

## ***2014 Habitat Families***

### **The Head Family**

My name is Putasha Head. I was born and raised in Harford County. I have four children; my oldest is 19, my twin sons are 16, and my other daughter is 12. They are my everything and everything I do is for them.

Five years ago, I left the comfort of my home and moved to Aberdeen, to a bigger place in a better neighborhood. The home I moved into had many problems and I didn't see any way out. I never thought that I could ever own a home because my credit wasn't good enough and I couldn't afford a mortgage.

I first heard of Habitat for Humanity Susquehanna's homeownership program through a friend of mine and I thought it was a great program, but that I would never qualify. Then, I actually saw a Habitat home being built in my neighborhood and I thought to myself, "one day, I will be able to get a home for my children." I decided to go ahead and apply anyway

I was so pleased with how pleasant everyone has been throughout this process and I am so thankful to Habitat for providing me with the opportunity to purchase a safe and stable home for my children.

## *The Naulty Family Story*

My name is Heather Naulty. I am the proud mother of two beautiful children. My daughter, Nakayla, is 9 years-old and my son Kamryn is 7 years-old.

I have been raising them on my own since their father left when my son was a baby. I had a good job and we lived in a nice home in a nice neighborhood. When the economy took a turn for the worst, we were impacted directly and became financially devastated. I lost my job and within weeks we were notified that the house we had been renting was going to foreclosure and we were forced to leave. With no job, and no laws in place yet to protect our rights as tenants, we had nowhere to go and were faced with the reality of homelessness.

I called on my family for help and my mother and stepfather answered the call. They opened their home to us and we moved into their basement. I continued my job search, but competition was high and options low, and I began to think I was on a road to nowhere. That's when I made the decision to go back to school. I made this decision not just for myself but to open doors for my family in the future. I met with my family and they supported my decision one hundred percent.

It has been nearly 4 years now and I have become a Certified Massage Therapist and received my Associates Degree in Business Management. Having my children present to watch me walk across the stage to receive my degree was the best feeling. It would not have been possible without the support of my family, friends and God. I will begin working towards my Bachelors at the University of Maryland this fall.



Even with my success in school, and having gone back to work full time, the dream of homeownership was something I had come to believe would always be just a dream. My credit was horrible, and raising two kids on one income, it was hard enough just to get by much less get ahead. Then, I learned about Habitat for Humanity. I had heard of them in the past, but did not know they were so close to the community. I did more research and learned of all the great things they were doing right here in our community and all the families they have helped. I attended orientation and was immediately discouraged because of my credit history, but I knew I needed to buckle down and focus because in the end it would be worth it. I worked closely with their credit counseling organization and the results were phenomenal. I could not believe all my hard work and dedication really made a difference!

Now I am faced with the reality that I CAN be a homeowner. I cannot wait to get started on the next step and know that it will be a valuable lesson for my children. My kids have watched me struggle, face challenges and conquer what I thought was impossible. I want to not only teach them the importance of dedication and hard work, but to lead them by example showing them that if you put forth the hard work and effort your dreams can come true. I think this organization, the people who work for Habitat, and the much appreciated volunteers are amazing because without them, this would not be possible. They are helping make dreams come true!

## Montalvo Family Story

I firmly believe that family is an important part and center of my life. My family consists of my two daughters, their husbands and four beautiful grand-children (two girls and two boys).



I had moved to Maryland with the dream of becoming a home owner; but after moving, my relationship of twenty years started to become abusive. I escaped and saved the self in me that remained. I fought back but found myself without a home alone and facing what I thought was the dissolution of my family. The abusive relationship ended and my family stood by my side through the whole ordeal, providing the support and love that helped me deal with everything that life threw at me. God Almighty protected and guided me and my family.

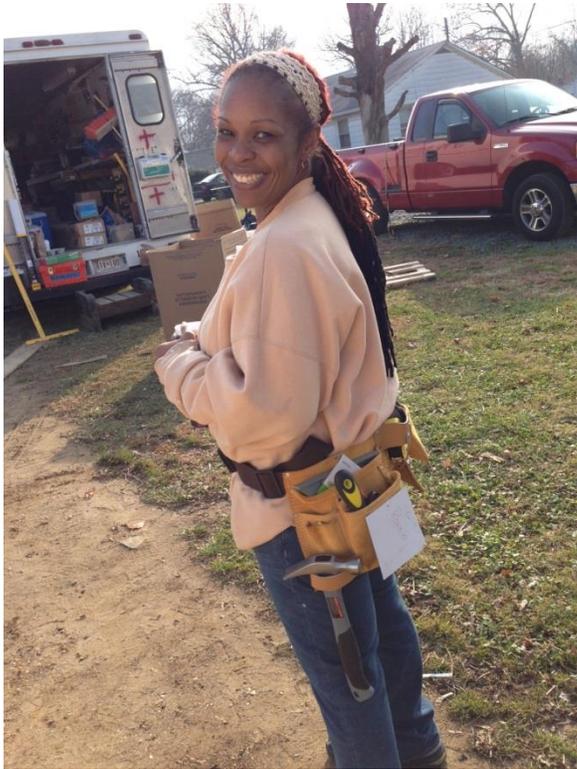
I found out about Habitat while living in New York City. I saw a group building homes in a parcel next to an elementary school, which was on a corner where drugs were sold. They had a sign up that read "Habitat." I thought it was just another city construction company. The homes they built were such an improvement to that area, and it made a difference to all those that lived there; the homes were a beautiful addition next to the school.

