

2020 Homeowner Stories

Kathryn's Story



I am very grateful for my spiritual path and the grace and blessings that fill my life. My Catholic family and education instilled me with faith and a desire to be of service. Volunteering and community service have always been part of my life.

I had a 26-year career as a Federal civil servant, working for Social Security and Medicare. I moved into more direct service in my second career by offering therapeutic massage and bodywork for 15-years. I'm currently seeking work in a third career of offering assistance to people facing end-of-life issues.

Over the years, three major events have impacted my finances: 1) Early marriage/divorce resulting in many years of supporting my daughter and myself solely on my salary. 2) Early retirement from Federal service, accepting a reduced pension. 3) Denial of survivor's benefits after the death of my husband. The combined financial impact of these events, plus the effects of inflation have made me realize I must take responsibility for creating financial security and maturity. I attended one of APGFCU's financial literacy classes which I found through the MD CASH Academy. It was through Dee Barretto, APGFCU's presenter, that I had learned about Habitat for Humanity Susquehanna. I felt comfortable with the loving non-judgmental approach and support. I've been given a seed of hope, encouragement and the tools I need to work toward the goal of home ownership and financial stability. This process has been life changing.

Thank you for your consideration.



Veronica's Story

As a little girl, I always dreamt about what I wanted my life to be. I wanted to marry prince charming, have kids and live happily ever after. Unfortunately, life does not always go as planned nor is it a fairytale.

My name is Veronica and I am a single mother of 2 amazing, loving and awesome kids. Nothing prepared me for parenthood, but I am happy to say, my children have brought me happiness, joy, laughter and life lessons. I do what I do for my children, they are my motivation and encouragement.

I was never married, but being with my children's father for 12 years you can say we were. As I got older and wiser, I realized the relationship we had wasn't healthy for either one of us including our kids. I made the ultimate decision to break the relationship off. I worked 2 jobs trying to make ends meet, trying to save for a house and attended school along with my children's after school activities such as dance, football, basketball, book club etc. It feels like I have been in school forever, one day I will finish school and become what I desire which is to become a nurse. Being a single mother with no help it is hard and a challenge.

After about a year of working two jobs, I realized how I was focused on working so hard to provided for my children and to give them what I didn't have as a child, rather than giving them what was more important, my time. I quite my second job and thought when my time comes to own a home it will come. I believe everything happens for a reason when it happens.

My ultimate goal has always been to own my own home. I always wanted to give my children things I had never had before and more. I want them to have a house they can call home, a place where they feel protected and secure, a home where they can have all the sleep overs they want and a home filled with laughter. Owning my own home will be a dream come true not only for me but for my children as well.



I choose Habitat for Humanity Susquehanna because I heard great things from a coworker. It turns out one of her friends went through Habitat. My coworker encouraged and talked me into it. She said "Go for it, you're a hard worker, a single mother the amount of money you pay for rent you can pay for a mortgage. Do it for your kids". I took her advice. I went to the class did what they asked me to do, a few weeks later I received a letter saying everything looked good and they wanted to move forward. I did not think I would be considered. It's exciting! How many people can say "I did that", "I helped build my home". I am looking forward to working with Habitat for Humanity Susquehanna it is a great opportunity.



Grimaldy's Story – 501 S.Stokes St., Havre de Grace

Looking for a better quality of life for my family, we moved back to Maryland in June 2011 leaving our loved ones back in Puerto Rico. It was a hard decision to make, but when you need to look for better things for your children I had to make that decision.



I started working in ShopRite and remained there for 2-years. My kids started school and everything was moving smoothly – thank God. I applied at APG Federal Credit Union and have been with them for almost 5-years now. Now that I'm established in my career, I decided to look for information because I want to be a homeowner. A friend talked to me about Habitat Susquehanna and after looking at some information, I decided to go to the orientation. Before this, I did not have any hope because I can't afford a mortgage. Then I found out that Habitat Susquehanna will help me buy a house with an affordable mortgage payment.

Living with my Aunt has been a blessing, but it's time for me to have a home for my kids and myself. I know that this is a door that God has opened for me and my family and I am not letting go of this great opportunity to be a homeowner.



Gerard and Charlene's Story

My name is Gerard, I'm a Sephora worker; married to Charlene since 2013. She is a student at Harford Community College and also works at Sephora. We have a 10-month old daughter, Gabriella. We are African, precisely from Republic Democratic of Congo and live in Aberdeen since February 2016. We need a stable, secure and safe home for our family and hope that Habitat can help us realize our dream.

We currently live in an apartment under conditions that we cannot change because we are only renters. Conditions such as small space, expensive rent and plumbing issues that we fear are affecting our health.



Habitat can help us to own our home in a safe and secure place where we can raise our daughter in good condition and give her the best in her life.

Assefa's Story

First of all, I am glad to be considered for the homeownership program. I was born in the country called Ethiopia located in the eastern part of Africa. I am a permanent resident of the USA. I came from Ethiopia in March 2016. I live in the basement of a friend's house and I work a full-time and a part-time job. I have helped build a Habitat home for another friend which led me to inquire with Habitat for Humanity Susquehanna.



I have two sons and two daughters that are living in Ethiopia. My wife's case is in process to come to the US to live with me. I want to have a home ready for when she comes.