



- 27 years of experience creating affordable homeownership opportunities in Alameda, Contra Costa, and Santa Clara Counties
- More than 400 families served
- Experienced with new construction development, scattered site home renovations, and home repairs

# The Habitat Model



## The Habitat model is simple:

- Volunteerism (community building model)
- Sell homes to working families in 3 income brackets:
  - Very low income
  - Low income
  - Moderate income
- 500 hours of Sweat Equity

# Habitat Homeownership

<u># of Homes</u>	<u>Alameda County</u>	<u>Family of 4</u> (100% AMI= \$92,000)	<u>Example Occupations</u>
(±5)	<u>Very Low Income</u> 3, & 4 bedroom homes	<u>40% to 50% AMI</u> Up to \$46,000	<ul style="list-style-type: none"> <li>• Nursing aids, orderlies, &amp; attendants</li> <li>• Dental assistants</li> <li>• Administrative assistants</li> <li>• Shopkeepers / service industry</li> </ul>
(±5)	<u>Low Income</u> 3, & 4 bedroom homes	<u>50% to 80% AMI</u> Up to \$67,600	<ul style="list-style-type: none"> <li>• Hayward Unified School District entry-level teachers</li> <li>• Dental &amp; medical assistants</li> </ul>

## Homeowner Training

Habitat trains its partner families, and prepares them for the personal and financial responsibilities of homeownership.

### Detailed Training Workshops:

- HUD approved 1<sup>st</sup> Time Homebuyer Training
- Financial Planning
- HOA & Leadership Training
- Home Maintenance

## Post-Closing

Habitat continues the relationship with families after closing:

- Family Relations Committee
- Informal Support – HOA meetings, etc.
- Formal Relationship with Mortgage Lender



## Resale Restrictions

- Resale restrictions keep the homes affordable
- Habitat retains first option of purchase
  - Partner families may sell their homes back to Habitat
  - Habitat sells the homes to a new qualified family at an affordable price

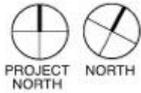
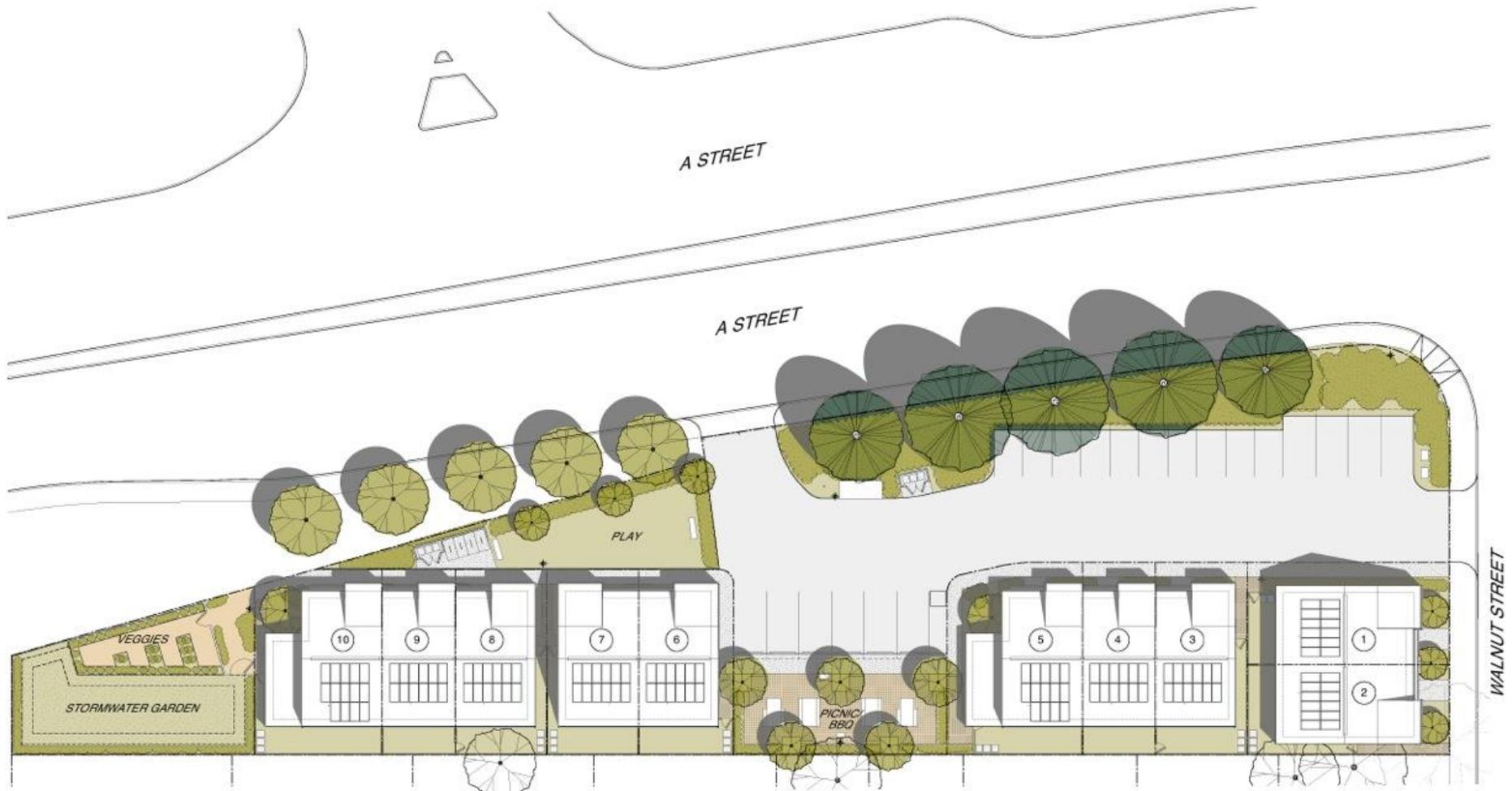


