

A DEVOTED MOTHER GETS A HELPING HAND

Nilda Figueroa demonstrates the love of a mother every day. She does it by the sacrifices she's made throughout her life.

Nilda has raised three children on her own. Now, at age 67 — at a time when most seniors are focused on enjoying their twilight years — Nilda provides continuing care for her 34-year-old daughter. Sarah has special needs and cannot take care of herself.

HOUSING COSTS WERE A BURDEN

Through the years, making ends meet has been a struggle. Before she found her current apartment, she was living in a duplex in Columbia, Lancaster County. While there, she not only had to pay the rent but all the utilities, as well. Since the home was not well insulated, in the winter, she and Sarah spent most of their time in the upstairs bedrooms. It simply was too expensive to try and heat the downstairs kitchen and bathroom. Then, if something broke, the landlord often delayed the repairs. It was not a good living situation.

Nilda did all she could to create income, working whenever possible. But the bills always seemed to be increasing while her income did not.

AFFORDABLE HOUSING MAKES ALL THE DIFFERENCE

Her fortunes changed dramatically when she qualified for senior housing at Saint Peter Apartments in Columbia, owned and managed by Housing Development Corporation MidAtlantic. PHFA administers the federal government contract that ensures affordable rents for

tenants there. Now, at last, Nilda has clean, well-managed housing that fits within her limited budget. She and Sarah live in a one-bedroom unit on the sixth floor of the 10-story building.

A WONDERFUL APARTMENT THEY CALL HOME

"The apartment, I have to say, is nice and clean," Nilda beams. "It's well kept. So that's why I love it. And then there's the view. I ended up [with a unit] looking towards the Susquehanna River. It's beautiful.

"What I love about the building, too," she continues, "is that the people are so nice and there are so many activities here that keep us busy."

Most importantly, the rent of \$434 a month is within her budget. You can hear the relief in Nilda's voice when she shares her story.

"I think the most why I am at peace is because I don't have the stress of [constantly asking myself], 'Where am I going to come up with the rent? Where am I going to come up with the money for oil, the bills,' and stuff like that. It's a blessing." 🏠

