

## LaShonda Smith

Fall 2018



LaShonda Smith's doctor told her the mold in her apartment was causing her daughter to have severe allergies and upper respiratory issues and that they needed to move. The only option LaShonda had at the time was to move in with her cousin, who lived in a two-bedroom apartment. LaShonda and her youngest daughter share the couch and her daughter shares a room with another family member. LaShonda and her daughters effectively found themselves homeless because of the medical issues and living in very cramped quarters with extended family was not the best housing solution.

LaShonda has worked at a local printing company for five years. She has a strong reference from her former landlord as a quiet, friendly, responsible tenant. LaShonda has a good credit score and has demonstrated her ability to save money. But she does not have enough income to purchase a home through traditional mortgage channels, and the market rate for apartment rent is more expensive than owning a Habitat for Humanity home. LaShonda's daughter plans to go to college and LaShonda needs help getting her family in a stable living environment to better their lives. LaShonda applied for the Habitat homeownership program two years ago but she had too much debt to qualify. She has worked hard and managed her finances carefully, and today LaShonda is prepared to be a homeowner.

LaShonda will take homeownership classes to reinforce her financial foundation and she will work with her sponsors and volunteers building her home to earn a zero percent APR mortgage through Habitat's homeownership program. Her daughters are very excited to finally have their own bedrooms and LaShonda loves to cook and bake and can't wait to have her own kitchen.

"You will never know what it means to have this opportunity," LaShonda says smiling. "Thank you over and over again."

**AT A GLANCE:**

- LaShonda has two daughters and had to move from her apartment because the mold was causing her oldest daughter to have upper respiratory issues.
- LaShonda effectively found herself homeless and moved in with her cousin where she shares the couch with her youngest daughter.
- LaShonda has worked for a local printing company for five years and manages her finances responsibly.
- She applied for the Habitat homeownership program two years ago but had too much debt to be able to afford a mortgage. She worked hard and managed her finances responsibly. She is now ready to become a homeowner and longs for a place for her family to call home.