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# Dream of a home a reality

## Council backs Salinas project

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Fifty low-income families are preparing to pick up hammers and saws to build their own homes in East Salinas.

The "sweat-equity" homes will be built in the Williams Ranch subdivision. And the owners of the new homes will also get a big assist from city, county and state agencies that will help them make the down payment on their mortgages.

The project is unprecedented in several ways in Salinas. For one, it will be the largest sweat-equity project ever built in the city. With sweat-equity programs, the cost of homes are significantly reduced while the homeowners do much of the labor to build them. The Williams Ranch project is also rare because it is one of the first large projects for low-income farmworkers that has not generated opposition from homeowners who already live in the neighborhood.

Representatives from the Williams Ranch Homeowners Association say they will lend a hand while their new neighbors are building their homes. Ken Muscutt, association president, said the neighbors were initially hesitant.

"We had to overcome some preconceived fears," he said.

Some concerns were put to rest after Williams Ranch residents visited other sweat-equity projects completed in Monterey County. They weren't the low-income "projects" they were expecting. The families - most all of them earning farmworker wages - will begin work on the homes in the coming weeks. The Community Housing Improvement Systems & Planning Association Inc., a low-income housing agency known as CHISPA, is coordinating the project. The agency has purchased property in the Williams Ranch subdivision and has selected families that meet federal guidelines to qualify for low-income housing.

On Tuesday, the Salinas City Council agreed to amass money the city has raised and received, totalling \$3 million, to offer loans to help Williams Ranch project homeowners make their down payments. The city set aside \$1 million almost nine years ago specifically to build affordable housing for farmworkers. The city then attracted grants from the state, the federal government and from Monterey County.

That pooled money will be available to those who have qualified to purchase a sweat-equity home. The loan will be forgiven if a family remains in the house for 45 years, but the city will receive its money back when a home is sold or if an owner defaults on the loan. Owners of the sweat-equity homes will not be able to sell their homes for a windfall profit, said Alan Stumpf, the city's redevelopment project manager. They will be able to recoup some equity based on a formula approved by the City Council on Tuesday.

"We've been waiting a long time," said Councilman Robert Ocampo. "It is important to provide housing to farmworkers because the number of jobs in

the agricultural industry increases every year and they don't earn enough to buy a home." Mayor Anna Caballero said the high cost of housing in Monterey County has resulted in overcrowded conditions in East Salinas, where families of farmworkers share single apartments or homes.

Last week, the U.S. Census Bureau reported that Salinas is the the fourth most crowded city in the country in terms of residents per household. "We could build 500 of these and the problem wouldn't go away," said Caballero.

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