

### Meet Ronnie, a retired veteran.



Ronnie is a resident at Lennox Chase, a DHIC community in Raleigh, NC that was developed in 2003 with a mix of public and private support and funding from NeighborWorks America. Ronnie, now age 55, earned a Bachelor's Degree in Speech Pathology and Audiology from Shaw University and later enlisted in the Army. He served in the Gulf War, Korea, and the 82nd Airborne Division at Fort Bragg. After seven years of service, he was honorably discharged in 1991.



After retiring from the Army, he opened and managed a successful restaurant until his health failed due to a chronic disease and need for a kidney transplant. He was no longer able to work and lost everything, including his home.

While battling this debilitating disease, Ronnie moved into a homeless shelter and started receiving Social Security benefits. However, his Social Security income was not nearly enough to cover the cost of market rate rent and the mounting debt he incurred from expenses related to his chronic illness.

Ronnie said his life began to turn around when he moved into Lennox Chase in 2011, a supportive housing community that was developed to provide safe, affordable, and stable housing opportunities for individuals, like Ronnie, who need a new start.



Ronnie's health continued to decline and in 2015, Ronnie lost both of his legs due to complications related to his disease. However, because he was a resident at Lennox, he was able to maintain his dialysis treatment until he received a kidney transplant in December 2016.

Ronnie credits the success of rebuilding his life to finding an *affordable place to call home*. He said if he did not have a safe, clean and stable environment to live, he would not be alive today.

"I am a proud man who has always had the ability to care for myself, and I am thankful for a place like Lennox Chase," said Ronnie.

Ronnie is now a Peer Educator for patients at the Dialysis Center, where he visited prior to his kidney transplant.

***"While serving in the Army I risked my life for my country, and now my country literally saved my life by providing me the opportunity to live in affordable housing."***

## Meet Deborah, a single mother of two.



*(pictured left T to B: Deborah's daughters at ages 8 and 9; Deborah's daughters at ages 16 and 17; Deborah and her daughters had coordinates to home tattooed on their wrists)*

When Deborah graduated from college, she married and settled in Raleigh with the intention of starting a family. Deborah had her first child during the first year and her second shortly after. She felt she had it all.

However, there was a problem. Deborah ignored her husband's drinking, and began making excuses to her

family for why he could not keep a steady job. As her husband's drinking problem continued to grow, so did their financial problems. By their fourth year of marriage, her husband began abusing drugs. As a result, Deborah ended up losing everything she worked so hard for.



Deborah wanted more for her life and more for her daughters. So she decided to leave. Deborah's marriage left her with mounting debt: car repossessions, several evictions, and poor credit. She eventually had to file for bankruptcy.



Deborah and her two girls lived with friends and family, and rented in unsafe neighborhoods for many years to follow. Deborah was getting by, but not getting ahead, and she felt her life would never change. She recognized that her now teenage daughters needed a stable home. She said, "When my daughters go off to college, I want them to have a consistent place to come home to in the summers and on the weekends."

A friend referred Deborah to DHIC where she began working with a homeownership counselor who helped Deborah craft a plan to rebuild her credit and savings, and to settle all outstanding debts. After a year of working with the DHIC Homeownership Center, Deborah purchased her first home.

"If it weren't for DHIC, I would not have believed owning a home would even be a possibility for me," Deborah responded. "Having the constant support of my homeownership counselor at every step of the way made the absolute difference!"

Deborah sent her daughters off to college with a special gift: in both of their dorm rooms hangs a framed picture of the coordinates to their home in Wake County, all made possible by Deborah's hard work and commitment and the continued support of DHIC's Homeownership Center.