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**For immediate release**

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## CAAB and GCAAR continue to help with homeownership journey

Recent workshop attendee: "This program has been a godsend"

ROCKVILLE, Md. – Two aspiring homeowners recently shared their stories with GCAAR following the most recent webinar series offered in conjunction with Capital Area Asset Builders (CAAB).

Among the most valuable concepts the GCAAR and CAAB homeownership program taught was budgeting, attendee Nyillah Yansane said. The program provided useful tips, as financial education does not come naturally to everyone, she said.

"I was thrilled because it came at the right time, when I was struggling to pay my bills and couldn't generate enough income to stay on top of things," she said.

Nyillah was born in the U.S. and raised in Sierra Leone in West Africa. She moved back to the U.S. in 1999 and initially lived in Maryland before moving to D.C.

Currently working as a human resources coordinator at a D.C. behavioral health facility, Nyillah envisions using her newly found knowledge to find a townhome in D.C. -- if affordable -- or in Maryland, to live with her 11-year-old daughter.

"I would love for us to be in a home, and this program has been a godsend," she said.

Nyillah is concentrating on budgeting, keeping track of bills, paying down balances and taking care of overdue bills.

Also participating in the October webinar series was Uchenna Egenti, also a D.C. resident.

"It was a good introduction to the different aspects about what one should consider before embarking on trying to purchase a home, and they also provided resources for follow up," she said.

Uchenna's current challenge is to build up her income. With experience in healthcare data collection and health survey analysis, she lost her job in 2019 and was unable to find another during the pandemic. She is considering what comes next, including possibly opening her own business.

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At this point, her biggest challenge is that her household income is below the threshold for being considered for a loan.

Originally from Nigeria, Uchenna came to the U.S. in 2005 where she studied at Emory University in Atlanta, earned a master's degree in public health, and then held a fellowship at the CDC. She came to the D.C. area in 2011.

It can be quite intimidating to buy your first home, Uchenna said. GCAAR and CAAB presented the program in a nonjudgmental manner and from a fair-minded perspective in order to ease attendees' anxiety, she said.

### **Starting the journey to becoming a homeowner**

The Greater Capital Area Association of REALTORS® (GCAAR), a local REALTOR® association serving Montgomery County, Md. and the District of Columbia, and Capital Area Asset Builders (CAAB) launched a strategic partnership in 2021 to offer a series of educational opportunities to help individuals and families from traditionally underserved communities in Washington, D.C. and Montgomery County get on the path toward homeownership.

The three-year partnership features a series of real-time, online workshops in both the District of Columbia and in Montgomery County. Each workshop offers one, hour-long class daily during a five-day period on the following topics:

- Lesson 1: Understanding Your Financial Relationship
- Lesson 2: The Art of Budgeting
- Lesson 3: Take Charge of Your Credit!
- Lesson 4: Understanding Your Financial Rights
- Lesson 5: Pay Yourself First

[Find out more about the GCAAR/CAAB partnership.](#)

### **About GCAAR**

The Greater Capital Area Association of REALTORS®, one of the largest local REALTOR® associations in the U.S., is the voice for REALTORS® in Washington, DC and Montgomery County, Maryland. Representing more than 10,000 real estate professionals in the greater capital area, GCAAR provides services vital to its members' daily business needs and works with lawmakers to ensure public policy that encourages homeownership and supports the real estate industry. Visit [www.GCAAR.com](http://www.GCAAR.com).

### **About CAAB**

Capital Area Asset Builders (CAAB) is a non-profit organization based in Washington, DC with a mission to create opportunities for low- and moderate-income individuals in the greater DC region to build financial security, savings, and wealth for the future. Visit [www.caab.org](http://www.caab.org).

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