

Homeowner Success Story – The Garcia Family, Chula Vista, CA



For the Garcia family, owning a home had always been a goal, but previous market conditions made it unaffordable. Marcelino Garcia and his wife Vanessa have been married for 10 years, and they have a seven year old daughter, Maria, and two year old son, Diego.

In January 2009, the Garcia family discovered through Community HousingWorks that the City of Chula Vista had a down payment assistance program available to help families purchase a home.

After qualifying for the program, they started the search for their new home with the assistance of their real estate agent, Christine Merchant of Re-Max Associates. With time and effort, the Garcia family was ready to move into their new home within three months. "We're thankful for everyone who was involved in the process," said Marcelino.

Being new homeowners has flooded Marcelino and Vanessa with many emotions, including pride, happiness and satisfaction.

They realize that they have made a long term commitment not only with their lenders, but also with the Chula Vista community. However, they are eager to meet the challenges of new homeownership. With careful financial planning, they are committed to making future payments on their 30-year mortgage. "Social responsibility is important to us," said Marcelino. "We want to make our new community a better place to live by promoting family values."