

Dear Habitat,

Thank you so much for helping my mommy get this new house for us. We have been so happy in our new home. I love having my own room now. You guys did a good job fixing it up for us to live in.

Love,
Lyrin & Logan
q Walters

worked numerous jobs and gone to school while trying to provide the best for my babies. I took the leap and applied to Habitat in April of this year and during this process, I had my doubts that I wouldn't get approved because it seems at times that things never go in my favor. When I received the word that I was approved, it brought tears to my eyes because my hard work has finally paid off. I can finally show my girls that their mom can provide them a home of their own. Now they can be proud of their mom and hopefully recognize when they are older how hard work I worked to give them a stable home, a forever home.

The Allen Family

My experience with Habitat started just a little over a year ago when I volunteered through my place of work. At that time, I knew very little about the organization, but was very happy to give a hand. The experience was awesome.

After learning some more information about the organization, I thought I should try it out for my family. I am a mother of two little girls, ages 4 and 6, and they mean the world to me. Since GOD has blessed me with my little girls, I've worked very hard to support them and try to give them what they need but always fell short when it came to a home of our own.

Like many moms, I have



The Callum's Story:

Habitat for Humanity is a blessing to me and my family. We will no longer have to move every 2 to 3 years because the rent has increased and is no longer affordable.

Habitat for Humanity has given our family an opportunity to have a sense of stability and to own a home that is nice, safe, and affordable. This blessing is going to change our lives forever.

The sweat equity, volunteering, and financial literacy classes to get into our home are empowering our family and are allowing us to make connections in our community, bringing our family closer, and helping others. My children and I are so very grateful for everyone who has supported us on our journey.

Thank you!

~ Maia, Mia, and Micah

The Deriemaeker's Story:

Clint and Marcy Deriemaeker and their two boys had been struggling to find a home for over five years. Unemployment, caring for aging parents and bankruptcy stood in their way. After living in an old farm house that was in disrepair and too small for their family of four, they were able to find an overpriced 2 bedroom, 1 1/2 bathroom townhouse, where the boys shared a room with their grandmother. All the while, they worked hard to repair their credit and save for their future. Desperate for a change and willing to put in the effort, they turned to Habitat. They made the necessary changes to their lifestyle, and are ready to move into their Habitat home.

"When we got the word we were approved, it was a Godsend. Having a home will help in so many ways. First is that we will have some space, the boys will have their own room and we can actually invite youth from our church over as part of the ministry. Second, the payments will be low and we can feel freer in planning and saving, and it will take stress off of our finances. It will be a testimony for others and much more!"

-Clint Deriemaeker



The Emini's Story:

The Emini family is originally from Kosovo, Europe. They have a 2 year-old boy and a child due in September.

They currently live in a studio apartment and are paying \$750 in rent. Arjeta and her husband Lirdion are a hardworking couple; Arjeta works at McDonalds full-time, and Lirdion works at Bob's Discount Furniture.

They attended financial counseling at APGFCU; they paid off an old loan and were able to save \$6,500 for the down payment and closing costs. Throughout the under consideration process, they completed 550 sweat equity hours and also continued to volunteer after that.

They are eager to move in to their new home before the new baby arrives!



The Fulton Family Story:

I am a single mother of 3 children with “different abilities” (because I don’t like to say special needs). I moved to my current home with no furniture and slept on the floor for a period of time. My oldest daughter is on the Autism spectrum, and living in the apartment is getting harder for her to cope with life’s daily stresses. However, we have persevered. Now, six years later, I have furniture, a full-time job, and good health for myself and my children. I have also matured and become very motivated to become a homeowner, from paying taxes and insurances, to making repairs around the house. I really enjoy going to workshops that deal with home projects.



My journey with Habitat began just over a year ago after a visit to the local Housing agency. I went to submit some changes and the Lead Secretary, after having a conversation with me, encouraged me to apply to Habitat’s homeownership program. I was not approved at first because I had some credit challenges to overcome. But I worked with APGFCU for the next 10 months and after some hard work, I was able to get recommended by APGFCU to get presented to Habitat for review.

When I received the call that my family and I were approved to receive a home, I was completely OVERJOYED! I believe that God had connected me with Habitat to help me realize my dream of owning a home. Habitat has helped equip me with new skills (sweat equity), and taking classes to help me to be smart about money and to help me take care of my home throughout the years to come. I have to do all that I can for my children, and even though we have had many hardships, I feel that my family has grown. My family and I are extremely grateful for this opportunity. Thank you, Thank you, Thank you.

The Gyesus Family:

Fetahi and Etaferahu have 3 boys, Sador, Alador and Rodas.

They applied to Habitat for Humanity
to have a nice stable home for their boys.

