

G U S T I N E

PRESS STANDARD

www.westsideconnect.com

VOLUME 91
Thursday, April 2, 2009

THE COMMUNITY'S VOICE SINCE 1910



Families are taking tools in hand to help build their own homes in Self-Help Enterprises' Gustine project, which recently broke ground on its first phase.

Self-Help project breaks ground

Families rolling up their sleeves to help build homes

GUSTINE - A group of 10 families recently rolled up their sleeves, took tools in hand and went to work building their own homes in Gustine's first-ever Self-Help Enterprises project.

The labor they provide will serve, literally, as the sweat equity which helps bring the dream of home ownership within their reach.

Self-Help will build a total of 51 homes on Borrelli Ranch lots the non-profit agency purchased from Ranchwood Homes last year.

The first of five groups began working on their homes about two weeks ago.

Many will start the project as novices in the construction field, but with the guidance of the construction superintendent will learn how to trench, pour concrete, frame and finish homes.

"The families do about 70 percent of the work," explained Self-Help senior loan processor Jesus Ibarra. "It is a big commitment."

It is also a big payoff at the end of the 10-month construction period, when families are handed the keys to their very own homes.

The Self-Help project will include a mix of three- and

four-bedroom, two-bath floor plans with tile roofs and other architectural features designed so the homes complement the surrounding neighborhood, Ibarra explained.

He said nearly a dozen different models are available for the project.

"Our goal is not to build houses, but to improve communities," the Self-Help official reflected.

Most of the initial group of owner/builders are from the immediate Gustine/Newman area, Ibarra added.

In order to qualify, families must meet income guidelines and acceptable credit, and they must have the ability to donate the required labor.

"We work around their schedule. We know that they have to have a job as well (as working on their home), and we will accommodate that," Ibarra said. "Each group is independent, and each has their own construction superintendent to give them guidance."

The families work together on each other's homes; nobody gets the keys until each home within the group is completed and approved.

Although Self-Help initially reported strong interest in prospective families, Ibarra said the approval process has been somewhat bogged down because of the credit toll re-

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cent economic struggles have taken on so many people.

"We do have a lot of families calling, but unfortunately many have lost their homes in the last two years so we can-

not help them yet. Usually it takes three years before we can help them if they have lost a previous home," he commented. "We are finding a lot of bad credit, so it is taking us a big longer to finish the groups."

Self-Help can work with clients who have little or no

credit, Ibarra said, but it is difficult to help those with bad credit.

Ibarra said qualifying families benefit not only from the labor they provide but through favorable USDA financing programs.

"I have families that will pay as little as \$600, taxes and

insurance included," he commented.

For many low-income families, Self-Help may be the only avenue to home ownership.

"We serve the families who would not qualify any other way," Ibarra remarked. "We get very responsible, hard-working families who want to

improve their lives."

And when those families are handed the keys, he said, "they are the happiest people in the world."

Self-Help is currently working to fill its second group of homeowner/builders. Interested persons may call (559) 802-1582.