



## County's Habitat for Humanity builds on 12 years of success

### Organization has its own subdivision, but faces cost issues

By Kathryn Chavez, Staff Writer

FRANKLIN -- Two houses stand out in Ermon Lature's memory in his nine years as executive director of Habitat for Humanity of Williamson County.

The first house he worked on is special because it was the first, but another experience is also prominent.

"We had a Hispanic dad three years ago with a wife and five boys, and one on the way. That one turned out to be a little girl. He stood off to the side during the dedication. He wasn't talking to anyone. He stood there saying, 'Gloria Dios'" Lature said.

In 12 years of incorporation, the Williamson County affiliate has built 55 houses. The 56th house will be dedicated Sunday.

Fifty-two sponsors through the years have ranged from churches to civic groups to schools to businesses to individuals. Brentwood United Methodist Church has sponsored the largest number of houses. A verbal commitment for a house will give the church eight houses in eight years.

The local affiliate started out small in December 1992, Lature said.

"It built one house by the same people who incorporated it, raised the first money and drove the nails," he said.

The affiliate decided it needed a full-time director. Lature, already president of the board, agreed to take the job, two weeks after retiring from BellSouth in December 1995.

Two more houses were dedicated in 1996, and the Williamson County organization was off and running. A year or two later, the affiliate was able to obtain land in a Franklin cul-de-sac. Six houses were finished there in 1998 on Partnership Circle.

Now, the affiliate has begun building its own subdivision, Westview Estates near Downs Boulevard and West Main Street. With 26 lots, the area is providing homes for many families that would likely not be homeowners. Most owners of Habitat homes are first-time homeowners, Lature said.

Still, Williamson County's Habitat has problems not faced by other affiliates, he said.

"The biggest are availability and cost of property ... I purchased the property for Westview, got 26 lots for \$250,000. That sounds good, but when you have to provide water, sewer, streets and sidewalks, it's another \$750,000. With some small groups, it's still costing \$30,000 apiece. Nashville's average cost is a lot smaller," he said.

Habitat does not give away homes. It sells homes to people at no profit and carries a 20-year mortgage.

"We do from being the developer to being the builder to being the mortgage holder. We carry the mortgage at a pretty good rate," Lature said while holding his thumb and forefinger together to signify zero.

Habitat serves people who earn 30% to 55% of the median income for the Nashville area, don't qualify for financing and are able to pay.

"We check credit reports the same way a bank does, but we are more lenient than they can afford to be. If someone can qualify for any kind of regular loan, they don't qualify with us. We look at the minimum, yoo. We don't want to give someone another monthly bill they can't afford to pay," he said.

A history of Bankruptcy does not mean automatic rejection, he said. But too much debt does. Some families have applied, been rejected, and cleaned up their debt and are now Habitat homeowners, he said.

Another problem for the affiliate is the perception that Williamson County is too affluent to have a housing problem, he said. Volunteers are plentiful here, but not even the affluence guarantees enough money for sponsorships. Sponsors have to put up \$55,000, a hefty sum for smaller groups.

The local Habitat provides a way for smaller churches to become involved. Two years ago, four churches of four different denominations -- Brentwood Church of the Nazarene, Clearview Baptist, Christ United Methodist and First Presbyterian -- worked together on one house.

"What I'd like to do -- it's not my idea, but it's been done -- is to have 12 churches together. It's called an apostle's build. That way smaller churches could be involved," Lature said.

A high school Habitat organization of students from Franklin, Centennial, Brentwood and Ravenwood is using a "knock and deliver" system. Students leave bags, which residents can fill with donations and leave on the doorknobs for pickup.

Most sponsors provide volunteers, although they don't have to, Lature said. They're part of the poignant moments of Habitat's ultimate goal of providing joy.

"during building you can always count on one thing happening. When we put the walls up, it won't take long for one kid to say 'Let me show you my room.' They've never had one of their own before."

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