



## Perris News

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### Perris Homebuyers Assistance Program Helps Couple Purchase a Home

Six months ago, Leo and Olga Gutierrez faced the long-term prospect of renting an apartment or living with relatives.

The Perris couple work hard, he's a warehouse employee and she's a medical technician, but could not afford the down payment for even a modest residence.

This week, thanks to a new program sponsored by the City of Perris, Leo and Olga Gutierrez and their two children moved into a tidy bungalow that had been vacant for more than a year. The Homebuyers Assistance Program provided the couple \$11,500 to help them close the deal on the \$106,000 three-bedroom, two-bathroom residence.

The Gutierrez family will pay about \$800 a month for their mortgage. Rent would have cost them \$1,300 to \$1,500 a month.

"I'm overwhelmed," Olga Gutierrez said. "I can't find the words to describe how happy I am. It is really exciting that the City helped us get our first home. Wow."



Olga Gutierrez smiles and waves as her husband beams as the couple move into their new home on Firebrand Avenue. The event drew regional and national attention.



City Councilman Al Landers congratulates Leo Gutierrez while Olga Gutierrez looks on.

Response to the Homebuyers Assistance Program has been overwhelming, said Assistant City Planner Sabrina Chavez. The program makes available up to \$25,000 to assist first-time and other qualified residents with the down payment and related closing costs. City officials made it clear it is not a giveaway program or bailout. The City receives its initial loan back when the home is resold.

To qualify, residents must meet income requirements, attend an eight-hour workshop dealing with the privileges and responsibilities of home ownership and have decent credit. The Gutierrez couple earns about \$44,000 a year and had a FICO score of about 650. The primary mortgage loan was a 30-year fixed FHA loan at 5.5 percent interest obtained through a City-approved lender.

The home the family took possession of this week had been in foreclosure.

Perris Mayor Daryl Busch, City Councilman Al Landers, City Manager Richard Belmudez and other municipal employees attended the ceremony in which Olga and Leo Gutierrez received the keys to the home. The City presented them with a housewarming gift, a basket full of kitchen utensils.

Olga Gutierrez, 20, said she loves the wrought-iron fence that encloses the front yard. That's extra security for their children, Leo Jr., 5, and Sophia, 4.

Busch said he was pleased to welcome the first of what will be many new residents who take advantage of the Homebuyers Assistance Program, part of a series of City initiatives aimed at addressing the foreclosure challenge. All together, the City has set aside \$3.4 million for the combined efforts.

"From dream to reality," Busch said.

Landers said a house without a family is merely an empty building. People give it a soul, Landers said.

"We are delighted to be able to help people through this innovative program," Landers said. "It's what makes Perris what it is today."

Belmudez thanked staff members Sabrina Chavez, Sara Cortes-Diaz, Luis Natera and Rebecca Miranda for their efforts in making the Homebuyers Assistance Program a success. The City workers took on additional responsibilities as the program geared up.

"This is truly a glorious day for Perris," Belmudez said. "It's a fun part of our jobs to see the work we've been doing come to fruition. The slogan for our Homebuyers Assistance Program is 'turning houses to homes.' The essence of every home is the family who resides in it."

Leo Gutierrez, 21, said he was glad to receive the gift basket. He does a lot of the cooking since he often gets home earlier than his wife. He said he is looking forward to fixing up the house so it will become the family's dream home.

Olga Gutierrez said she plans on sticking around for a long time.

"I'm really proud to live in the City of Perris," she said. "It's a nice town. My parents live here and my children will be the third generation to live in this wonderful city."

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Associate Planner Sabrina Chavez explains the Homebuyers Assistance Program during a welcoming ceremony that drew elected officials and staff.



Mayor Daryl Busch (right) gives his best to Leo and Olga Gutierrez and their children.