

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.

