

## Families work extra shifts building homes

*Development will have space  
for more than 250 low-  
income families*

By Mamta Jain

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Claudia and Efren Rodriguez of Castroville have been building their three-bedroom home since March. It's hard work, and Mr. Rodriguez works full time as an office manager while also working on the home 25 hours every week, on evenings and weekends. Although rewarding Mrs. Rodriguez, 25, said it's hard to find time to spend with their three children. She's even contemplated quitting at times. "The little time we have with our children, we try to enjoy it with them. But because we work until late in the evening, we are too tired when we get home," she said. The couple are among 80 families who will soon move into new homes in Castroville with the help of the Community Housing Improvement Systems and Planning Association (CHISPA) and the Catholic Diocese. The Rancho Moro Cojo development includes space for 175 single-family units and 90 multi-family units.

The single-family units have been funded by the Department of Agriculture and Rural Development, while funds for multi-family units come from the low-income housing tax credit proposition. Rodriguez said the work has been eased by other relatives, who have been very supportive. For example, her grandparents moved from Mexico to help take care of Rodriguez's children. On Tuesday, the Rev. Sylvester D. Ryan, bishop of the Catholic Diocese of Monterey, joined other religious and community leaders in a blessing and wall-raising celebration for the new affordable housing community. Some families began building their homes in January and anticipate finishing in September or October. They work a minimum of 40 hours per week, and each home is expected to take nine months to build. CHISPA has helped families build over 330 homes since the program started about 10 years ago. "This is a major undertaking," John Prader, director of real-estate development at CHISPA, said. "Most couples work regular jobs and on top of that put in 40 hours after work and over the weekends."

Groups of 10 to 15 families work together and are assigned a supervisor to oversee the building process. "There is a real sense of community," Prader said. "They are working side-by-side on building their homes. There is a lot of pride involved." Zenaida and Juan Acosta have been building their four-bedroom home since January. "We have been going to meetings since 1992 after a friend told us about the program," Acosta said. Although she's happy with her lot, she wished that something could be done for the families that didn't qualify. According to Prader, the media income for a Monterey County family of four is \$50,300, according to the U.S. Department of Housing and Urban Development (HUD). Families that do not

make more than 80% of the median qualify for a home.

Each home costs about \$120,000, according to Prader. He said contributions from various organizations such as the Center for Community Advocacy and South County Housing helped keep the price down. Homeowners have 33 years to pay their loans with interest. "The interest rates are very low," Rodriguez said. "We are paying 7.8%." Once the families move into the homes, they are required to live there for a minimum of 10 years. This new statute was added after families built the homes and then sold them for profit. As an incentive to make homeowners abide by the 10-year rule, they will be relieved of a portion of the loan payments. Rodriguez believes the rule is fair. "I just saw an opportunity to get a house. I am putting the work into it and I don't think it is right to sell it right away," she said.

The homes are all three or four bedrooms. All building materials were paid for by the loans, and skilled contractors prepared the electricity, plumbing and earthwork. The smallest home will measure approximately 1,100 square feet and the largest about 1,500 square feet, and each will have a two-car garage. Prader said there is a great need for middle and low-income housing in Monterey County, emphasizing that owning a home is one of the biggest assets to have. "There are plenty of teachers, clerks, and others that work in Monterey but if they can't afford to live here, then they are going to move somewhere they can afford," he said. "This is a beautiful place to live and a great place to educate children."

Like Acosta and Rodriguez, many homeowners are using all their free time working on their new homes. While they said it was worth it, Acosta did say the work

is getting to her. "I repaint my nails every night," she said

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