

HRA program fast-tracks NB couple to self-sufficiency

By **CHRISTOPHER FORTIER**
STAFF WRITER

NEW BRITAIN — Jormarie Rivera wants to go into nursing, her mother's profession, but first she and her husband, Danny Ramirez, want to create a new life and buy a house — which they've accomplished eight years after moving to Connecticut from Puerto Rico.

It takes most of the participants in the Individual Development Account program at the Human Resources Agency of New Britain, three years to achieve their goal of saving money and buying their first home. Rivera and Ramirez did it in one year.

"Not everyone we serve can become self-sufficient so quickly — we're especially proud of Jormarie and Danny," said Rocco Tricarico, HRA executive director.

The IDA program is part of a rigorous national demonstration project to help low-income individuals and families purchase an asset with matched savings accounts. Participants in HRA's program save toward first-time home ownership or post-secondary education. They start by completing the U.S. Department of Labor's Money Smarts workshop, opening a savings account and sticking to their budget. New homeowners then complete a class on home buying.

Tricarico said HRA's asset management coordinator, David McGhee, is there every step of the way to coach participants. "Many come to this program determined to save but first they have to repair their credit," McGhee said.

Unlike most, Rivera and Ramirez started with an excellent credit rating. They saved the maximum and completed all requirements for matched savings in six months. While resolving unavoidable delays, they continued saving until their final purchase six months later.

Rivera was employed in a temporary position at a manufacturing company, where she inspected automobile transmission parts. Danny was a supervisor at a window surface manufacturer.

The family left Puerto Rico for New Britain in 2009 after hitting what they term "financial rock bottom." Rivera's mother was laid off from her nursing job while her father was temporarily unemployed from a construction injury. The couple was married, attending college and living with her parents and two brothers when she became pregnant.

All of them eventually moved in with Rivera's uncle, but after five years and their second child, their one room was too cramped.

The uncle helped Ramirez get a job at his employer as a temporary sweeper. The job lasted for two years until he was laid off. Within three days, he landed another temporary job at his current employer. Within six months, he became a regular employee and a little over two years later was promoted to supervisor.

Rivera has also held temporary jobs, leaving only when pregnant with her second child and when her mother was too sick to provide

child care.

"HRA opened a lot of doors for us — free income tax preparation, energy assistance, my first job and Head Start," said Rivera. "The IDA program helped us buy our own home. It was very hard at the beginning but we are very happy we came here now. We have more than we would have had in Puerto Rico — our house, our two cars, our two children."

In September, Rivera will find a part-time day job so she can be home for her children after school. Ramirez plans to return to school to study criminal justice while his wife hopes to follow in her mother's footsteps and complete a nursing degree in just three years.

HRA's IDA Program receives funding from the U.S. Department of Health and Human Services' Assets for Independence Demonstration Program, the American Savings Foundation and the United Way of Central and Northeastern Connecticut.

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Jormarie Rivera and Danny Ramirez of New Britain, with their two children. Courtesy of Caren Dickman

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