



Future homeowner Tamisha Dilworth, center right, receives a congratulatory hug from Dennis Davenport, center left, before they break ground on the 500th Habitat for Humanity house with Joe Easley, left, Mayor Lloyd Winnecke, right, and other community members in August 2018.

# BUILDING A FUTURE



Robert Bradley stands with his daughter Tamisha Dilworth as she takes a picture on the ground of her future Habitat for Humanity home following the official groundbreaking ceremony for the 500th house, Aug. 15, 2018. PHOTOS BY SAM OWENS/COURIER & PRESS

## Habitat for Humanity builds more than home for Evansville family

Segann March and Sam Owens Evansville Courier & Press | USA TODAY NETWORK

EVANSVILLE – The excitement had settled a bit. The crowds of people had gone home. The shiny gold “500” balloons from the Habitat for Humanity of Evansville dedication had deflated a bit, and an exhausted Tamisha Dilworth sat on the floor.

■ But the kids, still full of energy, were still running around the empty house excitedly screaming out their future plans.

“No, it’ll go here.” “No, here.”

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ABOVE: Tamisha Dilworth, center, looks over her son Travon’s homework as her daughter Teresa vies for her attention.

Chris Huus, a member of the Habitat Core Crew, instructs Tiffany Wilson, center, and Tamisha Dilworth, right, as they build the walls of Dilworth’s house on Oct. 2, 2018.



Dilworth and TeAsia Price, who met through the Habitat for Humanity program, pose with each other as they fold neighborhood association newsletters for community service hours at United Neighborhoods of Evansville (UNOE).

## Habitat

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"This is my living room," Tamisha said with a smile, gesturing around as the kids continued to squeal about. "The fact that when the kids came in and they just were running around — they get to do that freely. I don't have to say, 'Hey, you know, there are people living underneath us, so you can't jump around.' I don't have to say, 'Hey, we have to be quiet.'"

Those keys she excitedly gripped for all those pictures and press interviews during December's dedication? She had to give them back, at least for a few more months. The home's dedication was to show the community that the house was done, but Tamisha still had work to do. Now she had to go through closing classes.

While she was sitting through class after class going through financial obligations and budgets and how to change a furnace filter, her brain was also working on plans to fill the empty canvas of her house. To make it home.

The possibilities were endless.

So after the house dedication on that cloudy Thursday afternoon, Tamisha, her kids, family and future neighbors continued to sit and scheme about the future and the possibilities — what colors of paint they'd choose, where they'd hang their pop star posters and artwork and how nice it would be to finally have their own space once again.

### Before she earned the home, she slept on the floor with her kids

Once Tamisha really got the keys to her forever home, everything changed.

They were the keys to Habitat's 500th home in Evansville — just the 26th community in the country to receive the distinction. It couldn't have meant more to anyone than Tamisha and her three kids.

Their worlds have been greatly impacted. "This is something that I've always wanted, so I can't believe that I actually have it and achieved that goal," she said. "It's always been kind of foggy for me. The way things panned out is so amazing."

Making it all happen for Tamisha, 29, wasn't easy. She had to make a lot of personal and financial sacrifices to purchase her first home. She moved out of her apartment, where rent had skyrocketed, to save for a down payment. For seven months, she worried about the next step in the process while sleeping on her father's floor with her three children.

"Through it all, it wasn't an easy journey for either one of us," her father Robert Bradley said. "We both had to work, and she reaped the benefits of it. Sometimes when you're in a situation like that, you need someone on your side that can understand, give you comfort and love. She cried on my shoulder many nights. But she got through it, and that's the main thing."

For more than three decades, Habitat for Humanity of Evansville has helped families like Tamisha's building more than 500 homes for Tri-State residents with staff to help applicants throughout the process.

Habitat cared about Tamisha as a person and helped with her emotional needs, she said.

"If you're not okay, then you're not going to be okay to take care of the home," Tamisha said. "They make sure you're in a good spirit. If something is going on at home — if they can — they're going to help you deal with it or fix it."

### How she earned a Habitat for Humanity home

Tamisha knew she needed to figure something out when rent increased to \$900 a month in her Section 8 apartment. So she reached out to different agencies to see what resources were available to her and learned more about Habitat.

In order to save the money she needed for a down payment, Tamisha and her three kids moved in with Bradley. It wasn't an ideal situation. Things were a bit crowded. But Tamisha and her father are close, and she was grateful for his help.

Bradley said he enjoyed spending extra time with his daughter and grandchildren. They alternated on cooking dinner and helping the kids with homework.

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LEFT: Dilworth, center left, walks over to the site of her future house as core crew builders and other future homeowners construct the frame of her covered porch, Oct. 2, 2018. "I didn't know how to put a nail into a two-by-four [before working with Habitat]," Dilworth said. "I'm going to learn how to get into my crawl space and 15 years down the line, if something's going on with my roof, I'm going to know what to look for in order to should call somebody [for a repair]." PHOTOS BY SAM OWENS/COURIER & PRESS

BELOW: Dilworth surveys the mountain of groceries and household supplies she has to unpack while holding her 1-year-old daughter Teresa in the family's new kitchen, March 4. The first evening spent in the new house was filled with building beds for her children to sleep in, unpacking boxes, and running errands.



