

Featured Resident Story: Deborah



For Deborah, living in affordable housing has been an opportunity to remake her life and achieve many accomplishments. The 61-year-old resident of Del Sol Apartments in San Diego is a shining example of the successes that can result for individuals and families once they no longer have to pay most of their income in order to have a roof over their heads.

Deborah, who works as a hairdresser, spent many years in less-than-ideal living situations because she did not make enough money to pay for a place of her own for her and her son, Javier. The single mom says, “Before moving to Del Sol Apartments, we had to live with roommates for a long time because we could not afford to pay the rent, which brought me and my son a lot of problems and stress.”

In response to the turmoil caused by her housing environment, Deborah began looking for affordable housing through the San Diego Housing Commission. She learned about Wakeland Housing and Development Corporation’s Del Sol Apartments, applied and, after approval, she and Javier moved in in October 2011.

Deborah says, “From the moment I came to live in Del Sol, my life and my son’s life changed completely. I could feel the tranquility of living in an apartment without having to share with other people. Finally, we could have privacy and a beautiful place to call

Finally, we could have privacy and a beautiful place to call HOME! And this was possible thanks to Wakeland.”

In August 2012, Deborah began participating in the Creating Opportunities for Resident Enrichment program (CORE), a specialized division of Wakeland’s resident services that focuses on financial literacy, professional development and job search assistance. This program has been the spark that ignited Deborah’s interest in many life-changing opportunities, from improving her finances to becoming a U.S. citizen.

When she first came to CORE, her first priority was improving her credit. Deborah began meeting regularly with CORE program staff for one-on-one counseling for credit repair and learned how to pull her credit report, read it and fix it. Through this effort, she was able to pay off her debts and improved her credit score by 67 points. She also participated in two rounds of financial literacy/bank savings match programs in 2014 and 2016 that helped her build up a nest egg of \$1200. Deborah kept saving over the years and last year she was able to purchase a Honda CRV – in cash! Her son, Javier, was old enough to participate in the 2016 bank savings program and saved enough to buy a car so he could drive to his college classes.

Deborah has faced other challenges but found opportunities while living in affordable housing.



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A few years ago, she suffered an injury that prevented her from working as a hairdresser, so she also worked with CORE staff to expand her job opportunities. Deborah enrolled at Southwestern College to improve her English proficiency, which helped her get a job with the County of San Diego as an In-Home Health Services caregiver until she recovered and could return to the hairdressing profession.

Currently, Deborah continues to strive to improve every day. She attends regular ESL classes through Del Sol's onsite resident services programs and comes in for any other interest she has – whether it's workforce development, financial coaching or computer skills. She has had many other successes, including learning how to navigate the complex process of tax preparation through the Myfreetaxes.com workshops held at Del Sol. In fact, this spring she will prepare her income tax returns on her own for the second year in a row.

"I feel proud to live in Del Sol apartments," Deborah says. "Living here has made a real difference for me and my family."

"Having a low-cost rent has brought me and my family peace of mind."

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Deborah

