



FSS Success Story: Sileny

Sileny first learned about the FSS program at Hillside Village in Providence, Rhode Island - an affordable housing development owned and managed by Preservation of Affordable Housing (POAH) - from the property manager, as Sileny was preparing to move into her apartment with her daughter. She enrolled just four days after moving in, and got right to work with her Compass Financial Coach.

Sileny's big goal was to own her own home. One of the first things she wanted to work on with her coach was her credit. *"When I started my credit was very bad,"* says Sileny, *"my coach helped me a lot to improve my credit."* After Sileny moved in at Hillside, her husband, Manuel, was able to move to the United States from the Dominican Republic to be with her. Manuel began to attend coaching appointments with her, and was able to work with their coach to establish a credit history of his own by opening a secured credit card.

Over time, and after the addition of a little baby boy to the family, Sileny and Manuel began to make plans to relocate their family to New York, in order to be closer to relatives and so that Manuel could find a better job. A move like that can be challenging financially for many families - trying to come up with money for the move and a security deposit, and navigating a possible lapse in income with a job change, all while trying to make progress toward your longer term financial goals. For Sileny and Manuel, the FSS program gave them the support they needed to plan and prepare for their move.

After three years of living at Hillside, the family is now living and working in Queens. Sileny and Manuel both acquired licenses to provide transportation for people to medical appointments. They were able to save over \$3,000 in their FSS escrow savings account, and used those savings to pay a security deposit on a market rate apartment. And, when Sileny and Manuel chose to move out of their apartment at Hillside, POAH was able to offer their unit to a family that had been displaced from Puerto Rico by Hurricane Maria. This family has also chosen to enroll in the FSS program, and described the program as an opportunity to rebuild their lives.

Sileny and Manuel continue to work towards their goal of owning a home, and feel confident that this goal is within reach. *"I felt comfortable at Hillside, but didn't want to stay forever in subsidized housing,"* Sileny shared. *"I appreciate that POAH was there to help us, and supported us in our goal to buy a house. Now I know how to do it."*



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