

# Profile: Charles Brown



Charles Brown is an Ithaca native with as many stories under his belt as years behind him. He grew up with his parents in his family home, but as he matured, the housing market quickly became what so many in the Ithaca area have experienced in recent decades: expensive to the point that it's inaccessible, even for people who have lived their entire lives there.

As such, he never bought a home. And in 2016, he watched—helpless to do anything about it—as his family home was sold. “That’s when I realized I’d been renting for a long time and I wanted to make sure my kids knew it is possible for me to do this,” Brown explains.

He had decided to pursue buying his first home. But with a low credit score, life-threatening illness, and a period of incarceration in his past, there were several points at which he worried this dream may never become a reality. His brother challenged him to spend a year working on his credit and researching what it would take to buy a house, which led to a series of realizations about just how dangerous the world of mainstream, predatory lenders can be. “I was uneducated about it, and I was looking at high-interest loans that would take me forever to pay off,” he says. He even went to a few local banks that seemed like good prospects but after months of back and forth, ended with denial after denial.

Finally, he went to Alternatives to follow up on an online application he’d completed. This led him into a process that helped increase his credit score by almost 100 points, and a fruitful pursuit of homeownership that resulted in a closing on a property in October of 2024. It was the third house he looked at and he was immediately sure it was the right one. “When [the realtor] took me out on that third one, bam—I fell in love with the house,” he says. “It needs some work, sure. But it’s a nice old house.” And the best part was, Alternatives was able to help him arrange a mortgage payment of less than half what he was paying in rent.

On the first night he owned the house, Brown says he plugged in his TV, set up his bed, cracked open a drink, and just tried to take it all in. “My feeling was I was just so relieved,” he says. “Relief was what I felt, though. Big time relief, man. I mean, I still walk through the house today and I’m like ‘am I in someone else’s house?’”

After a years-long process of financial recovery and home purchase, Brown says the key that unlocked the whole situation for him was education. “What I would tell someone to do is to try and get educated as much as you can about the process, and find out what your situation is,” he says. And he credits Alternatives and the team there for being a resource that helped him get that education. Now, his children—also renters—can look at him and see that the cycle that prevented homeownership is officially broken.