

To whom it may concern,

3 years ago I wouldn't have thought I would be in a position to own a home until I got married and could rely on my spouse to provide more income to be able to buy a home and own one together. It was a stressful thought because I didn't want to have to rely on someone else and wait to be able to invest in my future, let alone what would happen if that relationship didn't work out and I couldn't afford the home we had bought, what if I never got married and ended up paying rent on someone else's home for the rest of my life. Every month I had the thought as I paid my rent that I was throwing money in the trash essentially to live, Paying someone else's equity and house payment.

It wasn't until I heard about the Ida program through CASA my mindset started getting more hopeful. I knew that to gain entrance into the program I needed to take a money managing class, I thought it would be boring and something I didn't want to spend a Saturday doing but when I actually took the class and learned about interest and budgeting it only provided more fuel to the fire of me wanting to get my own assets and equity building and start saving my money. The class was taught by a down to earth woman named Claudine who was able to relate her lesson to her own journey in life which made it relatable and realistic to those who were taking it. After I completed the class, I got on the wait list for the Vida program and was able to start the program and begin my journey to start saving for my future.

This program put me in the right mindset. It made owning land of my own a realistic journey and over the 2 year saving period, I met with a USDA loan specialist who broke down the numbers and took a first time homebuyer class which also taught me about the expenses that come with closing on and owning a home and as the days passed on, the far-fetched all-American dream for a young single girl became a reality. I saved two thousand dollars and the VIDA funding that went along with it cleaned up the loose ends of my dream. It paid for the home inspection, Well inspection, septic test, appraisal and other closing costs. More importantly it put me in the right mindset. It let me focus on a more goal oriented way of life. The support of the program and the staff running it made my dreams a reality. I am a young single American woman and I am a homeowner. I am someone who takes pride in my land and my home, someone who positively contributes to society and has something to show for it. I am building my own equity not somebody else's. I didn't need a husband or a marriage to accomplish homeownership. I just needed a supportive community and a good program to put it into perspective.

I am thankful for public servants who continue to inform others like me and I am thankful for a program like CASA and the IDA program that lifts others up by making something that seems impossible, achievable. I fully support programs like this because it helps people become successful contributing members of society. I am now a property tax paying citizen and this also has led me to pay attention to how I vote and where I choose to support my tax dollars going. I will continue to preach how much this program means for a community like this because so many people don't know their potential like I didn't. People deserve more, they deserve to feel like they are worth something, that every penny they save matters and can go toward something bigger than their daily spending, and that is why I support the IDA program and CASA of Linn and Benton counties.

Thank you,

-Karlie McCubbins