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*San Francisco Chronicle*

## A FORTUNATE FEW

Ever wish you could own a Bay Area home for an affordable price? Habitat for Humanity makes that dream come true for ...

Heather Boerner, Special to The Chronicle

Sunday, August 27, 2006

For the price of a bed and bath addition or a major remodeling project, a handful of lucky families are becoming homeowners in the ultra-expensive Bay Area. They owe their good fortune to three words: Habitat for Humanity.



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Prices may be cooling off, but most Bay Area families still find it impossible to afford a house. With a median price in July of \$674,000 for a single-family home, families earning less than the region's average of \$82,100 have had to choose to continue renting or leave the area.

But 51 families have found another way. Habitat for Humanity affiliates in the Bay Area are working with local jurisdictions, national organizations such as AmeriCorps, and prospective homeowners to build homes people can afford -- and doing it in such a way that the homes blend seamlessly with market-rate neighborhoods.

To make Habitat homes fit, the secret is the design. For instance, Habitat for Humanity East Bay rehabilitates previously used sites and builds environmentally friendly houses with solar panels.

In San Mateo County, Peninsula Habitat for Humanity takes advantage of the area's greenbelt and growth limits by building near the Daly City BART station. Silicon Valley's Habitat chapter is building projects based not just on a town but also on individual neighborhoods. It's renovating turn-of-the-century Victorians in San Jose's city center and building a single-family home in the Willow Glen neighborhood that's accessible for a family with a child with cerebral palsy.

"Habitat is a useful organization for a number of reasons," said John Landis, professor of city and regional planning at UC Berkeley. "One of the primary ones is that they produce affordable housing at the lowest cost of anyone in the nonprofit housing arena."

Habitat does that by working with Bay Area cities to find low-cost or free land and building small developments. Unlike commercial developers, Landis said, Habitat builds smaller projects on smaller lots, and in so doing is not competing with commercial developers looking for an acre or more. Bay Area land can sell for hundreds of dollars a square foot and land costs can make up 40 percent of the price of a new home.

In many communities, city officials give land to Habitat -- or sell it at a reduced rate -- in exchange for affordable housing.

In Livermore, the city financed the land for a Habitat project. As part of the deal, the city marketed seven of the homes to moderate-income residents, including teachers and firefighters. Down the coast, the Santa Cruz City Council required its Habitat affiliate to build granny units on a property.

These arrangements have allowed local Habitat affiliates to build 51 houses this year and 337 houses in their history.

Interested families are selected based on housing need, their willingness to work with Habitat to build the homes, and their ability to pay a modest mortgage.

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That ability is based on the median income for each county. So for families in Marin County or San Francisco, that means a family of four can earn up to \$54,700 a year and qualify for a Habitat home; in Silicon Valley, a family of four can earn up to \$53,050 a year; in Alameda and western Contra Costa counties, a family can earn up to \$58,656 a year.

Once selected, families pay up to a third of their income toward the mortgage and put in 500 hours of sweat equity building their own and other houses. When they move out, Habitat will buy the houses back and resell them to other families that meet the requirements.

That doesn't mean that getting local communities to accept Habitat projects is always easy. "People still have the stigma of those public housing projects in New York when they think of affordable housing," said Robert Freiri, executive director of Habitat for Humanity Silicon Valley. "We have to be really sensitive to what houses in each community look like because residents need to accept what we do."

For instance, no Habitat homes have been built in Marin County since an attempt seven years ago failed. Now, the organization is planning informal meetings with residents in the hopes of building four homes in unincorporated areas, said Phillip Killbridge, executive director of Habitat for Humanity San Francisco, which also covers Marin County.

"We think our model makes perfect sense for Marin County," he said. "We're looking at infill housing. We're not building apartments with 70 units. We can build four, six or eight homes at a time."

Killbridge said the homes he's hoping to build in Marin County would have solar panels and be as environmentally friendly as possible while still affordable.

Virginia Tan has a new baby. Her house, made of wood and plaster instead of flesh and bone, still elicits the kind of nurturing that shows in every detail: The bright yellow living room, the cheery green balcony and stair rail, and the pots of dahlias neatly lining the stairs all speak to Tan's pride in ownership.

