

**By Katie Thomas**  
STAFF WRITER

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Azucena and Sergio Idrovo were paying up to \$3,500 a month in rent in the Hamptons when a broker told them to stop throwing their money away.

"Why are you paying so much?" Azucena remembers the broker telling them four years ago. "You could buy a house." But there was one big problem. Paychecks from Azucena's job as a supermarket cashier and Sergio's as a golf course worker had covered their share of the rent they split with another family. But coming up with the \$30,000 their broker said they would need for a down payment was another story.

So the couple made a few calls. They asked Sergio's brother-in-law, Azucena's father, her brother in Connecticut -- and before long, their family had chipped in enough for a down payment.

Azucena and Sergio bought a five-bedroom house four years ago in Sag Harbor for \$400,000. To help pay the \$3,200 monthly mortgage, the couple and their two children share the house with Sergio's brother, Luis Idrovo, and his wife, Margarita Alban. They are all Ecuadorean immigrants.

Luis and Margarita are now saving for a house of their own -- with a little help, of course. "We're all family," said Azucena, 29. "Now we are going to help them."

With Long Island home prices soaring out of grasp for many families, more people are solving the problem by turning to extended family.

Housing advocates, mortgage brokers and others say they're increasingly seeing arrangements like those of the Idrovos -- where two or more extended family members, often siblings, pitch in and buy a house together. Other times, a couple will buy a small house from a parent, then expand it to fit everyone using money given to the couple from the parents.

"I thought it was great the first time I heard about it," said Isabel Sepulveda-de Scanlon, a co-founder of the East End advocacy group Organizacion Latino Americana and publisher of the bilingual East End newspaper Voz Latina. She said she first noticed families buying

houses together about four years ago. "Otherwise, how can you afford a house here?" The phenomenon is most prevalent on the East End, where fixer-uppers now go for \$500,000. It's more common among Hispanic families, who come from cultures where it's not unusual for extended family to live under one roof.

While real estate brokers are undoubtedly benefitting from the practice -- one Hamptons broker recently listed a house as "Just Right for an Extended Family!" -- it's a touchy issue. One broker only said, "I'm not so sure I'm looking forward to promoting a bazillion families getting together to buy a house when what I'm really promoting is the cachet of the Hamptons and the upper end of the market."

Still, if all participants have a good credit rating, a job and money saved for a down payment, the living arrangement is not an issue, said **Mark Poitras**, sales manager for Par East Mortgage, an East Hampton mortgage broker. "There's no additional hoops," **Poitras** said. "It just has to make sense to the bank."

One of **Poitras**' recent customers was Adrian Forrester and two of his brothers. Forrester, of Springs, had been trying to buy a house for years on the South Fork. But even modest houses in Springs -- considered one of the most affordable areas on the South Fork -- were going for a half a million dollars, Forrester said. And those were houses that "a lot of people who have money would tear down and start from scratch."

With his job at Village Hardware in East Hampton, Forrester couldn't find anything he liked that fit his budget. So, he and two of his brothers, Danton Danigal, 30, and Dalton Danigal, 33, pooled their savings. They took out a \$675,000 mortgage and hired a builder to construct a four-bedroom house in Springs. "It's nice to own your own house," he said.

Although many towns regulate how many people can live in rental housing, there are fewer rules for owner-occupied homes, especially when the members are family. In many towns, the only rule is that a house can have only one kitchen -- any more, and part of the house could be considered an illegal apartment.

Gina and David Mazzara searched everywhere for an affordable home before settling on familiar territory -- the one-story ranch in Shirley where Gina grew up.

The Mazzaras make good money. In her job as the residential lending administrator for the Centereach nonprofit Community Development Corp. of Long Island, Gina, 31, helps families find financing to buy a home. David, 30, works as a buyer for CPI Aero, an aeronautics company in Edgewood. When they married two years ago, the Mazzaras wanted to move out of their Setauket apartment and buy a house. But after looking in Coram, Holbrook and elsewhere, they couldn't find anything -- either it was too expensive, or the house needed at least \$100,000 in repairs.

"We're making six figures and it's still hard for us," Gina said.

That's when Gina started getting creative. As an only child, she knew that her 66-year-old mother, Santa Iazzetta, would eventually move in with them. So the couple bought her mother's two-bedroom house at fair market value -- \$300,000. Her mother gave the money back to the couple, and they used it to triple the size of the house. Iazzetta lives downstairs and the Mazzaras live upstairs.

The once modest home now has five bedrooms, three bathrooms, a garage and a second-floor deck. Iazzetta, especially, is overwhelmed by the new house.

"She can't believe that it's happening," said David.