



ABOVE: The Ittas with Barrow branch manager Robin Harrison.

RIGHT: This building was "home" to the Ittas before their dreams were realized.



A savings plan earns a Barrow family a new home

Clarence and Mane Itta, lifelong Barrow residents, spent four years thinking about building or buying a new home for their growing family. With three children: Natasha, 9, Yeleana, 6, and Paxton, age 5, the family needed larger living quarters.

Mane has been employed by the North Slope Borough for the past seven years while Clarence worked in the construction industry. For the past several years, Clarence has served as the home school facilitator for the NSB School District. Most importantly for the community of Barrow, Clarence is also the head coach for the boys' Whaler high school basketball team. Well known for their support of local sports activities, Clarence is himself an alumnus of the Whaler varsity team. Local families of ball players are proud that their team boasts a home-grown coach.

A lively and energetic woman, Mane is actively involved in the activities of the basketball team, her family and her community.

After years of discussing their dream of getting a new home, the Ittas took the plunge and filled out a mortgage loan application. They decided on a home on Karluk Street and made an offer. The Ittas then approached NBA's Barrow branch manager Robin Harrison who helped them prepare a plan.

This plan included a budget for paying off credit card debt and for saving for the down payment and closing costs. Savings coupons were established for the Ittas' new "house account" at \$300 each. The Ittas were disciplined in saving as planned and were often able to kick in more than they had anticipated. In a year's time the

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New home for Barrow family

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"house account" reflected a healthy balance. As their debt load decreased the family became eligible and were approved for a mortgage loan.

The Itta's mortgage was financed through NBA and the Alaska Housing Finance Corporation's rural housing division program. "I didn't want to go through it (the loan process), because I didn't think it could be done. Marie kept encouraging me and we pulled through," Clarence said. Marie has noticed a big difference in their children now that they are in their new 1,248-square foot home. "They have their own rooms and really enjoy their space."

The former Itta home of eight years was 256 square feet, so it isn't difficult to imagine Marie's relief when she says it was worth it to go through the loan process. "Owning your own home is a very big accomplishment and we love it," she said with a smile. Marie's advice to others is, "Start a savings account. Force yourself to

be that extra special person who says 'I would like to achieve a major task that I have not done before, that will mean a great deal to me and my family.' Think of your future."

Marie also says that the new home has made a very positive difference in their family's lifestyle. "It is something to cherish, the changes we have made are very important ones."

Both Clarence and Marie agree that the most difficult part of accomplishing their plan was starting a savings program. They also say that their banker was very helpful and speak optimistically of Robin Harrison aiding other families in the Arctic. Even in the face of an extremely high cost of living in the northern coastal community of Barrow, Clarence and Marie Itta were able to make their dream of owning a home a reality. Congratulations to the Ittas! ■

As reported by NBA's Barrow branch manager, Robin Harrison