

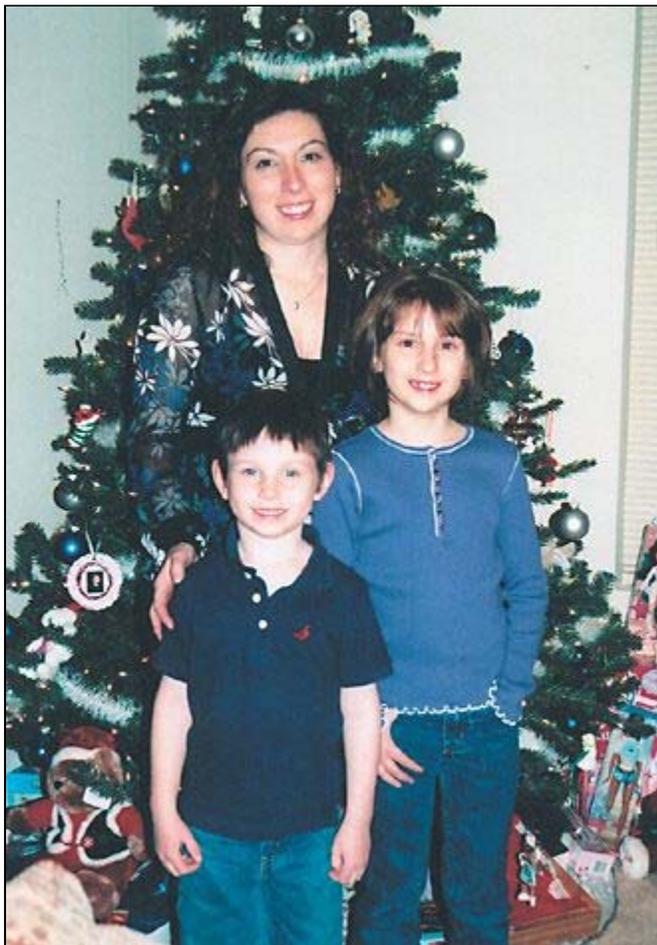
## Family benefits from housing opportunity

By Amanda Clegg, Herald-Standard

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Homeowner Jamie Thoresen and her children (left) have celebrated one year in their Fairchance home, which Thoresen obtained through the Homebuyer Development Program administered by the Fayette County Redevelopment Authority. The program recently celebrated its 50th first-time homebuyer purchase.

Those good feelings are evident on both ends.

Jamie Thoresen and her children have found a place to call home, thanks to a local organization.

Thoresen, a single mother of two children - Brittany, 8, and Jason, 5 - moved into their home in Fairchance in December 2005 with the help of the Fayette County Redevelopment Authority's first-time homebuyer program.

The Homebuyer Development Program administered by the redevelopment authority provides assistance to low- and moderate-income families purchasing single-family homes throughout the county.

The program recently celebrated its 50th first-time homebuyer purchase, a part of the program where the agency helps families purchase their first home. Families receive homeownership counseling and money toward the down payment, closing costs and repairs. The homebuyer must pre-qualify for a mortgage from a qualifying lending institution, complete a homeowner counseling course and select a home with a purchase price of \$40,000 and in need of \$20,000 in repairs. The finances break down like this: \$1,500 from the buyer for the down payment, \$47,500 from the primary lending institute for a permanent mortgage, and a \$15,800 appraisal gap loan.

Funding for the program comes from the state Department of Community and Economic Development, Federal Home Loan Bank of Pittsburgh, the U.S. Department of Housing and Urban Development, U.S. Department of Agriculture, private mortgage lenders and the Fayette County Community Development Block Grant program.

Andrew French, redevelopment authority executive director, said the program offers benefits to the homebuyer and the community.

"We saw the gap there, people who wanted to become homeowners, but the problem is coming up with the down payment and closing costs," he said. "(The program) benefits the community. Instead of a house sitting for sale and becoming dilapidated, we're putting a new homeowner in there that will have a certain amount of pride."

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"It makes you feel good," Karen Miller, rehabilitation director with the redevelopment authority, said, adding that she remembered a time when a young boy of a family tugged on her pant leg and told her how much he loved his new home. "They really enjoy having their new home. They paint the walls whatever color they want, plant flowers outside. They have their own space."

Donald Baugh, redevelopment authority housing inspector, also finds his job rewarding.

"In rehabilitation, you see the condition the homes are in and you make the improvements," Baugh said. "It's really rewarding."

The Thoresen family recently celebrated their first Christmas dinner in the ranch-style, three-bedroom house. Thoresen said her and the children decorated the tree and her parents came over for dinner. They covered the outside of the house in twinkling white lights, too.

Before divorcing from her military husband, Thoresen, a former naval officer, and her children moved often and always rented their homes. After the divorce, she moved her and her children in with her parents for about a year. In that time, Thoresen worked her way from customer service representative to administrative manager at Roomful Express at the Uniontown Mall.

"I'm proud of everything I've accomplished since my divorce," she said. "The kids are adjusting wonderfully. They each have their own room."

Thoresen said the first night in the house was "rough" for the kids as they adjusted to new noises, but they've settled in.

"We've been here a year now, and it's like we've always belonged," she said. "It's home."

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