

Birthdays are Better in a Home



The First Homes Program helped Kayla purchase her first home for her family. The thing she's most excited about? "I get to throw birthday parties for my kids and their friends at our home. I've never been able to do that before."

Kayla Giles and her children Taylynn (7), King (3), and Royal (1) moved in to their southeast Rochester home in September. After living in a mobile home for some time, Kayla knew she needed more space for her family.

After looking for something affordable that fit her family's needs for awhile, Kayla was introduced to Shirley Lee, First Homes Program Officer, and began the process to be a First Homes Homeowner. According to Kayla, "Providing all the documentation for the loan was the hard part, working with Shirley and First Homes was so easy and enjoyable."

Kayla is excited to make the house her own by doing all the things you can't do when you're renting or in a mobile home - painting walls, putting on a deck,

finishing previously unfinished space - and of course, hosting birthday parties for her children and their friends in the yard.

First Homes is a Community Land Trust

A Community Land Trust (CLT) creates affordable housing by taking the cost of land out of the purchase price of a home. It keeps housing affordable for future buyers by controlling the resale price of houses on CLT land through a ground lease and resale formula. Home owners leasing CLT land under their home enjoy the security, control, tax advantages and ability to build equity just like any home owner. If they sell their home, the resale formula insures that the home remains affordable for the next family.