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**A dream -- the dream -- comes true**  
Annett Ridenour and her son Dylan have gone from living in an RV to their own home, thanks to a no-interest loan from Hayden Homes.

By ALFRED DIAZ of the Walla Walla Union-Bulletin

Furniture is scarce in the Ridenour's Walla Walla home. No couch. No coffee table. No worn-out recliner. Even the windows are bare, as well as the new coffee-brown walls, not a mark on them.

There are still few items in the house: a small dining table and two chairs, an entertainment center, blow up mattresses that are used for beds, books scattered on the floors in the back bedroom. Not much, but more than was ever dreamed of by Annett Ridenour.

"Someday. My dream was to buy a house someday. But I had no idea if or when or how," she said.

Ridenour had no idea because financially she couldn't afford it. And she still can't. As a single mom of a 13-year-old boy -- her two oldest have already moved out -- she works as a custodian at a local preschool. Couple that with going to college to learn a new career, and the bottom line is Ridenour doesn't make enough to afford the mortgage. But she could afford it without the interest. And that is how Ridenour became a homeowner last month, through an interest-free loan from the Hayden Giving Fund.

"She has a family; she needs a place to celebrate holidays. She was a great candidate," said Dennis Murphy, president of Hayden Homes, the Giving Fund's primary funding source.

Since 2000, the Hayden Giving Fund has provided 25 interest-free loans for qualified applicants. Each year Hayden Homes builds roughly 600 houses in Washington and Oregon. And each year it screens and qualifies five families for the program, Murphy said.

With an average price of about \$170,000 per new home (depending on the market), the savings on a conventional 30-year, fixed-rate loan at 5.5 percent interest would be \$177,486, according to a standardized amortization chart.

What that means in payments is about \$650 per month for a three-bedroom, two-bath home. And that includes taxes and insurance, Murphy said.

For Ridenour, it was a 1,242-square-foot home in the Prospect Terrace development; her total payment comes to just under \$700 per month. And



Included in the keys that were handed to Annett Ridenour for her new home was a single gold key. "I don't know if it was intended to have any significance," she said as she proudly showed them off, "but it has significance to me." U-B photo by Jeff Horner

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that, Ridenour said she can afford.

"Usually, this is the first house they have ever owned, and it absolutely changes their lives because once they have a place to call home, the front door doesn't change," Murphy said. What he meant was that all 25 recipients since 2000 are still living in their same home, which is a contrast to the frequent moving that most applicants, including Ridenour, experience.

A Walla Walla native, her family moved constantly while she was growing up. She said she even remembers moving seven times in one year. As she grew into a woman, she continued moving frequently. Often, finances were too blame. But looking back, she says she realizes a greater reason may have been that she never dealt with the emotional scars left after years of abuse in her childhood.

Then in 1999, Ridenour moved back to Walla Walla. At that time she had two teens and a 3-year-old and no place to live. So she moved around a bit, and even had a short stint in the YWCA. But she eventually rented a house on Boyer Drive where she would live for the next five years. It still is the longest she has lived anywhere, she said.

Along with her stable address came another big change. She began to participate in recovery programs for survivors of abuse. But five years later she was forced to move again when her landlord sold the house she was renting.

"I didn't know what else to do. I prayed on it and I decided I would have to make some changes. I carried a lot of baggage," she said.

In attempt to get rid of that baggage, Ridenour sold everything and moved into a 1970s RV motorhome. Ironically, it was a home that was meant to move, but she stayed in Walla Walla.

From 2006 to 2009, she and her son Dylan lived in the motorhome. She worked. She saved. All the while she dreamed of owning her home.

"I think they considered us homeless," Ridenour said, as she thinks back as to why the Hayden Giving Fund picked her.

Murphy sees it a different way.

"It is an unbelievably courageous act on her part," he said about Ridenour's move into the RV. "And she did that and saved up some money, and has proven to be able to make the income to pay for the house."

Living as an RV Spartan, the humble custodian was able to save \$6,000 in three years.

Then one day a friend told her about the Hayden Giving Fund, which for the first time was providing a home in Walla Walla. That was in February, only two days before the application deadline. So she put together her explanation of why she should be given the chance for the home.

There weren't many other applicants, Murphy said, explaining that though information on the Giving Fund is available online, recommendations are usually made through housing authorities and similar organizations, and sometimes by real estate agents who know about the program.

About five applicants applied for the Walla Walla program. Two days after sending in her application, Ridenour remembers anxiously doing her devotional, wondering if she would be chosen. And then she read in her Bible, "I will build you a strong house," she said.

A couple weeks later she got the phone call; she had been chosen.

"It was the chance of a lifetime," she said. Now to tell her son.

Dylan is a proud 13-year-old. He likes to skateboard. He doesn't sit still for long. And he was a bit loquacious, as he walked along with his mom from room to room showing off his new house.

"Two days before I told him" Ridenour recalled, "Dylan said, 'Mom. I am tired of living in an RV. When are we going to get a house?'"

So two days later she drove her son up the driveway of their new house and said, "This is your house. And he said, 'Are you serous?' And I said this is your house. And he said (again), 'Are you serious?'"

After that, waiting was the hardest part. They drove up almost everyday and looked at it. Then in the last week of March they moved in, and that is when it finally hit Ridenour.

"I was at work. My son was with me at the day care. When I got done I said, 'Dylon, let's go home.' He turned to me and said, 'Mom. did you hear what you said?' I said, 'Yes. Let's go home.'"

Ridenour's voice cracked several times as she told her story, while sitting on the floor of the back bedroom.

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"This is the study," she and Dylon both proudly said. And the books that are on the floor are what she has accumulated after three quarters of early childhood education studies at Walla Walla Community College. She dreams of one day teaching the children where she is now a custodian.

One dream down, one to go.

"I feel safe. I feel a bit overwhelmed. Since we have been in here, my self esteem has gotten better, my self confidence. I feel like I am human," she said.

And as for not having a lot of furniture, that wasn't her dream.

"Stuff is not as important as time. We can go without beds until I am able to get some," she said.

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More about the no-interest loan program: [haydenivingfund.org](http://haydenivingfund.org).

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