



**“I lived in a MHANY building for about three years after volunteering my time and doing Sweat Equity. My MHANY apartment was very affordable and I was able to save towards owning my first home. One year later I went through MHANY’s first time home buyer training and loan counseling program and was able to purchase my home. I was able to use the HPD Home First Grant towards my closing cost because of MHANY’s help. This has been a great assistance for me and my family. It would have been virtually impossible to purchase my first home if I was not renting at an affordable rate. Sweat Equity is volunteer hours on the unit I live in as well as other volunteer activities”**