

Afghan Family Update

It's been awhile since you've heard from us and some wonderful things have been happening with the family. You may have heard that there was a housing problem which arose a few months ago when the family's landlord decided that he wanted to sell the house they were renting. At first, Sue Scott and Sue Davis (Family Partners) were looking for another rental, both in the city and county, that could accommodate this large family of ten at an affordable price.

However, after looking at options, they quickly realized that the home the family was renting was not only a good deal from a price perspective, but also allowed the children to be in what is considered to be the best public schools in the City. The house itself is solidly built and the family is comfortable with the area it is in and the school buses (when they're working...but that's another story) stop right by the house, allowing mother to watch the children get on and off the bus.

The landlord generously asked a price that was under the market as he had become invested in the family's welfare, too. With the help of real estate agents Margy Beggs and Emily Booker of our congregation, we were able to negotiate a contract.

And here's a wonderful piece of news...their credit rating was very, very good. Father has held his job for over two years and the Family Partners made sure that they got a credit card, paid it off every month and paid all of their bills on time. So they qualified for a loan amount for the house purchase without any co-signers. But, the goal was also to bring the price down from what they had been paying in rent as that amount was not sustainable. The goal has always been for the family to be self-sustaining as time went on and the reduction in monthly payments turned out to be \$350, which will go a long way towards helping them become self sufficient. Plus, they will have the mortgage interest deduction at tax time. And home ownership does not affect their benefits with WIC and SNAP...all things that the Family Partners considered before the home purchase.

But back to the down payment. The Family Partners pulled a group of 15 donors together who, within three days, raised not only a substantial down payment, but a small fund for house repairs which will cover some things that need immediate attention.

Can you believe it? Just a little over two years in this country and the family owns their own home! God is good, God is great!

Please consider donating to the Immigrant and Refugee Fund through Mission Commission. As there will be ongoing work that is needed on the house plus other needs that the family will undoubtedly have, your support is greatly appreciated and needed.

In Partnership,
Noreen Mayfield