



Our journey really began about five and a half years ago. When Tony and I began dating I lived in a two bedroom apartment in income based housing with my daughter Harper. He lived with his brother and his brother's girlfriend in Country Acres. Fast forward to a little over a year later, we decided that we wanted to live together and we began looking around for a home to buy or even rent. We talked to a couple of lenders and were quickly disappointed and discouraged to find out that we did not qualify, due to our financial situation and our credit scores. Approximately a year after that we found out that we would be welcoming our son Silas into the world, at this time I was still living in the two bedroom apartment. Tony was renting a room from a friend and we began looking at rentals again. The market for rentals was slim pickings, our options were either too expensive, too small, and just an overall lack of options. We applied to a couple of rentals who ran credit checks and we still were rejected. I asked the housing commission at that point if we could move into a bigger apartment for lack of better options, but were told that we would have to be put on a list and could be waiting for up to two years after the birth of our son and that due to my husband's income rent would increase to an additional \$400 a month. At this point we were pretty hopeless when my brother and sister-in-law offered us the trailer in Country Acres that they were living in. Because they were moving and owned it, it would be inexpensive but there were major issues including a leaking roof and it was also a 2 bedroom. We moved in with the intent to save up some money, work on our credit and move out as soon as possible. After looking consistently at rentals and coming up with nothing still, I began researching other options and we had heard that Habitat for Humanity was accepting applications and we decided to apply. We were initially told that we were selected for the program and began the pre-approval process and we made contact with NMCAA and more specifically, Laura Porter, to begin the financial capability workshops and homebuyer education. We were asked at that time to meet for budget counseling, clean up some pre-existing debts and keep in contact with Habitat. After a board meeting we were called by the director of Wexford Habitat and told that due to some remaining credit issues that another family was selected for the home being

built. To say we were devastated is an understatement, however we continued our contact with NMCAA and began learning about ways to save money and improve our credit, even ways to reduce our existing debt. We met with Laura for budgeting and just kept working on our credit issues. Fast forward to fall 2015, we received another call from Habitat stating that the family that were going to be taking on the rehabbed home backed out and that if we wanted it we were in. At this time we made an appointment with Laura to fill out our paperwork for the IDA. We have learned a lot through our classes and received a lot of help and information individually from Laura as well. When we began this process with Habitat and NMCAA it seemed very unattainable and overwhelming, but as time went on we really began to enjoy working with Laura. We really began to embrace all of the tools that the classes provided us with. At time the journey has been tricky (timing/scheduling), stressful, and has really showed us how much we can balance, handle, and accomplish all in a relatively short amount of time. It also strengthened us as a couple and helped us learn a lot about our strengths and weaknesses and how to work better as a team. We are so unbelievably grateful for the opportunity that we have been given to provide a home for our family and for all the tools, help and support we were given to get where we are today. We are so close to the finish line we can almost taste it! We received our certificates today for completing the financial capabilities classes, it was bitter sweet because for the last 9 months this has become a large part of our lives. We will always be thankful to NMCAA for having the IDA program for families like ours, for all of the guidance, information, and especially to Laura Porter for steering us in the right direction. For telling us things we needed to know (even if we didn't want to hear them at the time), for prodding us along, giving us positive feedback, being flexible and understanding, sharing resources, laughs, sometimes tears, and listening to our grumblings, and for always trying to up her game and make the classes interesting, engaging, and educational. I hope to have continuing contact with this agency and will recommend this program to others in the future with similar situations to ours. I believe wholeheartedly in this organization and the continuing efforts to help the people in the community. We feel blessed to have been recommended to this program, it has made a huge positive impact on us and our future quality of life. On behalf of my family, I would like to express thanks from all of us for the opportunity to have been a part of this program and to finally be able to say that we are going to be homeowners!

Sincerely, Sara and Anthony Wiltfang