

[Home](#) > [News](#) > [Local](#)

[Email story](#)

[Print-friendly version](#)

[Subscribe to paper](#)

## Building a dream

*Greatest gift: 'Sweat equity' project gives low-income families something they otherwise could never afford here - a home of their own*

Saturday, December 25, 2004

By ROBERT DIGITALE  
THE PRESS DEMOCRAT

The front porch wind chimes sang merrily on the home up the lane while a posthole digger tapped a slow rhythm on the earth of Tekie Habtemariam's front yard.

Habtemariam and his 16-year-old son labored to set eight small hedge plants into the ground on a spring-like December day, a final project before friends and relatives gathered for the family's first Christmas in their new home, a home that they helped build.

They live in the Ioli Ranch subdivision, a Cloverdale development where low-income families have been able to purchase the 36 units by also helping construct them.

The families moved into their homes in August. Now, they are experiencing the confluence of what for many Americans remain two powerful themes: Christmas and a home of their own.

"When you see family here, it's the greatest feeling," said Hilda



CRISTA JEREMIASON / The Press Democrat

Tekie Habtemariam, right, and his son Sammy Gebrezghi, 16, prepare their yard for eight plants they are adding to their family's new home in the Ioli Ranch subdivision Thursday. Photos by CRISTA JEREMIASON / The Press Democrat Hilda Natividad decorates her Christmas tree in her new home in the Ioli Ranch subdivision in Cloverdale on Friday. She plans to spend Christmas at home with family.

[Zoom Photo](#)

Natividad, a widow raising her 10- and 13-year-old sons. She hosted grown children and relatives at Thanksgiving and is doing so again this weekend.

The \$7 million "sweat equity" project was put together by Burbank Housing Development Corp., which has helped construct 600 owner-occupied homes for families during the past two decades.

The cause for celebration is shared by the Ordaz family of Santa Rosa. In October, they moved into one of six homes built in Roseland through a collaboration of Habitat for Humanity and the Housing Land Trust of Sonoma County. The buyers worked alongside volunteers to construct the homes.

"We want to spend our first Christmas here," said Rosa Ordaz, 17, one of five children of Joaquin and Maria Ordaz. On Christmas Eve, family and friends gathered to share a meal, open presents and watch a midnight Mass on TV.

Rosa Ordaz said the new home is all the more special for the memories it already contains, such as seeing her mother constantly sweeping up the dust during construction or watching her father painting the two-story-high wall near the stairs.

The families feel they have beat the odds to become homeowners in Sonoma County. The median home price recently hit a record \$525,000 and real estate brokers say there is a small inventory of homes selling between \$300,000 and \$500,000.

"The problem is there are more people wanting to buy affordable homes than there are homes available," said Dev Goetschius, executive director of the Housing Land Trust.

Natividad, 53, a teacher's aide at Fremont School in Santa Rosa, said, "I was ready to move out of California in order to own a home."

Instead, she and the people who became her neighbors were able to purchase homes without putting down a downpayment. In exchange, they agreed to provide 30 hours of labor a week during a construction project that took more than a year. Friends and relatives were allowed to volunteer to offset some of those hours.

Habtemariam, who came to the United States from Eritrea in 1991, said he didn't sign on to the project until he first made sure that Cloverdale would be a good place to raise and educate a family.

"Before I come, I check out everything," he said.

He has a daughter attending medical school at UC Davis. His 16-year-old son, Sammy, is playing basketball for Cloverdale High and wants to become an engineer.

"That's why I work hard," said Habtemariam, a Sebastopol school custodian. He was standing in his tiered back yard that features a

large wooden deck with covered overhang. In the spring, he plans to plant a vegetable garden in the bottom tier beside a wooden retaining wall.

The homes the neighbors built are mostly two-story duplexes with a handful of single-family homes. Each has a covered front porch and at least a single-car garage.

Neighbor Shabinder Singh showed a visitor his duplex with its three upstairs bedrooms, two bathrooms and views of the hills that lie both to the east and the west of the neighborhood.

The unit is nearly 1,300 square feet on a lot of about 3,300 square feet - "not too big, not too small," Singh said.

The Ioli Ranch families are first-time homebuyers who typically pay about \$700 to \$900 a month on their mortgages, said Chaney Delaire, a senior project manager with Burbank Housing.

With the Ordaz home in Santa Rosa, the property was made more affordable because the Housing Trust purchases and retains ownership of the land. The homebuyers receive equity from their homes when reselling them. But they must abide by certain limitations, including that they must sell to families with similar income levels.

That way, Goetschius said, "No matter how many times it gets resold, it stays affordable."

The Ioli Ranch neighborhood has a definite multicultural feel.

During construction the residents worked together on one another's houses. One of the benefits, Singh said, was "getting to know your neighbors."

Natividad agreed, saying that Singh's wife, Kulwinder, is teaching her to cook Indian cuisine. The other day the two women went out together for a walk.

The Singh family are Sikhs and so Christmas does not hold the significance of their own religious holidays. Even so, there are festive lights strung along their front porch, a small Christmas tree on a living room table and a picture nearby of their 4-year-old son, Amandeep, with Santa.

Amandeep dropped by next door shortly before Natividad showed off her stairs decorated with fresh greenery, golden bows and white icicle lights. Her boys thought that she had gone overboard, she said, but this season she wanted to make her home extra special.

Her neighbors have done the same.

"You should see this place at night," Natividad said. "It is so lit up. And I'm sure that has a lot to do with it, that it's the first Christmas."