

The path may wander... but it always leads home.

Nobody has been busier than Kissy these last few years. In May of 2007, she was a single mom of a ten-year-old son and teenage daughter, and living in a subsidized three-bedroom rental townhome in Brooklyn Park. However, when her public support was no longer available, they had to move.

"I rented a two-bedroom apartment nearby, but that didn't work because my son had to sleep on the couch and there was no room to spare. That really got me focused on buying a house," Kissy explained. So she and the kids moved in with her mother in order to save enough to qualify for a home loan. She started talking to realtors and made little progress, but did find support from loan officer Barb Graham with U.S. Bank. Even so, it was getting challenging to hold onto her dream.

Her path to home ownership took a more positive turn when a co-worker told her about the Homes Within Reach (HWR) program offered by the West Hennepin Affordable Housing Land Trust. HWR's mission is to create, sustain and preserve affordable homeownership opportunities for working households in western suburban Hennepin County. After learning more about HWR's services, she took the next step and immediately started working with HWR staff member Doris Gruis.

Doris helped her understand each step required to purchase a home, and worked with her through every phase of the process. In the meanwhile, Kissy was presented with yet another challenge along the path – she was pregnant with her third child.

"The baby was due on October 30 2008, and I was determined to own a home by the time she was born," she said. HWR helped Kissy find a clean, well-maintained four-bedroom house in a safe and quiet Minnetonka neighborhood. With the help of Barb Graham, U.S. Bank and host of other HWR partners, she closed on October 31, just one day after her due date.

"Working with HWR was one of the best experiences I've ever had," said Kissy. "I'd tried getting mortgages on my own before, and it never worked out. They made all the difference this time around."

Today, Kissy is still as busy as ever: She is a working mother of three; just 21 credits away from finishing her degree in criminal justice; and enjoying the fact that her diligent path finally brought her family home.

Call out quote: *"You can trust Homes Within Reach to help you find a proper home."*