

Program offers homes without a required down payment

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Ten Kern County families will soon have a strong understanding of the phrase “blood, sweat and tears” — particularly the sweat part.

Self-Help Enterprises held an orientation on Saturday at their lots on McKee Road and Mountain Ridge Drive for families interested in participating in its Self-Help Housing Program. Through the program, those who meet the requirements will get a home without having to make a down payment.

There’s a catch, however. Families will be working off their down payment by helping to build the house, required to contribute a minimum of 40 hours a week for up to 12 months. Participants and their families will work on their own homes as well as the homes of the other nine families in what is referred to by the organization as “sweat equity.”

Before helping with the building, however, the organization said families have to go through the Gateway program, which educates them and gives them advice about home ownership. Topics include how to manage finances, how to avoid predatory lending, home maintenance and more.

“I think it’s an awesome thing,” said Tresa Williams, who is interested in joining the program. “It’s difficult to get a house, something that you can be proud of that’s in your budget, that you don’t have to have that worry of losing it, because you’re putting in the work. You’re going to do what is needed to keep the house because you’ve done the work.”

The program is targeted at families who are struggling to purchase a home, especially when it comes to a down payment. To be eligible, families must have a combined income of at least \$38,000 per year, a credit score of 640 or higher, be a legal U.S. citizen or permanent U.S. resident and meet the labor requirement.

Williams, who has three children, said that if she is approved, she will have support from her children and other family members in building a house. She’s not afraid of getting her hands dirty either.



Socorro Moran, right, with Self-Help Enterprises shows families the floor plans and elevations of homes that will be built through the Self-Help Enterprises program. An orientation meeting is held Saturday for families interested in participating in the Self-Help Housing Program. The program will help ten families help each other build houses for themselves under supervision of a construction superintendent. Self-Help Enterprises will help with



Tresa Williams, right, who is interested in the Self-Help Enterprises program to build a home for her family gets information from Lupe Felix, senior loan processor with the program. The program will help ten families help each other build houses for themselves under supervision of a superintendent. Self-Help Enterprises will assist with loan processing. “Your labor becomes your down payment,” said Lupe Felix.

"I like to use my hands and I like to learn, so think it would be a great experience," she said. "It's an awesome opportunity."

While she and her children have been living in an apartment for some time, Williams said she's ready to have something her family can really call their own.

"I want to be a positive example for my kids," she said. "Working to get the things you want is a good value to have and pass on to your children."

Williams was one of about 20 interested residents who showed up for Saturday's orientation and, if they met the requirements, set up one-on-one appointments with Self-Help Enterprises to move forward with the program. Work on the homes could begin as soon as this month.

Another attendee was Lamont resident Judith Meza, who is looking to move her family out of the small apartment they've lived in for the past 10 years.

"We need a home," she said. "It's not a good apartment for our kids. The area we're at is really bad."

Meza said she and her partner have been trying to buy a house for a while but haven't been able to save enough money to afford it.

"It's good that (Self-Help) is helping out people who need to have their own homes," she said. "I think the construction part of it is something that we could learn as a family and maybe help others."

Those that are chosen for the program will be supervised by a construction superintendent that will teach them what tasks need to be completed on the home.