

“Pursue a goal, stick to it, and with persistence you will achieve it,” shares Linda. “I had no idea that such a program like LaCasa’s IDA program even existed. If my pastor had not known about the program I would not be a home owner today.”

Living on limited disability income, along with her sewing income from the church, Linda shares that what she learned from the Financial Literacy and Homeownership classes made a huge impact on her. She began carefully identifying where she was spending her money. But she didn’t stop there. Wanting her spending to match her life goals, she created a budget and stuck to it. Monthly she set aside her IDA savings, sometimes with great difficulty. A month-long hospitalization, other illnesses, and “life surprises” were obstacles to overcome. Yet she persisted. Not only did she save her full monthly matches but she also saved into another account, thus having additional money to apply as her down payment. Linda took to heart the realization that she would not have a landlord to do her repairs. She would need to set aside money for all the demands of being a home owner. In fact, now as a home owner she has even set aside an extra monthly payment for “just in case.”

Surprises on her credit report were another challenge Linda faced. She had no idea that she had any debt. Information empowers one to make changes....and changes are what she made. She paid it all off!

Linda had her “perfect” house picked out. This house was one she talked about for months. When her time line for buying was slowed because of credit issues, there was concern it would sell. Yet she stuck to her work plan. The house then dropped in price; she was excited. Feeling that she would soon be ready to buy, Linda paid for a whole house inspection on her “perfect” house. It soon became apparent that the “perfect” house was not so perfect. In fact, it had major issues that could have ruined Linda financially.

Linda deeply appreciates the personal touch LaCasa offered to her. Having no car, and depending on others to get her to Goshen, she knew answers to her questions and concerns were only a phone call away. Taking each step, one by one, made her homeownership process doable and her goal attainable. She loved seeing the big picture, knowing what to expect. This gave her confidence and encouragement to stay the course.

Linda feels more people need to know about LaCasa programs, especially the IDA program. “Be more public,” she says. “People don’t know what they need to know to be successful homeowners. And they should not ‘rush in’ to buy.” Counseling, education, and as Linda puts it, “sticking to it,” will make successful home owners. Your donations to LaCasa brought Linda to where she is today, a happy, grateful homeowner.