# Examples of Habitat Developments



# Current Site Photos





## Site Plan



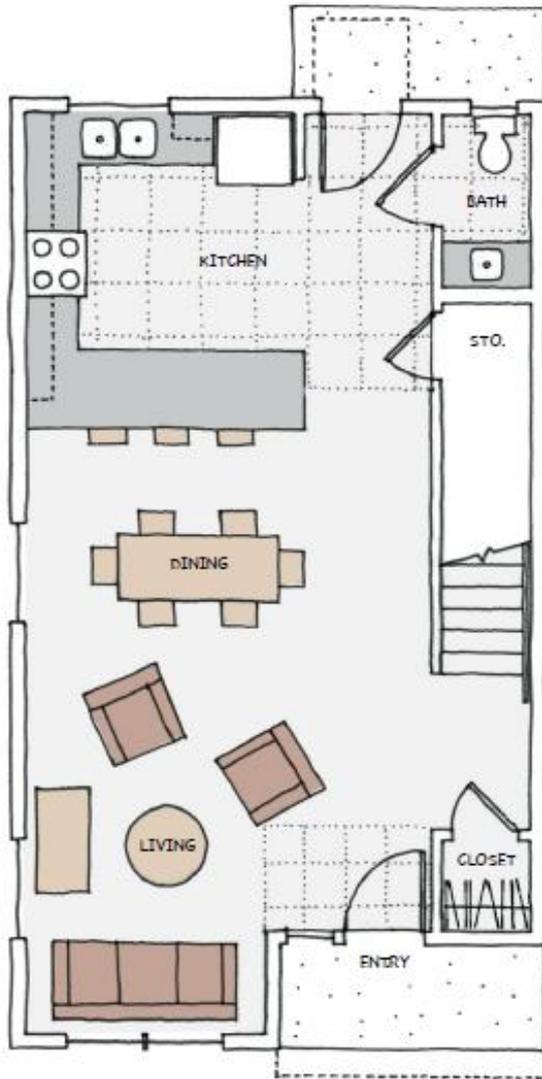
**Perspective Entering Development from Walnut Street**



