus, I was back at my job, so I was stable enough, financially, to take that leap into homeownership."

Christopher attended one of CHI's Home Buying Seminars at Suffolk County Community College in Brentwood in February 2015, where took the eHome

America Online Homebuyer Education Course. This provided him with eligibility for CHI's homeownership grant.

"The home-buying process was, admittedly, a little overwhelming at first, but it was definitely worth it," Christopher added. "The people at CHI helped guide me through the entire process and I am so glad to have done it; being a homeowner gives me so much more freedom. I'm now able to make improvements and updates to my home that I couldn't do when I rented. I love it. It's a great feeling."

The Easter Bunny Visited CHI's Newburgh Shelter

15 children from CHI's Newburgh location visited with the Easter bunny on Easter Sunday. The special guest brought along with him a bag of candy for each child. He also left treats for the five children who were visiting family off-site that day. Though some of the younger children were apprehensive at first, all of the residents enjoyed the visit.



Pictured at Right: The Easter Bunny during his visit to CHI's Newburgh Shelter

First-Time Homebuyer Education: En Español

In addition to its regular homebuyer education programs, CHI offers classes that are presented entirely in Spanish. Like the English-language version, this eight-hour class, held over two consecutive sessions in the evenings, is designed to satisfy the needs of families that do not yet have a mortgage commitment and/or a contract to purchase, but wish to become a homeowner in three to seven months. These individuals typically need two to three counseling sessions to prepare for homeownership.

CHI's comprehensive homebuyer education courses provide participants with the



Attendees at CH's Spanish-language First-Time Homebuyer Class on March 10 and 17, 2016

information that all first-time homebuyers should know in order to make well-informed decisions and become an empowered and educated consumer. Course topics include: Assessment of Homeownership Readiness; Budgeting and Credit; Financing a Home; Shopping for a Home; Maintaining a Home and Managing Homeownership Finances.

Upcoming Spanish-language Courses Are Being Held in Westchester: [Thursday, May 12](#) and [Thursday, May 19](#) and [Thursday, September 8](#) and [Thursday, September 15](#).

Upcoming Events and Courses

Fast Track to Homeownership One-Day Course

This one-day accelerated eight-hour course is designed for those first-time homebuyers who are ready to buy within 90 days and/or already have a purchase contract and a loan commitment from a bank. Upon completion of the Fast Track course and a two-hour, one-on-one counseling session, the homebuyer(s) will receive a certificate of completion from CHI. There is a \$99 fee for this course and participants must first complete CHI's Homebuyer Orientation.

Dates:

[Thursday, April 28 - Long Island](#)

[Thursday, May 26 - Westchester](#)

[Thursday, June 23 - Long Island](#)

[Thursday, July 28 - Westchester](#)

Additional Programs

After attending the Homebuyer Orientation, prospective homebuyers can also attend one of CHI's more comprehensive [Homebuyer Education Courses](#). Topics include

assessment of homeownership readiness, budgeting and credit, financing a home, shopping for a home, maintaining a home and managing homeownership finances.

Can You Help?

Often our families are just one illness or layoff away from the inability to pay rent and homelessness. Can you help keep a mother and her children in their apartment? If so, please donate now.

[Make a Tax Deductible Donation to CHI](#)

Affordable Rental Opportunities:

For Rent in Mt. Vernon: 2BR apartment at 211-213 Franklin Street for \$1,100

For Rent in Mt. Vernon: 1BR apartment at 211-213 Franklin Street for \$1,100

For Rent in Peekskill: 1BR apartment at 400-404 South Street, \$1,250

[Visit our "For Rent" page for more information](#)



Community Housing Innovations, Inc.

Bringing
Families Home
For 24 Years



[Click Here](#) to read CHI's 2014-2015 Annual Report



Click above to watch a short 2 minute video
about CHI's work in our communities.

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