

# SCOTTSDALE HOUSING AGENCY



July 2007

## Scottsdale Housing Agency's New Homeownership Program a Success

Scottsdale Housing Agency held its first Home Ownership Assistance Program (HOAP) briefing on April 3. Sharon Light-Stephenson, program coordinator, hosted the meeting and provided a

well-defined overview of the program. Glenda Sher, homeownership counselor, with Community Services of Arizona (CSA) also participated in the presentation answering questions about the process of home owner-

ship counseling and funding. Also discussed were the positives and negatives of homeownership and how to position yourself to become a homeowner. Twenty-three Section 8 participants attended the briefing, and ten participants are now working with Glenda Sher towards their goal of homeownership. One participant has been pre-qualified and one participant has purchased a home. For information about this program contact: Sharon Light-Stephenson at 480-312-7635.



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## Scottsdale's First Home Ownership Assistance Program Homeowner

Laura's journey to the City of Scottsdale's Section 8 Home Ownership Assistance Program (HOAP) was a long time in coming. In 1999 Laura fled a domestic violence situation with her two young children only to be homeless for several months before finding refuge in a family shelter.

In 2002, Laura obtained a

Section 8 voucher, and she and her children moved into their own home.

Laura began working and slowly increased her determination and self confidence. In 2004, Laura joined the Family Self-Sufficiency (FSS) Program with her ultimate goal of becoming a homeowner. She kept this goal in the forefront and began saving money and building her

escrow account and began attending the East Valley

Alliance Homebuyers' Club and first-time homebuyer's classes.

Just this month Laura's self determination and hard work paid off; she is now a first time homebuyer on Scottsdale's Home Ownership Assistance Program (HOAP).

## Homeownership = Responsibility, Family Investment, and Security—Find Out What You Should Know

For most Family Self-Sufficiency (FSS) participants, homeownership is their ultimate goal. Through the FSS program, participants are provided resources to help them achieve this goal: homeownership education and counseling, down payment assistance, credit help, and financial fitness workshops are a few of the resources for FSS participants.

Through their homeownership training, FSS participants gain the knowledge and skills, not only to become a homeowner, but also to stay a homeowner. Did you know that “Maricopa County has seen an increase in foreclosure activity of 300% since April 2006”? ([www.defaultresearch.com](http://www.defaultresearch.com))

Most families who are about to lose their homes purchased with sub prime lending that could have been avoided through homeownership education and counseling.

The East Valley Alliance (EVA), a collaboration of FSS Programs in Scottsdale, Mesa, Tempe, and Chandler, provides FSS participants with FREE homebuyer education through monthly Homebuyers’ Club meeting. The Homebuyers’ Club has been recognized by HUD as one of the state’s most innovative and successful ventures of the FSS

program.

Homeownership education is also offered through Community Services of Arizona’s (CSA) First Time Homebuyer’s classes. These HUD certified classes take place in Scottsdale quarterly. Once you have attended these classes, you are able to work one-on-one with a homeownership counselor.

If homeownership is your ultimate goal, take advantage of these programs.

### EVA Homebuyers’ Club

Classes are held every 3<sup>rd</sup> Thursday of the month from 6 pm to 8 pm at the Escalante Center, 2150 E. Orange Street in Tempe. FREE childcare and dinner are provided at each meeting. To register call Sharon at 480 312-7635.

- 7/26 Investments
- 8/23 Estate Planning
- 9/27 Identity Theft and Consumer Education

### CSA First Time Homebuyer’s Classes

These classes are held at Paiute Neighborhood Center, 6535 E. Osborn, Scottsdale. To register for these free classes, call Glenda Sher at 602-309-7420.

***You must attend both Friday and Saturday Classes to receive HUD certification of completion.***

Friday, October 19, from 4 pm to 7 pm **and** Saturday, October 20, from 8 am to 4 pm.



## AZ NAHRO Scholarships



Twenty-five Section 8 and Public Housing residents completed and submitted applications for AZ NAHRO scholarships. Three winners of the scholarships will receive \$1,200 each for their college expenses. Funds for these scholarships are raised by housing workers throughout the state. Recipients and non-recipients of the awards will be notified by mail. These scholarships are available every year, so if you didn’t get your application in for this year’s scholarships, be sure to apply next year to help cut those educational costs.

