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Homeownership program placing 23 families in Hayward

Habitat for Humanity selling fixed-up houses below market rate

By Eric Kurhi
Oakland Tribune

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HAYWARD -- For years, Mario Bamberger and his young family saved their money, at first living with parents, then cramming into a small studio apartment.

Bamberger and his wife, Linda, kept their eyes on the prize: to stop renting, and own a home where they could raise their 8-year-old daughter, Daisy, and 4-year-old son, Jacob.

"We saved up, and about two years ago, I said, 'Hey, let's make a move,'" said Bamberger, 26.

More than 30 failed bids later, the lifelong Hayward resident was feeling discouraged.

"We lost out every time," he said. "These were houses in Hayward, San Leandro, going for \$100,000, \$125,000, \$150,000. But every time someone would come in -- maybe an investor, I don't know -- and put up \$200,000 cash and we'd be out."

A relative told him about a homeownership program run by Habitat for Humanity that puts income-qualified candidates in fixed-up foreclosures at below-market cost.

This particular program is a partnership with the city of Hayward, which received funding from state and federal housing agencies.

The Bambergers are the first of 23 families who will be placed in Hayward through the program -- and there are similar opportunities in Antioch, Emeryville, Newark and Bay Point for a total of 43 properties, said Krysta Morgenthaler of Habitat for Humanity.

Mergenthaler said the benefits are twofold.

"It's a double win," she said. "These are communities that were hit the hardest

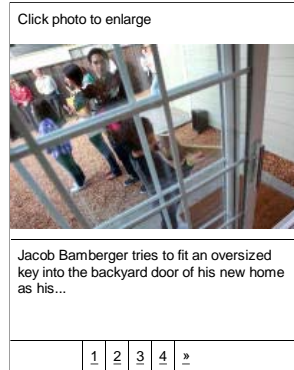
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by the foreclosure crisis. It's not only giving people a new chance at homeownership, but letting a home sit vacant and blighted will lead to all kinds of problems."

The Bambergers hope to be in their three-bedroom Pompano Avenue home by Christmas.

"That would be the best present," Mario Bamberger said. "It's a dream come true."

To apply for one of the homes, contact Bay Area Homebuyer Agency at 888-572-1222, ext. 125 or go to www.myhomegateway.com.



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