

CHISPA builds dreams Agency celebrates 25 years of helping renters build homes for their families

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Luz Maria Vargas

SOLEDAD -- Luz Maria Vargas' home in Soledad isn't quite finished, but already she's proud to show it off.

It's a product of several months of work -- much of it her own.

Vargas, along with her husband and three children, hopes to move in next month.

It's a moment she's been looking forward to since finding out last year that her application had been accepted by CHISPA, a low-income housing developer based in Salinas.

As part of the deal, Vargas and her husband have helped build and paint the three-bedroom house for a combined total of 40 hours a week for the past several months -- in addition to their day jobs.

All the work is worth it, though, Vargas said Monday as she took visitors on a tour of the house, which lacks carpeting, some paint and landscaping, but is nearly finished.

"Every time you squeeze one of your thumbs or fingers, you say, 'This is going to be my house,'" she said.

Since CHISPA was founded in 1980, the non-profit firm has built about 700 homes like the Vargases'. It now operates about 1,000 apartments throughout Monterey County and Watsonville, and in its 25-year history, it's helped more than 7,000 people find housing, said Alfred Diaz-Infante, CHISPA's president and chief executive officer.

CHISPA, or the Community Housing Improvement Systems and Planning Association Inc., will celebrate its silver anniversary this weekend with a private dinner featuring several speakers at the National Steinbeck Center in Salinas.

Originally geared toward helping low-income farm workers find affordable housing, today CHISPA also helps moderate-income families buy homes they otherwise couldn't afford, said Diaz-Infante, who joined CHISPA 13 years ago.

Turning renters into owners

Most families start out renting CHISPA apartments. Once they've become more financially stable, they're encouraged to buy their own home, he said.

"Our rental housing will have five or six vacancies because families are moving out into their homes," Diaz-Infante said. "It's pretty rewarding. Most other landlords would say, 'Gee, we've got all these vacancies,' but for us, it's a sign of success."

The 10-month house construction process usually pools together 12 to 15 couples building homes in the same subdivision. Although the construction helps defray some

costs, new homeowners aren't given a free ride.

"They have a mortgage just like anybody else," Diaz-Infante said. "They're homeowners and have the same responsibilities as everyone else. It builds a sense of pride knowing you count toward the construction of the home."

Homeowners do about 65 percent of the work, he said.

"You come and say, 'I've never done this before, can I do it?'" Vargas recalled of beginning the construction project. "It's hard, but your supervisor tells you how to do everything."

The homeowners' toil accounts for about \$30,000 of the total cost of the home, Diaz-Infante said.

People interested in acquiring a CHISPA home must file an application and join a waiting list once they qualify.

Vargas works at Dole and her husband is a fieldworker. The couple qualified as low-income.

Even with CHISPA's success, Salinas remains an area where many residents find it impossible to buy their own home. A study released last month by Economy.com found that Salinas is the least affordable housing market in the nation, with residents earning a median income able to afford only 49 percent of a medium-priced home.

According to the study, the median income in the Salinas area is about \$55,600 a year, while the median home price is \$460,000, according to the Monterey County Association of Realtors. The median is the mid-point, with half of incomes and housing costs falling below it and half rising above it.

Diaz-Infante said he hopes to see more housing development in communities such as Chualar, Soledad and Greenfield, because it would help ease the difficulty of buying a home.

"We know agriculture is the No. 1 industry here in Monterey County, and it's desirable because we have a lot of scenic areas," he said. "I was born and raised in Salinas, so I'm not an advocate of paving over the county, but we need to develop in the areas where it makes sense to develop."

Looking ahead



SCOTT MACDONALD/THE SALINAS CALIFORNIAN Dora Perez of Soledad, an instructional aide at San Vicente Elementary School, paints a house being built by CHISPA on Monday in Soledad. Her own home, which she and others helped build from the ground up, is a few doors down.

Along with continuing to develop more housing throughout Monterey County, Diaz-Infante said he hopes to include more options for seniors and residents with disabilities.

At the dinner, he'll also announce a plan to launch a college-scholarship fund to be used at California State University, Monterey Bay, for a child who grows up in a CHISPA house.

"We're really just celebrating efforts to make Monterey County a better place," he said. "It's not just the physical aspects of the house. It's building a community and neighborhoods. Everyone's working together. The theme (of the dinner) is 'Building Now for the Future.'

We're building safe places for people to live so as these children grow up, they have a better future."

Veronica Tamayo, now a CSUMB freshman, grew up with her family in a CHISPA home in Greenfield. With nine brothers and sisters, the move to the four-bedroom home, complete with a back yard and swing set, was something that still sticks in her mind.

Tamayo will speak at the celebration this weekend about her experiences growing up in the home.

"It's really a privilege to be able to be there to thank them," she said. "A lot of families have been changed."

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