

NSP Assists Somalian Refugee in Achieving the American Dream

The city of Phoenix received three rounds of funding through the Neighborhood Stabilization Program (NSP1, NSP2 and NSP3) from the U.S. Department of Housing and Urban Development to address the effect of foreclosures in the city's hardest hit neighborhoods by renovating vacant and abandoned homes, offering buyers homeownership opportunities, incentives and the educational tools to ensure success in the long-term.

Asha Mohammed, a recent NSP homebuyer, was able to achieve the American Dream of homeownership despite overwhelming odds. For most Phoenicians the civil war in Somalia feels immensely far away; however, Asha Mohamed lived with that uncertainty for years. After fleeing Somalia and spending seven years in a Kenyan refugee camp, Asha was able to seek asylum in the United States and chose Phoenix as her permanent home. She became an American citizen and small business owner.

In 2011, she sought to complete the American Dream by becoming a homeowner. It was difficult for her to save the money for a down payment and handle her regular expenses—which included sending money to her small children in Africa. Asha and her realtor researched potential programs that could assist her that is when she discovered the City of Phoenix Neighborhood Stabilization Program (NSP). Asha was approved to receive \$15,000 in down payment assistance, received homebuyer education and one-on-one housing counseling to help her prepare for homeownership.

Asha and her realtor searched for a property in the South Mountain area when they discovered a NSP Move-in Ready home near 16th St. and Roeser Rd; the property was located in her ideal neighborhood and they were impressed with the improvements that had been made. The city of Phoenix purchased the vacant, foreclosed South Phoenix home and renovated it with more than \$30,000 in repairs, energy-efficiency upgrades and enhanced curb appeal. The home received an energy efficient water heater, repairs to the heating and cooling system, Energy-Star Plus kitchen appliances, ceramic tile, interior and exterior paint. The home was turn-key and ready for her to move in.

Neighbor Linda Howard, a neighborhood HOA board member, pointed out that the home's air conditioning unit had been vandalized for the copper. She said "having owner occupants in the home makes a huge difference because of the pride that they take in their home and community." Linda and her husband, Jeff Kelly, say that owner occupants are the solution to overcoming crime and negative stigmas related to the area and they are glad to have Asha join the South Mountain community. NSP's mission is to make a difference in the community and help neighbors such as Linda Howard and Jeff Kelly turn around their neighborhood. Thus far, the city has purchased 15 vacant, foreclosed properties in the area for rehab and resale to owner occupants through the Move-In Ready Program.

Now that Asha has a home of her own, she is able to bring her small children to the United States to escape Somalia's daily conflicts, drought and food shortages. Asha commented, "My next hope, since I was able to establish a safe, more stable environment for them, is that they have a better future in the U.S." The City of Phoenix Neighborhood Stabilization Program made it possible for her to buy a home for her family and she is grateful. Asha plans to attend South Mountain Community College to perfect her English and study medicine. Asha is a modern-day survivor and the newest addition to the South Mountain community.



To date, the City of Phoenix Neighborhood Stabilization Program has helped more than 250 homebuyers achieve the American Dream.

To learn more about the Neighborhood Stabilization Program, call 602-262-6602 or visit phoenix.gov/nsphome.