

*Pictured to the right is Homeless Solutions client Jillian who shared the following story at the 2017 Dream Builders Bash.*

My name is Jillian and my husband is Deric, and we have two beautiful daughters named Juliana and Isabella. They are 2 and 3 years old. I am here to share my family's story. I was very hesitant about sharing my story because I have protected my girls from judgement, but when I was asked to be the guest speaker tonight -I couldn't say no. It was the least I could do for Homeless Solutions, they helped me when I had nothing.



Before I get started, I want to share my background with you. I grew up in this area so I fear some of you may recognize me but I hope that what I share tonight does not alter the way you perceive me or my family. My two brothers and I were adopted from Peru and Columbia when we were babies because my parents couldn't conceive children but to us they were and will always be our parents. My dad is a well-known physiologist who has his doctorate degree and a private practice. He was the main provider in my family's household. My mom, who was my very best friend, passed away from cancer when I was 20 years old. She graduated from Columbia University with a Master's Degree. She was a teacher and social worker before she became a stay at home mom. She was heavily involved in my life. She was the Girl Scout troop leader, the homeroom mom, the Hockey Club manager, you name it -she did it.

My life was filled with happiness and parent involvement and I didn't worry about much. I enjoyed shopping at the Short Hills mall and buying name brand things. I had a good life but I never took anything for granted. I always gave back to the community and loved helping people because it made me feel good. I even volunteered at the soup kitchen and other programs to help families in need.

I got a good education at Rider University, a small private school in Lawrenceville, NJ. During my four years there, I double majored in Elementary Education & Multimedia Web Design and minored in Early Childhood. I graduated with honors and a certificate in leadership. In 2012, I became a licensed teacher in the state of NJ and got a job at a private independent school in Trenton for low-income families. It was a dream job for me. I was helping the families in need and making sure no child was left behind academically. I share all of this background with you so you can see that I grew up in a loving home and had a very happy and privileged upbringing.

Looking back on my life now, I would have never imagined I would be homeless. In my eyes I had done everything right. I had a good education, a job I loved and was happily married. My husband, Deric served in the military. He had done multiple back to back deployments, and received many ribbons. In 2013, we were excited to find out that I was pregnant with our first daughter, Juliana. Within in that same year, Deric's term was up, and he was faced with the decision to reenlist or to leave the Navy. I had so badly wanted my family to have the same experience that I had growing up that I convinced Deric to not reenlist. I wanted him to be safe, and around for his family and the birth of his daughter. Deric was honorably discharged from the Navy with a security clearance. During this time I was still teaching in Trenton and Deric began school with his GI Bill. He was also a "stay at home dad" to Juliana for her first year.

In late 2014, Deric received a great job offer at Picatinny Arsenal. It was an opportunity with career growth and a one year employment guarantee so we could not pass it up. At this time we also got the

good news that I was pregnant with our second daughter, Isabella. Taking this job meant a life change for us. We would need to move closer to his job – a 2 hour commute did not make sense – and I would need to leave my job and find something in that area after I had the baby. We still had 6 months on our apartment lease so we moved in with his sister's family since it would be rent free and close to his job.

We stayed there for several months and during that time we were looking for our own place since I'd be giving birth to our second daughter, Isabella, in December. We finally found a place to rent and just as we were about to put the security deposit down – Deric found out he and a few other employees were being laid off because of budget cuts. That one year guarantee was ignored. They decided Thanksgiving would be his last day. So here we were at the end of November, and I was due December 16<sup>th</sup>. I was having serious health complications with the pregnancy. My iron levels had dropped very low, and I had to go to the hospital for infusions. I was stunned to find that my health insurance was no longer available. Apparently the COBRA was only put into effect for my husband even though he had been paying for the family insurance plan, I should have been covered. Bills were quickly stacking up, and I had no insurance. My due date was just a round the corner so I was frantic and distraught, but I never gave up. We were able to find affordable healthcare through NJ Family Care, which was a relief, but then our next dark cloud approached us quickly. We learned that we couldn't stay at Deric's sister's house anymore. Here we were with a 1 year old and a newborn, and nowhere to go.

Ultimately we were able to stay with another family member. Although it was a roof over our heads, it turned out to be an extremely unhealthy and unsafe environment for our children. The house was unkempt and infested with rodents. I would literally make noises to scare away the rats from my daughters while they were sleeping. On top of the horrid living conditions the family member would not allow us to use hot water and verbally abused us on almost a daily basis. I hated that we were not in the financial position to find a better place and the girls were living this way. We were miserable and feeling lost.

