

# Homeownership

Celebrating USDA Programs: July 2004  
 United States Department of Agriculture - Rural Development - California

## USDA'S \$46.9 MILLION IN CALIFORNIA IS NUMBER ONE IN SELF-HELP HOUSING

Hard work and a fine partnership between USDA-RD staff and affordable housing organizations have made **USDA Rural Development California's Self-Help Program NUMBER ONE in the nation last year.**

California RD utilizes \$36.6 million in loan funds to help the self-help families acquire an affordable mortgage. RD's housing partners utilize more than \$10.3 million in USDA

Technical Assistance Grants to assist the Self-Help applicants in construction training and then building their new homes. For a list of the Self-Help Program Partners who participated in the Capitol Homeownership Celebration see

page two.



Pedro Velasquez of People's Self-Help Housing Corporation answers visitors questions while they enter the People's Nailing Competition during the Capitol Homeownership Celebration .

## USDA SECRETARY JOINS CAPITOL CELEBRATION

National, State and local officials gathered in Sacramento for an innovative June 16 Celebration of National Homeownership Month. Hosted by USDA Rural Development - California and State Senator Charles Poochigian of Fresno, the event transformed the West Steps of the State Capitol into a colorful, interactive affordable housing fair. USDA Secretary Ann M. Veneman spoke to the crowd and visited with each Self-Help Housing group after her remarks on behalf of President George W. Bush.



Ann M. Veneman, USDA Secretary addresses the crowd at the Homeownership Month Celebration in Sacramento.

Governor Arnold Swartzenger's administration was represented at the event by Sunne McPeak, Secretary of Business, Transportation and Housing. Modesto FFA and Willow Oak 4-H Club members helped staff the event as part of the Secretary Veneman's *Leaders of Tomorrow* program. KNCI News Director Walt Shaw handled announcer duties and Kalli Cano, a Marysville 4th grader sang the National Anthem. USDA-funded Self-Help Housing groups built affordable housing materials and technology displays on site, demonstrating cost-effective windows, insulation and roofing, metal stud construction, water conservation landscaping, computer-aided design and high

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The State Capitol West Steps were taken over by the Self-Help Housing Community on June 16 for the Celebration of National Homeownership Month. Construction displays, technical exhibits, law enforcement displays, food, music and kids crafts were set up on the Capitol Steps to help share the great work that the Self-Help Housing development organizations do with USDA Rural Development assistance.



**PRESIDENTIAL INITIATIVES:  
MERCY HOUSING  
IS A FAITH-BASED /  
ORGANIZATION**

Mercy Housing, Inc. is an excellent example of why President George W. Bush is including faith-based and community organizations in federal funding eligibility. It's because they do good work, just like the other qualified and dedicated non-faith-based Self-Help Housing Program partners.

At the *White House Conference on Faith-Based and Community Initiatives* held last year in San Diego, USDA Secretary Ann M. Veneman put it this way:

*"USDA's Rural Development in California has 12 housing partners who work with us to build homes in the Self-Help Housing Program. For 20 years, Mercy*

*Housing has been one of our best housing partners. They are efficient. . . they maintain a quick timetable to get people into their homes as soon as possible. . . but they are also very caring people. And they make sure that these are quality homes that lead to quality neighborhoods."*

President George W. Bush reinforces the need to pay attention to results, not symbols when he stated via video at the same White House Conference:

*"It shouldn't matter to the government if the group has a cross on the wall, a muzuzah on the door or a mullah on the board of directors."*

***"It shouldn't matter to the government if the group has a cross on the wall, a muzuzah on the door or a mullah on the board of directors."***

**President George W. Bush**

# Self-Help Partners Display at Capitol

Special thanks to these dedicated affordable housing development groups for their hard-working staff, creativity and phenomenal displays.

