



Habitat for Humanity picks families for Heidrick Ranch duplex

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Habitat for Humanity Yolo County is pleased to announce the Board of Directors has selected 2 families -- Teresa Allen, and Agustin Villalobos and his wife Caritina Mendez -- for homeownership in the Heidrick Ranch duplex in Woodland.

"This was a challenging, tough process," stated Committee Chair Rebecca Restrepo. "Our primary service is to build and renovate simple, decent affordable houses for very-low income families.

The term "very-low" income is defined by HUD (Housing and Urban Development) and means households who earn 30 to 50 percent of the area median income. Selected families provide 500 hours of sweat equity to help build their own homes. In turn, we provide zero-percent interest home loans and guarantee that no more than 30 percent of household gross income goes towards mortgage principle, taxes, & insurance on a monthly basis.

We had 49 families seeking home ownership opportunities and only two units available. Teresa Allen and Agustin Villalobos exemplify why Habitat exists. These are two wonderful families in critical need of decent housing and we are so happy to be able to work with them."

According to Diana Walker-Smith, executive director of Habitat for Humanity Yolo County, the process

begins with interested families filling-out an extensive application form. Support documentation, in the form of tax returns, utility bills, and pay stubs are required. The applications are then reviewed by Habitat's Family Selection Committee.

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Committee reviews the applications and ranks each application according to three criteria: need for adequate shelter, ability to pay for the Habitat home, and willingness to partner. The Committee then conducts site visits with finalists and prepares their recommendation for full committee review. The full Committee then forwards their final recommendations to the Board of Directors for approval.

"These three basic criteria; need for adequate shelter, ability of pay, and willingness to partner, are used by every Habitat for Humanity affiliate," stated Wayne Eckert, President of the Board of Directors. "Habitat for Humanity's purpose is not to provide homeownership opportunities for individuals who are able to rent adequate, affordable housing. Due to limited and scarce resources, we focus on families living in sub-standard housing.

"As far as partnering with Habitat, all Habitat for Humanity affiliates have sweat equity programs. To be selected for a Habitat home, the family must commit 500 hours of their own time to help build their home. As far as ability to pay, our selected families are creditworthy, but cannot afford the median price of a typical home in Yolo County.

"Our homes are sold at a lower cost than traditional builder homes due to the fact that the land and materials are donated by local businesses and the homes are built by volunteer labor. The low-cost

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mortgage payments go back into the community to build more affordable housing," Eckert said.

"I was given the opportunity to call Ms. Allen and Mr. Villalobos with the good news," Walker-Smith stated. "It's hard to express what it means to these families. Teresa Allen is a single mother with three children who also supports her disabled mother. Teresa works one full-time job and two part-time jobs to provide for her extended family. When I asked her what it meant to be selected for a Habitat home, all Teresa could say, over and over again, was that owning her own home meant everything to her family; a Habitat home would provide decent living conditions and a stable home environment for her family."

According to the Yolo County General Plan, assuming that 30 percent of gross annual household income is expended on housing costs and purchase is financed using a standard 30-year mortgage with a 6.5 percent annual interest rate, and a 10 percent down payment, a very-low income household can afford a home priced around \$101,000, a low-income household can afford a home priced just over \$121,000, and a moderate-income household can afford a home priced at just under \$161,000.

These affordability levels fall well below current market rate housing prices, for most units sold within the last year. According to Yolo County demographic data there are approximately 10,270 low-income households who earn 30-50 percent of the area median income. (2007: http://www.city-data.com/county/Yolo_County-CA.html).

Habitat for Humanity Yolo County still needs community support for this build. There are several ways the community can become involved in supporting the Heidrick Ranch duplex.

HFHYC is sponsoring a One Square Foot capital campaign to raise money for the build. For \$95.23, individuals and businesses can sponsor one square foot of the duplex. Donors will be given the opportunity to sign their square foot of the slab at the ground breaking event. Community members can also volunteer their time to help build the Heidrick Ranch duplex.

Further information about all this and other opportunities can be found on the HFHYC web site at www.habitatyolo.org.

The Ground Breaking ceremony and slab signing is scheduled for 9 a.m. on Saturday, June 19 at the corner of Farmer's Central Road and Brubaker Street. For further information, please contact Diana Walker-Smith, Executive Director, at 530.668.4301 or by e-mail at hfhed@dcn.org

The mission of Habitat for Humanity is to work in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities. Our Habitat homes are sold to partner families at no profit and financed by us through affordable, no-interest loans.

Homeowners invest 500 hours of sweat equity into building their homes, side by side with members of the community. Our homeowner's monthly payments are recycled into a revolving fund which enables Habitat for Humanity Yolo County to build more homes.

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