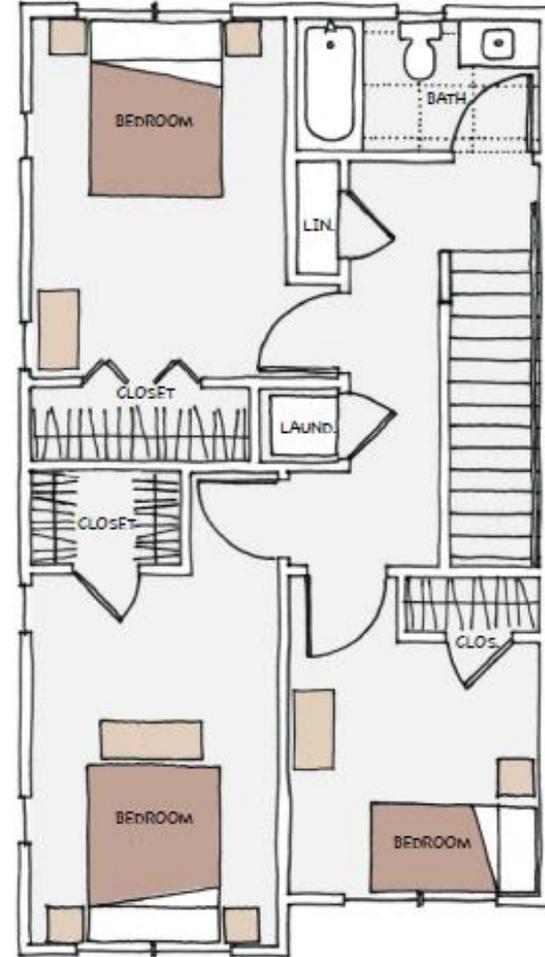
**Elevation – Duplex Building**

Thank you!



