

Generational Wealth Begins at Home

The Nuguyen* family always worked hard and tried to save to buy a fair market home, but it always seemed that they could never get ahead. Mr. Nuguyen worked long hours as a deck hand on a local shrimp boat while his wife cared for the children. He provided for his family from the time they settled in Savannah. Mr. and Mrs. Nuguyen managed to raise their two children- Stacey* and Michael*- on their modest income, but they always had higher aspirations. They wanted to leave something for them- a home.

After years of renting, the Nuguyens decided to apply to become Habitat home owners. The Nuguyens were selected and began their journey. Stacey and Michael, their adult children, were able to give back to their parents by working on the site, building their house, together. The Nuguyens purchased their completed home with a zero percent interest 30-year loan.

A decade later, Michael, their eldest child, purchased a fair market home of his own. The value of home ownership, the dream of becoming a taxpayer, was instilled in Michael during the build. Mr. and Mrs. Nuguyen are thankful that they were given the opportunity to become homeowners which established a legacy for their children. Michael's purchase of a fair market home is an example of how Habitat can lift families out of generational poverty to fulfill the American Dream of owning a home. We can rest assured that the cycle of poverty was broken within this family.

**name changed to maintain privacy*