

From: "Vestewig, Lauren J."
To: "Willeford, Emily"
Cc: "Ullyot, Theodore W.", "Kavanaugh, Brett M."
Subject: ted's and my suggestions
Sent: Fri, 12 Mar 2004 09:19:17 -0500
[03-15 Political Briefing \(Pennsylvania\).doc](#)
[03-15 BP for Homeownership Conversation.doc](#)
[03-15 BP for Homeownership Tour.doc](#)

ted's and my comments to these. thanks.

PENNSYLVANIA BRIEFING

POLITICAL CLIMATE

GOVERNOR

A February poll showed Governor Ed Rendell (D) with a 48 percent approval rating, down three points since August 2003. The same poll gave the State Legislature an approval rating of just 40 percent.¹

STATE BUDGET

On February 3, Governor Rendell proposed his \$22.3 billion budget for FY 2005. In contrast to the previous budget, this budget proposal contains no new taxes and will maintain services for Pennsylvanians by increasing budgets for key programs, including medical assistance, child care for working families, and community mental health. Operating assistance for mass transit will increase by 3.4 percent, the largest increase since 1995.

EDUCATION BUDGET

After nearly a ten-month stalemate with the Legislature, on December 23, 2003, Governor Rendell signed the State's education budget. The agreement raised state income taxes from 2.8 percent to 3.07 percent and increased taxes on cigarettes and gross revenues of cell phone companies. The budget also increased the fees for birth and death certificates, turnpike tolls, licenses for new restaurants, and elevator inspections. The Governor has argued the agreement will bring in one billion dollars in new education funding and reduce the \$1.7 billion deficit in the overall state budget. The *Pittsburgh-Post Gazette* did an analysis showing the overall increase in taxes and fees will result in a \$71.10 tax increase for an individual making \$25,000 a year; a \$226.30 tax increase for an individual making \$50,000 a year; and a \$2,100 tax increase for a family making \$100,000 a year.²

The education budget will provide schools with \$4.2 billion in basic education funds (a three percent increase), \$904 million in special education funds (a 3.5 percent increase), and \$175 million in "block grants." School districts will also receive \$4.6 million for interest lost on their emergency funds and interest payments on loans taken for schools to stay open during the final weeks of 2003 because of the budget stalemate.

A February 19 report released by the National Institute for Early Education Research showed Pennsylvania ranking last in the Nation in access to pre-school programs for three-year-olds and ranking 33rd for four-year-olds. Governor Rendell is proposing that the State spend \$15 million to supplement Federal Head Start pre-school program funding to enroll more children.

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STATE HOUSE SPECIAL ELECTION

On January 27, in a State House special election, David Millard (R) defeated retired banker Paul Reichart (D) by 358 votes of the 10,550 cast. The special election was held to replace former State Representative John Gordner (R). Gordner was elected in November 2003 to fill a State Senate seat vacated with the retirement of Edward Helfrick (R). Millard was sworn-in on February 9, and he will complete one year of the Gordner's unfinished term. The State House now has 109 Republican members and 94 Democrat members.

PRESCRIPTION DRUG BENEFIT

On November 25, 2003, the Pennsylvania Senate unanimously voted to expand two state programs that provide prescription drug assistance for low-income seniors. The two programs, the Pharmaceutical Assistance Contract for the Elderly (PACE) and PACENET, now enroll 224,000 seniors, and this number is expected to rise to 324,000 enrollees by the end of next year. Governor Rendell signed the bill on November 26, 2003, and the measure took effect on January 1, 2004.

PITTSBURGH CITY BUDGET

In November 2003, Mayor Tom Murphy (D) submitted his second unbalanced budget. On January 14, the City Council approved the \$390 million budget, and the Mayor let the budget become law without his signature. Last year, the Mayor's budget (also approved by the City Council) was \$60 million in the red. On November 18, 2003, Moody's Investor Service became the last of the Nation's big three credit rating agencies to downgrade the City's bond rating to junk status.

The Pennsylvania Department of Community and Economic Development granted distressed city status to Pittsburgh on December 29, 2003. The designation will allow the City to increase the one percent wage tax but requires the City to develop a fiscal recovery plan with the help of a state-appointed overseer within 90 days of the designation.

