



Terry Pate & Family

After hearing about the Habitat homeownership program from family members, Terry, mother of three boys, decided to apply. While two of her sons are now living on their own, she and her youngest son, William, 15, live together in a small apartment. And while the area in which they reside looks really nice on the surface, at night the neighborhood seemingly transforms, and has become a virtual nightmare for Terry and her son. She remembers how quiet it used to be when she moved in 11 years ago, in comparison to the loud music and drug activity at present which increases once the sun vanishes at day's end. They feel unsafe in their current environment and long for a change of scenery. This drastic change provided her the motivation to apply three separate times before finally being accepted into the Habitat homeownership program.

Terry is a 13-year employee for Synchrony Financial, working as a customer service representative. She says she enjoys her job because it's flexible and she likes to help others. Terry would like to pursue a career as a paralegal once she secures a home for her son. William was diagnosed with ADHD (Attention Deficit Hyperactivity Disorder) at the age of 5. He has done well to overcome the challenges having ADHD presents. He likes participating in Spelling Bees, working with computers, playing basketball, music and video games. William wants to work in the area of law enforcement when he finishes school. Currently, he is a straight "A" student at Trotwood-Madison High School.

Terry says she has never lived in a home as an adult, only apartments. She has always dreamed of one day becoming a homeowner and not having to worry about an invasion of her privacy by landlords with routine inspections, noisy neighbors or a lack of living space. She was very excited about the 0% interest associated with Habitat homeownership program. Terry indicated she enjoyed the homeowner education classes. Money skills taught her how to budget and save, and nutrition classes taught her how to create healthy meals and stay on a budget while grocery shopping.

Terry said, "We can't wait for the opportunity to start paying a mortgage instead of paying rent."