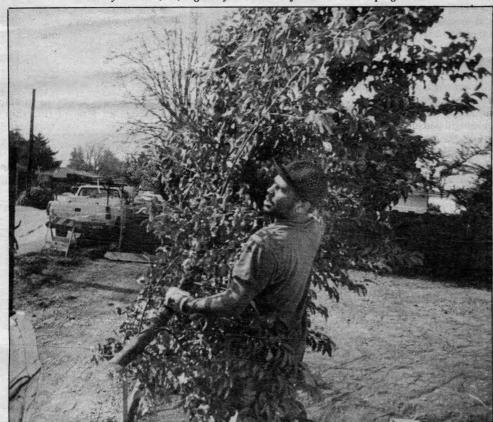


During a break from construction on her new home, Willie Stewart, left, jokes with Bob Bibeault, Leif Schaumann and Paul Locke of Peninsula Habitat for Humanity. Stewart, 79, regularly cooks lunch for volunteers helping to build her home on Beech Street in East Palo Alto.



Above, lending a hand, Stewart's great-grandson, Rocky, hoists debris taken from her back yard, where she and her niece are planning to cultivate a vegetable garden.

Right, volunteer workers landscape the back yard of Stewart's three-bedroom home. Habitat relies almost solely on volunteers to construct its homes. The free labor explains why Habitat can construct houses for less than \$100,000.

he front door of a nearly finished house on Beech Street in East Palo Alto stands wide open as a burly, bearded man leans his head in and calls out to see if anyone is home.

On this day, only Walter Peterson of Burlingame is there working on the house, putting on a few finishing touches.

The man tells Peterson that he has heard Habitat for Humanity is building this house. He wants to find out how he can apply to move in.

Five years of bad breaks have left him without a job, separated from his family and homeless, he says.

"It's killing me," says the man. He and his family have not lived in a home together for nearly four years, he says. "It would be really nice if we could live under the same roof, with some integrity."

This kind of question is not uncommon, says Peterson, a longtime Habitat volunteer and a member of its board of directors. The only problem is there are more requests than houses to give.

Since it began in January 1989, the Peninsula affiliate of Habitat for Humanity and the hundreds of volunteers like Peterson who make up its work force have been helping very low-income families build their own slice of the American dream.

"We see our work as an alternative to what the government has failed to do," said Leif Schaumann, a private Menlo Park consultant who helps coordinate construction projects for Peninsula Habitat.

Donated land, money and materials and volunteer labor enable Habitat to construct and sell quality homes for far less than most other pri-



A greater hunger for Habitat

After building nine houses in East Palo Alto, Habitat for Humanity is preparing for its biggest challenge yet—a 24-unit complex

> by Rufus Jeffris photographs by Joe Melena

vate or non-profit homebuilders.

In an area where average home prices hover around \$350,000, Habitat generally sells the homes it has built in East Palo Alto for no more than \$80,000. And the interest-free, 20-year loans Habitat homeowners receive usually end

up costing them only about \$350 a month.

Habitat is responsible for the construction of nine single-family homes—all in East Palo Alto. The completion of the ninth—a three-bedroom, two-bath home on Beech Street—will be (continued on next page)

Habitat

(continued from previous page)

celebrated during a dedication ceremony on Sunday.

mony on Sunday.

But Sunday will also mark a change in direction for the local chapter of Habitat for Humanity. Beginning this fall, Peninsula Habitat expects to embark on its most ambitious housing project of its six-year history—a 24-unit townhouse project.

The complex, targeted for a site on Gloria Way near East Palo Alto City

The complex, targeted for a site on Gloria Way near East Palo Alto City Hall, will help the city relocate residents whose homes stand in the way of the Gateway 101 redevelopment project targeted for the area around the old Ravenswood High School.

The Gloria Way townhouses will accompany 36 units of rental housing that the Mid-peninsula Housing Coalition will build on the same site near Bay Road. Construction on those units is scheduled to start in August.

From its own tight quarters in an office above a Vietnamese restaurant in downtown Menlo Park, Peninsula Habitat to date has built nothing larger than a single-family, four-bedroom home.

