



## **NEWS**

### **Unity House Consumer Achieves Home Ownership**

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Jaeseena Bertot (L), consumer Tiffiny Chapman (R)

AUBURN – For Tiffiny Chapman and her family of two children, not too long ago home ownership seemed as realistic as winning the lottery twice in the same day.

But for Chapman, developmentally disabled since birth and owner-occupant of a mobile home in Auburn, NY, the dream of owning her own single

family residence with yard space for her and her family to enjoy would never die.

“I never stopped thinking some day I could do this, and here I am, getting it done and actually living in my own home with my family and friends helping me,” she beamed from the living room of her new, two-story Auburn home during a May 15 prepossession inspection at the residence. “Sometimes I think I’m still dreaming, and that we’re not going to be able to experience what most everyone else has every day.”

Chapman’s two-year journey from her mobile home to single family homeowner began long before 2005, when she accessed Unity House’s Cayuga County Supportive Apartments program, a component of the agency’s residential services for developmentally disabled adults

that is overseen by the New York State Office of Mental Retardation and Developmental Disabilities (OMRDD). Over time, via the program and the adjunctive services Unity House provided her, she was able to graduate to independence in the community, progressing enough with ongoing support from OMRDD's Family Support Services to participate successfully in a rent-to-own program that resulted in her purchase of a mobile home. When her second child was born, she realized her mobile home didn't provide the space and amenities she needed for herself and her two children, and she began thinking about living in what she calls "a real live house, with plenty of rooms and things that worked and looked nicer, and lots of grass to see and even mow."

Chapman acknowledges she was lucky having several professional advocates in her corner to help make her dream come true, including Jaeseena Bertot, a Unity House Medicaid Services Coordinator (MSC) assigned the task of facilitating all of Chapman's needs, from advocating for her in a variety of settings, to referring her to appropriate programs and clinical services, to helping her secure financial benefits and resources.

Bertot, who began working as a residence counselor at Unity House in 1995 and who has been coordinating services for consumers since 2000, says Chapman was an ideal candidate for home ownership.

"Tiffinny had and always will have several great things going for her, all of which made home ownership a very real possibility for her," said Bertot, who was involved with Chapman's quest to own a home from the start and who became fully educated on how to help OMRDD consumers secure home ownership via OMRDD trainings. "She has a very supportive family. She has always paid her bills on time. She has a very good credit rating. She was able to demonstrate well that she was homeowner-ready. She took and did well with OMRDD's

readiness guidelines for home ownership class as well as a ten hour course educating potential home buyers offered by the Homsite Corporation. She was as ready as you can get, plus she had her prior buying experience of purchasing the mobile home and maintaining it. And because her initial home purchase was for a mobile home, she remained eligible for the many benefits of first-time home ownership offered in NY State available through organizations like Homsite.”

The Cayuga County Homsite Development Corporation Bertot mentioned did play an integral role in Chapman’s purchase. The nonprofit housing agency, funded in part by the New York State Department of Housing and Community Renewal, offers two first-time home-buyer programs and administers home repair programs. It also has several partnerships with statewide authorities such as OMRDD, whose licensed agencies like Unity House can and do refer to Homsite potential home owners. That’s how Bertot and Chapman became acquainted with Homsite, said Tim Hodson, Homsite’s assistant director.

“Tiffinny and Jaeseena applied for our county-wide, home-buyer program,” Hodson said. “Like all candidates, Tiffinny had to meet several stipulations before purchasing. These include being income eligible, taking the ten hour home-buyer education course, and ensuring the house to be bought suits the candidate’s needs and can be maintained by him or her. Tiffinny met all of the program’s requirements.”

Chapman, her mother, and Bertot then spent time looking for a home that could best accommodate her needs and desires. Upon settling on a two-story house in a quiet residential neighborhood in Auburn’s southwest side listed by Auburn’s Falcon Realty, they proceeded to complete and submit a purchase offer compliant with Homsite’s guidelines.

“Their purchase offer and its contingency also met our requirements,” Hodson said. “They did everything to the ‘T’.”

Bertot worked with OMRDD, M & T Bank, and Falcon Realty's Kim Quigley in arranging financing for the purchase of the property. Once Chapman met OMRDD home ownership criteria, she applied for and received a State of New York Mortgage Association (SONYMA) 'Home of Your Own' (HOYO) mortgage from M & T Mortgage Corporation, Bertot said. Hodson added that one of the many benefits Chapman qualifies for is Homsite grant money that will be made available to cover the costs of any home repairs needing to be made as a result of his and a second, NY State-licensed inspector's review of the home.

"In buying the home, she becomes Unity House's first consumer of services and programs for individuals with developmental disabilities to buy his or her own single family residence," smiled Bertot, who added that the closing on the home is scheduled for the end of June with any repairs required by Homsite to take place immediately after, before Chapman and her family occupy the property. "Tiffinny is considering with me the possibility of having residential habilitation and perhaps some other services at home once she's moved in, to help her with structure and organization.

"We're all very, very excited for her, but no one's as excited as Tiffinny," she said. "It really is a great accomplishment for her and us."