**▲ Asociacion Campesina Lazaro Cardenas**

Carol J. Ornelas, Executive Director  
315 N. San Joaquin Street  
Stockton, CA 95202  
(209) 466-6811 • [www.aclc.org](http://www.aclc.org)

**▲ Burbank Housing Development Corporation**

John Lowry, Executive Director  
3432-A Mendocino Avenue  
Santa Rosa, CA 95403  
(707)526-9782 • [www.burbankhousing.org](http://www.burbankhousing.org)

**▲ Coachella Valley Housing Coalition**

John F. Mealey, Executive Director  
45-701 Monroe Street - Suite G  
Indio, CA 92201  
(760) 347-3157 • [www.cvhc.org](http://www.cvhc.org)

**▲ Rural California Housing Development Corporation**

Duane Hill, Executive Director  
237 E. Gobbi Street  
Ukiah, CA 95482  
(707) 463-1975



South County Housing built a technical display that demonstrated energy efficient and affordable window, door and siding construction.



Asociacion Campesina Lazaro Cardenas put together a display of affordable and attractive landscaping and home garden options

**▲ Community Housing Improvement Program, Inc.**

David Ferrier, Executive Director  
1001 Willow Street  
Chico, CA 95928  
(530) 891-6931 • [www.chiphousing.org](http://www.chiphousing.org)

**▲ Community Housing Improvement System & Planning Assn, Inc.**

Alfred Diaz Infante, Executive Dir.  
295 Main Street - Suite 100  
Salinas, CA 93905  
(831) 757-6251 • [www.chispahousing.org](http://www.chispahousing.org)

**▲ Mercy Housing Corporation**

Greg Sparks, Executive Director  
3120 Freeboard Drive - Suite 202  
West Sacramento, CA 95691  
(916) 414-4400 • [www.mercyhousing.org](http://www.mercyhousing.org)

**▲ Peoples' Self-Help Housing Corporation**

Jeannette Duncan, Executive Dir.  
3533 Empleo Street  
San Luis Obispo, CA 93401  
(805) 781-3088 • [www.pshhc.org](http://www.pshhc.org)

**▲ Self-Help Enterprises, Inc.**

Peter Carey, Executive Director  
8445 W. Elowin Court  
Visalia, CA 93290  
(559) 651-1000 • [www.selfhelpenterprises.com](http://www.selfhelpenterprises.com)

**▲ Self-Help Home Improvement Project**

Keith Griffith, Executive Director  
3777 Meadow View Drive - #100  
Redding, CA 96002  
(530) 378-6900 • [www.shhip.com](http://www.shhip.com)

**▲ South County Housing**

Dennis Lalor, Executive Director  
9015 Murray Avenue - Suite 100  
Gilroy, CA 95020  
(408) 842-9181 • [www.scounty.com](http://www.scounty.com)



USDA Secretary Ann M. Veneman pounds in a nail on the Mercy Housing Corporation demonstration house as Mercy Construction Manager Randy Underwood supervises the installation.





## FEDERAL, STATE, LOCAL PARTNERS HELP BUILD HOMES

It doesn't take a village to build an affordable home, but it takes a lot of hard work and cooperation between government funders, non-profit housing developers and the new homeowners themselves. Without this teamwork, in many areas new home costs are well beyond the family's financial reach.

Over the last three years in California 1,123 families participated in the USDA Mutual Self-Help Housing Program, worked on the construction and then finally moved in to their own new home. For most families, this is the first home they have owned. USDA Rural Development is proud of the Self-Help Program and the dedicated affordable housing industry partners that help make the homeownership "dream come true" for many families.



On the West Steps of the Capitol during the recent Homeownership Month Celebration, Paul Venosdel, USDA Rural Development State Director warms up the crowd before introducing the guest Self-Help Families and Secretary Ann M. Veneman.

## THANK YOU SENATOR CHARLES POOCHIGIAN

A continually strong supporter of rural California economic development, State Senator Charles Poochigian represents segments of six Central Valley counties. We were honored to have the Senator as the Legislative Sponsor of the June 16 *Homeownership Month Celebration* at the Capitol. Thank you to the Senator and his capable professional staff.

## PRESIDENTIAL INITIATIVES: 5.5 MILLION NEW MINORITY HOMEOWNERS BY 2010

President Bush's efforts began in June 2002 when he first announced *America's Homeownership Challenge* to the entire housing industry to encourage them to help close the gap that exists between minority and non-minority homeownership rates. At the same time, the president announced the goal of increasing the number of minority homeowners by at least 5.5 million before the end of 2010.

