



Putting to good use what she's learned

Spend a little time with Asia Wallace and you quickly deduce that the rooms in her house would never be painted beige. She lives life with so much enthusiasm that her home's rooms would have to be painted a bright rainbow of yellow, turquoise, peach and more. The very fact that she owns a home today is a testament to her positive attitude and strength of determination.

Eight years ago, Asia was living in Germantown, a neighborhood in Philadelphia, with her two children, and she sought to escape an abusive relationship. She decided to start her life over in Scranton, hoping for a fresh start for herself and a better life for her children.

Initially, they were living in Section 8 housing. But over time, Asia got better-paying jobs and was able to move into a market-rate apartment. Things were on the upswing, until her landlord told her he wanted her unit for his son, who was moving back to the area. She decided then that she needed to buy her own home.



Chino, Asia and Alaysia.

"I wanted my children to have a place to call home—their home, so they're not moving in another two or three years after the lease is up," Asia recalls. "I wanted us to have a place to call our own."

Counseling helped Asia make a better-informed homebuying decision

Asia wasn't sure where to start. But she got the help she needed from NeighborWorks Northeastern Pennsylvania, which offers an online, self-study course for renters who want to become homeowners. Housing counseling by agencies like NeighborWorks NEPA is funded, in part, with support from PHFA.

"The course just broke it down, like how a mortgage works," Asia explains. "It taught me a lot, too, about how you have to get your credit together. They made it so easy to understand.

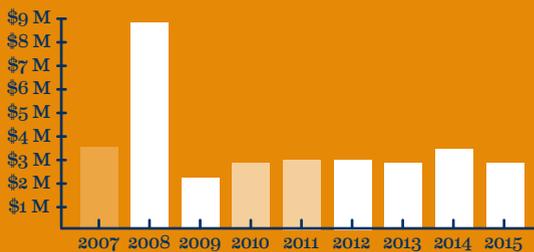
"I took the classes online, so it was on my own time and at my own pace. I loved how it had so much information, and it all made sense.

"At NeighborWorks, they educated me on how to become a homebuyer. Plus, they were friendly, too," Asia smiles. "I'm forever grateful to NeighborWorks because they inspired me to not only get my own home with their help, but now I want to help other people become homeowners."

Asia has since become a realtor and notary in Lackawanna County, making good on her promise.

She and her children now live in their dream home, with a nice yard, on the corner of their street. She's painted the rooms the bright colors she loves, and some day, she hopes, they'll even add some turquoise shutters.

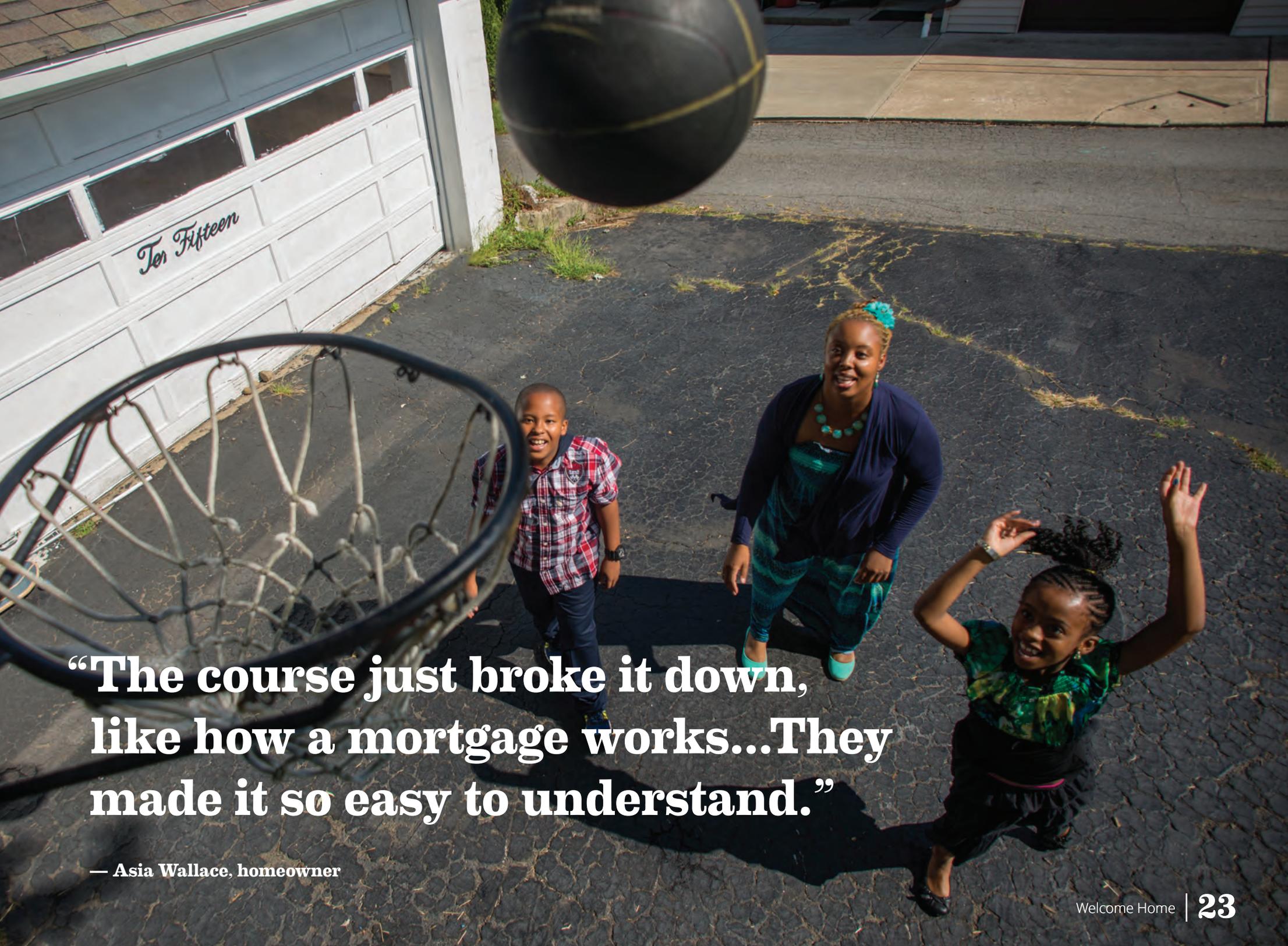
FUNDING FOR COUNSELING



● Top funding ● 2nd highest ● 3rd highest

PHFA has consistently been at the top, or near the top, of state housing agencies awarded funding through NeighborWorks America to provide foreclosure counseling for Pennsylvania homeowners.

[more ▶](#)



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— Asia Wallace, homeowner

Asia credits the staff from NeighborWorks Northeastern Pennsylvania with educating her about the homebuying process. Shown during a visit at Asia's house are Ellen Holden (middle) and Chad Pettus, both with NeighborWorks.

Asia's vibrant personality is reflected in each of the home's brightly painted rooms. 🏠

