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FAMILY STORY

ROBERT & CHASITY WOODY

Robert and Chasity Woody are first-time homebuyers in their early 30s. The Woody's have two beautiful daughters, Calie and Aria, ages 4 and 1, who love to play and didn't hesitate at all to invite us to play with them for a while.

Robert is a Navy combat veteran who served in Operation: Iraqi Freedom and worked on aircraft carriers. He now works in the corrections department at a prison in Buncombe County, North Carolina. Chasity is a stay-at-home mom; you can tell that she enjoys photography from the gorgeous prints of her children on the walls and that she is interested in astronomy from the telescope in the corner.

The Woody's were previously renting and the situation was awful. Their utility bills were \$300-\$400 dollars a month, rent was extremely high and their landlord would often let water and other utilities lapse. It was also cramped with their growing family in a small rental unit, so they knew that it was time to move forward.

They went to USDA for financing, and after completing homebuyer education, were approved for \$200,000. Robert said that they learned so much from homebuyer education that they felt much more prepared. While they had been approved for financing, they couldn't find an existing home to meet their needs, and housing prices were high (and still rising) in Asheville. At this point, their USDA representative mentioned our network member, Mountain Housing Opportunities, and the Woody's immediately set up an appointment to meet with MHO.

After meeting with Joe Quinlan and other MHO staff the family decided to purchase a new modular Next Step home in Mars Hill, about 20 minutes north of Asheville. The community, which overlooks Mars Hill University, has breathtaking scenery and a long walking loop.

Robert and Chasity enjoyed the process of buying a modular home with MHO. They loved being able to customize their home through choosing colors, textures and patterns. The family was on site frequently to watch the installation of their home and they moved in the day after the driveway was done. They had to walk their things into the home from the road because the drive wasn't set, but that's how anxious they were to start their new lives as homeowners.

Since moving in, they've seen utility bills no higher than \$80 a month and their mortgage payment is much lower than their previous rent. The money they're saving has allowed them to put funds aside for what matters most: like taking more family trips, saving for future education expenses, and ultimately to give their daughters a better life. The Woody's are a great example of how homeownership changes lives.