

COMING HOME



“... IT FELT LIKE FREEDOM AND STABILITY.”

Like most ‘boomerang kids,’ Monica Marrone left her hometown of North Platte after graduating high school in 1995. She went on an adventure to experience life in other locations throughout the United States. Her interior design and decorating career took her to Texas, Florida, Oregon, and Georgia.

When Monica’s daughter’s father passed away, this life transition caused Monica to begin thinking about the future she could provide for her daughter. “I want to be able to create generational wealth for my daughter’s future, and that just wasn’t going to happen while renting in big cities,” she added. She couldn’t purchase a home in the cities where they have lived. “We rented, and rents were high, and there wasn’t room to save for a house. And high rent creates a high debt-to-income ratio, making home ownership out of reach,” said Monica.

Monica wanted to give her daughter a different experience when she approached her teenage years. It was time to live where you could safely walk the town streets, neighbors were friendly, and family was nearby. A career opportunity presented itself with the hospital gift shop, and Monica decided it was time to return home.

Monica and her daughter could move into her parent’s home for six months while she looked for housing and could save for a downpayment on a home of their own. “I could not have done this without the support of family,” Monica said. She searched the realtor sites to find the right home and viewed several available homes in person.

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One of the houses listed was a new build offered by Lincoln County Community Development Corporation (LCCDC), a nonprofit organization dedicated to providing affordable housing to qualified families.

Monica passed over the listing several times as the house didn't seem like her style, but eventually decided to see it in person. Upon viewing the home, she found her experience was much different than expected. The house glowed with warm light from its multiple windows and patio door, and Monica felt like this was home. Monica's daughter had the same feeling as she said, "Mom, this is the one!"

Monica's realtor said she needed to qualify for the home to take that next step. Not knowing that the house was for low-income, first-time home buyers, she would need to ensure she qualified for the program. After meeting the Federal Income Guidelines and taking a Homebuyer Education course, Monica qualified to purchase the home.

When asked about her first night in her home, Monica beamed and said, "It was amazing. It felt like freedom and stability." She mentioned that her daughter said, "Mom, this is the best thing ever. I love this house."

While moving in, two of Monica's neighbors came over and asked if they could help. Having great neighbors, walking her dog in a safe neighborhood, and being close to her daughter's school are all benefits. According to Monica, "Life seems simple and easy now, and I have a sense of community here in North Platte."

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THROUGH LCCDC AND WITH NEBRASKA AFFORDABLE TRUST FUNDS, MONICA EMBARKED ON THE JOURNEY TO BUILD HER HOME. SHE ALSO RECEIVED \$10,000 IN DOWNPAYMENT ASSISTANCE, EMPOWERING HER TO ACHIEVE HER DREAM OF HOMEOWNERSHIP.

LINCOLN COUNTY COMMUNITY DEVELOPMENT IS CURRENTLY CONSTRUCTING ANOTHER AFFORDABLE HOME. YOUR INCOME MUST BE BELOW 120% OF THE AREA MEDIAN INCOME (AMI) TO APPLY.

PLEASE CALL US TO COMPLETE AN APPLICATION. 308-534-5095