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# Finding a way to homeownership

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Oakland Tribune , Dec 21, 2008 by Matt O'Brien

OAKLAND -- Teresa Matias spoke no English and had limited Spanish skills when she left rural Guatemala years ago. She had no concept of credit or why she might need it someday.

Today, she lives with her family in a new Oakland house she bought this year. The red, two-story home has a porch and a wooden rocking horse and a pumpkin outside. It is her dream house, built with the help of Habitat for Humanity East Bay.

Under any circumstances, Matias' eight-year journey from undocumented immigrant to American homeowner would appear remarkable. In a poor economy, even more so. But Matias points to simple reasons -- good advice, finding the right nonprofit and government resources, and a lot of luck -- for her good fortune.

Matias said she decided, shortly after arriving in the United States eight years ago, that she wanted to save money to buy a house. It was not going to be easy.

Born in the highland Mayan town of Todos Santos Cuchumatán, her family scattered across Central America when civil war ravaged the community in the early 1980s. She never went to school and so never learned how to read or write. She gave birth 17 years ago to her first child, Oscar, who had spina bifida, a condition that would make him unable to walk.

She moved to the capital, Guatemala City, and later to southern Mexico looking for places that would accommodate him.

"If you can't walk, you can't go to school," she said.

She made the trek to the United States with Oscar and her younger brother, Felix, hiring someone to get them across the border, pushing Oscar's stroller. She applied for political asylum when she arrived, and, with a lawyer's help and years of waiting, obtained it.

When she landed in Oakland, she said she was scared, but a Salvadoran woman helped her find work, first cleaning the woman's house and later at a restaurant.

"At first she thought that since I am Guatemalan, from Todos Santos, I don't know how to use an appliance or learn how to use the stove," Matias said in Spanish. "I said I can learn. I can't read but if I'm taught something one time I can do it. And then she had confidence and said, 'OK, I'm going to help you.'"

Matias, whose first language is Mam, spoken in the Mayan communities of western Guatemala, also wanted to learn English but had little time.

"I tried going to school but it was really hard for me," she said. "I was there for a week and I didn't learn anything, so I left. I preferred learning at work than to be in school. All the time in class I was thinking: I should be working; I should be with my children."

Her first job was at the El Balazo restaurant in San Ramon, where she washed dishes and gradually took on responsibilities -- making burritos, learning how to respond to customer requests in English. But she decided that \$8 an hour without vacations or benefits was not going to get her far.

She found financial counselors at a neighborhood nonprofit agency, the Lao Family Community Development center. As someone with asylum, or an "asylee," she was eligible for the federally funded Individual Development Account Program.

"They save \$4,000 and we match \$4,000. They don't have to pay back," said Laura Lepe, a case manager at the center. "They have to attend eight hours of financial education, so we can teach them how to save money."

Lepe also taught Matias how to write checks and build credit.

"She's smart. If I teach her how to do something, she learns really fast," Lepe said. "I think the most difficult thing for her is to write or to read."

Her first big purchase was a vehicle that would get her to work and Oscar to his medical appointments. With that figured out, a house of her family's own did not seem so exotic.

She found a job at Nob Hill Foods in Alameda. It was closer, had a union and benefits and the pay began at \$9 per hour. Today, Matias can be found working at the deli most days, where she makes \$15 per hour on a 4 a.m. to 1 p.m. shift and up to \$20 per hour on other shifts. On Saturdays, she cleans houses in Berkeley.

The 32-year-old said she would have aimed for homeownership no matter what. But if the nonprofit agencies had not connected her with Habitat for Humanity, she said she is not sure what she would have done to get a home. "We really serve families who cannot afford a market-rate home," said Janice Jensen, executive director of Habitat for Humanity East Bay. She called Matias a "great contributor."

Her son's disability made her family a priority. But the requirements to get in were still rigorous. Built atop a former auto salvage yard in East Oakland's Sobrante Park neighborhood, just north of the San Leandro border, the Matias house was one of 26 completed by Habitat on the site so far. The houses sell in the range of \$160,000, depending on income and size, and the project is still under construction. Eventually it will be home to 54 families.

"Despite this economy, we can be here because the payments are low," she said. Family members, including her brother, who works for Federal Express, share the bills. Their monthly mortgage costs are less than \$900. Matias put in 500 hours to help build her house, but volunteers working on the project said she has continued to help, especially with landscaping a community garden at the neighborhood's center.

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