

Community Highlight: Stephanie — Finding a Place to Call Home

“Having a place of my own seemed impossible.”

For Stephanie, a young professional working full-time in the Bay Area, the dream of having her own apartment felt just out of reach. Like many living in the nation’s most expensive housing markets, she faced the daunting challenge of finding an affordable place to live—even with a steady income.

But Stephanie’s story is one of perseverance, learning, and ultimately, triumph.

Her journey began with uncertainty. “I didn’t understand the BMR [Below Market Rate] process at first,” she recalls. “But once I reached out to HouseKeys, watched their videos, and attended an in-person FAQ session, I felt much more confident about applying for lotteries.”

With renewed clarity and determination, Stephanie dove into the Below Market Rate (BMR) Program. She kept her financial documents up to date and applied to multiple opportunity drawings. “I had to try several times, and the application process does require a lot,” she admits. “But the independence I gained was all worth it!”

That persistence paid off. Stephanie won a housing lottery and moved into what she describes as a “beautiful BMR apartment with great amenities—something I never could have accessed without the HouseKeys BMR program!”

Throughout the process, she felt supported every step of the way. “They were so kind, patient, and understanding, making sure I had all my paperwork in order,” she says of the HouseKeys team and the property managers. “I’m so grateful to be living in a quiet, luxurious place I can finally call home.”

Now happily settled in Morgan Hill, Stephanie has become a passionate advocate for the BMR program. She shares listings with friends, explains the process, and encourages others to stay hopeful.

“If there’s one thing I’d tell others, it’s to be patient. There are a lot of moving parts—developers, HouseKeys, and the City are all working together to make these opportunities possible.”

She also highlights the value of HouseKeys’ educational tools: “The videos and ‘Path’ graphics really helped me understand the process. I hope more people take advantage of those resources!”

Congratulations, Stephanie, on finding your place to call home. Your story is a powerful reminder that with persistence and support, affordable housing is within reach—even in the toughest markets.