



**CAFHA**

**HCV HOMEOWNER MENTOR SPOTLIGHT**

**JERRY JOHNSON**

Full Interview conducted by: Jose Vazquez, Chicago Community Trust, July 2024

**What has your experience as a mentor been like? What is it like working with people on their homeownership journey?**

*This is really in its infancy, but during this process I have had the opportunity to meet some really well-rounded people as far as their determination to become homeowners. And my ability to assist them gives me even more foundational security because it reiterates to me what it is to be a homeowner, because these people are aspiring to be homeowners. So, if I can help them and guide them, help them navigate the process, that's a great feeling because I am just, I am just happy to be able to help people, especially coming from my community, achieve that ultimate goal of homeownership. And so by me being a mentor, there are a lot of things that I've experienced—and I've only been a homeowner for, it will be three years in a couple of months— but in that three years, I think I've gained a lot of knowledge as to some of the things that you will encounter as a homeowner. And most importantly, I can tell them about the benefits of being a homeowner.*

**Why do you think homeownership is so important, what is the value of being a homeowner?**

*I think the value of homeownership is that not only does it give you a sense of independence, but it also gives you a sense of pride in order that you might be able to leave some type of legacy towards your grandchildren or your children, depending on your age, when you purchase your home. But it also gives you an opportunity to build what has so long been almost unattainable for those of us in that community, is generational wealth. And so, I might not personally achieve the status of a lot of people that have come before me, but at least I'll provide an opportunity for my kids or my grandkids to acquire that ability to create even more generational wealth.*

**Is there a particular moment or experience as a mentor that has been particularly impactful or memorable to you?**

*Well, I have one mentee that I recently got like maybe a month or so ago, right. But he's from the same neighborhood I'm from and it made me realize just how important this program was. Because here's a guy that grew up in the same neighborhood I did, that we didn't know each other before this process. To see somebody rise up above, that is really impactful. That lets you know that there's some humanity in the world.*

**What advice would you offer to people either on the fence about becoming a homeowner or to people who are currently in the process?**

*My advice that I would offer to anybody who's in the process of who's on the fence is what my neighbor told me a couple of years ago. This was so impactful to me; she said that buying a home is different from renting. When you buy a home, you build equity. When you rent, you get a receipt, and so there's a big difference in just renting. So, I would tell anybody that's on the fence or in this process that no matter what difficulties you might run into, the process is well worth the wait.*

**Looking to the future as a mentor, what do you see your future with the mentor position being?**

*I look forward to seeing some of the people that people have been counted out for so long actually achieve that goal of homeownership. And if I can be a tool to help them get to that goal, that is just a great feeling. My biggest thing for the mentor program, for me personally, would be if we could expand it.*