

# HOLLYHOCK

## MUTUAL SELF-HELP HOMES

### SEBASTOPOL

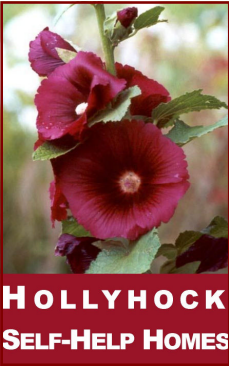


34 affordable homes in the City of Sebastopol

Developed by Burbank Housing  
in cooperation with the City of Sebastopol  
and the United States Department of Agriculture



Burbank Housing provides housing opportunities regardless of race, color, religion, age, national origin, sexual orientation, marital status, or disability.



**Hollyhock** is a mutual self-help development offering affordable homes to first-time low-income buyers. Several two-, three-, and four-bedroom homes are still available to eligible buyers. Each home is on its own lot with a small private yard. Most homes are detached and some are duets. There is a large common area. Each household will have two parking spaces, one of which will be covered. The ENERGY STAR® homes include many features and components chosen to reduce energy, water use, and protect the environment.

Along the frontage of Highway 116, construction of a new mixed-use development is planned some time after Hollyhock begins construction.

### **What is Mutual Self-Help?**

This owner/builder program brings participating households together as an organized group under the supervision of Burbank Housing to build their homes and their new community. It includes a reduced fixed-rate mortgage loan, favorable loan terms, and minimal out-of-pocket closing costs. The sweat-equity labor contributed by the household substitutes for the down payment.

Households will need to contribute up to 1,500 hours of labor over the course of about a year to build each others homes. During peak construction, households will need to work up to 30 hours per week. These crews work alongside experienced construction supervisors who guide the work and ensure that it is done correctly, safely and according to building code. Construction work performed by participating households includes rough and finish carpentry, painting, and landscaping. Licensed contractors do the more technical work, such as electrical and plumbing.



Prior construction experience **is not** required — time, energy, and commitment to the work **is absolutely** required.



## Who is Eligible?

- Buyers must have good credit, low debt, and stable employment.
- Buyers must not have owned a home within the last three years.
- Homes will only be sold to owner-occupants.
- Buyers must have permanent legal residency in the United States.
- Buyers must be ready, willing and able to work 30 hours per week for to 1,500 hours per household during the 10 to 12 month construction period.
- Buyers must qualify for mortgage financing and have at least a combined minimum annual household income of \$35,000 to \$40,000.

## Financing and Eligibility

Hollyhock offers homeownership to eligible low-income households who cannot generally otherwise purchase a home in today's housing market. Favorable mortgage financing for these homes is expected to be available through United States Department of Agriculture and other sources.

Households must meet program guidelines, particularly those pertaining to income and credit, to qualify for the purchase of a home. To be income-eligible for Hollyhock, your annual household income may not be greater than the following limits:

Persons in Household	Low Income
1	\$45,050
2	\$51,450
3	\$57,900
4	\$64,300
5	\$69,450
6	\$74,600
7	\$79,750
8	84,900

Your ability to qualify for the mortgage loan necessary to purchase one of these homes depends on many factors, including the amount of income you have available for monthly mortgage payments, your employment history, your outstanding debt and your credit history. Sale prices for Hollyhock



homes are from \$335,000 to \$355,000. The lender will make the final determination on your qualification for a home mortgage loan. A household will need additional available cash funds in the range of \$4,000 to \$6,000 for closing costs and the purchase of tools. For qualified families, monthly payments will range from 30% to 37% of gross monthly income, or net income for the self-employed.

These homes are priced at cost. Future sale prices will be limited for at least 10 years so that the homes continue to be affordable to future first-time homebuyers.

### **Application Process**

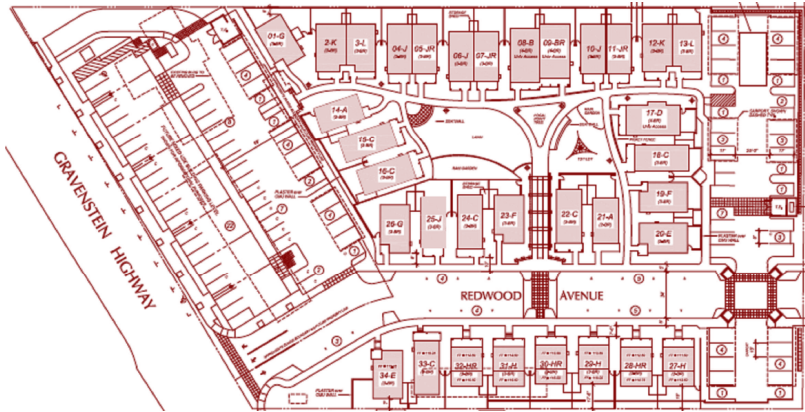
If you feel you meet the requirements of the program guidelines and you are interested in purchasing a Hollyhock home through the mutual self-help program, complete the enclosed application and submit it to:

Burbank Housing Homeownership Department  
790 Sonoma Avenue  
Santa Rosa, CA 95404

You will be required to attend a series of meetings to discuss the details of the Hollyhock mutual self-help program, construction obligations, financing, loan qualification, sales agreements, and resale agreements.