After I moved to Maryland, I overheard a family at my church talk about how Habitat was helping them to obtain a home so they could leave the decaying place where they lived with their children. Everyone at church was happy and praying for them, and happier when they finally got their home. When I found myself living in an unsafe and crowded environment that affected my health, I reached out to Habitat for help. I felt that I might not have a chance because there were many families with children that needed Habitat's help even more. What is one person's need compared to those of a family with little ones? But, I still applied with HOPE AND PRAYERS.

It was just a couple of days before Mother's Day when I received a call from Debbie telling me I WAS APPROVED! I couldn't move, but I cried and gave God thanks for Habitat. A big load was lifted off my shoulders. Now, not only do I have a strong and beautiful loving family, but I now have a new path toward a new beginning, new hopes, new dreams, and a HOME I will call my own. AWESOME! It was the best Mothers' Day gift, beside my girls, that I ever received. My family is ecstatic, filled with gratitude and waiting for the moment I can take all my things out of storage.

During the time I was confronting an uncertain and abusive life, my daughters brought me a door for the front of the house I lived in. I placed the door in storage, but not before praying and declaring in my LORD JESUS' name that this door was for the HOUSE God would give me. I have been declaring and praying "*I have the door and God will provide the house; my petitions will be answered in Jesus' name and God's will*". My biggest goal is to open this door in my new home, and to fill up the home not just with furniture, but with love, laughter and dreams. Seeing my family grow and forge new memories in this home will provide a daily reminder that my prayers were answered.

## The Stocks Family



Hello, my name is Veronica Stocks, but I normally go by Roni. I am 38 years-old and the single mother of a wonderful 15 year-old son, Raysheon Jones. I am a proud veteran of the Air Force. I served 4 years at Lackland Air Force base in San Antonio, Texas as a pharmacy technician. 18 years later, I still work as a certified pharmacy tech at a local hospital. I am the technician behind the scenes who makes all the I.V.'s and ensures the unit nurses have the medications needed to administer to the inpatients.

After my enlistment was up, I became pregnant. Immediately after giving birth, I moved to Aberdeen, Maryland to be near my family. Besides the family support in raising him alone, I felt it was important Raysheon had a positive male role model since his father was not active in his life. My father and three brothers easily filled that role.

When I first moved to Maryland, I had to live with my parents for two years until I was able to afford a small place on my own. Thank God for my family! Without them, I don't know what I would have done. I was not receiving child support and I barely made enough to buy diapers. At one point, I had to work two jobs, so my family happily watched Raysheon while I worked.

When I was finally able to move out, I decided to go to college. I strongly believe an education is important and will enable me to provide a better quality of life for my son. I also wanted to show my son anything is possible with hard work and dedication. I attended Harford Community College where I received my associate's degree in Paralegal Studies. I then went to the University of Baltimore as pre-law major. One day, I came across a veteran with certain needs and I was able to assist him. It was a wonderful feeling so I decided then and there law was not for me. After some research, I switched my major to social work and transferred to the University of Maryland Baltimore County. I graduated in 2010 with a major in social work and a minor in sociology. I plan to pursue my master's in social work next fall. With a master's degree, I will be able to be a mental health counselor to our veterans.

While I was attending school full time, I was living in an apartment I could barely afford. When it was time to renew my lease, the rent increased so I had to look for a less expensive place to live. I found a tiny place within my small price range in Havre de Grace. It was half of a duplex, but I did not plan to stay there long, so I took it. We had a small living room and a small kitchen. There was no dining room, so my son and I were never able to eat meals together. We either ate in the living room on trays or in our bedrooms. My son's room was so small, he could barely move around as he grew. His closet contained the washer and dryer so he did not have a large area for his clothes. Unfortunately, due to the lack of room, Raysheon was not able to have sleepovers unless they slept in the living room on the couch or floor. There was not enough room for more than one friend visiting at a time.

