

## Cindy Cover

### Dream to Reality

Cindy Cover has a quiet demeanor and a sparkling smile. “Before I came to Tabor, I was only dreaming of purchasing a home, now it is a reality.”

Cindy dreamed of owning a home for 6 years, taking the LHOP (Lancaster Housing Opportunities Partnership) classes twice. A single mom of 2 teenagers and working as a waitress, she felt she did not have the income to afford her own home and thought her goal might be impossible.

She was paying off a total of \$13,000 of debt through CCCS of Western PA when she heard about Tabor’s Family Savings Account (FSA) program [now **Matched Savings Accounts**] that provides a dollar for dollar match up to \$2,000 on money saved over a period of one to two years for a specified asset. She joined FSA in 2002, and taking the classes on bank products and budgeting, learned to use her income wisely.

After paying off her debts and completing the FSA program, Cindy began Tabor’s STEPS Pre-purchase program [now **First-Time Homebuyer Services**] to become homebuyer-ready. Cindy says pre-purchase counselor, Sharon Hinkle, gave her the support and encouragement she needed. “Sharon showed me a light at the end of the tunnel.”

In February, Cindy closed on a 3-bedroom townhouse with a finished basement, garage and deck and moved in April. She knows she can stay on the right track because her work with FSA and STEPS taught her to save for what she wants – to be patient and stay positive.

Sharon reports, “Cindy was the ideal client. She was very independent and did everything I told her to do on her own. She was determined to get a home of her own for her children.” Cindy says she wouldn’t be anywhere without Tabor; but Tabor counselors know that the client’s strength and determination are the main ingredients for turning dreams into reality.