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Dream Builders

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March, 2007 Issue

Habitat for Humanity of Sonoma County provides the ways and means for low-inc to become homeowners.

The number of homes produced by Habitat for Humanity in Sonoma County doesn't in sound like a lot when you consider the extent of the need for affordable housing. The 18 remodels and eight new homes for low-income families since 1983, when people b organizing a local branch of the international program made famous by former Preside Carter. That averages out to about one a year for the past 24 years.

"It does feel like a drop in the bucket," admits Reverend Gayle Pickrell, pastor of Chris United Methodist in Santa Rosa and a former Habitat for Humanity of Sonoma County member (1999-2002). But Pickrell suggests taking a longer look.

Measuring the success of Habitat for Humanity by just the number of homes complete begin to appreciate the effort that goes into the program—nor the impact it has on the First, you need to factor in the money, materials and labor donated by contractors, ch builders and scores of armchair supporters. Then there are the volunteers who do the weekend warriors who put on carpenter's aprons—some for the first time in their lives nails, paint walls or lay tile.

Then consider the 500 hours of "sweat equity" contributed by the Habitat families ther down-payment for the no-interest loans they'll take on to make these houses their ho finally, fold in the long-term and multigenerational benefits of homeownership.

"There's something about owning your own home and knowing that a lot of people car make it happen for you," says Pickrell. "But it's not just the family; it's also what happ rest of us. We're building a neighborhood, and it helps to change the whole communit

Look for more of the same, according to Diane Estrin, executive director of Santa Ros Habitat for Humanity of Sonoma County. The organization is already light-years ahead of nearly a quarter century ago, when it stored its files in the backseat of a car. It's m volunteer working board to a policy board that directs a small, paid staff based in offic Lane in Santa Rosa. It operates on a \$1.2 million budget that's supplemented by proc **Restore**, a Habitat for Humanity thrift store that sells donated building materials in a warehouse on 10th Street in Santa Rosa.

It enjoys the support—including money, labor and materials—of a host of backers fro banks, builders, labor unions, material suppliers, churches and others. And perhaps m for the future, Habitat for Humanity of Sonoma County is an idea the housing industry "We're heading into a new era," says Estrin.

It's been a long, hard trek since the Sonoma County affiliate launched its dedicated-bi campaign to improve the lives of families who struggle to have a decent and safe plac can't imagine they'll ever own their own home. Initially existing on the proceeds from fundraisers in church halls, the local Habitat affiliate has since graduated to high-profi money, talent and land and is emerging as a major resource for meeting (at least par county's affordable housing challenge.

Habitat for Humanity has no land and can't afford to buy it. Developers have the land, often have a hard time fitting affordable housing into conventional models for financing housing projects. On a variation of a familiar theme—"If you build it, they will come"—Habitat for Humanity can offer its affordable homebuilding expertise in exchange for land.

The first such match occurred last year in Sebastopol, where John McNulty was planning a 13-home subdivision on Litchfield Avenue. The City of Sebastopol was requiring the affordable housing. McNulty and Estrin cut a deal during a conversation that, in its simplest form, went something like this:

McNulty: Would you build the two affordable units?

Habitat: Sure. Would you donate the land?

McNulty: Sure.

Habitat: Deal.

Since that time, the Litchfield project was purchased by **Pinnacle Homes** of Santa Rosa. Habitat for Humanity will still build the two affordable units, and Pinnacle has agreed to pay the rent and provide the nonprofit with access to their subcontractors as well.

The Litchfield deal sparked interest elsewhere. Estrin says Sebastopol city officials beg other builders facing affordable housing requirements to the organization, and now Habitat is working with a developer who's planning 13 houses on a piece of property off Pleasanton in the town. Habitat will build two affordable units on land donated by the developer.

"It's opened some doors," Estrin says. "Now we're trying to develop collaborative partnerships with other developers."

Dick Dowd, head of land development for Pinnacle, says Habitat for Humanity can produce an affordable product, is a good marketing tool and is able to screen and select buyers who can pay their bills and will maintain the property. "This is a niche that needed to be filled, and Habitat for Humanity will be able to fill it," he says.

That kind of vote of confidence causes Estrin and her colleagues to think they can meet their objective, which is to build at least 20 homes for families who make 50 percent of the income in Sonoma County (about \$37,500 a year) by the year 2010. "Our goal is to build five houses a year," she says. "I think we'll make it."

Twenty homes in three years is an ambitious plan for an organization that began in 1983 in meetings at local churches while the volunteer bookkeeper kept the records in her car.