In addition to \$2.5 billion in affordable single family housing tax credits and \$45 million in housing counseling, the President's budget also supports rural homeownership through the Department of Agriculture with \$2.7 billion in home loan guarantees for low- to moderate-income rural residents and \$1.3 billion in direct loans for very low to low-income borrowers who are unable to secure a mortgage through a conventional lender.

## Capitol Celebration Draws Crowd

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density land use planning.

Special events included the awarding of *Lenders of the Year* for USDA Guaranteed Loan program lenders, special kids poster contest awards for Red Ribbon Week in USDA housing programs, as well as prepared remarks by USDA Secretary Ann M. Veneman and Rural Development State Director Paul Venosdel.



At the display by Rural Community Housing Development Corporation, Kevin Jennings and son Aaron discuss the merits of attic fan venting with two visitors to the West Steps Homeownership event.

## SELF-HELP FAMILIES ARE BUILDING FOR THEIR FUTURES

Building your own home is not for everyone. But if you are dedicated and diligent, it can be done, even if you don't have a down payment to start.

In the USDA Self-Help Housing Program, if you are a low or very low income family, can take on a low-interest mortgage with affordable monthly payments and are willing to dedicate 140 hours per month on the construction (family and friends welcome to help) over a 12 to 18-month period, then you can do it.

Families completing the program remark that they never thought they could succeed like this. It has literally changed the lives of parents and children, giving the family a real chance to own and value a tangible real property asset and build equity for their family's future.

# MAKING HOMEOWNERSHIP DREAMS A REALITY FOR FAMILIES

USDA Rural Development helps families create their own solid foundation to build financial stability.

Olga Maldonado came to the Central Valley from Michoacán, Mexico. She lived in Los Angeles before settling in Tulare County and obtaining permanent residency. When Olga finished building her home she still couldn't believe it was hers, saying: "My dream had become a reality." Olga and her 9 year-old son, Aaron, moved into their new home in

ment subsidy (\$52,500), Joe Serna Jr. Farmworker Housing Grant assisted with "soft" secondary financing (\$20,000) and Self-Help Enterprises provided construction supervision and technical assistance through a USDA Rural Development 523 grant. This kind of agency resource cooperation gave Olga the opportunity to achieve homeownership.

David Villano. The celebration capped off the end of a long and rewarding journey.

Olga's family helped her juggle two jobs and assisted with care of Aaron. She owned no car so Olga's brother would drop her off in Farmersville and pick her up every day.

It was a great sacrifice, but one she and her son are very glad they made.

**THE RESULTS:** "It has been very positive and good for my son. He saw the hard work I put into the house and he is so proud of me. It has changed his life," Olga said. "I am glad my son and I live in Farmersville because

people here really want to improve their lives and be successful. I want that for my son."

As she looks over her home, Olga feels like all her struggles have paid off. She recognizes and truly appreciates the opportunity she received through the cooperative efforts of many agencies. This experience has definitely changed her life. She now dreams of a better future for herself and her son.



At the June 16 Homeownership Month Celebration, Olga Maldonado with son Aaron describes her sense of accomplishment in completing her Self-Help home after 10 months of work, seven days a week.

Farmersville, California knowing that their life would never be the same. "I was so proud that I finished my house."

When Olga applied for the program, she worked in at local citrus packing plant and earned about \$12,155 annually. Through the cooperative efforts of USDA Rural Development, State of California Joe Serna Jr. Farmworker Housing Grant program, Self-Help Enterprises, her employer and a supportive family, Olga was able to qualify for funding and to schedule time to build her 1,210 sq.ft., 3 bedroom/2 bath home.

The USDA Rural Development 502 program provided a primary mortgage with pay-

ment subsidy (\$52,500), Joe Serna Jr. Farmworker Housing Grant assisted with "soft" secondary financing (\$20,000) and Self-Help Enterprises provided construction supervision and technical assistance through a USDA Rural Development 523 grant. This kind of agency resource cooperation gave Olga the opportunity to achieve homeownership.

