

Teachers win annual closing cost contest

Originally published April 24, 2007

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CLARKSBURG -- With a \$7,500 check, Nicolle and Michael Joshua will be able to realize a lifelong dream.

Both 27 years old and teachers in the Montgomery County school system, they won an annual contest run by the Affordable Housing Conference of Montgomery County

The AHC "Break the Barrier to Home Ownership" program helps people buy homes, basing their eligibility, in part, on an essay contest.

Nicolle, an English teacher in the county since 2002, wrote about her dream of owning a home so she can invest in neighbors, students and the children's friends. More than 150 people sent in essays explaining why they want their own homes.

"I feel very blessed to have this," she said. "It's just amazing to me. I'm very thankful to the companies that help this program."

Nicolle said her family has been blessed by others inviting them into their homes to share their lives. "We're going to have an open door and the opportunity to welcome friends and students into our home," she said.

They'll be moving out of Nicolle's mother's home in Olney with their two sons, Mikey, 4, and Isaiah, 2. Their third child, a girl, is expected in June.

That's about the time the three-bedroom town house in Clarksburg, the couple's first home, will be ready.

Michael, a physical education teacher at White Oak Middle School, was orphaned when he was 11. He said his parents never owned a home.

Recently returned from a year's service in Iraq, he thanked everyone for the grant.

"Especially my wife, for writing a winning essay," he said.

A full-time teacher at Einstein High School before she switched to teaching night school at Montgomery Blair High, Nicolle is considering tutoring or substitute teaching when she has her next child.

She's looking forward to focusing on her family.

"I want them to have nice memories they can look back at," Nicolle said.

She's already picked out her favorite room -- the kitchen. She said her husband's favorite will be the garage, where he can keep a treadmill and a bike.

"I get the kitchen," she smiled. "He has the garage."



The Joshua family — Mikey, 4, left, his mother, Nicolle, father Michael and brother, Isaiah, 2 — won \$7,500 to help with closing costs on their first home, a townhouse in Clarksburg. Here, the family enjoys lunch at the Annual Affordable Housing Conference. *Courtesy Photo*