

CONTRA COSTA TIMES

Woman rides luck, determination to buy first home

January 23, 2008

By Barbara E. Hernandez

WEST OAKLAND -- Call it lucky number seven.

In a housing lottery last September for Bridge Housing's 14 Mandela Gateway Townhomes here ranging from \$119,107 to \$221,424, Adelaide Nzeusseu was number seven on the list for a \$119,107, three-bedroom, two-bath abode.

"When they told me I was number seven, I knew even if it takes two or three years, I will get in," she said.

Nzeusseu is one of thousands of homeowners who bought in the Bay Area this month. Originally from Cameroon, Nzeusseu immigrated to the United States in 2001.

Living in San Francisco public housing, Nzeusseu and her two sons wanted the security of home ownership. Living in rentals gave her and her family little stability and roots.

"You don't know when the landlord will tell you, 'You need to move out next month, I'm selling the house' or 'You need to leave, my brother is coming,'" she said.

But as a divorced mother of two finishing graduate school at San Francisco State, she didn't know when or if owning a home would be possible. Although she had good credit, no debt and her employment prospects were good with a master's degree in social work she received in June -- she hadn't landed a lucrative job.

At a first-time home buyer workshop in July, she saw a flier on the West Oakland townhomes and decided to apply. At first she said she wasn't interested in moving to Oakland, but after looking online at the proposed floorplans, she changed her mind and applied.

The Mandela Gateway Townhomes are 14 units developed by the San Francisco-based Bridge Housing. The \$5.8 million project was financed through the developer, City of Oakland, Mechanics Bank, Federal Home Loan Bank and Bank of America. Construction began in March and ended this month.

The townhomes are designed for three-person households that earn less than \$49,010 for low-income families and \$75,400 for median-income families.



Adelaide Nzeusseu with her son Brighton Bagley at their new home in Oakland. (Bob Pepping/MediaNews)

She said she didn't attend the lottery because she didn't want to know if she didn't get a high number, but said she had been getting used to the idea of being a settled home owner.

"I don't like moving. I don't like issues with landlords. I just like to be in peace," she said, sitting in the living room of her slate blue townhome that sits across the street from a row of stately Victorians.

But there were some problems along the way.

Because she didn't make enough money at her part-time job as a school counselor, the lender wouldn't approve her loan application. When she landed her better-paying and full-time job as a domestic violence advocate in late September, she immediately applied for a loan online from Bank of America. When she was prequalified, she sent the letter immediately to Home Bricks, the marketing and sales arm of Bridge Housing. She was qualified for a first-time home buyer loan almost immediately.

"They said, 'We weren't sure you would get another job right away, but you are a special case,'" she said.

Her parents helped with a one-time gift of \$10,000 which helped pay for a down payment and closing costs, and 15 meetings and workshops later, she closed on her home Jan. 16.

"I love everything about it," she said. "I love the color, the big space, having my own garage."

Nzeusseu likes living less than a block away from the West Oakland BART station and the new 99 Cent Store, which sells produce like bananas and bell peppers for under \$1.

She said hopes she can pay off the house in 15 years or less so she can help pay for college for her two sons, Brighton, 5 and Kevin, 11.

Editor's note: Who's Buying is a new feature on those buying a home in the East Bay

Article also appeared in Oakland Tribune and San Jose Mercury News.