

Natalie & Ash – First Homes Community Land Trust Homeowners

Natalie has been a First Homes Board Member since February 2013

My homeownership journey began in early 2004. I was 26 years old, had a 1-year-old daughter and another child on the way. My boyfriend of six years and I weren't really sure what the future held. What I did know was that I wanted a stable place to raise my family.

I had been renting apartments since college; I knew I was giving my money away. At the time, I was working as a teller at Wells Fargo and learning more about the benefits of homeownership. One of the mortgage reps at work encouraged me to see if I qualified for any home ownership programs. I had good credit, but my income was limited. I found out that what I was eligible for was enough to buy a home that would need a lot of work. My co-worker even suggested looking into mobile homes as an option. He did some research for me and soon introduced me to another Wells Fargo mortgage rep, Pam Bleifus. She let me know about a program through First Homes.

Pam and I went through the steps to see if I qualified, and I did. She explained how the program worked and let me know that I would be able to move into a new home but that I would not own the land. I was also eligible for a subsidy

that helped me qualify for the home. Soon, I was putting down earnest money and meeting with the builder. The representative at Dewitz reviewed flooring, carpeting, countertop options, and gave me the blueprints to the property. I got to see the lot and was given a timeframe for when the construction would be completed. I was so excited! It was an awesome experience to watch my home being built from the ground up. It gave me such a sense of pride. On June 21, 2004, I gave birth to my son, Emanuel. On July 1, I closed on my brand-new home. It's now 11 years later, we have three kids, I still work at Wells Fargo, and we still reside in the house we watched being built.

Being a First Homes homeowner has provided my family with many opportunities. It has given us a safe neighborhood where our children can grow, a place to call our own, and allowed us to provide for our children financially and afford to get them involved in extracurricular activities and other programs to foster their learning. It also has given us a sense of security and belonging like many other homeowners feel. I am very grateful to First Homes for how it has helped me, my family, and others like us within the community.

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- Natalie



*Back Left to right: Ash & Natalie
Front Left to right: Manny, Abby & Yezi*

2004

In 2004, First Homes created the Heritage Homes program tasked with rehabilitating older homes in the downtown neighborhood core area in Rochester.

2009

The Foundation received \$2.8 million in foreclosure remediation, allowing First Homes to begin the Neighborhood Stabilization Program turning more than 50 foreclosed properties in Rochester's downtown neighborhoods into community assets.

1961

In 1961, the Rochester Community Foundation changed its name to the Rochester Foundation.