"People had their doubts about us being able to do something like Gloria Way," said Mark Moulton, who has served as executive director of Peninsula Habitat since it began and is its only paid employee.

Moulton admits he's had his own apprehensions about taking on a project of this size. And several leaders within the organization have voiced their preference that Habitat remain with the kind of single-family development that gave it its start.

But Moulton rejects any suggestion that Peninsula Habitat is leaving be-

hind its single-family roots.
"I don't think we've left that kind of work behind," he said. "We are absolutely and utterly committed to finishing Gloria Way and making it stupendous," he said. "When we have an opportunity to build single-family homes we will do it . . . we're not interested in becoming a big developer, per se."

The Gloria Way project, however, is certain to test the local affiliate's ability to raise lots of money and materials for construction, recruit hundreds of volunteers and coordinate the most complicated development it's ever handled.

But the local Habitat has more than just Gloria Way to think about. For the first time the local chapter is building outside of East Palo Alto and has prepared plans to build a 14-unit cooperative condominium complex in Pacifica.

"It's going to be a roller coaster," Moulton said recently.

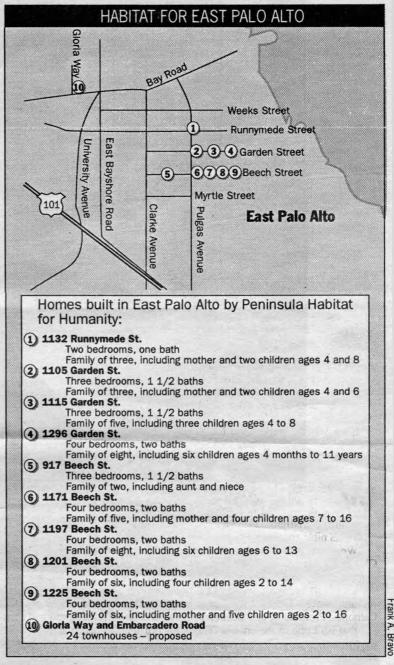
Habitat this year must come up with almost \$1.5 million for the Gloria Way project and \$1.2 million for the Pacifica project—a total amount that is almost six times more than what the group has raised in the past six years combined.

"It's a big step for Peninsula Habitat, and it's going to be a learning experience," said Walter Peterson, who has served on the group's board of directors since 1990. "We go on faith."

ndeed, faith and religion figure prominently in all of Habitat's work.

A wealthy private home developer initially launched Habitat for Humanity as an international organization in 1976 after a trip to Zimbabwe in southern Africa.

Millard Fuller and his wife, Linda, were motivated to start Habitat after



witnessing thousands of people living in dilapidated housing or without shelter at all. Fuller said he returned to the United States with a calling from God to do something about the problem.

"There was some of the same feeling here six years ago," said Schaumann of the Peninsula branch, "that somehow or other it (affordable housing) wasn't happening here."

somehow or other it (affordable housing) wasn't happening here."
Since 1976, Habitat International, which broadly describes itself as an "ecumenical Christian housing ministry," has blossomed into more than 1,200 independent affiliates located in all 50 states and in 40 countries worldwide. Peninsula Habitat is among seven affiliates in the Bay Area.

In 23 years, Habitat volunteers have built about 30,000 homes worldwide and helped transform the organization into the largest non-profit homebuilder in the United States in 1993.

"Habitat taps into the entrepreneurial spirit of people," Moulton said.

That may be true, but there's little chance of mistaking the Christian foundations of an organization whose work is the same as that of a well-known carpenter born in Bethlehem about 2,000 years ago.

The international organization gets a portion of its funding from parishioners who donate a portion of their income to the church. Tithing from local affiliates brought Habitat International \$2.76 million in 1993 to build housing in developing nations around the world.

In talking about Habitat's work locally, Schaumann uses terms like "covenant" to describe the agreement between Habitat and the people who buy its homes. Many of the volunteers who work for Habitat come from local church groups.

But the sometimes evangelical tone that creeps into Habitat's work has in the past left some residents in East Palo Alto feeling a little bit alienated by the organization

by the organization.