One-year-old Teresa, bottom right, sleeps through a financial meeting between her mother, center, and Audra Meyer, left, a personal banker at German American Bank in Evansville, Oct. 4, 2018. They met several times to discuss Dilworth's current and future finances as a part of required coursework for the Habitat for Humanity program.



Dilworth gazes down at a personal finance worksheet while meeting with Audra Meyer at German American Bank in Evansville, Oct. 4, 2018. She was required to learn how to budget and save for payments on her future home while going through the Habitat for Humanity program.



Travon, from left, Aliyah, and Tamisha bow their heads as Teresa sleeps on Tamisha's shoulder while The Rev. Larry Rascoe Sr. says a prayer and blesses the Dilworth family's new home during the Habitat for Humanity home dedication ceremony on Bedford Avenue in Evansville, Ind., Dec. 20, 2018.



Dilworth tests out the comfort of a mattress as she shops for furniture at Ashley HomeStore in Evansville, March 1. Her new four-bedroom house provided a blank canvas of walls to decorate and an endless array of furniture options.

Tamisha Dilworth waves to her future neighbor Leslie Blackwell, whose 499th habitat house was built next door, Dec. 18, 2018. A string of other Habitat houses are being built on Dilworth's street which has allowed her to form a community of friendly neighbors.

# Habitat

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"It was good watching the children come in, do homework and then have dinner," he said. "It was really a beautiful thing. Out of the blue she said she was coming to move in. I said 'Uh no.' But she came anyway."

While it did present some unique challenges, Bradley was happy to be there for Tamisha and her kids in their time of need.

"I'm proud of my daughter," he said. "I'm grateful to be able to offer what little I had to help and it was a wonderful experience. I'm glad to help her through it and that someone was there for her."

Family is at the center of everything for Tamisha. She works as a Certified Nursing Assistant, working long hours only on the weekends so she can spend more time with her kids during the week.

Tamisha has always dreamed of giving her kids – Aliyah, 12, Travon, 9, Teresa, 1 – their own home. But as a young single mother, it's something she wasn't always sure she'd be able to provide.

"This is going to be a new journey for everyone," she said. "We are going to start our memories here. Teresa is going to grow up here. Aliyah is going to remember when we picked the lot for our house. She's old enough for that; Travon is too. So hopefully that makes them cherish it more when it's their turn to take care of it."

While Tamisha walked around the still-empty house after the December Habitat dedication she was already planning all the family get-togethers, imagining where the Christmas tree would go, talking about the basketball goal she wanted to get and planning the summer birthday party she'd throw Teresa in the backyard.

"I'm just looking forward to getting together with our family, coming together to celebrate; being together again," Tamisha said. "We're all kind of separated here and there and kind of everywhere. But now we can all be back together in one place. So that's exciting."

## A Habitat home 'isn't a handout'

The first Habitat home was built in 1984.

"It isn't a handout, but rather a hand up," said Beth Folz, executive director of Habitat for Humanity of Evansville.

That's kind of the Habitat mantra. You hear it a lot. From the staff, the volunteers and the homeowners themselves. Tamisha said it too.

Everyone says it because so many people out there think that's what it is – a handout.

"I don't know why, but everybody seems to think that Habitat just gives you a house," Tamisha said. "It doesn't work like that at all. They don't give you anything. You work for everything. They just give you the opportunity to get in the program, and then you're working yourself. You're working for it every step after that."

The application, workshop and construction process usually takes about a year from start to finish. Selected candidates must be willing to partner with the organization by working 300 "sweat equity" construction hours on their home and other candidate homes. Included in



Keys featuring a house-shaped keychain with the Habitat for Humanity logo dangle from the back door as Dilworth carries a pillow and a bag full of clothes into her new house on March 4.



"Get out of my room," Aliyah says as she reacts to her younger siblings popping in and out of her new room March 21. PHOTOS BY SAM OWENS/COURIER & PRESS



A smile spreads across Dilworth's face as she searches for music to play on the TV set up in her new bedroom before moving more boxes, March 4.

the 300 hours is attending home-ownership workshops.

"With Habitat, you have to make sure you are keeping up with your stuff," Tamisha said. "If you miss a class, you miss the class. I made sure I stayed up on that. It was a lot for me because I had just had my daughter two weeks before I started (the process)."

## Who is Habitat for?

Criteria for applicants:

- Must show a need for housing, which includes: overcrowding, not qualifying for traditional financing from a bank, overburdened by rent, mold issues, faulty electric and plumbing

- Ability to pay approximately \$400 a month with a zero-percent APR, no liens or judgment on a credit report, no bankruptcy in the last four years and household incomes that fall between 35 and 80 percent of Area Median Income.

- Willingness to partner with Habitat to perform 300 sweat equity hours through construction, community engagement, volunteering, home-ownership classes and meeting with a financial adviser.

Folz said she wants her clients to

graduate from the program with a new home and outlook on life.

"What we're really trying to do is get people to not think about surviving from day to day to thinking about the future," Folz said. "Where they want to be, where can they go in life and where they want their children to go. Those are major parts of our sweat equity program."