Olga's employer also encouraged her and agreed to flexible hours at the plant. Olga worked seven days a week during the 10 month construction.

Olga's parents told her about self-help housing program and she immediately called to qualify.

Olga was a single mom with no spouse to share the heavy labor during the construction, but that did not deter her. Olga was able to meet her 40 hours per week labor commitment with helpers and family and became a role model for others in the group through her hard work and dedication. "At first I was terrified to climb the ladder but my construction supervisor encouraged me and once I got up there I didn't want to come down."

Olga's home was part of the group to be honored by USDA as the 5,000th home built by Self-Help Enterprises. The celebration at her neighborhood was attended by USDA, State and local dignitaries. Olga received her certificate of achievement from USDA Deputy Administrator for Single Family Housing,



During the Homeownership Celebration at the Capitol, Tony Garcia from USDA Rural Development Modesto is interviewed at the USDA booth by Walt Shaw, KNCL News Director and event announcer.

*"My dream has become a reality."*  
Olga Maldonado



Anita Lopez, Rural Development Loan Expert helps two young visitors with the stick-ons given away at the Capitol Homeownership Celebration.





# HARD WORKING SELF-HELP FAMILIES ARE THE REAL HEROES

Building the American Dream with hard work. Sweat equity and a little help from USDA Rural Development and Self-Help Partners is what makes it possible for many rural families.

For Aidor and Nangkeo Saesee the idea of building their own home was not an unusual one. In their birthplace, Laos, everybody builds their own house. "They just go into the jungle and cut down what they need," Nangkeo said with a smile. "Of course we had no indoor water or toilet" Mrs. Saesee adds.

Aidor and Nangkeo immigrated separately to the United States in 1980 from Laos with the help of family and friends. Aidor and Nangkeo were seeking to escape from war torn Laos where

persecution by enemy factions was a routine part of life. They came to the United States seeking an opportunity for a better life when they met and fell in love.

The Saesee's were married in 1982 and have four children (Elijah, Solomon, Daniel and Stephanie) who were born in the United States soon after the couple became U.S. Citizens. Aidor currently works with the Visalia Unified School District, Visalia, California, as a community

aide and is active in a local Lahu congregation. Nangkeo is a housewife, who cares for their two teenage children, and now their two grandchildren. Their annual income of \$18,241 qualified them for a USDA Rural Development 502 loan with a 1% subsidized in-

terest rate. The monthly payment on their four bedroom, 2 bath house including principal, interest, taxes and insurance is \$361.83 compared to \$500 per month for their previous small rental. **THE RESULTS:** The Saesee's were happy to move to Farmersville, California, in rural Tulare County, to build their own home at an affordable cost. "We have a quality home and the mortgage is cheaper than what we were paying before," Aidor said. Owning their own home has provided the Saesee family with the stability they lacked in the rental market as they moved from apartments to houses. "I feel very happy," Nangkeo added. "I have a home where I can grow vegetables in the back yard and I feel safe." Aidor sees owning his own home as the epitome of independence. "People don't come around to collect rent money or tell us we owe them money," he said. The Saesee family is also very proud of their home. "We're sure we built it correctly since we got to do it ourselves." Elijah and Soloman (17 & 16 at the time) played an important role during the building process, helping with the construction in the afternoon and weekends while attending school during the day. The Saesee's are so happy with the process they will encourage their children to build their own home with

the help of USDA Rural Development and Self-Help Enterprises.



Self-Help homeowners receive certificates and congratulations from USDA Secretary Ann M. Veneman. Aidor and Nangkeo Saesee (left front in blue) with children Stephanie and Daniel, and Olga Maldonado with her son Aaron are all from Farmersville.

*"I have a home where I can grow vegetables in the backyard and I feel safe."*  
Nangkeo Saesee

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Assisting in the Homeownership Month event ceremonial wall-raising at the demonstration home built by Mercy Housing are: (left to right) Sunne McPeak, California Secretary of Business, Transportation and Housing; Ann M. Veneman, Secretary of USDA; and Paul Venosdel, Rural Development State Director.

