

Meet Tonya

After not immediately qualifying for a Habitat Home, Tonya took the initiative to seek financial advice from our affiliate. She learned smart ways to lower her debts, how to advocate and negotiate for herself, and she also learned great tools for budgeting and saving for the future. These are normally things people learn while they are working through our program after being approved, but Tonya had a head start because of her initiative. She re-applied for Cape Fear Habitat's homeownership program and is relieved to see how this determination has paid off.

Today, Tonya is in line to build and own a house that will be built in the Blendin Meadows development on Daniel Boone Trail where Cape Fear Habitat is adding 27 hard-working families to the neighborhood.

Tonya has always had a dream to own her own home and is looking forward to having a home where her two daughters will have room to grow into their dreams. Tonya became their foster mom when her daughters were one and three. After fostering for four years, she was blessed to be able to adopt them as her own. Her girls have big dreams, one wants to become a scientist and the other wants to see the world as a flight attendant. Having a safe and affordable home will be the first step in helping the children reach their dreams.



Tonya's two older sons are excited too. Even though they are now grown and living out of the area, they are extremely supportive and proud of Tonya's participation on the Habitat program. Tonya is very passionate about the Habitat homeownership program and before being accepted into our program, attended six housewarmings to congratulate and encourage other homeowners as they receive their keys.

Tonya is ready to own a home and is looking forward to working with all of the strong women of the Cape Fear area

HOMEOWNERSHIP QUALIFICATIONS

NEED for adequate housing

- >One of the following
- >Currently living in overcrowded or unsafe conditions
- >Currently living in subsidized housing
- >Currently living in substandard housing or homeless
- >Housing expenses greater than 30% of income
- >Unable to get a home loan from any source

ABILITY to pay

- >Minimal debt
- >Income amount including wages, Social Security, Social Security disability, child support, other forms of reported income and all debt will be considered

WILLINGNESS to partner

- >Required monthly meetings with our credit and mortgage counselor to strengthen financial readiness
- >Demonstrated ability to make monthly payments
- >Sweat equity hours that are performed in various ways
- >Attendance at mandatory homeownership classes

RESIDENCY in Cape Fear area

- >Buyer of house must be a citizen or legal US resident
- >Must have lived or worked in the Cape Fear regional for at least one year