GAMBLING

In December 2003, the State Senate killed a Rendell-backed House bill to allow gambling in the State. Governor Rendell claims the bill would have created one billion dollars in additional revenue by allowing slots at Pennsylvania racetracks, as well as establishing "slots only" casinos in Philadelphia and Pittsburgh. On January 27, Governor Rendell announced a new gambling plan intended to provide property tax relief and raise one billion dollars for public schools. This is his third and most expansive gambling plan since he took

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office. Under the plan, the State would take 34 percent from slot machine profits, allowing property taxes to be reduced in school districts that agreed to raise their local-earned income tax rates by 0.1 percent. The proposal is stalled in the State legislature.

PRESIDENTIAL PRIMARY

In an effort to make the results of Pennsylvania's presidential primary more important, on January 13, Governor Rendell announced his intention to move the 2008 primary to the earliest primary date set by any other state. Governor Rendell said he would introduce the proposal to the Legislature next year. Under present law, Pennsylvania's presidential primary is held on the fourth Tuesday in April (April 27 this year). In non-presidential election years, the primary is not held until the third Tuesday in May.

PHILADELPHIA MAYOR

The chief campaign fund-raiser for Mayor John Street (D), Lana Felton-Ghee, was subpoenaed on January 8, 2004, to appear before a Federal grand jury as part of a Federal investigation of the Street Administration. Over the past several months, Federal agents have subpoenaed thousands of pages of records dealing with various city contracts.

On November 4, 2003, Mayor Street was re-elected over Republican challenger Sam Katz with 58 percent of the vote.

TREASURER BARBARA HAFER

State Treasurer Barbara Hafer (D), previously re-elected as a Republican in 2000, switched parties in December 2003. Hafer claims she received no support from the Republican Party. Hafer spent the summer of 2002 campaigning for then-Democrat gubernatorial candidate Rendell after she was passed over for the Republican nomination for governor. She endorsed Senator John Kerry's (D) presidential bid on December 30, 2003.

REDISTRICTING

Last year, a Federal three-judge panel ruled the Republican plan for redrawing the boundaries of the State's 19 congressional districts was constitutional. Democrats appealed the case to the United States Supreme Court alleging political gerrymandering. The Court held oral arguments on December 10, 2003, and a decision in the case is expected by the end of June. The Republican plan shifts about 40,000 residents into new voting districts for the 2004 elections.

PENNSYLVANIA BRIEFING

FEDERAL GRANTS

On January 15, Taxpayers for Common Sense released a report giving credit to Senator Arlen Specter (R) for securing funding for 88 percent of Pennsylvania projects seeking Federal aid. Nearly 20 percent of the 2,932 projects nationwide awarded by Chairman Specter's Senate Appropriations subcommittee (Labor, Health and Human Services, and Education) were earmarked for Pennsylvania.

The State stands to receive \$422 million in Federal grants out of the \$373 billion spending bill that passed the Senate on January 22. Pennsylvania, with 12.3 million residents, has the sixth-largest population in the Nation and receives the seventh-highest amount of funding.

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STATISTICS

2000 General Election Results (Presidential):

	Total	Win %
Gore	2,485,967	51%
Bush	2,281,127	46%
Nader	103,392	2%
Other	41,699	1%

1996 General Election Results (Presidential):

	Total	Win %
Clinton	2,215,819	49%
Dole	1,801,169	40%
Perot	430,984	10%
Other	58,146	1%

CONGRESSIONAL DELEGATION

U.S. SENATE:

- Arlen Specter (R), 4th term, re-elected in 1998 with 61%
- Rick Santorum (R), 2nd term, re-elected in 2000 with 52%

PENNSYLVANIA BRIEFING

U.S. HOUSE: 19 Total (12R, 7D)

