

Living a dream

■ Program provides mortgages for people with disabilities

They're home. Two Staten Island families who never dreamt they could buy their own homes are ready to throw housewarming parties, thanks to a new low-interest mortgage program for people with disabilities.

"I have a little disability, but I'm not really stupid... I could run a household," said 50-year-old Alice Catalano, who recently moved into a modest two-bedroom home in South Beach. She raised two sons as a single mother, moving around to various apartments in neighborhoods where drug traffic and other criminal activities were always around the corner.

"This is my last place," she said, sitting on her living-room couch. "I'm not moving no more. This is it. I really like this place. I like having my own home."

"It's nice, it's real nice," said Veronica Davis, 30, who recently closed on a West Brighton condominium with her husband Quentin, 31. They had been renting the apartment for three years and are thrilled to now be paying a mortgage on it.

"I just want the best for my kids," Davis said. His boys, 7-year-old Michael and 4-year-old Kenny, love playing in nearby Clove Lakes Park after school.

"This area's nice," their father said. "It's good for my kids. Now I have something to leave my sons."

Ms. Catalano and Veronica and Quentin Davis all have developmental disabilities, which previously could have precluded them from even being considered for a mortgage.

Now they are among the first home buyers selected for the pilot New York State Home of Your Own Program. Through State of New York Mortgage



**LAURA
BRUNO**

**ABOUT
STATEN ISLAND**

Agency (SONYMA) financing, qualified first-time home buyers can receive a 30-year mortgage with no down payment and only 4 percent interest. They must be referred by the state Office

The Davis family pauses in their West Brighton condominium. From the left are Quentin, Veronica, 4-year-old Kenny and 7-year-old Michael.

ADVANCE PHOTO
■ JAN SOMMA

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