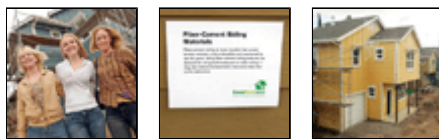


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Getting the poor off the grid

Habitat for Humanity builds 22 energy-efficient homes in Livermore and finds that green doesn't cost more

Paul Kilduff, Special to The Chronicle
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Imagine turning the key to a brand-new, two-story, four-bedroom, two-bath house with solar panels and other "green" touches like a whole-house fan, natural linoleum kitchen floors and a ventilating skylight. If you think a home like this is out of reach of a single mom making \$34,000 a year and supporting a teenage daughter and disabled sister, think again.

In March, Arlene Raftery, her daughter, Kristina Silva, and her twin sister, Annette, will move into the first home they've ever owned, with all the aforementioned amenities and more, as part of a new development of 22 homes on Livermore's east side.

"It's the American dream come true," says Arlene Raftery, 50, who has lived with Krissy and Annette in a cramped two-bedroom apartment a few blocks away for 14 years. "As a single mom you never expect that you'll be able to afford to live in the town you want to live in," says the Head Start employee, who's resided in Livermore for 30 years. The home also features railings along the walls and lowered light fixtures and door handles to accommodate Annette, who suffers from severe back pain and will eventually have to use a wheelchair.

Fifteen of the homes are now occupied, and the finishing touches are being put on Raftery's and six other families' dwellings so they'll be ready for their March move-in.

The attached 1,000- to 1,400-square-foot homes, done up in hues of avocado, mustard and brick, are between a soon-to-be Rotten Robbie's gas station and an apartment complex. Thanks to a partnership between Habitat for Humanity, Green Point Rated (the organization that provides a rating system for builders to determine how "green" their houses actually are), the city of Livermore and 10 of the town's churches, construction on the homes began two years ago.

The idea for the development was hatched in 2000 when the group of churches approached the city about building some Habitat for Humanity homes in the community so that lower-income families who work in Livermore could afford to buy a home there. Currently, the median sale price of a new house in town is \$640,000. To qualify for that you need to be pulling down \$100,000 to \$120,000 annually -- hardly working-class wages.

With its mandate from the churches, and help in identifying a workable site from local real estate agents, the city approached two landowners in east Livermore and bought an acre from each for \$1.3 million. With an additional \$1.5 million loan to Habitat for Humanity, the former vacant lot (complete with old barn) sprouted a street (Freeda Court), and utilities were installed. Similar to a land trust, the parcel was divided up into 22 lots that were sold through Habitat for Humanity to qualifying low-income Livermore residents.

The only caveat is a covenant on the property that requires that all the homes be resold to low-income families. For the project, Habitat for Humanity uses the federal Department of Housing and Urban Development definition of a low-income family as one falling between 30 to 80 percent of the city's median income. In Livermore the median income is \$83,800. To qualify for a Habitat loan, the monthly mortgage must be no more than a third of the family's monthly income -- in Livermore this means the family takes home approximately no more than \$45,000 a year.

In lieu of cash down payments, future residents must spend 500 hours helping build their homes, and the first mortgage has no interest.

Raftery's home will be valued at \$260,000 to \$280,000, and her 30-year fixed monthly mortgage will be \$1,265, payable to Habitat for Humanity. While the fact that she can't eventually take advantage of the home's appreciation frustrates Raftery a little, she understands that the opportunity is "not about making a killing. It's a place to call home."

Aside from actually owning an affordable home in the Bay Area on a relatively low salary, Raftery will be enjoying the energy-saving aspects that go along with having a "green" home -- such as no electric bill, thanks to the solar panels on her roof. "They're the ones who need no electric bill the most," said Chrissy Thomas, Habitat for Humanity East Bay site supervisor for the Freeda Court project. PG&E pitched in \$5,000 to cover the cost of the solar panels and is considering covering the entire \$15,000 for their installation.

During a recent presentation at the development where Habitat for Humanity received its certificate from Green Point Rated designating it a "green" development, Thomas said Habitat for Humanity became interested in green building four years ago with a development on Fruitvale Avenue in Oakland. "We realized it didn't cost more, so we decided to build green from that point on." Not unlike an Energy Star badge on an appliance, a home that's been Green Point Rated has been certified as saving resources.

The Freeda Court project represents Habitat for Humanity's most ambitious "green" building effort. Instead of putting wooden studs every 16 inches, they put them every 24 inches to cut down on lumber use. The group also installed passive heating and cooling systems and will even landscape the round patch of earth in the middle of the cul-de-sac that most of the homes face with drought-resistant native plants. With these kinds of green touches, the project earned 95 points on the Green Point Scale, well above the 50 minimum needed to qualify for the Green Point Rated

designation.

Janice Jensen, Habitat for Humanity East Bay executive director, proudly accepted the project's Green Point Rated certificate just before a rainstorm earlier this month. She reminded the 200 in attendance sitting on crusty workbenches at the still-operating construction site that "you don't have to be rich or famous to build green, environmentally sustainable homes." Brad Pitt was nowhere to be seen.

Freelance writer Paul Kilduff is a frequent contributor to Home&Garden. E-mail him at home@sfgate.com.

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