- Robert Brady (D-01), 3rd full term, re-elected with 86%
- Chaka Fattah (D-02), 5th term, re-elected with 88%
- Phil English (R-03), 5th consecutive term, 1st term in PA-03, re-elected with 78%
- Melissa Hart (R-04), 2nd term, re-elected with 65%
- John Peterson (R-05), 4th term, re-elected with 87%
- Jim Gerlach (R-06), 1st term, elected with 51%
- Curt Weldon (R-07), 9th term, re-elected with 66%
- Jim Greenwood (R-08), 6th term, re-elected with 63%
- Bill Shuster (R-09), 1st term, re-elected with 71%
- Don Sherwood (R-10), 3rd term, re-elected with 93%
- Paul Kanjorski (D-11), 10th term, re-elected with 56%
- John Murtha (D-12), 15th full term, re-elected with 73%
- Joe Hoeffel (D-13), 3rd term, re-elected with 51%
- Mike Doyle (D-14), 5th consecutive term, 1st term in PA-14, re-elected without opposition
- Pat Toomey (R-15), 3rd term, re-elected with 57%
- Joe Pitts (R-16), 4th term, re-elected with 88%
- Tim Holden (D-17), 6th consecutive term, 1st term in PA-17, re-elected with 51%
- Tim Murphy (R-18), 1st term, elected with 60%
- Todd Platts (R-19), 2nd term, re-elected with 91%

STATE GOVERNMENT

Governor Ed Rendell (D), elected in 2002 with 53%

Lieutenant Governor Catherine Baker Knoll (D), elected with Rendell

Attorney General Gerald Pappert (R), 1st term, replaced Mike Fisher on December 15, 2003

Treasurer Barbara Hafer (D), 2nd term, re-elected, as a Republican, in 2000 with 49%

Auditor General Robert Casey, Jr. (D), 2nd term, re-elected in 2000 with 57%

State House: 203 (109R, 94D)
Speaker: John Perzel (R)
Majority Leader: Samuel Smith (R)
Minority Leader: William DeWease (D)

State Senate: 50 (29R, 21D)
President: Lieutenant Governor Catherine Baker Knoll (D)

PENNSYLVANIA BRIEFING

Majority Leader: David “Chip” Brightbill (R)
Minority Leader: Robert Mellow (D)

STATE PARTY

State Chairman: Alan Novak
National Committeeman: Bob Asher
National Committeewoman: Christine Toretta Olson

STATE DEMOGRAPHIC PROFILE

Estimated Population 2000:

Pennsylvania: 12,281,054, up 3.4% since 1990
National Average: 281,421,906, an increase of 13.1% since 1990

Race/Ethnicity:

Pennsylvania: 85.4% White, 10.0% African American, 3.2% Hispanic, 1.8% Asian
National Average: 69.1% White; 12.5% Hispanic; 12.3% African American;
3.6% Asian; 0.9% Native American

Median Age:

Pennsylvania: 38.0 years (15.6% are 65 years and older)
National Average: 35.3 years (12.4% are 65 years and older)

College Educated:

Pennsylvania: 22.4%
National Average: 24.4%

Median Income:

Pennsylvania: \$40,106
National Average: \$41,994

Households:

Pennsylvania: 67.2% family households; 51.7% married couple families
National Average: 68.1% family households; 51.7% married couple families

(Source: 2000 U.S. Census Bureau)

YOUR PREVIOUS TRAVEL

Event	Date	Location
Conversation on Education and the Jobs for the 21 st Century Initiative	February 12, 2004	Harrisburg
“Congress of Tomorrow” Republican Retreat	January 31, 2004	Philadelphia
Bush-Cheney '04 Luncheon	December 2, 2003	Pittsburgh

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Bush-Cheney '04 Finance Event	September 15, 2003	Philadelphia
National Urban League Conference	July 28, 2003	Pittsburgh
United States Coast Guard	March 31, 2003	Philadelphia
Roundtable and Remarks on Medical Liability Reform	January 16, 2003	Scranton
Faith Based and Community Initiatives Conference	December 12, 2002	Philadelphia
Pennsylvania Welcome	November 1, 2002	Harrisburg
Pennsylvania Welcome	October 22, 2002	Downingtown
Carpenters Labor Day Picnic	September 2, 2002	Pittsburgh
Coal Miners Event, Fisher Fundraiser and Born Alive Bill Signing	August 5, 2002	Pittsburgh
Early Childhood Education Initiative and Fisher Fundraiser	April 2, 2002	Middletown
Tour People's Emergency Center and Conversation on Service	March 12, 2002	Philadelphia
University of Pittsburgh Medical Center Remarks on Bioterrorism	February 5, 2002	Pittsburgh
Brownfields Bill Signing	January 11, 2002	Conshohocken
Army – Navy Game	December 1, 2001	Philadelphia
Steel Workers Picnic and Little League World Series	August 26, 2001	Pittsburgh Williamsport
Faith-Based Block Party	July 4, 2001	Philadelphia
Tour and Energy Speech at Safe Harbor Hydroelectric Dam	May 18, 2001	Conestoga
Project Safe Neighborhoods Announcement	May 14, 2001	Philadelphia
Budget Tour Stop at Control Concepts	February 28, 2001	Beaver
House Democrat Retreat	February 4, 2001	Farmington

