

Published July 16, 2008

One of Habitat for Humanity's four new houses gets occupants

MATT BATCHELDOR , The Olympian

Jessalynn and Steven Willis and their two children lived in a relative's basement. Now they own one of four homes recently built by South Puget Sound Habitat for Humanity. The four homes, on Fairview Street in Olympia's Northeast neighborhood, join three others built last year in what will be a subdivision of 15 homes that the Christian nonprofit organization plans to build. "I love it," Steven Willis said of the two-story, three-bedroom, lemon-yellow house. "It's my place."

Alex Bertolucci, volunteer coordinator for the local Habitat for Humanity affiliate, said the owners of the other three homes will move in within two to three weeks. The organization plans to build four homes per year on the approximately 2.5-acre site. To accomplish that, the group received \$250,000 from the Thurston County Home Consortium, \$330,000 from the state department of Community Trade and Economic Development and \$404,000 through the city of Olympia, executive director Curt Andino said. Lumber suppliers helped out with prices, and other local businesses are sponsors as well. But 600 volunteers logging more than 8,000 hours is what ultimately made the houses possible, Bertolucci said.

The demand continues, especially with today's shaky economy, he said. "We're getting calls every day from people who need houses," Bertolucci said. "I think we called over 300 people to do phone screenings." People who want a Habitat home must undergo a rigorous screening process.

They must:

- **Make** between 30 percent and 50 percent of the median household income as defined by the federal Department of Housing and Urban Development (HUD). For a family of four, that's between \$16,500 and \$24,000 per year, Andino said.
- **Undergo** a credit examination
- **Have** no bankruptcies for seven years
- **Not** have too much debt compared to income

That's just the start. Homeowners have to put in 500 hours of "sweat equity," which means helping build houses for Habitat. They also have to take homeowner classes with

subjects such as dispute resolution and finance.

Once they're in the house, homeowners must make payments to Habitat, which holds the mortgages. If a person sells a house before being in it for 20 years, a percentage of the equity goes back to Habitat.

Any profit made on house sales goes back to Habitat to build new houses.

Andino said the local Habitat group has foreclosed on one house out of 38 built since the group started in 1989.

"It's almost always a success story," he said.

Steven and Jessalynn Willis are one example. They've rented before, but it's difficult, Steven Willis said, because of a crime he committed when he was 17. He said he was selling drugs and robbed a pizza delivery driver.

Steven Willis, 26, now works at the Les Schwab tire center in Tumwater. Jessalynn Willis stays at home with Riley, 4, and Wyatt, 2. "I think we'll be pretty comfortable," Jessalynn Willis said. Habitat caters to people who are nearly ready to be homeowners.

"They're 85 percent there and we give them the last 15" percent, Bertolucci said. He said the organization helps to move people out of social services, which frees up resources for other people who need them.

"It's kind of a trickle-up effect," he said.