

More affordable housing planned for Goshen

By David Castellon

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After building 77 homes for low-income families in Goshen, along with building two apartment complexes for low-income tenants and a nearly 10-acre park in the town before that, Self-Help Enterprises isn't done yet.

On Tuesday, the Tulare County Board of Supervisors will be asked to change the zoning on 29 acres southwest of Riggan Avenue and Road 76 in Goshen from agricultural use to residential, so the Visalia-based nonprofit can go forward with plans to build Goshen Village East, as subdivision of 89 single-family homes, along with 100 to 140 apartments.

All will be built for families with low incomes. In the case of the houses, the people buying them will help build them, said Betsy Garcia, director of real estate development for Self-Help.

"Families contribute 40 hours a week to construct their homes. Those hours are considered sweat equity, which is considered the down payment of their home," she said, adding that professional construction crews will oversee those people and do most of the actual construction work.

The new home buyers also will receive low-interest mortgages from the U.S. Department of Agriculture, from 1-3 percent, which is less than traditional loans which currently have rates at about 4.5 to 5 percent, Garcia said.

Self-Help is a community-development organization working with low-income families and poor communities to build and improve homes as well as infrastructure in Tulare County and seven other counties from Kern to Stanislaus.

Among the organization's local accomplishments was planning and overseeing construction of Park Village I, an affordable, single-family housing development that had its first houses finished in 2011 and had construction on its 77th — the last one — finished in June of this year.

It was developed in the same manner — with residents helping in the construction and receiving low-interest loans — as the planned Goshen Village East, which will neighbor Park Village I.

Self-Help also funded and oversaw construction of two neighboring, affordable apartment complexes, Goshen Village 1, which opened in 2002, and Goshen Village II, which opened in 2011. The two apartment complexes have 64 and 56 units, respectively.

The new, planned apartments will not be for sale, nor will potential residents have to help build them. Families and single people will be able to rent the one-, two- and three-bedrooms apartments if they meet income requirements.

Self-Help will pay for the construction with its own funds and may acquire loans and use tax credits for building low-income housing to fund the project.

The new subdivision also will include a half-acre park that likely will include a "tot lot" playground, Garcia said.

She said the site of the new subdivision is part of 38.4 acres Self-Help acquired partly through purchase and partly through a donation in earl 2014 with an eye toward using the land to expand its affordable-housing projects in Goshen.

Plans are to build on the rest of the parcel at a later date.

“When we were developing the first phase in Goshen, there was a lot of demand.” as there are a lot of low-income families in the town, along with a lot of older homes pushing the need for newer, reliable housing, Garcia said.

Many people had to be turned away from the last housing project there, she said, adding that “We probably have an interest list of maybe 75 families in Goshen.”

The new homes will range in size from 1,200 to 1,400 square feet.

Besides putting in the sweat equity, families buying the homes also must meet low-income standards based on a formula that factors in the number of family members and if their combined incomes are below 80 percent of Tulare County’s median income.

Here, the median income for a family of four is \$45,500 a year, according to data provided by Self-Help Enterprises. So that family’s combined annual income would have to be below \$36,400.

The amount of the new homeowners’ monthly payments toward their 35-year USDA mortgages also would be determined through formulas based on income, Garcia said.

“There’s a lot of need for housing in Goshen, and there hasn’t been a lot of development,” she added. “The county has been very supportive our efforts to build housing in Goshen.”

In fact, the county Resource Management Agency is recommending the zoning change, noting that the county’s Regional Housing Needs Assessment recommends that the county provide land use and zoning for 2,542 new, low- or very low-income housing units — about 261 per year — and the new Goshen project would get fill about 9 percent of that goal.

So Self-Help’s plans “fulfills a public need and necessity for affordable housing within the county and provides a substantial number of housing units,” RMA’s report to the supervisors states.

Members of the public will be able to comment on the proposal.

How to attend

What: Tulare County Board of Supervisors meeting

When: 9 a.m. Tuesday; public comment starts at 9:30 a.m.

Where: Board of Supervisors chambers, 2800 W. Burrel Ave., Visalia

Get the agenda: Go to www.tularecounty.ca.gov/board, click on “Agenda Packets,” then the meeting date.

Visalia Times-Delta

CORRECTION

A story in Monday’s Times-Delta should have stated that families awarded loans to build affordable, single-family homes in the planned Goshen Village East Subdivision are required to put in 70 percent of the construction work, which will be done in lieu of making down payments on the homes. That work will be overseen by construction supervisors working for Visalia-based Self-Help Enterprises.