



From left: sisters Halima Dirye, 21; Shukri Dirye, 23; Maryam Dirye, 20; Faiza Mohamud, 15; and their mother Kadija Ahmed, 51, stand in front of the home they helped remodel with Habitat For Humanity.

Habitat or Humanity builds through the bust

BY BLYTHE LAWRENCE / Special to The Seattle Times

For almost as long as she can remember, Shukri Dirye and her family have not lived in a place they could call home. Home was once Somalia, where Dirye's father was a general in the army and her mother, Kadija Ahmed, worked as a nurse. Then came civil war in the early 1990s. Dirye's father was killed, and her family fled to Kenya. Their home for the next two years became a refugee camp.

"Our family's very fortunate because a lot of families were split up, and a lot of parents couldn't find their kids," Dirye said. "A lot of kids were kidnapped. A lot of women were raped."

managed to remain in the area, things have not been easy. "We never really stay in one location because the rent was too high," Dirye said. From people who attended her mosque, they heard about Habitat for Humanity, which had an office nearby. They met

manity sees the national foreclosure crisis as an opportunity. Habitat's Seattle/South King County chapter recently purchased two foreclosed single-family homes in Kent's East Hill neighborhood and is in the process of buying another. Instead of the typical building a new home from the ground up, Habitat crews have spent all winter re-furnishing them, getting them ready for occupancy. Just as when it's building houses, Habitat requires 500 hours of "sweat equity" from the families that will occupy the former foreclosures. Children have to be at least 16 to participate in the construction, but younger ones pitch in by making items to sell in Habitat's retail store, the Home Improvement Outlet, or participating in one of several Youth Community Days of Action each year under the supervision of a Habitat youth coordinator. Building a single-family home from the ground up can take a Habitat crew four to five months. It can take nine months to build multifamily units, such as those recently completed at Rainier Vista and High Point neighborhoods. "This is a wonderful program and I commend the people who help out," Dirye added. "We worked on the house and the majority of the time it's been cold, it's been raining and I see all sorts of people

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FROM E1

HABITAT FOR HUMANITY

Nonprofit sees opportunity in foreclosure crisis

Rehabilitation has focused on replacing windows and siding, upgrading bathrooms and floor coverings, as well as painting, all done with an eye to energy efficiency and stability.

The recent initiative is part of Habitat's renewed focus on neighborhood stabilization, something the organization values as much as building new, said Marty Kooistra, CEO of the Seattle/South King County chapter.

"We're really trying to tie our housing efforts with neighborhood revitalizing strategies," Kooistra said.

"Everyone is acknowledging that place matters. We have to do everything we can keeping neighborhoods vital and helping households live and grow."

The homes in Kent were purchased with federal Neighborhood Stabilization funds received by the city from the U.S. Department of Housing and Urban Development.

Families selected by the organization can purchase the homes at cost, with a zero percent interest mortgage. Payments on the mortgage will not exceed 30 percent of the household income.

Homebuyers sign a covenant that if they sell the home within the first 15 years of ownership, Habitat will purchase the home back. The intent is to keep the



PHOTOS BY KEN LAMBERT / THE SEATTLE TIMES
Halima Diriye, left, and her sister Shukri Diriye, right, take a tour with their mother, Kadija Ahmed, center, through their soon-to-be home, remodeled with the help of Habitat for Humanity.



Nonprofit homebuilder Habitat for Humanity sees the national foreclosure crisis as an opportunity to remodel homes for families such as Shukri Diriye's future home in Kent.

abated structure that houses 13 single-family homes that will be built on the ground up on 86th Avenue in south Tacoma. Funding was granted on condition that the homes be completed by June 2011.

The Tacoma area leads the state in the number of foreclosures.

The more foreclosure problems, the more momentum the program like Habitat becomes eligible for, Fife said, but funds have not arrived until recently in Washington because other places have demonstrated more need.

Tacoma's Habitat chapter recently refurbished three homes bought just before they went into foreclosure, Fife said.

Long time coming

Even with the zero-interest loan, the Diriyes will have a difficult time coming up with \$1,300 a month to pay for the home.

"We do literally live paycheck to paycheck," said Fife, who graduated from the University of Washington with a degree in health management and \$10,000 in student loans last summer.

She works part time at Bank of America and interns at a mental-health facility at Capitol Hill. The family's new home in Kent is close to Valley Medical Center, and she hopes to get a job there.

But Kadija Ahmed, who runs a day care, is overjoyed at the opportunity.

"It's been a long time since I had a lended hand," she said to Shukri, who translated from Somali. "Everything I went through, this gives a glimpse of hope, and I haven't had that for a long

den-based People's Bank recently donated four foreclosed lots to Habitat's Island County chapter. Buying a lot is about one-quarter of the cost of building a home on the Olympic Peninsula, Maciejewski noted.

"It depends on what you have to do," added Maureen Fife, CEO of Habitat's Tacoma/Pierce County chapter. "It adds up really fast. It's possible that a rehab can cost you more than new construction."

Habitat's Tacoma chapter used a \$500,000 grant from HUD's Neighborhood Stabilization program to buy

But the Seattle chapter has not done enough in the foreclosure realm to test the theory completely, Kooistra said.

Has to pencil out

Whether it costs more to refurbish a foreclosure or build new also depends on where the land is. Jamie Maciejewski, executive director of Habitat's East Jefferson County chapter, located in Port Townsend, said her branch looked into buying foreclosures but found the prices on the Olympic Peninsula too high.

On Whidbey Island, In-