## FSS Participants Celebrate Good Times at the Annual Spring Conference

It was a busy Saturday morning at Mesa Community College for staff, volunteers and participants; all were excited for the day ahead. More than 150 people participated in the day's event; it was a day of learning, sharing and camaraderie.

The day kicked off at 8:00 am, and featured two morning workshops, resource exhibits, and a luncheon with keynote presenter, Dr Ann Hart, who spoke to the audience about having faith in their journey. Lunch was followed by a third workshop, and the day ended with great raffle prizes for attendees. Everyone walked away a winner with informational notebooks, fly-

ers, brochures, and most important, new knowledge. Thanks to all who participated in this annual event!



Attendees gather information from resource tables on family, careers, work, homeownership and many other topics.

## Remember to...

always put requests for repairs, grievances, and notices to landlords or complex managers in writing. If it is not in writing, you have no recourse for your particular situation. Always keep a copy for your records as well. Don't forget to date your request. If you are unable to get resolution through written requests, you may obtain further assistance through the following services:

Community Legal Services at  
602-258-3434  
AZ Tenant's Association at  
602-257-8987  
Arizona Fair Housing Agency at  
602-548-1599  
AZ Attorney General's Office  
602 542-5025

## Have You Wondered What a Certain Career is *Really* Like? Here Is What You Can Do to Find Out

Consider doing an Informational Interview. An Informational Interview provides you with an opportunity to meet and speak with employees in a field of interest to you. You can learn what the pros and cons of particular positions are. Most professionals are willing to share their knowledge, so don't be shy about calling and asking someone in the field for an interview. Be prepared with a list of questions

and do not take any more than 30 minutes of an individual's time. Some questions you may want to ask:

- What is your title?
- What are your responsibilities?
- How did you prepare yourself to do this kind of work?
- Describe an average day.

- What is the salary range for an entry-level position in your field?
- What is the future for this career field?
- What occupations are related to this one?
- What advice do you have for me?

Remember to send a thank-you note to your interviewee for his or her time.

## Truisms

"Life's challenges are not supposed to paralyze you, they're supposed to help you discover who you are."  
Bernice Johnson Reagon

"People look at you and me to see what they are supposed to be. And, if we don't disappoint them, maybe, just maybe, they won't disappoint us."  
Walt Disney

"We should have no regrets. The past is finished. There is nothing to be gained by going over it. Whatever it gave us in the experiences it brought us was something we had to know."  
Rebecca Beard

"Empower your dreams with deadlines."  
H. Jackson Brown

"This is the beginning of a new day. You have been given this day to use as you will. You can waste it or use it for good. What you do today is important because you are exchanging a day of your life for it. When tomorrow comes, this day will be gone forever; in its place is something that you have left behind...let it be something good."  
Hugh Mulligan

## CITY OF SCOTTSDALE

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## Do You Know Your Credit Score? Not Knowing Could Cost You

Do you want to spend less every month for car insurance, interest rates on your car loan, and even interest rates on your mortgage when you are ready to buy? Start by getting a copy of your credit report. The higher your credit rating the lower your rates.

Under a new law, known as FACT ACT, you can now receive a free credit report from all three credit bureaus once a year. You can do this online, by phone, or by mail :

Go on line to  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

Or call 1-877-322-8228

Or write to  
Annual Credit Report Request Services, P.O. Box 105281, Atlanta, GA 30348-5281

To receive your free credit reports, you must provide your name, date of birth, Social Security number, and current and previous address (if you have moved within the past two years).

Once you receive your credit report, don't be afraid to look at it! Take your time to review it and look for identification errors, incorrect account status information, incorrect active account dates, and out of date information.

“One survey found that 80% of credit report have mistakes” (Parade 10/2/05).

If you want to improve your credit score, here are some hints:

- Pay your bills on time
- Reduce your credit card balances
- Limit your credit card applications