

# 2018 Homeowner Stories

## Jessica's Story

My family consists of me, my son and another precious baby boy on the way. My ultimate goal and dream has always been to own a house. My kids deserve the



best and I want them to be proud of their mommy's accomplishments. I also want them to have a stable, amazing, safe and secure home. My kids are my motivation for everything I do. Owning a home would truly be a dream come true.

I've actually worked with Habitat's partner, Dee Barretto from APGFCU, to get my credit score up drastically. Habitat for Humanity has already made a great impact on my life and I can only imagine the feeling of working on and building a home of my own. I would love to experience that feeling!

I chose Habitat for Humanity Susquehanna because I've heard so many good things about them from one of my old managers who is actually a Habitat homeowner in Westminster and from a regular customer who volunteers for Habitat. Habitat for Humanity Susquehanna seems very welcoming and amazing! It also seems like an awesome organization! I see how much they've helped other families and they seem to be just like a big, close family! God bless this organization.

## ***“Renee’s” Story***

I don’t know where to begin, so I will just start here... I was in a 13-year marriage of severe domestic abuse. I left several years ago with our first two children, but as I’ve come to learn the average woman in abuse takes eight times to actually leave for good. That being said, we go back together and had two more children. The abuse continued and actually got extremely worse.

During this time, I worked very hard and held two great career positions; however, because of my home situation, I eventually lost my employment and had to rely solely on his income to support us. I went back to school and got my degree in Psychology. The strain of the relationship and the abuse continued to take



its toll on me and my kids, but I was finally able to have him arrested on three separate abuse charges and he was incarcerated for a 5-year term which included a no contact order. With his incarceration and loss of income, we lost everything.

My children and I lived at SARC safe house where I was able to obtain three part-time jobs. Although I didn’t have any prior experience doing them and none of them were what you could consider career jobs, it was a humbling and fresh start. I started working with a financial advisor from APGFCU, Nancy Hill and

with her help I was able to start budgeting, saving and working on my horribly damaged credit - mainly due to his bad choices.

Eventually my time at SARC had ended and we were once again saved from homelessness by being accepted into Harford Family House’s transitional housing program where my rent is more affordable than it would be on the open market with a family of five.

I have worked very hard at paying my debts off and saving. I was blessed with a grant that helped pay off a lot of the debt as well. I have saved for a home and know that renting for a family of five will be more than my income allows, so that’s why owning a home is really the best and only option; however, getting an interest rate that is affordable with a mortgage that is also affordable is not something I can foresee finding. Our lease is up in September and our options are very limited. I have no family that we can stay with and most subsidized housing either cannot meet my family size needs or there is a 1-4 year waiting list, so homelessness would be inevitable. After attending the homeownership orientation, I saw that this is the best program and option for me and my children.

My faith in God has kept me strong and I am amazed at how caring and remarkably resilient my children have been throughout this whole process. They all volunteer at our church and in other areas of our community. My two oldest are honor roll students and have received many accolades and certificates. My oldest has dreams of being a social worker and says “I want to help children who are abused and homeless”.

I have been blessed with full custody of my children. I have safety and security for the first time in my adult life and am free from harmful, negative people. I can only imagine the amount of people who need this program and understand there may be more circumstances of people in need - I just ask for your consideration. Habitat for Humanity would be helping me own our first home and a fresh, new start to our future.



## Donna's Story

I am a 58-year-old divorced woman with Multiple Sclerosis. After 36 years of marriage, our marriage.

I had never taken care of the bills or done the main grocery shopping. Anything dealing with the budget, my ex-husband insisted on handling himself. After filing for bankruptcy, I had to work on building my credit up - which I have accomplished well. I live on social security, disability and alimony. I have also been able to buy a car this past winter because my current vehicle was not reliable.

I am currently living with a friend who is renting me a temporary place to live until I can get into a place of my own.

I am hoping to be considered for a home through Habitat for Humanity because my income would probably not qualify me for a traditional loan. I do not need a big house; a two bedroom would be more than enough.

Thank you for considering me!

## Liz's Story

I have a six-year-old daughter named Lily. Her father and I separated in November 2014 and divorced June 2016. Luckily he is a good father and helps us financially. Unfortunately, even with his help, I find it hard to find any place.