# \$12.6 MILLION IN USDA HELP FOR CALIFORNIA ANNOUNCED AT CAPITOL

While in Sacramento at the Homeownership Month Celebration, USDA Secretary Ann. M Veneman announced over \$12.6 million in additional housing and economic development loans and grant investments to assist rural California families increase their economic opportunities and improve their quality of life. Investments announced included:

**Woodset Partners, LLC.** -- \$7.188 million business loan

guarantee for a senior care facility in Madera.

**Mercy Housing Corporation (a faith-based organization)**-- \$2.790 million self-help technical assistance grant

**Joyce Boehm (Donner Trail Manor Apartments).** -- \$898,986 rural rental housing loan to preserve current rental housing units in Wheatland

**Imperial Valley Housing Authority.** -- \$716,279 farm labor housing loan for a new 40-unit Farm Labor Housing rental community in El Centro

**Self-Help Enterprises** -- \$500,000 farm labor housing loan for a new 28-unit Farm Labor Housing rental community in Planada

**Self-Help Home Improvement Project** -- \$315,000 self-help technical assistance grant

**Burbank Housing Development Corporation** -- \$246,000 self-help technical assistance grant.

## KIDS IN AFFORDABLE HOMES SAY NO TO DRUGS

Each year, USDA Rural Development-California promotes a *Red Ribbon Week* anti-drug education program in the affordable housing units throughout the state.

This year the winners in the annual kids Poster Contest were displayed at the HOMEOWNERSHIP MONTH CELEBRATION at the State Capitol. Along with the display, USDA staff provided a drawing and play area for families bringing kids to the daytime event on the West Steps of the Capitol.

**Special thanks to these dedicated mortgage lenders who were recognized at the event for their strong guaranteed loan partnership with USDA:**

- ▲ Countrywide Home Loans - Salinas
- ▲ McMillan Mortgage - El Centro
- ▲ Home Savings - Yucca Valley

USDA Rural Development is an equal opportunity Lender, Provider and Employer. Complaints of discrimination should be sent to USDA Director, Office of Civil Rights, Washington, D.C. 20250

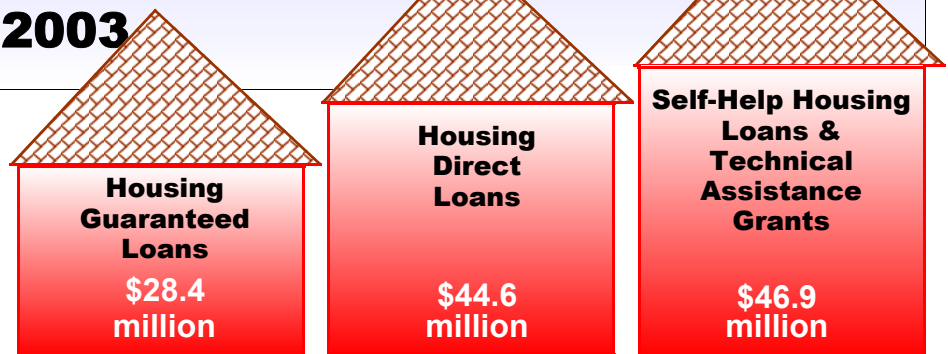


USDA funded International Village in Delano brought a bus full of kids to celebrate Homeownership Month at the Capitol June 16 and see their "Say No to Drugs" posters. Family and friends from USDA housing programs all over the state came to the June 16 Celebration.

**USDA is especially grateful to the following organizations and individuals who helped make this event possible:**

CHP Officer Richard Moss, John Moffatt, Paula Galvan & crew, Joanie Abbott, Pete Fink of Lemuria Nursery in Dixon, Walt Shaw of KNCL radio, with State of California DGS: Lorrie Uribe, Bob Yates, Mike Nielsen, Mike Gravert and Linda McMullen, with Cal Expo: Norb Bartosek and Paul Gillingham and with the Governor's Office: Nick Garcia and Marybel Batjer.

## USDA-RD'S MAJOR INVESTMENT: SINGLE-FAMILY HOUSING IN CALIFORNIA - 2003



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