

**San Mateo County Supervisor Jerry Hill  
Speaking at Peninsula Habitat for Humanity's Rally for Affordable Housing & 100th Home  
Dedication  
Saturday, September 8, 2007**

Thank you, Spencer. And, thank you Peninsula Habitat for Humanity. One hundred homes, one hundred families. What an accomplishment and what a statement about commitment to community.

Everyday in San Mateo County, people get up in the morning and get their children off to school or child care, grab fast food breakfasts or coffee on the way to work, drop off their cars for servicing or pick up dry cleaning. We are all provided services throughout the day that give convenience and order to our lives. These jobs add richness to our day-to-day routines. They are an important part of the tapestry that is our American way of life. Yet, we also know that service jobs are not always the highest paid.

Housing is a basic need. We all need a roof over our head that we can afford. But, what does affordable mean? Thirty percent of a family's income including insurance, property maintenance and repairs, homeowner association dues and taxes is the accepted formula. However starter homes that were once affordable when first built, even 15 years ago, are no longer when they come on the market today. As a result, the supply of affordable homes in our county is shrinking. With the median home price in San Mateo County falling in the \$800,000 range and the average monthly mortgage around \$4,000, what family can afford to own a home in San Mateo County? Certainly not those who work in the service industry.

As it is, some 19,000 households are living in overcrowded conditions, while around one third are overpaying for their current housing. By the year 2025, an additional 133,000 jobs will be in existence in our county. As a result, 73,000 new housing units will be needed – over 50% for low, very low and extremely low-income households. By not providing a wide variety of housing options, the county could experience an ongoing increase in overcrowding, an even larger number of lower income households paying more of their income toward housing costs, which in the end can lead to stagnation of economic growth.

What can a low-income family do to remain living in San Mateo County when they can't save enough money for a down payment? They can reach for a hand up, not a hand out. They can turn to Habitat for Humanity. Habitat's innovative program lets families pay with their hearts and hard work, with sweat equity. And, they invite everyone who can swing a hammer or wield a paintbrush to be a part of the experience.

Peninsula Habitat for Humanity offers the unique opportunity for people from all walks of life to honor and acknowledge the services we utilize and the workers who provide them. Skilled and unskilled volunteers can join together and work side-by-side to build affordable housing with low-income families. And, in the process, the families who enrich our lives become integrated in our neighborhoods, as they become new homeowners. What could be more gratifying than building a home from the ground up as well as building new friendships in the process?

And you know what, these houses are GREEN! That's brilliant!

One hundred homes, one hundred families. We are glad they are a part of our community and we are fortunate to have their services in our lives. Congratulations and best of luck to the new homeowners. My thanks go out to Habitat and all of the volunteers who worked along with them. But we need many more affordable homes. Soon, ground will be broken on the 101st. I look forward to the day when we can celebrate its dedication and the ones to follow. We need them all.