



# Homes for sale



JOY KIMBROUGH | THE DAILY TIMES

**CHASTITY HARRIS STANDS ON** the porch of her new Habitat home on West Howe Street in Alcoa. She is in the process of getting moved in with her three children.

## Habitat for Humanity has immediate openings in program

BY MELANIE TUCKER | melt@thedailytimes.com

Freshly painted walls and furniture deliv-

MADE INFORMATION

### BRIEFS

#### Cloyd's Creek to host spaghetti fundraiser

Cloyd's Creek Cemetery Association will hold a spaghetti dinner fundraiser from 4-7 p.m. Saturday, May 20, in the fellowship building of Meadow United Methodist Church, 1322 Cloyd's Creek Road, Greenback. The cost is \$10 for adults, \$5 for those ages 6-12 and free for children 5 and under.

In addition, there will be baked goods for sale. All proceeds will go for the maintenance of Cloyd's Creek Cemetery.

#### Pedal for the Red June 24 will benefit Red Cross

The Pedal for the Red, a ride benefiting the American Red Cross, will take place June 24 in Knoxville.

Amateur bicycle riders can take part in the 2017 USA Cycling Pro National Championship weekend in Knoxville June 24-25. The Pedal is on June 24 and on the national championship Time Trial course.

From 7:30-9:30 a.m., the championship course will be open only for Pedal for the Red. The 4.8-mile route starts on East Jackson Avenue in the Old City and winds through downtown streets and along Neyland Drive. The goal is to ride as many laps as you can in two hours.

The National Championship Time Trials take place right after the Pedal. The Pedal is open to ages 7 and above. For more information, visit [pedal-forthered.org](http://pedal-forthered.org).

#### Cruising for Toys scheduled for May 20

Cruising for Toys, an event

# Habitat for Humanity has immediate openings in program

BY MELANIE TUCKER | melt@thedailytimes.com

**F**reshly painted walls and furniture deliveries signal a new beginning for Chastity Harris and her three children, who are moving into a home they can call their own. That home, located on West Howe Street in Alcoa, is a Habitat for Humanity build. Harris closed on the house in March and is still getting everything ready for the big move.

She now has an affordable mortgage on a street where her children have great friends. And while it's been a long journey, it's been well worth it, this single mom said.

Sarah Hooks, family services director for Habitat for Humanity, said the non-profit is ready to do for other Blount County families what it has done for Harris — work together to provide the foundation for a future that includes a new home with low monthly payments.

"We have two spots open in the program," Hooks said. "A person coming into this appli-

cation cycle could have the ability to be part of our winter 2017 build or our early spring 2018 build."

## STARTING THE PROCESS

There are criteria homeowners must meet, Hooks explained. First, potential homeowners must be willing to partner with Habitat and go through the application process. The need for a home must be present and the homeowner must have the means to pay a

mortgage.

The homes aren't free, Hooks pointed out.

Blount County Habitat for Humanity will also only work with residents of this county, and all must be legal U.S. residents.

The program is broken down into three phases, and classes are required at each stage along the way, Hooks explained. Potential homeowners learn about financial management, sticking to a budget, maintenance and repair of a home, yard care,

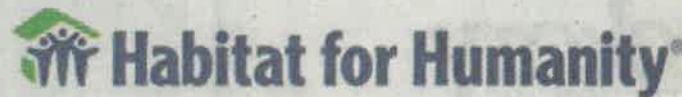
credit issues, banking, and even credit fraud and identity theft. Selling a home is also part of the education process, as Habitat homeowners can choose to sell at any time.

However, because most of the financial assistance includes down payment assistance grants that are forgiven over time, someone selling a Habitat house before that time must pay it back.

Hooks also said there are misconceptions she hopes to clear up when it comes to Habitat for Humanity. Besides the homes not being free, she said some people think you have to have children to qualify. That is not true. You can be a single man or woman and be accepted into the program.

Many people also

## MORE INFORMATION



Blount County Habitat for Humanity is located at 1017 Hampshire Drive, Maryville. Applications are available there or on the website, [www.blounthabitat.org](http://www.blounthabitat.org). For more information, call 865-233-9107. Sarah Hooks is Family Services director.



SEE HOMES, 14A

FOLKS TOUR THE NEW Habitat for Humanity home of Chastity Harris in Alcoa back in March.

CONTRIBUTED PHOTO

forthered.org.

## Cruising for Toys scheduled for May 20

Cruising for Toys, an event hosted by Toys for Tots, will take place from 9 a.m. to 2 p.m. Saturday, May 20, at New Midland Plaza in Alcoa. The day's activities will include old cars, vendor tents and wrestling, with three matches that start at noon.

This is a fundraiser for Toys for Tots. Bring new toys or drop them off at Ole Ben Franklin, 911 Louisville Road, Alcoa. Cruising for Toys will be held rain or shine.

## Evening of ballroom dance set for Saturday

The Everett Senior Dancers will host an evening of ballroom dancing from 7-9 Saturday, May 20, at Everett Senior Center, 702 Burchfield St., Maryville. Admission is \$5 for members and \$6 for guests. Mood Swing will provide the music.

Light refreshments will be served. All ballroom dancers are invited to attend.

Ballroom dance instructions are offered free each Wednesday from 1-2 p.m. A practice session follows at 2 p.m. with dancing to recorded music. Instructors are volunteers.

