

# Habitat

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"I thought I'd never be able to afford it" before she learned of the Habitat initiative, the Hanover native said.

Hanover Habitat has worked with qualified families and community volunteers, including businesses, churches and other organizations, to build and sell houses financed with no-profit, interest-free mortgages.

"Then the bottom fell out of the economy and donations dried up," said Tim Bowring, Hanover Habitat's executive director.

Bowring went looking for a way to get low-interest mortgages so low-income working people could afford homes in Hanover.

"Can we build houses together?" Bowring asked Rural Development's Janice Stroud-Bickes. "She said, 'yes.'"

"It's cutting edge," said Stroud-Bickes, Rural Development's area director. "We provide a subsidy to get them an effective interest rate, depending on income and area income, all the way down to 1 percent."

Tribble's one-story, wood-frame home is the 34th that the group has constructed in the county, including two other homes built using the Rural Development financing subsidy.

"We charge the homeowner what we have in the house," Bowring said. "Because we use volunteers and a lot of donated material, we'll have \$130,000 in it, but it will assess at over \$200,000." The county government also helps out.

"The Hanover County Board of Supervisors is certainly supportive of the Habitat for Humanity program," said County Administrator Cecil R. "Rhu" Harris Jr. The board set up a small fund to help Habitat pay the county permit fees for the houses the group builds.

Building on Hanover Habitat's success with the federal program, "I'm starting discussions with other Habitats throughout my area," said Rural Development's Stroud-Bickes.

Tribble wasn't able to get a home loan through other financial institutions, but her earnings fall within Hanover Habitat's qualifying range of \$20,000-\$48,000 a year for a family of four.

To qualify for the Habitat homeownership program, Tribble also had to have a solid work and credit history, and put in "sweat equity" by working on her home's construction herself.

"We put the floors on the foundation and helped carry all the plywood to the guys on the roof, just a lot of nailing and a lot of lifting," she said. "They'll work you."

Bowring had planned to get Tribble's home completed in one day, Dec. 5, working with more than 80 volunteers in eight-person teams under construction su-

pervisors. "It was like a giant party."

Volunteers who helped build the house signed its wall insulation: "Congrats Jill. #1 Lee Salmon," "Donk," and "J-Breezy."

But that morning, the skies opened up and poured rain before the work was done.

"We'll do another blitz with between 50 and 90 people on Jan. 18," Bowring said, and finish the job. "USDA and Hanover Habitat are on a roll. We will build houses as fast as we can find land."

"It's going to be wonderful to have my own place," said a grateful Tribble.

But, said Rural Development's Stroud-Bickes, "she's given us a Christmas present.

"She's given us the opportunity to do the right thing, to be part of the solution."

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