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it has built 40 homes and had no foreclosures, Bateman said. It had one home in Paradise before the fire that was destroyed. (The property owner has since moved out of the area and donated her land to the effort.)

"Affordable housing, that's the No. 1 need in our community," Bateman said. "The need was already there before the fire. Our mission is more relevant than ever."

Habitat for Humanity's programs aren't a panacea, and not everybody will qualify. The organization specifically serves households that have some form of stable income—whether that comes from disability benefits or employment, for example—and a low amount of debt. Their income must be between 40 percent and 80 percent of

Gary Brand and his mother, Terry Curtis, say their new home, made possible by a Habitat for Humanity of Butte County program, means stability. They've been lifelong renters and unable to afford market housing prices.

PHOTO BY ASHIAH SCHARAGA

the median income for Butte County (i.e., \$22,700-\$45,250 for a household of two, \$26,785-\$50,900 for a household of three and \$30,775-\$56,550 for a household of four). The families also have to dedicate 250 volunteer hours or "sweat equity" into the home, be it through the literal erection of walls or working at Habitat for Humanity's ReStore housewares shop on Meyers Street in Chico.

But for those who qualify, the total of mortgage plus home insurance (higher than average on the Ridge due to wildfire risk) and taxes paid are set at 30 percent of the household's income. For most families served, Bateman said, that pencils out to about \$350 to \$700 a month. As soon as their homes and sweat equity hours are completed, families sign a mortgage with Habitat for Humanity and become homeowners, added Development Manager Jenny Fales. The organization anticipates that the Paradise homes will take about 25 to 30 years to pay off.

Ownership is why Gary Brand and his mother, Terry Curtis, were so thrilled to be chosen for the program. For them, it means stability—they've been lifelong renters who have moved around a lot.

They've lived on the Ridge—Paradise and Magalia—the past 20 years. Brand, who is a caretaker for his mother, a deaf senior, said they were looking to buy a home before the fire, "but the prices were just out

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From left: Habitat for Humanity of Butte County Development Manager Jenny Fales and Executive Director Nicole Bateman.

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