During the process, Tamisha had to save roughly \$1,000 dollars to get a matching down payment from the Individual Development and Empowerment Account (IDEA) Program. She put down \$2,000 towards her home with a 25-year mortgage payment of \$400, which includes homeowner insurance and taxes.

"When you're living in poverty, it is stressful," Folz said. "Trying to figure out what bills am I going to pay. One of our applicants said she had to make a choice between buying formula or her rent payment. When you're faced with those kinds of decisions, it's really stressful."

## What's next?

Tamisha and her family have been in their home for less than two months and

are still settling in. It's finally feeling real for her now that all the furniture has been delivered.

From sitting on the floor imagining the future to living it – Tamisha and her kids are there.

There's a beige sectional couch and a big screen TV that's played host to family movie night. There are bedrooms with big plans for sleepovers now that the kids have their own rooms and brand new furniture.

There's the dining room that hasn't gotten the first nick yet, but it's already been a part of a fair share of memories – meals, homework, laughs, conversations and many more to come.

Those plans an exhausted Tamisha made on the floor during that dedication back in December, countless hours of hammering away at obstacles, days and days of classes, the dedication to saving and sacrifice – they've led up to this house, these memories.

"I have a lot of emotions that I can't explain," she said about the whole process. "I'm overwhelmed. I'm very happy. I'm also scared and nervous. I don't know. I'm just gonna wing it. Just take it one step at a time. And everything's gonna be OK."

# Journey to Evansville's first Habitat home

**Segann March**  
Evansville Courier & Press  
USA TODAY NETWORK

EVANSVILLE — On Christmas day 1984 it was packed wall-to-wall with family and friends in Bonita “Bonnie” Jones’ Evansville home. The atmosphere was vibrant. There was laughter, good food and gifts.

But her best gift that year, a home.

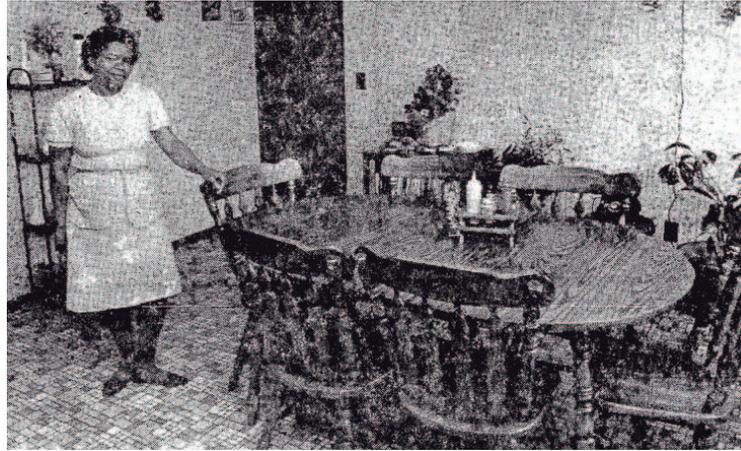
She was Evansville’s first Habitat for Humanity recipient. Bonnie, along with her husband Norman and four children, were the first to go through the Habitat homeowners program.

## How Habitat for Humanity has changed throughout the years

Like so many Habitat homeowners since her, Jones couldn’t afford what she was paying in her living expenses before she went through the program.

Bobbi Hoy, a former Habitat for Humanity representative, encouraged her to apply for the then-brand new program. Once Bonnie was approved, she spent hours helping to build her home on Governor Street in 1983 along with students, neighbors, community members and friends.

“It was amazing because your friends



Bonita “Bonnie” Jones stands in her dining room March 25, 1985. She and her husband Norman were the first to receive a Habitat home in Evansville. FILE

could come and help you,” she said. “You didn’t have to wait until you got so many hours like you do now. We didn’t pick get to pick a lot. They told us, ‘This is where they’re building the home.’ Things started coming together then.”

Construction of their four-bedroom brick home took less than a year. Her favorite thing about her house was watch-

ing it grow every day.

“I was so excited just to have a home,” she said. “We would go every day and look at the lot. We’d say, ‘That over there is going to be the dining room.’ It was just so amazing and so exciting. We were able to save money to buy new furniture because the furniture we had was here, there and everywhere.”

## Why she still lives in the 1984 house

And 35 years later, Jones is still there in the home she helped build.

She enjoys spending time with her neighbors, gardening, going to work at MJ’s Cafe, playing with her 10 grandchildren and 18 great-grandchildren and attending her prayer group meetings at Faith Temple Church of God in Christ four to five days per week.

Her husband passed away almost 10 years ago, but she remains in the home she helped build with him.

“I still love that home and will always love that home,” Jones said. “It has a nice backyard, and neighbors always watch out for each other. There was no color. We just loved one another.”

Jones said she encourages her family members to look into Habitat. Her daughter went through the process with a home build a few years ago. And Jones’ granddaughter was Habitat for Humanity of Evansville’s 499th homeowner, she said.

“The more you do for yourself, the more value you take in,” Jones said. “To see your children’s eyes light up because we’re going to actually have enough money to do this, that and (building your home) — was the best.”