



Aimee and Andrew each joined the IDA program in May of 2018. Their goal at the time was for each of them to purchase a home. They participated in asset and financial education as well as 2½ years of prepurchase and financial counseling. Approximately six months ago, they decided to combine their IDA programs and purchase one house together. At about the same time, the DPA program became available and they applied and were accepted for that. This meant that they were able to put 20% down on a home and not incur mortgage insurance. Their dream became a reality on December 23rd when they closed escrow on their new home. In sharing her story, Aimee writes, “The services provided were extremely helpful. Although I was making enough money for myself and rent plus essentials every

month, I really had no forward thinking or planning of my financial situation. I had never considered buying a house, and honestly had assumed I would never own property based on my lower income and student loans. My IDA advisor taught me the importance of keeping track of my monthly spending/income and the various different ways I could own a home. Even if I had decided against a home purchase at the end of our time, the value of the financial education I received is priceless.”



Please join us in congratulating Tiffany and her son, Dylan, on the purchase of their very first home. Tiffany began the IDA program in January of 2017, working toward her goal of purchasing her first home. The IDA program is a three year, three-to-one matched savings program providing a maximum of \$12,000 toward the down payment. Tiffany encountered some severe obstacles during this time and was able to extend her program by one year so she didn’t lose the equity she worked so hard for. She also was able to receive down payment assistance funds, which was a huge help in creating an

affordable mortgage payment and paying a portion of her closing costs. Good work and perseverance, Tiffany! I’m sure she will be enjoying her home for many years to come.



Please join me in congratulating Henty and Femika and their beautiful family on their very first house. Henty and Femika have been working toward their goal of homeownership for the past three years through the VIDA program. The VIDA program is a three-to-one matched savings program allowing first-time homebuyers (anyone who has not owned a home in three years) to save up to \$12,000 for a down payment. During the three-year savings period, they attended quarterly counseling sessions, a *Building Your Budget* class and a *Homebuyers Education Workshop*. When their program

matured, they were prepared for the real estate transaction, the loan process, the closing process, and had cash reserves.



Help me in congratulating new homeowners Lisa and Kasey! Lisa was a former CCNO employee and heard about the IDA homeownership program. She enrolled in 2016 and completed all of her required counseling and education in the three-year period required by the program. During this time, she received her degree in education and began working as a teacher in Arlington. She also got married to Kasey, who is a rancher and spends six months in Wallowa county and six months in Arlington. They worked hard trying to create a new married life while living apart during part of the year and to

find the perfect home in Wallowa county where they wanted to settle. It finally happened on December 23, 2019, when they closed on their first home. With the help of the IDA program, they were able to put \$12,000 down and complete the homebuying process that they had prepared for during three years of counseling and education.



Kirsten successfully completed the HO IDA program and just purchased her first home. Here is what she says:
"Successfully completing this program feels like earning a graduate degree in 'adulting'. When I entered the program nearly four years ago, I had a loose grasp on my personal finances, had only haphazardly worked toward financial goals, and knew next to nothing about the complicated home buying process. I am incredibly grateful for the matching funds that are enabling me to realize my dream of buying a home. But

for me, the financial education has been even more valuable. I've established healthy financial habits (three cheers for obsessive budgeting and emergency savings!) that will last an entire lifetime. I have confidence now that I can make financial goals, and meet them. That confidence and stability is truly priceless to me. I signed the papers this morning, and I can tell you: being able to buy this home myself as a young(ish) woman is incredibly empowering. I am so grateful to my IDA advisor and everyone at Community Connection of Northeast Oregon and CASA for facilitating this program. Thank you for this incredible opportunity. I hope more people can participate in the future, and work their way toward financial freedom and homeownership!"