

Stopping by

Building homeowners

Jun 28, 2016

By STARLA POINTER

Of the News-Register

Most people think McMinnville's Habitat for Humanity chapter only builds houses.

Actually, the nonprofit does something even more important: It builds homeowners.

"Our partners learn so much about what it means to have a house," said the Rev. Bernie Turner, who helped found the local chapter in 1990.

As future residents work alongside volunteers and professionals to build Energy Star-qualified 1,100- to 1,250-square-foot houses, "They develop a real sense of ownership," he said. "They say, 'This is MY house.'"

Turner was part of an ecumenical group assembled by Vern and Rosemary Cooperrider in 1990 to establish the groundwork for a local Habitat chapter. He volunteered as the chapter's executive director for about a decade, and continues an advocate for Habitat in particular and better housing in general.

As the organization has grown, several paid executive directors have followed -- including Erin Stephenson, Maryanne Mills, Gretchen Phelps and interim director Joanna Engle. Mary Stern, former Yamhill County commissioner and Association of Oregon Counties executive, became the latest June 20.

Faces may change, but the mission remains the same: creating homeowners and ensuring they have a place to call their own.

"They're the owners, and we want them to feel that ownership," said Jaye Cromwell, community outreach coordinator.

Since the McMinnville chapter finished its first house 25 years ago, 53 families, including some multi-generational families, have become owners of houses in McMinnville, Lafayette and the West Valley.

Another family will receive keys July 16 to Habitat's 54th house, this one part of Habitat's Aspire subdivision on Atlantic Street in McMinnville. And as work begins on house number 55, longtime Habitat supporters and board members will be joining their new director in assessing Habitat's future.

Cromwell and Engle, interviewed before Stern was hired, said they want to make sure the nonprofit uses its resources, both human and monetary, to create the most good. That includes building more houses and, perhaps, finding other ways to serve the community as well.

The McMinnville Habitat chapter is part of an international organization that aims to make sure everyone has good, clean housing. It depends on volunteers, donations and future homeowners themselves to help it achieve those goals.

Homeowners pay off an interest-free, 30-year mortgage and ongoing costs.

But before they receive the keys, they help with the construction, 250 hours per person in lieu of a down payment. Depending on their capability, their sweat equity may involve swinging a hammer, painting the walls or helping in the Habitat office.

They also take Habitat classes to learn about managing finances, repairing problems themselves or calling in professionals, and dealing with other complexities of ownership.

In other words, she said, Habitat works in tandem with people who are willing to give their hearts and their labor to the project. People who will put down roots, pay their mortgage, insurance and property taxes. People who want to become self-sufficient participants in the community.

That's why the future homeowners are called "partners," after all, she said.

The need Habitat addresses is significant, Engle said.

"Everything falls apart when you don't have stable housing," she said.

Around the nation, and definitely in McMinnville, there's a dearth of quality, affordable housing.

When she was named interim director six months ago, Engle said, she drove from Corvallis to find an apartment. But "there was not a place to live in this town," she said.

She had enough for a down payment, but still faced a too-tight market. "I can't imagine how someone who is low income can find anything," she said.

Cromwell said she's heard about others having the same problem here.

"Rents are exorbitant, even if you can find a place," she said. As for homes, "It's a seller's market, so home ownership is just out of reach to many people."

House by house, Habitat is "affecting the community in a positive way," she said.

Irene Fox completely agrees.

The newest Habitat homeowner, she moved into the Aspire subdivision in May. She said having her own place makes her feel independent, free and proud.

"It is not to say that owning a home doesn't require responsibility," Fox said. "But such responsibility is different than maintenance of a rental property that someone else owns."

Fox, who describes herself as a senior, said Habitat gave her an incredible opportunity when it chose her as a partner.

"For me, owning a home offers a sense of permanency, security and interest in creating a 'pleasing nest,'" she said.

Like Fox, other homeowners appreciate having a safe, comfortable place of their own. They take pride in it, and keep it clean and in good repair.

It's a stabilizing factor in their lives and the lives of their children, Cromwell said.

The kids can remain in the same elementary school or school district, rather than moving frequently. That allows them to become involved in after-school clubs, ride the bus home and ask their friends over to visit, Cromwell said.

Even domestic violence rates are correlated to renting vs. owning, Engle said. Rates are lower among those who live in a stable environment, such as those who own their own homes.

Since the founders gathered in 1990, Habitat has continually attracted volunteers eager to create both homes and homeowners.

"At every board meeting, we talk about the mission ... to get affordable housing to those who need it most," said Shannon Carefoot, president of the local board.

"If you have a house yourself, and can offer that to someone else ... that's a thing of beauty," said Carefoot, a nurse who oversees the intensive care unit at Willamette Valley Medical Center in McMinnville.

Carefoot, too, has noticed how difficult it is to find affordable housing in McMinnville. She's heard about it from real estate professionals, from young adults who want to move out of their parents' homes, from nurses who have to put their names on long waiting lists in hopes of finding apartments.

She's also reviewed stacks of applications from people hoping to qualify for Habitat houses. "It's a steady stream," she said.

Unfortunately, Habitat can't help them all. But for those it can, the program makes a huge difference.

"You're helping someone in the most key way you can," she said.

Carefoot said she always is looking for more board members and more Habitat volunteers in general. She wants the list to include a variety of people — those who speak Spanish and other languages; owners of Habitat houses; construction professionals as well as laypeople; those with various talents who can help with fundraising and other tasks, as well as building; those who can give an hour a week in the office or ReStore, a single day helping with a fundraiser, or regular shifts on a construction crew.

"I want a board that reflects the community," she said.

Over the past quarter-century, Habitat's list of supporters definitely has included a cross-section of the community.

Hundreds of individuals, groups and businesses have helped. They've raised funds, sorted through applications, and literally built houses from the ground up.

Teams from Oregon Mutual Insurance and other businesses have spent time on building sites; so have Elks, Soroptimists and Linfield College students.

The WomenBuild group assumed a leading role on some builds. Team Rubicon, a group of veterans who travel doing good works and disaster relief, is scheduled to be in McMinnville again Aug. 12-14.

Many individuals have returned again and again, some for 20 years or more. Among the mainstays are Cliff Probasco, Howard Leichter and Doug Cruikshank, all of whom are working on the latest build, the 54th, in the Aspire subdivision.

In addition to volunteer labor, many people and businesses have offered professional services and in-kind donations over the years. For instance, architect Marcia Mikesh designed the first few houses, Turner said. Washington Roofing applies the shingles. Grocery Outlet stocks the pantries.

"It's a community collaboration," Cromwell said.

"It helps businesses to have workers who have stable housing. They shop in local stores, and pay property taxes. They're our neighbors."