

Has the American Dream turned into the American nightmare?

At the end of the decade, the deceptively fortified housing market had collapsed, contributing to the worst economic recession of American history since the Great Depression. Families found themselves unable to make mortgage payments and many owed more than the value of their home. Today, with the housing market recovering and our economy pulling itself out of the abysmal gloom, we find ourselves in a moment of unprecedented opportunity.

The American Dream is not gone, and homeownership is a strong investment for the future. Today, the investment families make toward purchasing their first home will strengthen their family, provide stability, increase community involvement and efficacy, and most important, make possible the dreams their children hold. I know this to be true because this is what happened in my life; the home my parents purchased twenty-one years ago is attributed to the hard-work and commitment Housing Our Communities (HOC) profoundly dedicates itself to everyday.

I am a twenty-year old college student entering my junior year at Fordham University in New York. I know attending a prominent university out of state is something that wouldn't be possible without the nurturing and support from my parents. As a native Arizonan, I didn't experience the culture and climate of the Northeast until my family took a summer vacation to the East Coast. Instantly, I fell in love and dreamt of seeing myself living and studying in the Northeast. There was a sense of joy and hope in my parents' eyes, knowing they could provide the conditions to allow me to succeed and achieve my dreams. A large part of why my family took as many vacations as we did – and why I am even studying in New York – is not only because my parents work incredibly hard, but also because the house we live in is our very own.

And now, twenty-one years later, my family is still living in the home that HOC helped my parents buy. Living in the same house my whole life has instilled in me a heightened sense of community responsibility and civic engagement, so much so that I plan on returning to Mesa upon completing my undergraduate studies in New York. The person I am today is largely in part



of the friends I made in my neighborhood and the experiences that helped shape my opinions of the world at large. This is thanks to what Housing Our Communities did for my family twenty-one years ago.

Housing Our Communities' core values include empowerment, commitment, integrity, trust, and accountability. For 23 years, HOC has been succeeding in strengthening families, neighborhoods, and communities through quality housing. In response to the economic downturn in our country, much of the government funding for non-profit agencies has been cut, jeopardizing the invaluable services HOC provides. In response to this HOC is launching the "Save Homeownership" campaign; our goal is to raise the funds being lost to government cutbacks. This campaign will allow us to continue our work toward making the dream of homeownership a reality. But we can't do this without your support.

HOC gave my family a vision to change their lives. The reality is that my parents didn't just purchase a home to have economic stability or an asset to their name. They purchased a home to set down foundational roots for me and my siblings; they wanted to provide a strong sense of community and comfort; they wanted to offer me and my brothers access to the best schools and safest neighborhoods, and most importantly, to grant the best platform to allow their children to dream and follow their aspirations. The dream of homeownership is for a lifetime.

Please help today by making a generous contribution to Housing Our Communities and help our community continue that dream for other families and individuals into the future.

Sincerely,

A handwritten signature in black ink, appearing to read "Erica Mancinas". The signature is fluid and cursive, with the first name "Erica" being more prominent than the last name "Mancinas".

Erica Mancinas

Special Thanks:

Let me take this opportunity to thank Erica and her family for such an amazing testimonial.

Homeownership is not just a physical address. It is not about the number of bedrooms and bathrooms. Homeownership is not about HOC. Homeownership is a vision that changes lives.

Homeownership is about making a difference in your own life. Homeownership is about having the confidence to go out and have impact in our community, in our state, in the world.

Homeownership is the story of Erica and her power to continue those dreams and changes.

HOC lives and breathes within each family that we help. HOC's vision is inside all of us.

Now we call upon each of you to please help us continue our efforts by giving generously today. Your donations are tax deductible.

Thank You.

A handwritten signature in black ink, appearing to read "John R. Smith", with a long, sweeping underline that extends to the right.

John R. Smith

President

Housing Our Communities

Please send your donations to:

Housing Our Communities  
P.O. Box 4457  
Mesa, AZ 85211