I knew my father's house was not an option, it just wasn't big enough for all of us. Also, he is 75 years old and working beyond a full-time schedule and already is burdened with paying student loans for my brothers and I. We had tried to find help from many organizations, but even the Veterans organizations couldn't help us. We were denied for various reasons but mainly because we weren't living on the streets, we weren't considered homeless. That's when I found *Homeless Solutions*. The thought of being in a shelter was very embarrassing to me, but we swallowed our pride and decided to check it out. We got a tour of the shelter, and it reminded me of the dorm style living in college. Each family lives in one small room with shared bathrooms and shared dining space. Shortly after touring the shelter we knew this was where we needed to be. We got on waiting list and we were thrilled when we got the call that they had a room for our family. We packed up all our belongings and never looked back.

We lived at Homeless Solutions main shelter for 3 months. While we were there, we both were working. I had a job as a lead teacher at a day care center and Deric got a job as a mail man. It took some time getting used to the strict rules. Everyone is expected to do chores, be at dinner at a certain time, get medicine within a certain hour, no visitors are allowed and there were random drug and alcohol tests. A bit of our freedom got taken away, but we had our own living space and knew those rules were in place for our safety. Believe it or not, the shelter soon became our home, and it was such a blessing. The atmosphere was surprisingly warm and friendly and we felt safe.

After our time at the shelter, we were selected to participate in Homeless Solutions' Transitional Housing Program, also known as THP. It's apartment style living for 10 families. The atmosphere is very different there because it's all families. The staff at THP go above and beyond to ensure the families receive the help and care they need. I can still remember our first night at THP. The feeling of being able to go into our own kitchen at any hour made me laugh to myself because it's the little things we take for granted. At the shelter kitchen doors were locked by a certain hour, and to just have that small freedom back was an incredible feeling.

We made the most of our time at THP. We knew we had a place to live for at least 18 months. Our participation fee was based on our family's income so it was affordable and less expensive than any market rate place. Additionally, THP requires that families put at least \$100 a month into a savings account which made it easier for us when we moved out.

While we were there we not only saved money but we also benefited from all their programs. We received one on one Financial Coaching, attended Life Skills and Career workshops and Credit Counseling. During this time, we were both able to get better jobs. THP staff also helped us get the girls into a more affordable daycare.

But probably one of the best resources for us was the Homeless Solutions Betsey Hall Education Fund. My husband Deric received a scholarship to pay for his registration costs for the Civil Service Exam for Law Enforcement Officers and also for a well-known, intensive study course for the exam. He passed the exam and now has a higher paying job.

THP is also responsible for helping us find a home! They provided us with the financial education and advocacy that we needed to get to where we are today as renters and hopefully homeowners one day.

Until recently, our family's stay with Homeless Solutions was kept very private. We didn't allow the organization to take our families picture, or share any information about us with the public. Until recently, only a handful of people knew what we were going through. I mostly kept everything a secret because I was embarrassed. I didn't want my family to be judged. There is such a common stigma associated with homelessness and we have two young girls. I didn't want them treated any differently, because of something that was out of their control. I wanted to protect them and my family from the judgement that would be made because we were "Homeless". When you hear the word homeless most people think of dirty people living in the streets begging for money. Homeless people get categorized into that false stigma. This is why I have swallowed my pride and I am sharing my story to bring awareness to this false stigma.

Based on the life that I had, I never thought in a million years that I would ever need the help that I got from Homeless Solutions. When I hear the question what was it like to be homeless? I really have to stop and think about it. To me, we were homeless when we had nowhere to go. But after we found Homeless Solutions, in my eyes we weren't homeless anymore. Those two places became our home. There is a common quote and one that I truly do believe in, and that is **"home is where your heart is"**.

It has been long journey for our family and if it were not for Homeless Solutions I'm not sure where we would be today. We are so grateful to the staff, the volunteers and donors who make it all possible to help families like us. Today we have good credit, a roof over our heads, and both have

higher paying jobs. We feel happy and safe. **The motto at Homeless Solutions, “a hand up, not a handout” truly represents the organization.** We will never forget and will always be grateful for that hand up!