

DOING HER HOMEWORK TO BECOME A HOMEOWNER



Charisse and her two boys in front of their home.

+ WHEN:

Summer 2016.

+ WHO:

Single-mom Charisse Robinson. Sons are Jakil, 6, and Jakari, 4.

+ WHERE:

After graduating from Mercyhurst University in Erie with a degree in nursing, Charisse put family first and took a few years to care for her mother, who was recovering from a double lung transplant. Once her mom was doing better, Charisse turned her attention back to some of her own life goals. She passed her boards to become a licensed practical nurse. She found a nursing position that is challenging and that she enjoys. Then she set her sights on homeownership.

+ WHAT:

Like many young homebuyers, to be approved for a home loan, Charisse needed to improve her credit score and grow her savings. She did her homework and enlisted the help of a housing counselor to educate and guide her. That's how she met Veronica Fields, the director of housing counseling programs at St. Martin Center in Erie, which receives financial support from PHFA.

"Veronica's been helping me from the beginning," Charisse explains. "She helped me through credit issues. She helped me with mortgage companies and the banks. Anytime I had a question, I went to Veronica and she helped me. I really appreciate Veronica for everything she's done for me."

Just as important, Veronica was a cheerleader when the challenges sometimes seemed insurmountable.



Charisse wanted to own a home to provide a better quality of life for her two boys. Jakil and Jakari love the house. They share a bedroom they've already decorated with a Batman bedspread and throw rug to make it their own.

"During the times I thought I was gonna give up, she would email me something encouraging," Charisse remembers with a smile. "Veronica...she's awesome! I still call her to check in, and we still email each other."

"There were a few times when I did want to give up," she admits. "But I'd say, 'OK, I have to do this for me and my kids. It makes more sense for me to put the money into my own property than to rent.'"

+ OUTCOME:

Today, at 29, Charisse is a proud homeowner.

The excitement of owning her own home hasn't worn off yet, for her or her two boys.

"I'm happy, and my kids are excited. They already have their Batman room planned out [for their bedroom]. They have a yard, and we already have a trampoline."

Always the good daughter, once she knew she would buy the house, she thought of her mom.

"I told her, first Sunday there, breakfast at my house. We're gonna have a sleep-over."

And they did. 



"BUYING A HOME IS A LONG PROCESS FROM BEGINNING TO END. BUT IF YOU STICK WITH IT, IT WILL BE THE BIGGEST BLESSING THAT YOU HAVE."

—Charisse Robinson, the first member of her family to become a homeowner

CHARISSE
Erie

