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## From public housing to home ownership

### 3 families go from public housing to buying homes thanks to Habitat for Humanity

By EARL KELLY, Staff Writer

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Despite a blustery wind, Pleasant Street in Annapolis lived up to its name yesterday as three families who have been living in public housing received keys to their own homes.



All three families and about 100 of their relatives and well-wishers turned out for a celebration hosted by Habitat for Humanity of the Chesapeake.

By Rachel Woolf – The Capital

Kim Brown, left, Ronald Moulden and Yolanda Murray celebrate and express thanks yesterday as they receive the keys to their new homes.

One of the new owners, Yolanda Murray, 38, has been working two jobs to make home ownership a reality.

When asked if she would be buying new furniture, Murray, who has been in public housing 12 years, said she is not about to become extravagant at this point.

"I'm not going to be doing any buying, I'm going to be saving," said Murray, who works as cafeteria manager at Annapolis Elementary School and as a part-time counter clerk at Admiral Cleaners.

Located at the Clay Street intersection, the new houses - 55, 57 and 59 Pleasant St. - are three-bedroom, bath-and-a-half townhouses. They are slightly more than 1,000 square feet each and have energy-efficient appliances, Habitat for Humanity officials said. The houses were built on land donated by the Annapolis Housing Authority.

Joseph Allwein, Habitat for Humanity's board chairman, said the houses never would have been possible without contributions from dozens of merchants, businesses and professionals. Annapolis-based Purple Cherry Architects designed the homes, for example, and Whirlpool Corp. donated the appliances. Also, a number of local churches, including Gloria Dei! and St. Paul's churches in Annapolis and Crofton, donated money and volunteers to help build the homes.

Habitat for Humanity has been working in the Clay Street area for five years and has built eight houses on that street. In addition to the three that were transferred yesterday, another seven homes are under construction and will be transferred to their new owners within a few months.

"Welcome to a dream come true," Allwein told the crowd. "It is a long journey."

Alderman Ken Kirby, D-Ward 6, grew up less than half a block from the new homes. He admired the progress that is being made in the area as the Annapolis Housing Authority and private developer Pennrose Properties LLC demolish and rebuild the old Obery Court and College Creek Terrace public housing communities.

"You couldn't revitalize the rest of downtown, like West Street, and not this part," Kirby said. "This has now become part of Annapolis proper."

"If this is the route housing is going to take in Annapolis, our public housing community will get smaller and smaller," Kirby said.

Applicants for Habitat houses must undergo credit and employment screening and, if they are approved, they must perform 250 hours of volunteer work. They typically work in construction with Habitat for Humanity volunteers and staff, or in the organization's office, depending on the individual's abilities.

Buyers purchase Habitat homes under 30-year, interest-free mortgages, Allwein said, and some will pay less each month to buy their own homes than they have been paying for rent in public housing.

Another of the new owners, Ronald Moulden, 53 and the father of four, grew up on Clay Street and served in the Marine Corps. He works as a heating and air conditioning specialist for the state.

"I just can't wait," Moulden said. "I have worked on many buildings, and I have even brought old houses back to life, but I have never had one of my own."

Like Moulden and Murray, the third owner, Kim Brown, also grew up in Annapolis. She has worked for years as a cook at St. John's College and has lived in the Robinwood public housing community for 26 years.

Brown has tried for eight years to get into a Habitat house, but first had to repair her credit so she could be approved for a mortgage, Habitat for Humanity officials said.

"I am looking forward to having my own place after living so many years in public housing," she said. "I've raised my children and they have their homes. This home is for me."

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