

A MILLENNIAL ON THE MOVE



Christine and her husband Steven outside their home in Temple, near Reading.

+ WHEN:

Spring 2011.

+ WHO:

Christine Vega-Perez, who at the time was 23 and single.

A graduate of Bloomsburg University and a registered nurse, Christine found employment in Reading. At first, she lived with her parents in Bethlehem and made the daily commute to work. But before long, she started looking for her own place closer to her job.

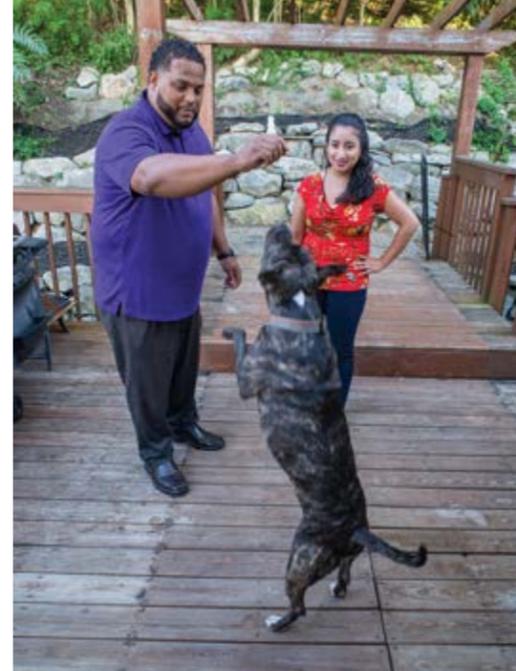
+ WHERE:

She was raised in the Lehigh Valley.

+ WHAT:

Fresh out of college, Christine initially assumed she would rent her first place because buying a home was simply out of reach. But her dad encouraged her to explore the housing market, prompting her to do more research.

Christine connected with Jeff Martin, a real estate agent with Century 21. He encouraged her to take a free homebuyer course offered through Neighborhood Housing Services of Greater Berks, which is supported, in part, by PHFA. Then he helped her by providing lists of available homes in her target neighborhoods. He also told her about the affordable mortgages available from PHFA. Christine got pre-approved through Fulton Mortgage, a PHFA-approved lender.



Christine and Steven have a large back deck where they often relax with their dog Apollo, who is always eager to play. The house has proven to be the perfect place for entertaining with family and friends, or for just the two of them to unwind and enjoy time together.

+ OUTCOME:

Since she worked second shift, Christine could spend a few days each week with Jeff visiting homes that were on the market. She looked at more than 35 homes over the course of a month. When she found her dream home in Temple, just outside Reading, she knew it right away. After closing, she invited friends and family to help her move in during the Memorial Day weekend, and within a day her furniture and belongings were all in place. She was home.

“It was an awesome day,” she says, smiling proudly. “It felt surreal that I’m living in my own house. This is something I own. This is mine.”

Since becoming a homeowner, Christine has achieved a few other milestones. She married Steven Perez in 2015 and met his family on their honeymoon in the Dominican Republic. They added a dog to the family, Apollo, a brindle pit bull. Plus she completed her master’s degree and is now a certified rehabilitation registered nurse.

A key advantage of her affordable PHFA home loan is that it doesn’t constrain her finances, so she can pursue other life goals.

Her advice for others: “I think the main thing is, don’t think of owning a home as a far-fetched dream, because it really can be a reality.

“I have my student loans. I have my undergraduate and now my graduate student loans that I’m currently paying, as well. So homeownership is possible.”



“WHEN I WAS LOOKING AT APARTMENTS, I REALIZED THAT BUYING A HOUSE WAS THE SMARTER CHOICE FINANCIALLY.”

—Christine Vega-Perez, who became a homeowner at age 23