"That's obviously been a challenge," said Sherry Zalika-Sykes, executive director of East Palo Alto Community Alliance and Neighborhood Development Organization (EPA CAN DO).

The non-profit community development group is working with Habitat on the Gloria Way project and expects to contribute \$250,000 to the construction of three of the 24 townhouses. It recently won a \$75,000 foderal great to proceed.

federal grant to proceed.

"We both believe the building of housing is not just an end point," said Zalika-Sykes. "It's part of community unity building."

Not everyone knew what Habitat's work was all about and who it was supposed to help. When Habitat first appeared in East Palo Alto, Zalika-Sykes said, some residents and community leaders felt it did a poor job of including community input into its projects.

projects.

"That was one of the problems with Habitat," Zalika-Sykes said.
"That they were this mysterious organization who did these wonderful things for a few people."

Habitat's partnership with EPA CAN DO, whose primary goal is recruiting community involvement, has gone a long way to restoring its credibility. It's eliminated much of the



Sirivanh Manirath stands in the yard of a Peninsula Habitat home on Garden Street that her sister owns.

mystery surrounding its work and made it accessible to more East Palo Alto residents, an effort Zalika-Sykes praises. So does Mayor Rose Jacob Gibson.

"It's a learning experience for all of us," Gibson said. "We're looking at this as a birth."

hile many of Habitat's organizers and volunteers may fit the description of hammerpounding Christians, they hardly qualify as bible-thumpers.

"We are a non-denominational Christian organization," said Walter Peterson, a licensed contractor who has served on Habitat's board of directors since 1990. "We have Catholics, Protestants, non-believers . that isn't one of the criteria. The criteria is they're working, good citizens.

Citizens, preferably, who aren't afraid of a little hard physical labor. Habitat relies almost solely on volunteer know-how and muscle to construct its homes.

"It's the reward you get from helping other people, that's why we get so many people who want to volunteer," said Peterson, who got involved with Habitat through his Presbyterian church in Burlingame.

Peterson has put his back, calloused hands and 35 years of construction experience into all nine Habitat homes. He worked almost 50 days last year and has tallied more than 20 so far in 1995.

Habitat requires that each prospective homeowner contribute at least 500 hours of labor to the construction of their home—what the organization calls "sweat equity." Those selected for homes must also demonstrate a solid record of employment and in-

"I used to come every day when we were building," said James Due, sitting in the living room of his Beech Street home. An employee at Raychem in Menlo Park, Due, like most Habitat homeowners, has also helped in the construction of other homes.

His wife, Ellen, taking a break recently from giving the interior a new coat of paint, proudly thumbed through an album Habitat made for the family. The album was filled with photographs showing the Due family and volunteers working on the house during different stages of construction.

"You can't give people things,"
Schaumann added. "They have to
work, they have to be responsible."
Willie Stewart, 79, agrees. Al-

though her age makes it impossible for her to pound nails or shovel dirt, she shows up every day at the house on Beech Street where she and her niece will be moving Sunday. Stewart got the home because the house on Bay Road where she's currently living will be torn down to make way

for the Gloria Way project. Stewart regularly brings workers doughnuts and coffee for breakfast and often returns at noon to fuel them with her hearty Southern cooking.

"I thank God each day I can be a part of it," said Stewart, who's also received support from her family. Stewart's niece helps with the cooking and her great-grandson Rocky recently pitched in a couple hours of sweat equity shoveling dirt and clear-

ing brush in her back yard.

"All they need is the tools and the opportunity," Schaumann said.

Which make the donations of mon-

ey, tools and building materials a crucial contribution to Habitat's work, and also helps explain why the organization can build homes so inexpensively.

Habitat received \$60,000 from Cisco Systems of Menlo Park to purchase most of the building materials that went into Stewart's home. Bruce Bauer Lumber in Mountain View donated the windows, another company paid for the interior sheet rock and still another provided all the hardware

"We're fortunate to have so many contributors, they're vital," said Paul Locke, an attorney from Palo Alto and chairman of Peninsula Habitat's board of directors.

