

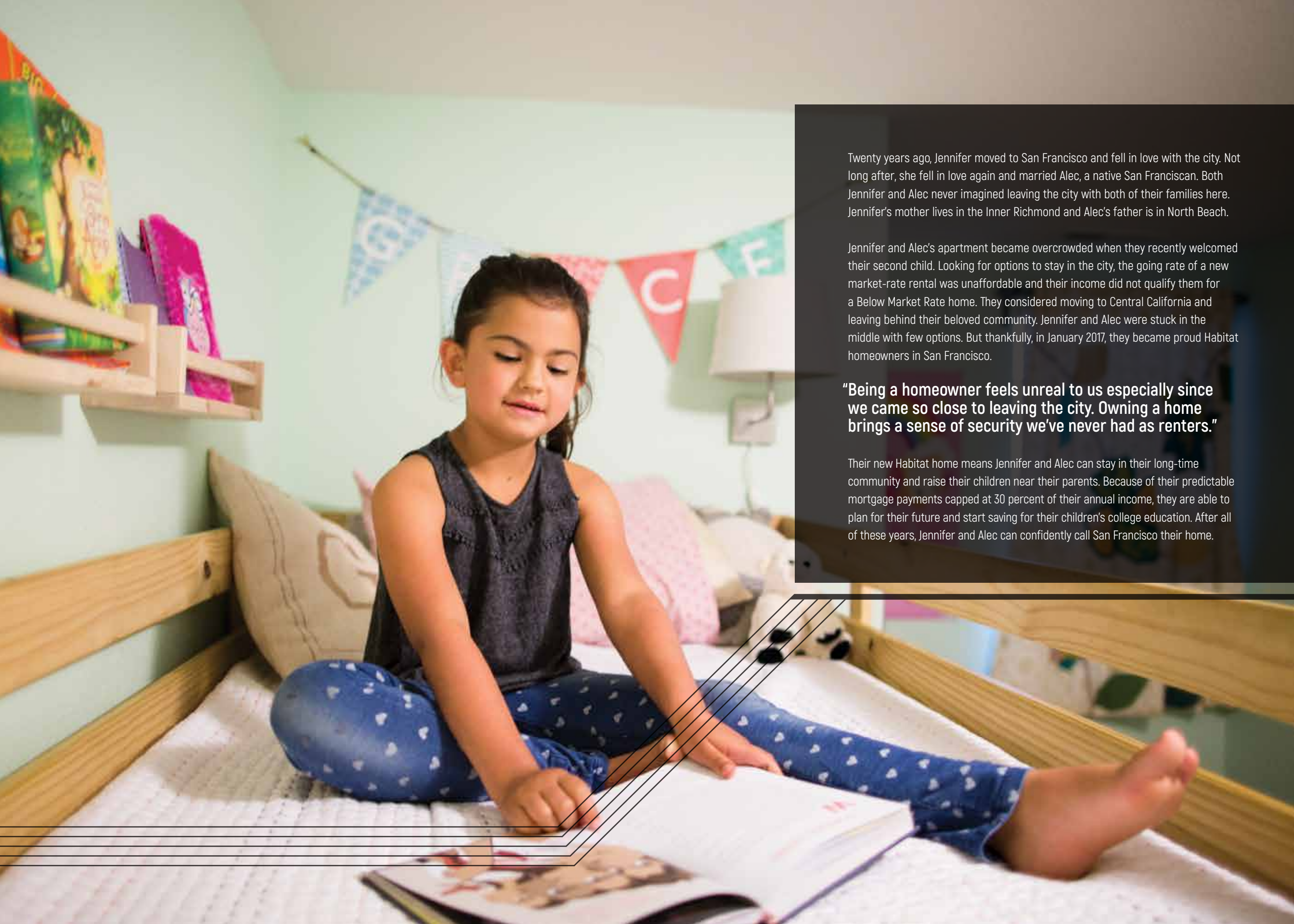


"Owning a home brings a sense of security we've never had as renters."

Jennifer

Habitat Homeowner





Twenty years ago, Jennifer moved to San Francisco and fell in love with the city. Not long after, she fell in love again and married Alec, a native San Franciscan. Both Jennifer and Alec never imagined leaving the city with both of their families here. Jennifer's mother lives in the Inner Richmond and Alec's father is in North Beach.

Jennifer and Alec's apartment became overcrowded when they recently welcomed their second child. Looking for options to stay in the city, the going rate of a new market-rate rental was unaffordable and their income did not qualify them for a Below Market Rate home. They considered moving to Central California and leaving behind their beloved community. Jennifer and Alec were stuck in the middle with few options. But thankfully, in January 2017, they became proud Habitat homeowners in San Francisco.

"Being a homeowner feels unreal to us especially since we came so close to leaving the city. Owning a home brings a sense of security we've never had as renters."

Their new Habitat home means Jennifer and Alec can stay in their long-time community and raise their children near their parents. Because of their predictable mortgage payments capped at 30 percent of their annual income, they are able to plan for their future and start saving for their children's college education. After all of these years, Jennifer and Alec can confidently call San Francisco their home.