Our rooms were separated by a thin wall, so there was no privacy. In the hallway floor was our heating grate. We had to step over the grate to move room to room. During the winter, the heating grate was our only source of heat. It was an awful heating system. The back half of the apartment would be hot while the front half was freezing. Because of this, we had space heaters in the living room and kitchen. I had to share a water meter with my neighbor and the bill was split in half regardless of the amount. If my neighbor wasted water and my son and I did not, it did not matter. We had to pay half of the bill regardless of our usage.

I was required to pay \$50 for each repair to the apartment no matter what it was. When I first signed the lease, I thought the \$50 payment applied to the repair of any damage we may have caused. No, it applied to all repairs in

the old place. For example, our hot water heater kept breaking. It required 4 service calls at \$50 each. When my landlord finally decided to replace it, I was charged for its replacement. Unfortunately, the landlord bought one of poor quality so further repairs were needed. Between the water bills and repair costs, it was difficult to remain current in rent. My rent could be paid in full and on time, but if I had an additional charge for a repair bill, I was considered late and then charged a \$40 late payment fee. It was a difficult situation in which I was trapped. Moving to another place was not possible because the rent in other apartments was way beyond what I could afford.

One day, my mother and sister-in-law told me about Habitat for Humanity. I researched the program and thought it was wonderful, but did not think I would be approved. My mother encouraged me to apply so I did. My credit needed to be repaired so I worked with the wonderful credit counselor provided by Habitat. Once it was completed, I applied again and was approved! Habitat for Humanity matched me with a beautiful house in Aberdeen built by generous donors and volunteers. It was a perfect fit. Everything happened so quickly (thanks to the wonderful Debbie pushing for me behind the scenes) and the help of the great staff. I am so thankful I will own such a beautiful home. My son will have a proper home to enjoy. Raysheon will finally be able to have many friends visit and stay over. He will have the privacy a teenage boy should have. I am no longer stressed so we can enjoy time spent together. We will actually be able to sit down and have a proper dinner together in a real dining room. What may seem like such a small thing to some is a major event in our house. Words cannot express how happy we are! Thank you Habitat!

## The Walker Family



*Joycelyn Walker is a single woman who will soon move into a rehabbed Habitat home in Edgewood. This is her story:*

Having worked in New York with my company for a number of years, I relocated with them to Texas in 2002. Shortly thereafter, I married, and thought life would settle into a sweet routine. Almost immediately my husband began abusing me...mentally, emotionally and physically. It was a nightmare. I never saw any of the money he claimed to be making and I found myself having to manage the debt that we had alone. We had purchased a home together that we qualified for based on our combined income and I had to take on two jobs to maintain payments.

In 2005, he was involved in a bar room shooting accident where he received four gunshot wounds to the chest. He was not expected to live and was in a coma for a month. When he came out of the coma, he had extensive rehabilitation for three months. I stayed with him to nurse and support him through this tragedy and also became hopeful that he would come through the ordeal a different person.

Sadly, as he gained strength, the abuse began again. I realized that things were never going to change and that for my safety and my life, I needed to leave. I left the home leaving all of my belongings behind, intending to return with the police to collect them at a later date. When I did return, it was to an empty home. My husband and everything that was in the home was gone. I had lost everything.

Eventually foreclosure proceedings began on our home and I still received no monetary contribution from my husband to try and prevent losing the home too. I have had no contact with him since I was granted a divorce in 2007...I have no idea if he is dead or alive.

Finding myself alone and far away from any family, I finally made the decision to leave my job when I was informed that our entire department would be transferred to Tampa, Florida, and subsequently to Mumbai. I was unable to find another job in Texas, so a family member invited me to live with them in Maryland until I found a job. It took time to settle in and find stable employment, but in 2011, I obtained a position with Kennedy Krieger Institute and I am blessed to still be there! I love my job very much.

I always knew that the invitation to stay with a relative was a temporary arrangement and was eager to get out on my own again, but it takes time to rebuild from nothing. I heard about Habitat for Humanity from a friend at the church I attend, so I decided to investigate. In doing so, I submitted my application and was eventually approved for a home. I subsequently attended an Orientation meeting and liked what I heard thus began my journey to becoming a HHS partner.

I must say that working and earning my sweat equity hours has been the highlight of each week. I truly have made good friends and have learned so many new skills in regards to building and repairs like how to use power tools correctly. Some of the angels I've befriended have also donated friends and family hours to me. How thankful I am for that with limited friends living in Maryland. The staff at Habitat has always been helpful, supportive and easy to talk to. They are my own personal cheerleaders. I am truly thankful.

One of my Dad's favorite quotes is "You reap what you sow." I believe I sowed on good soil and I am now reaping my bountiful harvest in the form of a Habitat home. To God be the glory for this great organization, and the hopes and dreams that can be realized through them! My story is still being written because He is restoring all that was taken from me. I want to leave you this quote: "Find joy in the ordinary. Don't look back; you're not going that way".

God Bless,

Joycelyn Walker