



Photograph by Erin Day

Home at Last: Willy Probert couldn't wait to move into the new Summercrest Villas affordable senior housing in Willow Glen. Everything about the complex is fresh and inviting. And the rents are affordable for fixed-income seniors.

Summercrest Villas is new affordable housing

By Amy Wicks

After visiting the newly opened Summercrest Villas in Willow Glen, 79-year-old Willy Probert's response left no doubt about how she felt.

"I want it, I want it, I want it!" she shouted.

Since retiring from Sun Microsystems, Probert had spent her years living in housing that was either in remote locations, old or aesthetically unpleasing. So when Summercrest Villas—a brand new, senior-only apartment community opened on June 30, she jumped at the opportunity to rent an apartment in the new complex.

Probert says she has a friend who lives across the street from the development and for more than two years, the friend eagerly monitored the construction of Summercrest Villas because she knew that Probert was interested in moving there.

Probert has lived at Summercrest for about three months and says her time there has been

like a breath of fresh air compared to being in other senior communities. She likes the light-colored carpet in her home and the contemporary artwork in the hallways.

"Usually senior housing is brown, dark and depressing," Probert says. "Here the colors are so different, they are bright. I'm so happy here that I don't even go out as much anymore."

Probert enjoys spending her retirement leisurely sitting on her balcony with a glass of chardonnay and reading. She also likes to bake, sharing her culinary creations with appreciative Summercrest administrator Debi Sester.

But the Summercrest Villas offers more than vibrant colors and pretty paintings; the cost is what steers many older adults to it. Each apartment rents for \$675 per month, a fee that is well below most market-rate rents for comparable apartments in the area but is necessary for many seniors who are living on Social Security and supplemental incomes. And the complex does not require a security deposit and provides residents with \$500 as a move-in bonus.

People interested in moving in must be at least 55 years old and meet Santa Clara County median household income restrictions. According to Sester, residents qualify for the housing with a minimum income of \$17,400 per year. And for an individual, the maximum they can earn and still be eligible to live at Summercrest is \$44,340. For two people, the maximum earned income is \$50,560 annually.

"You see people come in and say they used to pay their rent and only have \$20 left to pay the bills and buy food for the rest of the month," Sester says.

The complex has 66 apartments, all of which have one bedroom, are approximately 580 square feet and have private patios. Some of the amenities available to all the senior citizens at Summercrest include a fitness center, spa and picnic area with a barbecue and a computer center.

Each apartment also features a call cord, which seniors can use to call for assistance if they need help.

One of Sester's favorite aspects of her job is being able to help these adults secure a nice, new apartment and cut their monthly rent costs down.

"Silicon Valley is so expensive," Sester says. "You cannot survive paying the rents out there."

Joe Bermea, 55, was the first person to move into Summercrest Villas on July 1. He was a contractor at IBM, but lately he hasn't been able to work and is on disability leave, making him eligible to live at Summercrest. Despite his physical problems, he excitedly talks about how he basically got to pick any apartment he wanted since he was the first renter at the property.

He says with Summercrest's affordable rent, he has no complaints about living there. The monthly rent at his new apartment is the same amount he was paying to rent just one bedroom in a house in San Jose.

But it wasn't only the price that lured Bermea. He likes the complex's closeness to nearby shopping and Highway 87. Perhaps his favorite amenity is the apartment's walk-in closet.

"I always wanted a walk-in closet," Bermea says. "This is the first one I've ever had."

Seniors like Probert and Bermea are glad to have the option of paying a reasonable rent, especially with their smaller incomes.

According to the San Jose Department of Housing, senior incomes are overall considerably lower relative to citywide income levels, with approximately 27 percent of seniors falling into the extremely low-income category, 20 percent at very low income and 12 percent at low income.

The department of housing also reports that nearly two-thirds of senior households pay more than 30 percent of their incomes for housing.

Simpson Housing Solutions and **Las Palmas Foundation** the companies that built Summercrest Villas, develop affordable housing to improve the lives of working families and seniors struggling with the high cost of housing. After they applied to the city for funding in 2001, the project took about 2 1/2 years to complete.

The cost of the Summercrest project was \$12.7 million. It was financed in part through the sale of low-income housing tax credits to investors, like Bank of America, which accounted for about \$2.2 million of the project's cost. And \$6.6 million was obtained through tax-exempt bonds issued by the city of San Jose. The city also supported the project by providing a permanent loan. San Jose Department of Housing deputy director Mike Meyer says that to date, the city of San Jose has funded more than 2,800 senior units in 32 developments.

Two-thirds of the apartments at Summercrest Villas are already rented, and Sester thinks that by Christmastime, the complex will be at capacity.