## Fundraiser auction to benefit ministries

The community is invited to attend the Foothills Unitarian Universalist Fellowship and Oak Ridge Unitarian Universalist Church fundraiser, Step into Auction today, May 19. It will be held from 6-9:30 p.m. in the social hall of ORUUC, located at 809 Oak Ridge Turnpike in Oak Ridge. Entry fee is \$5 for adults. Children can attend free.

Proceeds will help support the various ministries of the Foothills Unitarian Universalist Fellowship and ORUUC.

For more information, call the ORUUC office at 865-483-8375. To get a sneak peak, visit [www.facebook.com/ORUUC](http://www.facebook.com/ORUUC) Auction/.

# HOMES: Director of Family Services says average monthly mortgage payment \$450-\$600

FROM 10A

think they either make too much money or not enough. The only true way to learn that is by going through the initial application process.

"We sell homes to people who work at DENSO and Rubbermaid and the hospital," Hooks said. "Most of our buyers are working full time and have a family and can't qualify for a traditional loan or can't afford a home on the open market."

## MORTGAGE LOWER THAN RENT

As for average monthly mortgage payments, Hook said they typically fall into the \$450 to \$600 range, or what many people pay for rent each month. In some cases, the mortgages are lower than what families are paying to rent a much smaller space.

The most popular home Habitat builds in Blount County is a three bedroom with one and a half baths, which is what Harris has. Habitat also builds a four-bedroom, two-full bath home, and even one with five bedrooms, depending on size of the family.

Another misconception



JOY KIMBROUGH | THE DAILY TIMES

**CHASTITY HARRIS, RIGHT, AND** Habitat for Humanity Director of Family Services Sarah Hooks talk about the process individuals go through to obtain a Habitat for Humanity home.

about Habitat surrounds former home ownership. Some people mistakenly believe they can't enter the program if they've owned a home previously. Hooks said that applies only to homeownership in the last three years.

There is a \$25 application fee, and Habitat runs a credit history to determine what the potential homeowner might need to work on. Those accepted into the program must also do what is called "sweat equity." That includes things like

helping another family on their house, working in the Habitat for Humanity ReStore and putting in time on their own build.

Hooks said about 20 percent of the work done on the homes is done by volunteers, which includes the homeowners.

For a household with one adult, 200 hours of

sweat equity are required, she said. For households with two adults, that is doubled to 400.

Time can also be built up if children earn good grades on their report cards, have a good attendance record at school and/or participate in programs at the library, Hooks said.

Teaming up with the United Way to provide volunteer opportunities for Habitat families is just getting underway. The families are required to spend four hours doing community service work at another agency they have interest in.

Harris has obviously completed all of her requirements since she closed on her house months ago. She said she had friends in the program

who told her she should apply.

"It was a little longer than I expected," she said. "It was a lot of work with my work schedule." She works third shift at DENSO Manufacturing Tennessee here in Blount County.

Harris' three children, Janayah, Jordan and Jacy can't wait to move in. "They have told everyone," she said, "every teacher. They are super excited."

## BEAUTIFUL REWARDS

It takes roughly 16 months from the time someone applies to closing on the house, Hooks said. It used to take longer but things have been streamlined.

This week, Harris was also meeting up with a Blount County Master

Gardener. Habitat for Humanity has teamed up with them to help new homeowners landscape their lawns. It is certainly appreciated by this homeowner, who said she definitely could use the expertise.

Harris has lived in Blount County for 11 years, coming here from Etowah. There are three or four other Habitat homes on her street. Hooks said most of the recent builds have been in either Maryville City or Alcoa city.

Sitting on the front porch of her home, Harris was all smiles. She said she has simple advice for those contemplating applying for this program.

"Do it. Do it. Do it," she said. "This is an incredible journey. It is so worth it."

## ALCOA CITY SCHOOLS

### CHILD FIND & PRE-K REGISTRATION

Alcoa City Schools System is responsible for developing and implementing procedures for creating public awareness of special education programs in their jurisdiction. Alcoa City Schools will locate, identify, and evaluate all (including gifted) public and private school children, with disabilities, including religious-school children residing in the jurisdiction of the LEA in accordance with 300.125 and 300.220 of the Federal Register.

In an effort to comply with this law, we will hold screening days and our Pre-K Registration on May 22rd and 23th from 8:00-2:30 at Alcoa Elementary School. Pre-K Applications are available in the AES Office. Parents must bring:

- Proof of Alcoa City Residency
- Social Security Card
- Birth Certificate (certified copy)
- Updated Tennessee Shot Record and Physical
- Students must attend and be 4 years old on or before August 15, 2017

Additionally, Alcoa City Schools requests that any individual or parent contact Mrs. Holly Young, at Alcoa Elementary School (865-982-3120) or via email at [HYoung@alcoaschools.net](mailto:HYoung@alcoaschools.net) or Mrs. Deborah Smith at Alcoa City Schools Central Office (865-984-0531) for additional information or to make a referral.

## GET IN APPLAUSE!

Submit your birthdays, academic and military achievements to [applause@thedailytimes.com](mailto:applause@thedailytimes.com) or mail to: Applause, The Daily Times, 307 E. Harper Ave., Maryville, Tenn., 37804. Call 981-1149 for more information.

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