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There's still time to apply for affordable housing

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By: Jennifer West



About a hundred people, mostly prospective homeowners and those wishing to apply, turned out for the groundbreaking ceremony last Friday morning for the Self-Help Enterprises affordable housing project that will soon be built at Walnut Avenue and North First Street.

And according to Self-Help Enterprises Communication and Outreach Specialist Sonia Sanchez, there is still room in the program for additional homebuyers.

The ceremony was held to celebrate the first phase of the Stonegate Shire subdivision, which will feature 41 Self-Help homes geared to low-income homebuyers. Kim Dolbow Vann, USDA Rural Development State Director

and representatives from the City of Patterson, among other dignitaries, attended the celebration to share their support for affordable housing. The event was held in conjunction with USDA National Homeownership Month and NeighborWorks® Week.

The project, which Self-Help Enterprises President and CEO Tom Collishaw described as “a 12-year journey,” is part of the larger Villages of Patterson project, and will eventually consist of 120 low-income single-family homeownership units to be completed through Self-Help Enterprises’ mutual self-help housing program, and up to 138 units of affordable rental apartments.

Through Self-Help Enterprises’ partnership with USDA, 167 self-help homes have been constructed in Patterson to date.

“The City of Patterson is home to many agricultural, fulfillment center, service workers, and other hardworking families who are facing a lack of affordable housing”, Collishaw said. “We strongly believe that a decent, affordable home is the basic building block for families to thrive, and we are thrilled to be bringing affordable housing options to Patterson.”



Addressing the group, Planning Commission Chairman Ron West said, “This is critical housing, I want to apologize if the city (made) a couple of missteps, and we didn’t communicate like we should. We’re going to communicate, and we’re going to get housing in this town, and we’re going to get everybody on the same page, because we’re all in this together. Housing affects everybody.”

Salinas Valley Assemblymember Anna Caballero, who attended the event, agreed: “I’ve been an affordable housing advocate for 10 years... (affordable housing) fundamentally changes lives.”

Sergio Cuellar, son of the late City councilmember Sam Cuellar, addressed the crowd regarding his own family's experience with affordable housing, saying he was able to go to college because parents built their own home through an early project Self-Help program.

He also emphasized the impact on the community that these types of programs can have: "...it gives you an opportunity to build your community... when my family, and the families around the neighborhood finished their homes and moved in, we were bonded not just being friends, but (because) we had to work with each other, and build each others' homes. And that's a bond that built community."

Cuellar also mentioned the need for the city to continue to require developers to build affordable housing.



How it works

Self-Help Enterprises assists each participant with securing the loans needed to build their home.

Special financing from the U.S. Department of Agriculture and the State of California makes these homes affordable. Primary mortgage financing will be provided through the USDA Rural Development 502 mortgage program.

The prospective homeowners put in about 40 hours a week, working with nine or 10 other families in the neighborhood to build their homes from the ground up. In return, their down payments and closing costs are waived.

Nobody moves in until all 10 homes are done.



In addition to developing the initial 41 homes, Self-Help Enterprises is also actively working on Phase II of the project. On Thursday, June 28, the Strategic Growth Council approved \$12,075,537 of Affordable Housing and Sustainable Communities (AHSC) funding for 66-units of affordable rental housing.

The project, known as Stonegate Village, includes a mix of one-bedroom, two-bedroom, and three-bedroom units. Stonegate Village will include a community building with a computer lab and an all-purpose room, as well as tot lots and play areas. The AHSC award also includes funding for an

Intelligent Transportation System (ITS), bike racks for the buses that operate in Patterson, bike lanes and expanded sidewalks.

The award will also fund 20 vans to be operated by California Vanpool Authority (CalVans) and free transit passes for all of the residents for three years. The improvements will be implemented through a partnership with Stanislaus County, Stanislaus Council of Governments (StanCOG) and CalVans. There will also be a second phase of affordable rental housing which will include 72 units for a total of 138 apartments.]

Self-Help Enterprises is currently recruiting families to for the self-help housing program in Patterson. Eligibility requirements include: reasonable credit, stable income, income that does not exceed eligibility guidelines, and the desire and ability to build your own home. For more information, call (559) 651-1000.

Self-Help Enterprises has a long history of serving the Patterson area as well as the surrounding Stanislaus County. Self-Help Enterprises currently manages a rental portfolio of 30 properties (1,364 total rental housing units), with sites located in Newman (Rolling Hills Apartments) and Modesto (Gateway Village Apartments). Additionally, Self-Help Enterprises operates a housing counseling and education program that continues to serve hundreds of Stanislaus County residents.



About Self-Help Enterprises

Self-Help Enterprises (SHE) is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. The pioneer and leading provider of mutual self-help housing in the United States, SHE's efforts today encompass a range of efforts to build better homes and communities for farmworkers and other hard working families.

Since 1965, SHE has helped more than 6,200 families build their own homes, provided homeownership education and first-time homebuyer assistance to over 9,100 families, rehabilitated over 6,400 unsafe homes, developed over 1,350 units of affordable rental housing and has provided technical assistance for reliable access to safe drinking water and sanitary sewer infrastructures to more than 160 small communities.

SHE's commitment to providing resources and training for individuals builds capacity of highly effective leaders in communities that also promote collaborative solutions for improving communities. These combined efforts have touched the lives of over 55,000 families, providing security and stability for families and building more productive communities.

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