

**Testimony of April Weaver, Homeowner in Columbus, Ohio
Presented to the U.S. House of Representatives Committee on Financial Services
Subcommittee on Housing and Community Opportunity**

**Public Hearing:
Housing and Economic Development Policy in the State of Ohio
July 29, 2003**

Hello, my name is April Weaver. I am the single parent of a two-year-old daughter and a second-grade schoolteacher on the west side in the Columbus Public School System.

I am very excited to tell you about my experience working with Columbus Housing Partnership. Though my relationship with CHP has not been extensive, it has definitely been significant. I am still thrilled and very pleased by how the homeownership program at CHP works. I first heard of CHP by chance in July, while browsing through the local newspaper. I noticed an advertisement for CHP and went to look at a home in the Greater Hilltop area. The sales person was very friendly and explained CHP and their homeownership program. I called CHP and since the first-time homebuyer classes were offered at a convenient time for me, I decided to attend. Seeing the local ad and receiving advice from the CHP staff to come in and discuss the homeownership program turned out to be one of the best pieces of advice I've ever received. I tell you this honestly, while sitting in my kitchen fixing my daughter a sandwich.

I was impressed by the facility, the staff and how organized the classes were. I was relieved to see that there was a good mix of both women and men. Furthermore, there were various age groups and ethnicities represented. These facts alone made me feel more comfortable immediately. The facilitator for the class was young and African-American herself, adding to my comfort level. We discussed budgeting, how loans were approved, loan terms and the process of the closing. I have already implemented some of the ideas from the course into my own budgeting routine!

When the time came for me to close my own home my fear of the unknown had evaporated. The process is very simple. I called CHP and scheduled an appointment to have the homeownership program explained to me. I was informed of available homes and their locations. I met with a personal housing counselor, attended the homebuyer education classes, met with a lender and then attended the closing with my contact at CHP. She was there in a support role in case I had any last minute questions, and just because that is how CHP does things. The Homebuyer Education course at Columbus Housing Partnership turned out to be exactly what I needed, pertinent information given in a brief, realistic, forthcoming manner. I am pleased with the ongoing support I receive from them through e-mails and phone calls. Who would of thought that once they sold me the house they would still care very much about my daughter and me, they do. I recommend the homeownership program at Columbus Housing Partnership. I have already begun to tell all of my fellow schoolteachers and they are as excited as I was. Homeownership is a possibility for everyone with the right guidance. Thank you CHP!

-April Weaver, Columbus Public Schools second-grade teacher