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Habit for Humanity to hold application meeting tomorrow

Organization officials say misconceptions of program are common

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FRANKLIN — Ermon Lature hears the skepticism all the time.

"Surely there's not a housing problem in Williamson County," said Lature, executive director of Habitat for Humanity of Williamson County, recounting people's misconceptions. "That's wrong. If you stop and think about it, the greater disparity, obviously the greater the problem could be and it is. You've got young people ... and they're getting out of high school and can't afford to leave home because they can't afford to live in their own county."

To meet the needs of low-income families, Lature and Habitat officials will be meeting at 9 a.m. tomorrow with interested families during an application meeting at First United Methodist Church of Franklin, 143 Fifth Ave. S.

At that meeting, interested potential homeowners can learn more about the Habitat homeownership program, fill out a short application and gather information about applying.

The organization aims to serve low-income families of four who earn less than half of the area's median income, Lature said.

That figure is about \$30,000, or half the \$60,000 median income of the Nashville Metropolitan Statistical Area, which includes Williamson County, Lature said.

Another misconception people have about the program is that the Habitat homes are given away.

Not so, said Wanda Bond, Habitat family services director.

"We're not giving away houses," Bond said. "They're paying a mortgage. That's the big myth. People are like, 'You mean you don't give them away?'"

Homeowners pay all of their home's 20-year interest-free mortgage. The Habitat homes' price usually starts at about \$75,000. That mortgage includes the homeowners insurance as well as the property tax, and payments are usually about \$425 a month.

And homeowners must complete 500 hours of "sweat equity," Bond said, including work on new Habitat homes, community service and financial planning.

The most recently completed Habitat house, on Chestnut Lane, is a three-bedroom, one-bath home that Bond estimated is about 960 square feet.

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Bond expects nine Habitat homes to be built this year.

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