After Lily's dad moved out, I was unable to afford our home. We had a roommate for several months, but she ended up leaving and I was unable to find a replacement.



We ended up short-selling the home and when that finally went through in September 2016, Lily and I moved in with my sister and brother-in-law.

Although I feel this is a safe environment for Lily, I can't help but want a place of my own. They were very kind to open their home to us, but it is understood that this is temporary. They haven't given us a deadline, but I know they don't want us here forever.

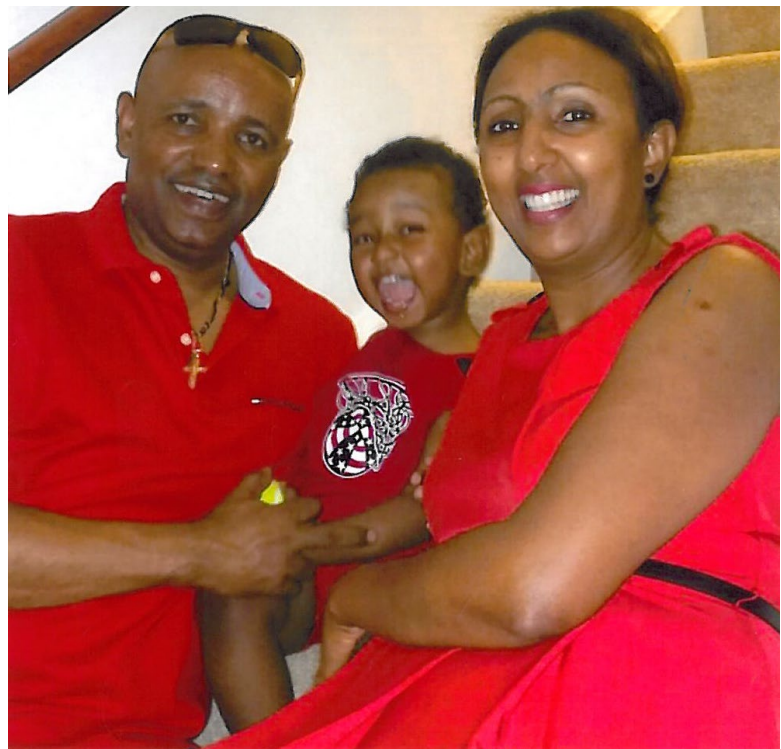
My manager, Marilyn Rawis, suggested I try Habitat. I was and still am to go through the process because I know Lily and I are not in as much need as many others around us. But at the same time, I want to provide her with a safe and happy home of her own.

## Mulugeta's Story

I was born in Addis Ababa, Ethiopia. I came to the USA in May of 2004 seeking better work opportunities. I have been working at Rite Aid since April 2005. This job has made me independent and has enabled me to lead a decent life. In January 2012, I married my wife, Sara, in Ethiopia. She was able to join me in the USA in June 2013. Sara has been working since October 2013.

I have lived in the same apartment in Aberdeen since 2008 and although I have enjoyed living here, it is proving to be too small for my growing family. My wife and I were able to start our family and had our son, Biniam, in October 2014.

I have been wanting to own a house for a while now; however due to financial situations, this dream has not materialized. I am hoping that through Habitat for Humanity, an organization that supports families with low income, I will be able to get the support that I need to finally make my dream a reality. My hope is, through this program, to purchase a house which my growing family and I can call a home.



Thank you very much for the opportunity to be part of your program.



## **Lemma and Mulatwa's Story**

We are originally from Ethiopia, in the east of Africa. I migrated to Yemen during the government change while my wife, Mulatwa, moved to Yemen in 1992. We married in 1999 and our only child, Kalkidan, was born in 2000. Kalkidan has been disabled since she was 1-year old.

We moved to the USA, in 2005 and became permanent residents. Finding the right apartment has always been a problem for us. We are tired of moving from apartment to apartment, caring for our disabled child. On top of that we need a house that is really suitable for a disabled person. We want a house that can accommodate our situation. We applied because we need to settle in one house for the rest of our life.

We thank Habitat for giving us this opportunity. We pray that God to blesses the organization and make us the hand to reach more people like us. After migrating to two countries, two states in the USA and two apartments in Maryland, we will finally settle in ONE house. It is our hope that this will help bring peace to our mind, rest to our body and benefit to our finances.