

The Miller Family's Journey To Homeownership

My name is Donica Miller and I have two beautiful daughters, A'brianna 17 and Jasmine 14. I have wanted a home for us for several years, however it seemed like one thing after another was preventing that and paying for rent month after month for so many years without building equity or having a mortgage, I could pay off made me feel as though I was not providing the type of stability my girls needed, on top of the struggle with locating an affordable but safer and better living environment. Living in an environment that poses safety issues and growing out of living space, while working hard for better yet feeling like nothing was happening for long periods was taking a toll. Everyone has a story, and some might be better than others. I know some might say I had a rough start in life, spending most of my childhood and teenage years in the foster care system and losing contact with my biological family for many years. I saw a lot and grew up fast to survive in this world and became a Licensed Practical Nurse while navigating through high school. Unfortunately, I learned late in life about the importance of having good credit and saving money. On top of that my income barely kept us going from paycheck to paycheck and being about 2 paychecks from being homeless and seemed like a vicious cycle. Something had to change, and I needed and wanted better for us, so I enrolled in college and completed a 2-year program in Nursing, which finally increased our household income. I still had my goal of being able to purchase a home for use and began the long process of paying off debt, improving my credit and begin saving. However, after I finally got my credit in good standing and was able to start saving little by little I fell into another dilemma. My household income had increased but it just didn't seem to be enough to purchase a home. I felt like my prayers were going unanswered and my hopes for being a homeowner and being able to provide better for my girls was dwindling and I experienced numerous tearful nights just feeling stuck and at a standstill. I began looking online for first time homebuyers' program that might help families that are working hard to help themselves and improve the quality of life. Because of Habitat of Humanity, I have come to understand how they help families by teaching money management skills, the importance of maintaining good credit, and purchasing a home that further sets families like mine up for success in being able to maintain the cost of a home mortgage. Habitat for Humanity helped me learn and solidify essential tools that I have begun teaching my daughters such as the importance of credit and saving. Habitat for Humanity to me is like the old saying, "If you give a person a fish you feed them for a day, but if you teach someone how to fish then you feed them for a lifetime".