The early years

The story of Habitat for Humanity of Sonoma County is archived in the plastic-wrapped several scrapbooks. It begins in 1983, when a mixed bag of Sonoma County Christians gathered to discuss the need for low-income housing. Gathering at the First Congregational Church in Santa Rosa, the group represented a cross-section of communities, professions and faiths. The group included a Catholic priest, a fundamentalist Baptist preacher, city planners, social workers, carpenters and others. The number included such well-known progressive heroes as the late Linda Ramirez, who founded Catholic Worker Kitchen and worked for Sonoma County Volunteer Center and the Workers' groups, and Maria Rifo, a lifelong peace and social activist who once was secretary to the Workers' founder Cesar Chavez. Rifo died last year at age 98.

The group adopted the Habitat for Humanity model created by Millard Fuller of Americus, Georgia, who had launched an international and inter-Christian organization in 1968, dedicated to providing decent housing for people around the world. In 1976, that program became Habitat for Humanity, a tax-exempt nonprofit organization that became as universally recognized as the Red Cross. Former United States President Jimmy Carter and his wife Rosalyn showed up at a Habitat site with a tool belt, hammer and saw.

According to the international organization, Habitat has built more than 200,000 houses worldwide, providing more than one million people in more than 3,000 communities with affordable shelter. The worldwide agency has more than 2,300 active affiliates in 92 countries including more than 1,500 affiliates in all 50 United States, the District of Columbia, and Puerto Rico.

The Sonoma County affiliate—that's what the international organization calls local group—official in 1984. Rayner and George Percival, a new resident of Sonoma County who moved from Atlanta, Ga., and was familiar with Fuller's organization, submitted the Sonoma County credentials to the international Habitat board of directors at a meeting in Charleston, S.C. in 1984.

"Our proposal was unanimously accepted along with 12 other requests from around the world," Percival wrote in a memoir. "Santa Rosa was the first affiliate officially named in California. It continued, adding a caveat that reflects some regional competition: "There was, and is, another affiliate in Ventura—but it was established under the umbrella of another organization."

With its charter, tax-exempt status and a post office box, the Sonoma County affiliate began community outreach with the intent of refurbishing or building low-income homes and providing very low-income residents at affordable prices with no-interest loans.

Initially, its efforts were overshadowed by media attention given to the Carters, who had been elected to Habitat's international board of directors. Rayner, who was president of the Sonoma County affiliate's board of directors, reminded the community that, after glamour and publicity, it was time to get to work. "People needed to pay attention to the hard work closer to home."

"Often we admire the work of people in far off places or of national leaders such as Jim and Andrew Young, who have lent their support to a worthy cause such as this," she wrote in The Press Democrat in September 1984. "However, we also need to take personal responsibility for those in our own midst who are in need. No problem should be either too near or too distant a concern to us."

In its first few years, the affiliate scrounged for money, land and volunteers. It organized soup fundraisers, quilt sales and folk concerts. A Santa Rosa builder even raised \$2,000 by swimming the English Channel. A dozen Sonoma County cyclists pedaled 2,400 miles to raise \$15,000, half for the international group and half for the local affiliate.

Still, it was slow going. The affiliate put out appeals for vacant home sites, which was its biggest challenge. "We all worked very diligently in an effort to find land to build homes," says Percival. "This proved to be a most difficult task, as there wasn't much vacant land in Sonoma County, and what was there was usually controlled by developers and was out of price-wise, for low-income housing."

"We soon decided we might have to do rehab work on low-income, owner-occupied homes if we could get a building site," he says. In its first year, Habitat completed a \$3,000 job that included the roof and porch of a small house on Davis Street in Santa Rosa for a single mother of two sons who couldn't get conventional financing for the job. The next year, it spent \$1,000 on some windows, a roof and plumbing for another low-income family. Within a couple of years, it completed about five comparable projects and had more lined up.

But the pace was slowed when the directors couldn't afford liability insurance. It was made even further when, in 1986, it launched an ambitious project to rehab a run-down, 24-unit apartment complex in Santa Rosa's Roseland district. The project proved to be too much too soon. Robinson, board president at that time, told The Press Democrat in 1988: "We dropped some money on it. But we got out before the dream became a nightmare."

One home, one family

Habitat for Humanity of Sonoma County finally got a taste of its ideal when, in 1990, a deal finally fell into place, enabling it to build a new home for a low-income family. A 5,000-square-foot site was created on Link Lane by merging a sliver of land donated by a neighbor, another piece bought for about \$10,000 and a parcel donated by the City of Santa Rosa. From

applicants, the Carrillo family—Efren Sr., Margarita and their three children, Efren Jr., Abraham—were selected to receive the home.

