



Accessible Real Estate Update ~for the Bay Area~



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Featured Homes

5002 Comanche Way, Antioch, CA

3BD, 2BTH, \$464,900

This charming one-level home is bright, airy, and spacious. Features include central air condition, vaulted ceilings, upgraded bathrooms, two-car garage, private landscaped garden with automatic sprinkler system, security system, and laminate flooring in the living area.



6010 Sacramento Avenue, Richmond, CA

2BD, 2BTH, \$CALL FOR PRICE\$

This cute one-story home in the Richmond Annex just needs a small lift for it to be accessible for a person with a wheelchair. Hardwood floors, updated kitchen. New roof. Close to shopping, freeway and schools.



Greetings!

As our society ages, there is more need than ever for home owners to think about accessibility as they consider where they live.

I am a Realtor in our area who specializes in Accessible Real Estate.

This newsletter is designed to address the concerns of existing and future home owners who are interested in finding accessible homes and making the homes they currently live in more accessible.

I hope you enjoy this issue. Please send comments to stephen@stephenbeard.net and if you know anyone who is buying or selling a home, please call me. I'd love to help them.

Enjoy the newsletter!

Free Accessible Home Ownership Seminars!

Attend **FREE Accessible Home Ownership Seminars** conducted regularly!

Learn how **you** can find an accessible home and be able to afford it!

Seminars feature experts who discuss finding accessible real estate; affordable home loans for people with disabilities; how to improve your credit; & ways to modify a new home to make it more accessible

Upcoming Seminar:

🗓 January 27, 2007, Oakland, CA

Dates & Location subject to change. Please register early as space is limited

Call 510-364-6795 for location, times, and registration or visit

www.accessiblehomesforyou.com for more info



Access to the Disability Community

Companies, Organizations, and Services you can use



For a **FREE Accessibility Needs Analysis**, please call me today!

510-364-6795

stephen@stephenbeard.net

Please visit our resource booth at the Alameda County 2007 Developmental Disability Transition Information Faire!

March 24, 2007
San Leandro Marina
San Leandro, CA

Accessible Renovations

[Complete Construction](#) - Contact Mark Feinman for all wheelchair lifts, ramps, and other accessibility mods. (510) 528-8800

[Handi-Ramp](#) - National supplier of wide variety of ramps and lifts. Also hosts *The Home Accessibility Program* (www.homeaccessprogram.org), which provides a host of resources for homebuyers and homeowners with disabilities. www.handiramp.com

Advocacy

[Center for Independent Living \(CIL\)](#) - Based in Berkeley, the CIL is one of the largest independent living centers in the state, providing services to the disability community in the northern part of Alameda County. (510) 841-4776 www.cilberkeley.org

[Community Resources for Independent Living \(CRIL\)](#) - With offices in Hayward and Livermore, CRIL offers a myriad of services to support independent living in the community. (510) 881-5743 www.cril-online.org

Estate Planning & Special Needs Trusts

[The Dale Law Firm, PC](#) - Specializes in estate planning; trusts; special needs trusts; probate; and conservatorships. (925) 280-0172 www.achievingindependence.com

Credit Counselling

[Clear Credit Exchange](#) - Works with consumers to improve and repair credit problems. For more information, call David Ponce at (510) 469-6414

[Lao Family Community Development, Inc.](#) - Provides free multilingual and culturally sensitive housing counseling and support. For further information, call (510) 533-8850

Social Activities and Entertainment

[Access Northern California](#) - Promotes greater access to travel and recreational opportunities in Northern California for people with physical disabilities. www.accessnca.com

[Piedmont Yoga Studio](#) - Offers classes specifically designed for people with disabilities. Contact JoAnn Lyons at (510) 652-3336 or joannlyonsyoga@aol.com

For more extensive listings, please access the Links section of my website by going to www.accessiblehomesforyou.com, and clicking on "Info Center" at the left. If you have a business or service that you would like to promote in this section or on my website, please email me at stephen@stephenbeard.net



3% Home loan for people with disabilities

It is no joke. If you are a disabled person or a person who will be living with a home-buyer who is disabled, you may qualify for this fantastic loan offered through the State of California.

The loan is a 3% 30-year fixed loan. That means fixed monthly payments of principal and interest for the full 30 years of the loan!

To qualify you must meet the following basic criteria:

- ♻ Be buying a home in California
- ♻ Be disabled, or planning to live with a disabled person
- ♻ Be a first time home buyer (defined as someone who has not owned their own principal residence for at least 3 years)
- ♻ Have a credit score of at least 600

There are a few limitations and restrictions that should also be considered:

- ♻ The borrower's income must not be above allowable limits...currently about \$100,000 per year in Bay Area counties.
- ♻ The borrower may not have any bankruptcies in the past four years
- ♻ The loan cannot be used to purchase a home with a price that exceeds the state's purchase price limits. These vary by county. In Alameda and Contra Costa counties, the limit is currently \$643,070.
- ♻ The maximum loan amount is

\$417K, and no secondary loans are allowed (although you can combine the loan with down payment assistance programs)

- ♻ You cannot use this loan to buy a multi-unit property, such as a duplex or triplex

This is a terrific loan. There are few other loans available anywhere with a 3% interest rate for a full 30 years.

And best of all, qualifying borrowers need only contribute \$500 of their own cash for the down payment.

When combined with generous down payment assistance programs offered by the state and by many cities, this loan is a powerful option for disabled buyers.



"This is a terrific loan. There are few other loans available anywhere with a 3% interest rate for a full 30 years"

Mom delighted with new home

Meet Carolyn Copeland — pictured at right with her four year old son Robert — in front of their new home in San Lorenzo, CA. Carolyn's challenge was finding a Realtor who would be sensitive to her son's

special needs. Robert has Down's Syndrome as well as significant physical and cognitive challenges. Carolyn bought this home earlier this year, with the help of Stephen Beard. She was

thrilled to work with Stephen: Stephen was great! He understood exactly what we were looking for and helped us to find this beautiful accessible home where I will be able to raise my son."





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My Commitment is Your Peace of Mind

- ⌘ Not intended to solicit properties currently listed for sale with another broker.
- ⌘ All information is gathered from sources deemed to be reliable, but has not been verified.
- ⌘ Each office is independently owned & operated.

Lender's Corner

I'd like to introduce you to a mortgage lender that can make your loan process easier and more productive. A lender who has many mortgage options to fit your situation. And above all else, who can handle all of the financing details for you, so you can focus on what you want: Getting the keys to your new home.

Here are just some of the options he offers:

- Special Financing for First Time Buyers (up to 100% financing for Qualified Borrowers as well as a

“HOME CHOICE” Underwriting feature that allows additional flexibility for the Disability Community)

- Interest Only Mortgages (Cash Flow Management, up to \$3,000,000 or more)
- Fixed Rate Mortgages
- Adjustable Rate & Combination Mortgages (fixed rate now, adjustable later)
- Jumbo and Super Jumbo Mortgages (up to \$3,000,000 or more)
- Construction Financing (1 time close, purchase or rehab, up to \$3,000,000)

- Combo HELOC (mortgage plus Home Equity Line Of Credit, all with one application and closing)

Please call **Joe Bohannon**, of CitiMortgage, at (866) 272-4141 or visit him at the Citibank Financial Center at 2420 Santa Clara Avenue in Alameda to get one step closer to owning that dream home!



Accessible Real Estate for the Bay Area