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San Francisco Chronicle**Habitats come in all shapes, sizes**

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Never let it be said that it's too late to own your own home in the Bay Area. Don Dibble, 64, never thought it would happen for him. The Santa Cruz County resident earned decent money as a union electrician, but with rising rents and child support, Dibble said, he was always just "treading water financially."

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"I sort of gave up on having a house," said Dibble. "But this is tremendous. You just don't buy a house for less than \$500,000 around here."

Recently, Dibble did. He took ownership of a new studio home in Santa Cruz where he'll pay a staggeringly small mortgage. He's buying the studio, located behind a single-family home near Highway 1, for between \$60,000 and \$75,000.

The home is part of a small but unique development by Habitat for Humanity Santa Cruz County and the City of Santa Cruz. On the small parcel of land next to a Quaker meeting house, Habitat built two single-family homes and two studio granny units.

The single-family homes will sell for less than \$300,000 to families with young children, but the studios are going for less than \$100,000 -- a surprising sum in a community where home prices regularly hover around \$750,000.

Although his new home is small -- just 500 square feet, according to Habitat Santa Cruz County Executive Director Chuck Hilger -- it is a step up for Dibble. For the past seven years, he's lived in an 8-foot-by-20-foot trailer on land between Santa Cruz and Scotts Valley. The land also has horses grazing on it. In the summer, Dibble says, the smell is "kind of overwhelming."

As with all Habitat projects, Dibble and his new neighbors will put in 500 hours of sweat equity working on other Habitat projects in the county, and will pay up to a third of their income toward the mortgage. When they move out, Habitat will buy the houses back and resell them to other families that meet the requirements.

This is the first Habitat project to include granny units that anyone in the Bay Area can recall. The granny units will be owned as tenancies-in-common. Dibble and his single-family home neighbors will share ownership of the property. But they won't have to deal with one drawback of most tenancies-in-common: Because owners sell the property back to Habitat when they move, the remaining resident won't have to refinance.

Like other Habitat affiliates, Santa Cruz has had to adapt its building model to reflect its community, and granny units are quintessentially Santa Cruz. The city began a pilot program in 2002, approving a half-dozen granny unit designs that are made available to residents who'd like to build legal units on their property.

"Granny units are a way, without fundamentally changing the character of single-family neighborhoods, to increase the housing stock and housing affordability," said Scott Kennedy, who helped craft the granny unit plan and was mayor when Santa Cruz sold the property to Habitat.

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