The Carrillos fit all of the criteria to qualify. They were living in a substandard, one-bedroom apartment in Roseland, where Efren Carrillo was known for his efforts to rid the neighborhood of drugs. The Carrillos qualified because the family income was 50 percent below median, they had a good credit history, the ability to pay their rent and willingness and ability to pay for Habitat for Humanity and perform 500 hours of down-payment sweat equity.

It was a perfect fit. Donated materials and volunteer labor combined with that of the Carrillo family and friends to produce a three-bedroom house. The house came together in a "blitz" to finish the home, and the family moved in November 1991. They continue to live in the home and have become a poster-family success story for the program.

"I don't know how long it would have taken us to get a house without Habitat," says Carlos Carrillo, a janitor at Helen Lehman Elementary. "Also, my wife would have had to work full time to afford it."

"I decided I wanted to stay home to raise the children," says Margarita Carrillo, an aid playground monitor at Biella and Lincoln elementary schools.

Turning point

Nearly 10 years passed before Habitat built another house in Sonoma County, delayed by the unavailability of affordable land.

Working with Gayle Pickrell and her husband, former building contractor John Davenport, Habitat agreed to build a home in conjunction with a United Methodist Jubilee 2000 event that was held at Sonoma State University in August of that year. The home was to be built in one week for the 2000 Methodists attending the conference.

Pickrell remembers a moment in 1999 when she and her husband went to a Habitat building site to check on the status of the plan. The couple knew the board hadn't located land for the project but with more than 1,500 Methodists signed up for the 2000 jubilee and many already building a house for a needy family, Pickrell recalls telling the board: "You can't do this."

Worse yet, the president, several board members and a part-time director resigned. The affiliate office was saved from collapse when two board members hung on, Rebecca Agilent) became board president and Davenport and Pickrell joined the board. Davenport found a building site in downtown Santa Rosa, and the land was purchased from the city. The California-Nevada United Methodists contributed \$60,000 toward the project, which cost approximately \$130,000 total for land and building materials. In August, during the jubilee, the planned home was built from the foundation to completion in five days with the help of a family—a couple with two children—who had been living in a substandard motel on Old Highway 101.

Happy and sad memories surround that period. "It was exhilarating and exhausting," says Pickrell. "More than 200 Methodists did the work during those five days. We were never more busy than the end of that."

But the mother of this small family, Adela Duran, was dying of cancer (and she knew her family home was being built. She died a few months after moving her husband and children into the three-bedroom house. "To hand her that key and to see her walk into that house...I still remember," says Pickrell.

The months immediately after completion of the Duran home represented a turning point for the organization. "We had no money, land or staff, and the board members were burned out," says Blankenship, a retired 30-year administrator at Sonoma Developmental Center in Sonoma who was recruited to join the board that year by Davenport.

Nevertheless, over the next year, the board of directors raised the bar as new energy and action emerged to move from a volunteer-only agency to one with a staff, however small. It was a commitment to becoming dedicated builders. "We grew the board and made a commit-

out of the remodel business and just build new homes—and to build 20 homes by 2010. Habitat is led by Bob Blankenship, who is the current board's president.

It was a leap of faith, and Habitat officials still catch their breath when they repeat the "2010" goal. Prospects for success would have been slim had it not been for the advent of the Housing Land Trust of Sonoma County.

Established in 2002 by a group of private, anonymous donors, the Land Trust leased 10 building sites in Roseland in west Santa Rosa. The small parcel was called the Kali subdivision. Five lots went to Habitat and four went to The Housing Company, a small builder that develops affordable housing for workers, such as school teachers and public employees, who would not otherwise be able to afford a home in Sonoma County.

For Habitat, the six single-family homes on a short narrow street called Mera Court have become the organization's proving ground. Here's how it worked:

- Prospective families are selected on the basis of the ability to put in 500 hours of sweat equity and make payments on a no-interest loan.
- The land is provided by the Land Trust, which retains title to ensure the property is affordable for low-income families forever.
- Habitat for Humanity, with donated materials, labor and the work of the designated volunteers, builds the home.
- The house is purchased on the condition that if they move and sell, they'll sell to a family at the same median income level they were in when they bought the house. The seller gets the house and captures the appreciation in area median income. This way, the home remains affordable for subsequent owners.