Etaferahu works at Rite Aid Distribution Center
and Fetahi is a truck driver.

They are excited to move into their new home and to make new memories
with their children.



The Robinson's Story:

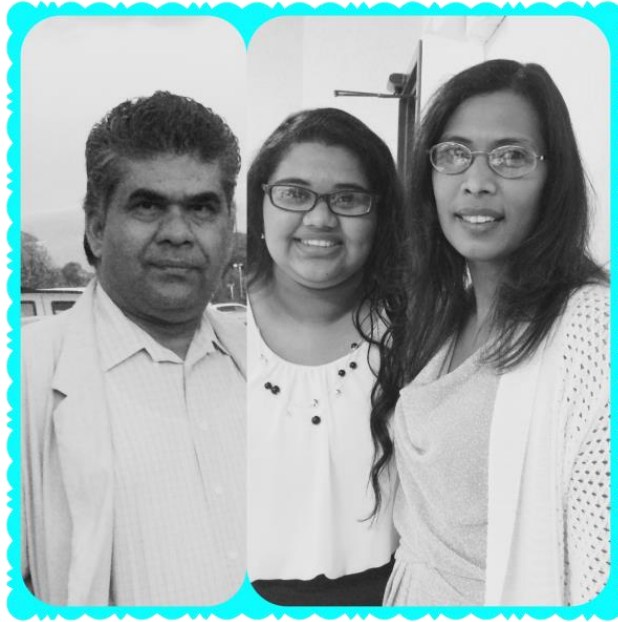
It is such an honor to be working with Habitat for Humanity. I love the way they reach out to the public and show GOD's love, grace, forgiveness and hope through their Home Ownership program.

I am so excited that my family was chosen for the Women Build Project in Havre De Grace. When I was twenty years old, I remember saying, "I want to own my home by the time I am 30 years old". I never thought it would be a reality until I contacted Habitat for Humanity Susquehanna.

My family and I currently reside in Bel Air where I rent a two bedroom one bath apartment, and the rent is very high. I looked into buying a house before, but with the down payment and closing costs, it would be a strain to maintain my current family bills. As a single parent, I face many struggles with childcare, living expenses, transportation, maintaining employment and trying to have a good quality of life. My road has not been an easy one but through GOD's grace, mercy and favor, I am able to achieve my goal of being a homeowner. I have been a single parent since 18; Rock City Church, Tammy Rivera, and countless others were kind of enough to educate me and empower me through GOD's word.

A few years ago a family friend suggested I apply for Habitat for Humanity. After my research and considering my current situation, I figured it was no harm in applying. I went to orientation in the fall and a few days before Christmas, I received the call that we had been approved. It was the best Christmas present I could ask for. I want to thank everyone at Habitat Susquehanna for help making this dream possible. - Michele





Five years ago, my husband, daughter and I migrated to the U.S. We lived at my sister's home for three and half years while we were searching for a home to purchase so that we could be comfortable and independent. Unfortunately, we couldn't afford one on our own. We then decided to rent an apartment where we currently live now. I still didn't give up, but was still looking for a home that would one day be our own.

One day when I was talking with a good friend of mine, he told me he knew someone that could help us get a Habitat home. We worked with this representative through the process, until we were pre-approved for a Habitat home.

We are currently working on financial literacy classes and sweat equity hours and as soon as we are completed, we can move into our home. We can't wait for this to happen!

We choose Habitat because it's a non-profit, organization that I know will benefit us. We have learned so much from Habitat for Humanity Susquehanna. I know if we can do it, others out there can do it too.

THE SINGH FAMILY

The Veseli's Story:

Before my family came to the U.S., we were living in Albania where life was difficult because of the war.

When we came to the U.S., our dreams came true. My dad's boss had a house that we were living in. He had to work all day for us to afford the house. My dad got injured at work from a piece of heavy equipment falling on his hand, which required surgery. The doctor told him to go on disability because he couldn't move his hand after the surgery. We had to move into another house that we could afford with my dad's disability and my income. We thought that this house was a good fit for us until the landlord started increasing the rent until we couldn't afford it anymore. There were plumbing and electrical issues with this house; I was fixing what I could with my own money because our landlord would not fix the house.



I tried to get loans to find a better home for my family, but I had not had any success yet. After my sister told me about Habitat, I was so excited. This could be my last hope and chance to have a home for my family. I attended an orientation session to find out more information about Habitat. Rolanda and the other two ladies were very professional and helpful answering all of the questions that I had. After that, my family knew Habitat was perfect for us.

Everything made sense to us about what Habitat does to help people. It gives you another chance in your life with your family to live in a home that has hope for the community to come together to help each other.

– Avni Veseli