Most of the land on which Habitat builds comes free from public agencies-cities and counties-in return for the group's promise to keep the housing affordable for at least 40 years. For that reason, Habitat reserves the right to buy back at the original purchase price any house from homeowners who move.

part from the obvious financial advantages of the contributions it receives, the volunteer labor, money and materials symbolize a larger commitment to improving the community. That commitment, organizers say, can help break the cycle of poverty which afflicts many residents in cities like East Palo Alto.

We are in the teaching-of-fishing business," Schaumann said.

"It is helping people to help themselves," Locke added. "That's our primary objective, getting people 'to



The small mortgage payments Habitat charges make it possible for Ellen Due to stay home and care for her children (and some of the neighbors' kids) while her husband, James, is at work at Raychem in Menlo Park.

Habitat, Schaumann said, views its mission as more than simply providing the mortar and mason that make up the walls and foundation of the homes it builds, what he refers to as "the shell."

"I'm not so much interested in the shell," Schaumann said. "I'm interested in what goes in the shell."

People living in secure, quality affordable housing, Schaumann said, stand a much better chance of making their lives productive than those forced to worry constantly about how they're going to pay their rent or mortgage. Or whether they're going to have a roof over their heads at all.

"That security that we provide gives you the opportunity to do whatever you need to do for your family," Schaumann said.

Before Habitat selected them, James and Ellen Due and their six children-four girls and two boys rented a cramped house on Grace Av-

The garage was converted into a bedroom," which the Dues' two young boys had been sharing with a washer and drier, Ellen Due said. "It was damp and musty."

All the couple knew about Habitat before 1989 was that they had once seen former President Jimmy Carter on television helping the non-profit organization build affordable homes in Georgia.

"I said to myself that I wish that would happen here," James recalled

Not long after that, the couple heard through their church that a

Habitat affiliate had recently started in Menlo Park and was looking locally for prospective homeowners

"I wanted us to be able to own something," Ellen said.

Less than a year after they applied, the Dues became the first Peninsula family to move into a Habitat -a four-bedroom, two-bath home on Beech Street in East Palo Alto that they helped construct from the ground up.

"To me, it was an answer to a prayer," she said. ■

Interested in helping?

Call Habitat for Humanity at 324-2266 for information about making donations or volunteering, or write to the organization at 1010 Doyle St., Suite 6, Menlo Park, CA 94025.



An artist's rendering of the Gloria Way townhouse complex in East Palo Alto. Construction on the 24-unit complex, which will accompany a 36-unit rental housing complex, is scheduled to begin in August.

Habitat's next step

Townhouse complex will require

\$1.5 million

Peninsula Habitat's most ambitious project to datea 24-unit townhouse complex—is targeted for Gloria Way near East Palo Alto City Hall. When completed, each unit will be sold to families for \$80,000, the same cost as Habitat's other homes in East Palo Alto.

The East Palo Alto City Council has already given its approval to the project. This complex will be built next to 36 units of rental housing to be constructed by Mid-Peninsula Housing Coalition and East Palo Alto Community Alliance and Neighborhood Development Organization,

Two schools of thought exist within the organization about how to tackle the project: build it all at once or do it in stages. A decision about which approach to follow will probably not be made for several months, said Habitat consultant Leif Schaumann.

Perhaps the biggest hurdle for Habitat, however, will be coming up with the money it needs to proceed. The \$1.5 million it hopes to raise in the next several months represents about three times the amount Habitat has raised in a single year.

Habitat needs to secure donations of \$500,000 by the end of March, of which \$100,000 must be cash. Habitat is also seeking contributions of building materials from companies like Louisana Pacific and Mon-

Habitat is sorting through applications from families hopeful of getting a Gloria Way townhouse. The group wants to choose its 24 families by no later than

July 15.
While prospective homeowners must first meet Habitat's criteria for selection—showing the need, an ability to pay and a desire to work as a partner—the organization will then give preference to families who will be displaced by the city's Gateway commercial redevelopment project.

-Rufus Jeffris



The site of the Gloria Way project near city hall in East Palo Alto. The existing home will be torn down later this summer. It belongs to Willie Stewart, who is getting another Habitat home.