Dev Goetschius, executive director of the Land Trust, says the partnership with Habitat makes affordable homes for low-income and working families possible. "Habitat for Humanity finding land had a lot to do with the creation of the Land Trust," she says. "We realized it was a big obstacle. If we can take the land away as an obstacle and if Habitat for Humanity can build, then together we can bring the price down to a point that's affordable to low-income families."

The Kali subdivision is nearly complete with homes—"green" homes that use environmentally sensitive materials, landscaping and construction standards—selling from \$120,000 to \$150,000, depending on household income. Five families are already on the block, one in a four-bedroom house and four in three-bedroom homes. The houses were built mostly by the qualified volunteers, as well as volunteer labor, both amateurs and pros. One of the homes was put up in five weeks by a team of donated professional builders organized by Christopher Homes. Volunteers did the paint and other finishing touches on the sixth house in January; the new owner, a mother of three children, is scheduled to move in this spring.

Joshua and Danielle Jenkins and their two children—Makayla, 4, and Matthew, 3—moved into their new, three-bedroom home last April. The Jenkins family signed up for the program in 2002 when they were living in a one-bedroom apartment. Danielle was pregnant with Matthew in 2003. Months later, they learned they could have the third home in the project. "We were set to move to another place when Habitat called," she says. Rent for a two-bedroom apartment was \$1,100, and to buy a house was out of the question."

The couple had logged their 500 sweat equity hours long before their house was built. Joshua worked on the first two homes, and Danielle worked in the Habitat office and spoke about the program. "We stayed in that apartment for about three years. It was hard, but we knew we were getting a house so it was worth waiting," she says.

The Jenkins now pay a Habitat mortgage of \$651 per month. Joshua works at Raley's Park and is studying to become an insurance agent. Everybody's moved into their own homes. "There's a new cat, and the family spent the holidays at home. "It was a wonderful Christmas with everyone over here," says Danielle.

Here's what's next.

- A two-house project is planned on a small lot in Sebastopol, donated by a couple who are anonymous. One home will be built by Women Build, a Habitat for Humanity International project designed to include more women in the construction process. (It doesn't exclude men. The other will be built by Youth/Family and Faith Build in conjunction with ecumenical youth groups.
- Two other projects in Sebastopol, the Pinnacle Homes project on Litchfield Avenue and a Cypress Hills project off Pleasant Hill Road, are on track.
- Habitat has a three-quarter acre parcel in Cotati where five homes are possible.
- Negotiations are underway in Healdsburg for some land, and Habitat is investigating a project in Guerneville.
- Habitat will use its building model to help construct a triplex that will house volunteer grandparents at the new Children's Village for foster children in Santa Rosa.

After 30 years working for nonprofits on behalf of victims of domestic violence, cancer, Diane Estrin took over as Habitat's executive director in 2004. "It's the hardest job I've she says, "but you do good things. You stabilize families. And if you have a community, you can do it."

That the process works and the community does care is evident by the long roster of Habitat enjoys, from the construction industry, labor unions, individuals and manufacturers.

For evidence that the investment is worth it, meet Efrén Carrillo Jr., who was 10 years old when his parents began making payments on the first home Habitat built in Santa Rosa back in 1997. "That house is still going places, and he credits Habitat for Humanity for changing his life," Pickrell says.

Carrillo turns 26 this March. He earned a degree in environmental economics and policy from the University of California, Berkeley, and his framed diploma hangs on the Carrillo living room wall. His sister attended Santa Rosa Junior College, and his brother plans to enroll later this year, upon completion of high school.

After graduation, Carrillo worked for a while in the Marin office of former State Assemblyman Tom Amodeo. Now he's a community education manager for Redwood Credit Union in Santa Rosa. He's active in nonprofits including Habitat for Humanity. He's on the board of the Hispanic Chamber of Commerce, Southwest Community Health Center and the Center for Volunteer and Neighborhood Leadership of Marin. He's active in Santa Rosa's Gang Prevention and Intervention Task Force. "The house on Link Lane gave his family a way to break out of the poverty cycle."

"I saw happiness in my parents when we moved in. It was a path to that American dream. That house was built in a week. My father and uncles worked on it. It brought a sense of accomplishment. For me, it provided space to study and think—my own little heaven."

Carrillo says the experience has instilled in him a philosophy of helping others. "Every opportunity that comes up that I think I can do, I do," he says. "It's come full circle."

Carrillo is in the process of buying his own house and considered asking his parents to guarantee a loan. They paid off their \$76,000 mortgage to Habitat for Humanity in January 2007.

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