"This house is like my baby," said Tan, looking around her neat living room. "Building it was like having a

baby. I started to buy things that would make it beautiful. It's like before I even moved in, I lived here."

A framed announcement from the San Mateo County Board of Supervisors awarding Tan and her husband, Ben Ong, their home hangs in the hallway around the corner from her sons' honor roll certificates and sports trophies

Not long ago, Tan, Ong and their sons shared one tiny room in a nearby apartment. Recent immigrants from the Philippines, they lived with Ong's family to save money for their own house. But it quickly became clear that they might never be able to afford a home here. Then Ong saw an ad for Habitat and the family applied. When they were chosen, they were ecstatic. "It's so exciting," Tan said shyly. "I'm very happy."

Because the house is across the street from the Daly City BART station, it rumbles when a train goes by. The boys catch buses to school at the station. Just two months into living there, they've already adjusted, making jokes about not noticing a recent earthquake. "We just thought it was a train!"

Haley Burchfield, 11, is already comfortable in her new Livermore home -- even without her furniture or clothes in her new bedroom. Her posters of Hilary Duff and Cole Sprouse hang on the wall, and the room is painted a more adult color than her younger sisters' pastels. After moving 10 times the first 10 years of her life, she and her family finally have a home of their own.

"What does moving into this house mean to us? In a word, stability," said Haley's mom Robyn Crowhurst, a dental hygienist turned stay-at-home mom because she couldn't afford child care. "We know we're here and we're not going anywhere for a while. It's not just the affordable mortgage. It's a neighborhood where our kids can grow up and know they won't have to move again for a long time."

The Crowhursts are among 22 families scheduled to move into Habitat for Humanity East Bay's green-built development on Freeda Court this year. That means solar panels on the roof, concrete floors to keep the place cool in the summer and an attic fan to circulate air without an air conditioner. One of their neighbors had an electric bill of only \$7 last month.

A lot will change for the Crowhursts when they move the last of their things out of their two-bedroom rental this week: Haley will get her own room for the first time. Youngest daughter Eden will sleep in her own bed after sleeping with parents her whole life because of lack of space.

What's more, the Crowhursts' monthly mortgage payment will be less than their rent. And, most surprisingly, they're looking forward to getting their electric bill. "I never thought I'd say that," Crowhurst said, grinning.

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### How to become a Habitat family

The process for each county varies slightly but in general, you must:

Attend an orientation. When homes are available in your area, Habitat will advertise on television and in newspapers for interested families. Families must attend this orientation to discover what's required of a Habitat family. For instance, you'll have to be willing and able to put in 500 hours of sweat equity, have decent credit, minimal debt, and at least one family member must be a U.S. citizen.

Apply to the Habitat affiliate in your area. That includes filling out forms to verify your income and living situation, as well as providing your birth certificate, two personal references and copies of your tax returns for the past two years.

Submit to a credit check by an independent mortgage underwriter.

Attend a family interview. Once your credit is approved and you meet the above criteria, you'll be asked to meet with the family selection team to talk about how serious your need for housing is.

After approval. Once you've been OK'd by the family selection team, your name, along with the names of all the other approved families, will be put into a lottery for the houses available. (Often there are more qualified families than homes available, said Kara Smith, marketing manager for Peninsula Habitat for Humanity.)

Local Habitat affiliates

San Francisco San Francisco and Marin counties.  
(415) 869-1500; [www.habitatsf.org](http://www.habitatsf.org)

East Bay Alameda and western Contra Costa County.  
(510) 251-6304; [www.habitatseb.org](http://www.habitatseb.org)

Mount Diablo Eastern and central Contra Costa County.  
(925) 288-0112; [www.mtdiablohabitat.org](http://www.mtdiablohabitat.org)

Peninsula San Mateo County. (650) 368-7434;  
[www.peninsulahabitat.org](http://www.peninsulahabitat.org)

Silicon Valley Santa Clara County. (408) 942-6444;  
[www.habitatsanjose.org](http://www.habitatsanjose.org)

Santa Cruz Santa Cruz County. (831) 685-0671;  
[www.habitatsc.org](http://www.habitatsc.org)

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