THE VICE PRESIDENT'S PREVIOUS TRAVEL

Event	Date	Location
Murphy for Congress Finance Event	February 27, 2004	Pittsburgh
Gerlach for Congress Finance Event	October 3, 2003	Conshohocken
Citizens for Arlen Specter Finance Event	June 16, 2003	Harrisburg
Gekas for Congress Finance Event	October 25, 2002	Reading
Gerlach for Congress Finance Event	July 18, 2002	Conshohocken

*Drafted by: Matthew Hunter, Office of Political Affairs
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Murphy for Congress Finance Event		
Gekas for Congress Finance Event	April 19, 2002	Harrisburg
Toomey for Congress Finance Event	April 19, 2002	Allentown
Speech to NACO Energy Town Hall	July 6, 2001	Philadelphia Pittsburgh

¹ A Quinnipiac University Poll, conducted 2/10-16/04, surveyed 1,356 registered voters, margin of error +/- 2.7%.

² "Increasing taxes, fees seem to be coming at Pennsylvanians from all directions." Pittsburgh Post-Gazette, January 19, 2004, <http://www.post-gazette.com/pg/04018/263205.stm>

³ A Global Strategy Group Poll, conducted 1/26/04-2/1/04, surveyed 500 likely Democrat voters, margin of error +/- 4.4%.

⁴ A Quinnipiac University Poll, conducted 12/10-16/04, surveyed 1,356 registered voters, margin of error +/- 2.7%.

⁵ A Public Opinion Strategies poll, conducted 1/11-12/04, surveyed 350 likely GOP primary voters, margin of error +/- 5.24%.

THE WHITE HOUSE

WASHINGTON

A CONVERSATION ON HOMEOWNERSHIP

Monday, March 15, 2004

3:05 p.m. – 4:00 p.m.

Site TBD

Ardmore, Pennsylvania

Karl Rove / Margaret Spellings

I. PURPOSE

To highlight your homeownership initiative, including the single family tax credit; implementation of the American Dream Downpayment Fund; and increased funding for housing counseling.

II. BACKGROUND

You will participate in a conversation on homeownership with a recent homebuyer, a potential homebuyer, a housing counselor, a homebuilder, and a homeowner who has recently refinanced his or her home.

Note: Additional background information on your homeownership initiative, other housing policy issues, and the Spring Avenue Development is in the policy memo for today's event. Today's event is in Congressman Jim Gerlach's (R, PA-06) District, and he will attend **(T)**.

III. PARTICIPANTS

Conversation Participants

Pearl Cerdan [sir-DAN], first-time homebuyer, Spring Avenue Development

Note: You toured Pearl's home before this event.

Penny Wolk, potential homebuyer, Spring Avenue Development

Nikki Holcroft, Housing Counselor, Genesis Housing Corporation

Scott Cannon, President, Cannon Custom Homes

TBD, Refinancer

VIPs in Attendance

Alphonso Jackson, Acting Secretary of Housing and Urban Development

Governor Edward "Ed" Rendell (D, PA) **(T)**

Senator Arlen Specter (R, PA)

Senator Rick Santorum (R, PA) **(T)**

Congressman Jim Gerlach (R, PA-06) **(T)**

Congressman Curt Weldon (R, PA-07) **(T)**

Congressman Joseph “Joe” Pitts (R, PA-16) (T)
Congressman Tim Holden (D, PA-17) (T)
Congressman Pat Toomey (R, PA-15) (T)
Congressman Joe Hoeffel (D, PA-13) (T)
Chairman James “Jim” Matthews, Montgomery County (R) (T)
Commissioner Thomas “Tom” Ellis, Montgomery County (R) (T)
Commissioner Ruth Damsker, Montgomery County (D)
Judy Memberg, Executive Director, Genesis Housing Corporation (led tour of Spring Avenue)
Mary Frances Reilly, Executive Director, Main Line YMCA

TBD, USA Freedom Corps Greeter

350 invited guests, including recent homebuyers, soon-to-be homebuyers involved in housing counseling, homebuilders, and local officials.

