

# PRESS RELEASE



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## Four Housing Authority of Baltimore City Residents Become Homeowners

**(BALTIMORE | March 25, 2022)** – The Housing Authority of Baltimore City (HABC) is celebrating four families in the Housing Choice Voucher Program who moved from renting their homes to owning them, thanks to assistance and counseling from HABC’s Family Self-Sufficiency program.

HABC President and CEO Janet Abrahams said 2021 presented a challenging year for moving clients into homeownership because there were more people looking to buy homes during the pandemic, causing prices to soar, and forcing some buyers to put off the purchase.

“The fact that these four families were able to buy homes in this environment is a tribute to their persistence,” Abrahams said. “This is why we fight to keep these programs intact in Baltimore, to give our residents opportunity, whether that means the ability to further their education, buy a car, or in the case of these four families, buy a home.”

According to Tonya Small, HABC’s homeownership programs administrator, 15 families were enrolled in the voucher homeownership program in 2021, but the housing market presented tremendous hurdles. Of the 15 families, she said, eight succeeded in bringing their homes under contract, but only four made it to the closing table, converting their voucher rental assistance into homeownership assistance.

The four properties purchased, all in Baltimore City, are in the Pen Lucy, Grove Park, Belair Edison, and Callaway Garrison communities. They had a combined sales value of just over \$600,000. The average monthly mortgage payment for these homes is \$910. In each case, the family is now using their Housing Choice Voucher to help with their mortgage instead of their rent payment.

Margaret Jenkins has rented her home for years, and now she owns it. “I love my home. I love my community,” she said. “I am the first in my family to buy a home. The conversation about homeownership starts with me.”

“Without the assistance of the program, we would not have been able to purchase our first home,” Mr. and Mrs. Holly said. “We are forever grateful to the HABC homeownership program.”

“I purchased my home, and it is beautiful,” Denise Dantzler said. “I went through homeownership counseling with Tonya Smalls. She helped me a whole lot with my home. I love her for that.”

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“Owning a home is very important to me because I am the first male in my family to own a home,” Roman Glover said. “All my sisters own a home and none of my brothers do, so I am excited about that. I thank the HABC program for helping me. I got my credit score together. This is just a real big accomplishment for me.”

Truist Bank provided two of the mortgages. Toni Davis-Spivey, Community Mortgage Specialist, said she was honored to work with two of these four homeowners.

“This is an awesome opportunity to bridge the gap to homeownership, especially in our Black and brown communities,” she said. “This program is a great bridge over troubled water to help these people see and achieve that goal. I’m very excited for these families, the ones we are still working with, and the overall prosperity of the program.”

Debbie Meeder, loan officer at M&T Bank, worked on the other two mortgages. “It is so nice to have people who are so grateful to be homeowners, and to me, making people happy, especially first-time homebuyers, is what gets me up in the morning.”

Real estate agent Lashawn Brooks with Kemp and Associates said she loves being involved with the program and helping HABC residents accomplish their dreams. “We cry with them at the table because we know how much this means, and I’m honored and grateful that HABC allows me to be a preferred agent in the program.”

The homeownership program collaborates with HABC’s Family Self-Sufficiency program, a voluntary incentive program that allows Housing Choice Voucher and Public Housing residents to accrue money in an escrow account as their earned income increases, allowing participants to become self-sufficient and, for some, become homeowners.

Program participants receive training and services based on their specific needs. The program assists families in accessing the necessary public and private resources to establish career goals, receive training and secure employment.

Once a family successfully graduates from the program, they may access the escrow they have accumulated and use it for any purpose, including a down payment on a house.

### **About HABC**

HABC is the fifth largest public housing authority in the U.S., providing quality affordable housing for more than 23,000 households. The agency creates diverse and vibrant communities, provides opportunities for self-sufficiency, and builds pathways for strong partnerships. #bmoreHABC

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