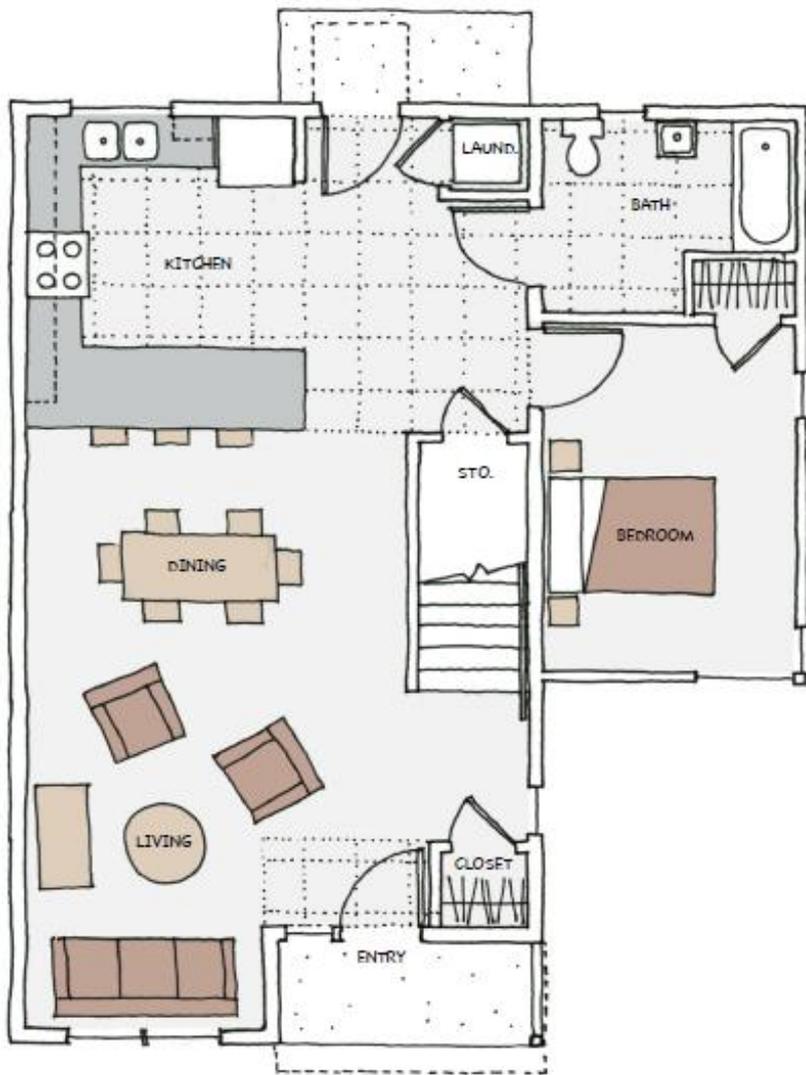


3-BEDROOM HOME  
1ST FLOOR PLAN

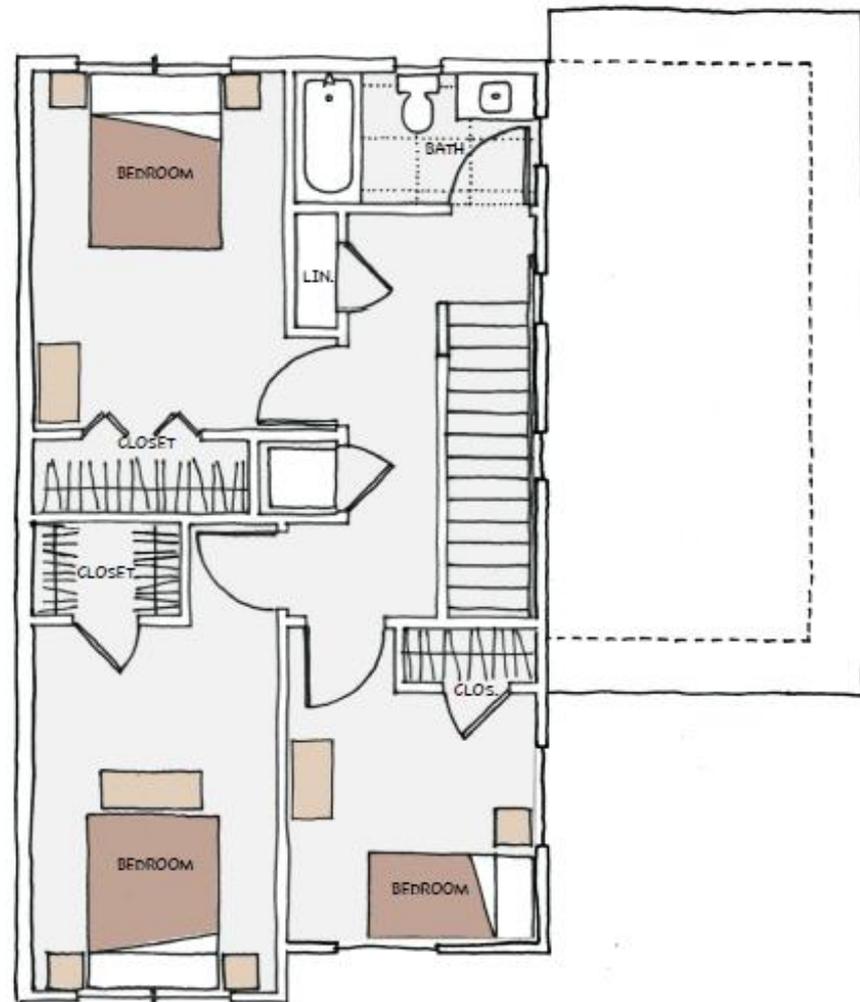


3-BEDROOM HOME  
2ND FLOOR PLAN

### 3-Bedroom Floor Plans



4-BEDROOM HOME  
1ST FLOOR PLAN



4-BEDROOM HOME  
2ND FLOOR PLAN

## 4-Bedroom Floor Plans



**Interior Perspective**