White House Staff

Joe Hagin, Deputy Chief of Staff for Operations (T)
Terrell Halaska, Special Assistant to the President for Domestic Policy

IV. PRESS PLAN

Open

V. SEQUENCE OF EVENTS

- You arrive at the Main Line YMCA and are greeted by Acting Secretary Jackson and Mary Frances Reilly.
Note: Ms. Reilly is escorted to her seat.
- You proceed to the Aerobics Room to briefly meet stage participants.
- Participants proceed to seats on stage.
Note: Acting Secretary Jackson is escorted to his seat.
- You are announced on to stage and proceed to seat.
Note: Homeowners and representatives from the YMCA and Genesis Housing are seated on stage behind you.
- You begin conversation.
- Upon conclusion of conversation, you work rope line, and depart.

VI. REMARKS

Talking Points provided by the Office of Speechwriting

VII. ATTACHMENTS

Background Information on Conversation Participants
Background Memo on Homeownership and Spring Avenue
Pennsylvania Political Briefing

BACKGROUND INFORMATION ON CONVERSATION PARTICIPANTS

Note: A condensed version of this background is included on the large-print cards for use at the event.

Pearl Cerdan (sir-DAN), first-time homebuyer (Ardmore, Pennsylvania)

- Pearl moved into her home on Spring Avenue in December 2003.
- Pearl received housing counseling from Genesis Housing Corporation, and after nine months of counseling, she purchased her Spring Avenue home.
- Pearl works as a certified nursing assistant for Montgomery County, Pennsylvania where she provides assisted living help to seniors.
- She is separated and has six children, four of whom live with her at home: Samir (17), Syherah (15), Sule (12), and Saida (3).
- Pearl is happy to be part of this neighborhood because it is a good place to raise her children.

Penny Wolk, potential homebuyer (Norristown, Pennsylvania)

- Penny is in the process of buying one of the homes that is being developed on Spring Avenue and plans to move by the end of 2004.
- She is going through the housing counseling process with Genesis Housing Corporation.
- Penny works as a team leader for Chef Francisco, a food packaging service.
- She is divorced and has two children: Dameka (22) and Ronald (13).
- Penny says she decided to pursue housing counseling classes because her parents never owned a home, and she wants to leave something to her kids.

Nikki Holcroft, Housing Counselor, Genesis Housing Corporation (TBD City, TBD State)

- Nikki works part-time as a housing counselor at Genesis Housing Corporation. In this role, she works with potential homebuyers throughout the entire process of buying a new home, including explaining their credit reports and how to improve their credit ratings. She provides counseling on budgeting and guidance on how to avoid predatory lending.
- Nikki also works part-time as a mortgage banker.
- She provided housing counseling for both Pearl Cerdan and Penny Wolk.
- Nikki says, "Everyone's journey to homeownership is different...but everyone can get there."

Scott Cannon, President, Cannon Custom Homes (Glen Riddle, Pennsylvania)

- Note:** Scott also serves as President of the Pennsylvania Builders Association (PBA), a nonprofit, statewide trade association affiliated with the National Association of Home Builders (NAHB). Member firms include developers, re-modelers, apartment owners, residential and light commercial builders, as well as subcontractors, suppliers, professionals, manufacturers, and others related to the industry.
- Cannon Custom Homes builds a variety of residential and commercial developments, including affordable housing. His office is in a revitalized brownfield site that he has rehabilitated.
 - Scott believes the biggest impediment to affordable housing is the regulatory burden from all levels of government.
 - He supports efforts to increase homeownership, particularly among minorities.

- Scott has been in the building business all his life. He worked with his father, a bricklayer, through college, until starting his own career.

TBD, Refinancer

THE WHITE HOUSE

WASHINGTON

VISIT WITH NEW HOMEOWNER

Monday, March 15, 2004

2:30 p.m. – 2:45 p.m.

Spring Avenue

Ardmore, Pennsylvania

Karl Rove / Margaret Spellings

I. PURPOSE

To tour an affordable-housing development community and the home of a new homeowner, and to highlight your minority homeownership initiative.

II. BACKGROUND

You will tour the home of Pearl Cerdan, a first-time homebuyer who moved into her Spring Avenue Development home in December 2003. Pearl will also participate in the Conversation on Homeownership following the tour.