Owner-builders will be expected to begin construction late 2010 or early 2011, and participants can typically expect a construction period of up to 12 months to complete and occupy the homes.





### Design Features

2	2BR/1.5 BA	2 Story	1102 Square Feet
29	3BR/1.5BA	2 Story	1232-1333 Square Feet
3	4BR/2BA*	2 Story	1537-1629 Square Feet

(\*One bedroom on ground floor)

The homes are 2-story and include covered front porch, washer and dryer hook-up, gas range, garbage disposal, fully landscaped front yard and private fenced rear yard, covered and uncovered parking. There is also a shared common area.

All homes are ENERGY STAR<sup>®</sup> rated. They are currently rated to be 35% more energy efficient than a standard new home.

### Important Notices

It is the responsibility of the prospective buyer to understand the information presented in this pamphlet. Our professional staff is available to help you weekdays during normal business hours at (707) 526-9782.

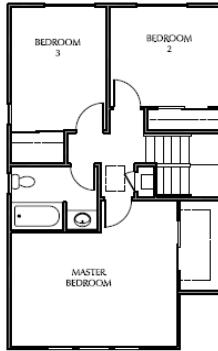
Counseling for first-time buyers is available. Thank you for considering participation in Hollyhock.



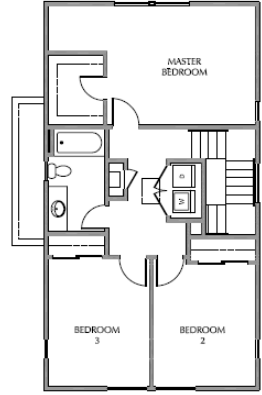
# Samples of Hollyhock Homes



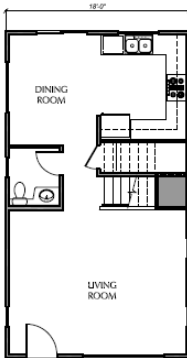
2nd FLOOR  
526 S.F.



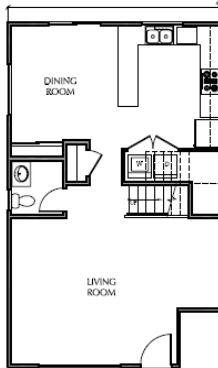
2nd FLOOR  
642 S.F.



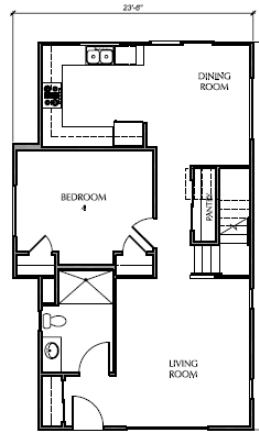
2nd FLOOR  
798 S.F.



1st FLOOR  
576 S.F.



1st FLOOR  
691 S.F.



1st FLOOR  
831 S.F.

HOME TYPE "A"  
TWO BEDROOM HOME  
1,102 S.F.

HOME TYPE "K"  
THREE BEDROOM HOME  
1,333 S.F.

HOME TYPE "D"  
FOUR BEDROOM HOME  
1,629 S.F.





Hollyhock  
Mutual Self-Help Homes  
961 Gravenstein Highway South  
Sebastopol, California

Burbank Housing is a local nonprofit organization dedicated to increasing the supply of housing in Sonoma County, so that low-income people of all ages, backgrounds and special needs will have a better opportunity to live in decent and affordable housing.

Burbank develops and builds both rental and ownership housing and participates in rehabilitation of existing rental housing. In its 28-year history of developing and managing affordable multi-household residential communities, Burbank Housing has developed over 2,400 affordable apartments and 700 owner-occupied homes.

Burbank Housing Development Corporation  
790 Sonoma Avenue, Santa Rosa, CA 95404  
(707) 526-9782    bhdc@burbankhousing.org    www.burbankhousing.org  
TTY (877) 735-2929    Voice Relay: (888) 877-5379





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790 Sonoma Avenue  
Santa Rosa, CA 95404