



Bree, Albany
State House District 15
State Senate District 8

Home purchase IDA opened in 2021

"When I first started the program it was actually for the vehicle savings account. At that time I was a single parent to two kids and I could only afford a very cheap \$300 dollar car which would keep break down and was not reliable. I was working full time and was making over minimum wage but was on food stamps, HUD, WIC and child care assistance and was still barely making it by. The FSS program worked with me to apply for the vehicle savings IDA program and while I was doing that they also helped me get financial aid assistance to go to school. A few years go by and I got my associates and finished my savings for a vehicle and was able to use IDA funds and taxes to get myself a very reliable Toyota Camry. This gave me the option to consider going to a university as they were all driving distance from where I lived. I enrolled and started at Western and then learned I had the opportunity to save again but this time for a house. I began that savings and in the mean time finished my degree. After finishing my bachelors I got a job within a month of graduating for the state and became completely self reliant from all systems. I finished my savings and in November 2023 my partner and two kids bought my first home.

Getting a car was the tool that allowed me to go for my bachelors to be able to make more money. It gave me the confidence that I didn't have to stay in a bad situation and there was a way out. IDA made saving easier by having an affordable contribution that worked with my budget that I could afford over a long time. I took this lesson and kept saving in other ways and became free of debt and started saving an emergency fund. With home ownership, I'm still processing the future possibilities I have. Overall I feel proud and motivated to keep building.

With this stability came stability in our life's to be able to relax and enjoy each other more and life more. Not having to worry as much about the basics of life takes a tremendous mental stress off of a person. It also gave independence from others for rides and things which allowed me to feel more I control of my life."

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