Lower Merion Affordable Housing Corporation's Spring Avenue Development is a ten-unit affordable-housing development in the Township of Lower Merion in Montgomery County, Pennsylvania. Lower Merion Affordable Housing Corporation offers HUD-funded programs, including a first-time homebuyers program, a lease purchase program, a rehabilitation program, and a special needs program for the elderly.

Phase I of the Development (started in XX), located on Spring Avenue, completed construction of six units, and all were sold and occupied by December 2003. Phase II, located on Spring and Simpson Avenues, will begin construction on the next four homes in Spring 2004. The Spring Avenue homes are twin-style modular homes that have three bedrooms, one-and-a-half bathrooms, a kitchen, a living/dining area, a front porch, and a rear patio.

The tour will be led by Judy Memberg, Executive Director of Genesis Housing Corporation. Genesis Housing Corporation is a non-profit community development corporation that assists in the development of affordable housing and education of consumers on housing and financial issues in Montgomery County. Genesis Housing joined with Lower Merion Affordable Housing Corporation in the development of Spring Avenue. In addition, Genesis Housing provided counseling for Pearl throughout her home-buying process.

Note: Additional background information on your homeownership initiative and the Spring Avenue Development is included in the attached policy memo. Today's event is in Congressman Jim Gerlach's (R, PA-06) District.

III. PARTICIPANTS

Judy Memberg [MEM-berg], Executive Director, Genesis Housing Corporation (will lead tour)

Pearl Cerdan [sir-DAN] first-time homebuyer, Spring Avenue Development

Samir [sa-MEER] Cerdan, son of Pearl Cerdan (17)

Syherah [sa-HEAR-uh] Cerdan, daughter of Pearl Cerdan (15)

Sule [SOO-lee] Cerdan, son of Pearl Cerdan (12)

Saida [sa-EE-duh] Cerdan, daughter of Pearl Cerdan (3)

White House Staff

Joe Hagin, Deputy Chief of Staff for Operations (T)

Terrell Halaska, Special Assistant to the President for Domestic Policy

IV. PRESS PLAN

Press Pool

V. SEQUENCE OF EVENTS

- You arrive at Spring Avenue and are greeted by Judy Memberg.
- You and Judy proceed to 67 Spring Avenue and are greeted by Pearl Cerdan.
- You, Judy, and Pearl proceed inside Pearl's home, and Pearl gives you and Judy a tour of the first floor of her home.

Note: Upon entering Pearl's home, you will meet her four children who live with her: Samir (17), Syherah (15), Sule (12), and Saida (3). (Pearl has two other children who do not live with her.) Your tour will include the living room/dining room area and the kitchen.

- Upon completion of the tour, you, Judy, Pearl, and Pearl's children gather on Pearl's front porch for a brief discussion.

Note: The pool will cover your entrance and discussion on Pearl's front porch.

- You conclude visit and depart en route to the Main Line YMCA.

VI. REMARKS

None

VII. ATTACHMENTS

Floor Plan of Pearl Cerdan's home
Background Information on Tour Participants

BACKGROUND INFORMATION ON TOUR PARTICIPANTS

Judy Memberg [MEM-berg], Executive Director, Genesis Housing Corporation (Norristown, Pennsylvania) (will lead tour)

- Judy is the Co-Founder of Genesis Housing Corporation and has served as its Executive Director since 1995.
- She is responsible for all aspects of administration for Genesis including designing programs, writing grant proposals, administering grants, record keeping, coordinating programs, and overseeing implementation of projects.
- She is also the Chairperson of the Montgomery County Partners for Home Ownership, an organization dedicated to increasing the awareness of the low- and moderate-income population of the availability of loan, grant, and counseling programs.
- TBD personal information

Pearl Cerdan, First-time Homebuyer (Ardmore, Pennsylvania)

- Pearl moved into her home on Spring Avenue in December 2003.
- Pearl received housing counseling from Genesis Housing Corporation, and after nine months of counseling, she purchased her Spring Avenue home.
- Pearl works as a certified nursing assistant for Montgomery County, Pennsylvania, where she provides assisted living help to seniors.
- She is separated and has six children, four of whom live with her at home: Samir (17), Syherah (15), Sule (12), and Saida (3).
- Pearl is happy to be part of this neighborhood because it is a good place to raise her children.