

RANCHO MORO COJO

*Sweat equity, community
spirit helps build homes*

By Judy Hammond
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Rancho Moro Cojo is a neighborhood in the making. The tap of hammers and buzz of saws echo down the streets as homeowners put finishing touches on the homes they are helping build. The 175 homes in Rancho Moro Cojo are being built near Castroville by CHISPA (Community Housing Improvement Systems and Planning Association) of Salinas, with 50 of the homes under South County Housing of Gilroy. Both developers are nonprofits.

The new homeowners earn their down payment by doing some of the work themselves. Their "sweat equity" reduces construction costs, making it possible for them to own a home for the first time. The neighborhood off Castroville Boulevard and near North Monterey County High School is new, but residents already know each other, having worked side-by-side for a year.

On a recent afternoon, the wintery sun cast a glow across nearby fields. Two girls parked their bikes on the sidewalk and ran off to play in the backyard. A neighbor boy played with a black and white puppy. It was the end of the day and residents were returning home. The aroma of cooking was in the air. Elva and Mario Sanchez are among the 14 families who worked on the first 28 homes.

Most of them moved in just before Christmas. "I still don't believe it," said Elva Sanchez, 45. "We have our own room, something we didn't have before," said her daughter, Aimee, 21 stepping in the front door with an armful of roses for her mother. The family, which includes five children between ages 5 and 21, shared a three-bedroom apartment in Castroville. "There was no privacy - we couldn't do our homework there," said Aimee, a senior at California State University, Monterey Bay.

"This is like a dream come true. I thought we'd never get out of that apartment." Her sister, Dina, 21, a junior at CSUMB, said, "I went back to school to study." The Sanchez' joined their neighbors in working the required 1400 hours for their sweat equity. Working as a team, they painted trim, dug trenches and installed roofing. Contractors did the skilled labor, such as plumbing, electrical and concrete.

For a year, the homeowners went to their regular jobs, but devoted their time off to building their homes. "We had the dream of owning the house, so it wasn't so hard," said Elva Sanchez. Mario Sanchez, 44, who moved to Monterey County from his native Mexico 30 years ago, worked in the artichoke fields, but has been a truck driver for the last several years. Learning to build a home has been a good lesson, said Mario. "With a little practice, I could work in construction, as long as it is not a high building," he said. "The American dream of owning your own home is for hard working people."

The afternoon light slanted through the kitchen bay window where herbs grow in tiny pots. Shrubs, some already in bloom, have been planted in the backyard. New fruit trees are getting a start along the fence, Elva said she is looking forward to spring

when she can do more. Across the street, Jesus and Albina Vasquez are settling in to their new home. Like the Sanchez family, they were active in the push for Rancho Moro Cojo approvals. Jesus spoke at meetings of county supervisors and traveled to Santa Barbara to speak before the Coastal Commission. In the end, more than 100 mitigation measures were placed on the project, mostly environmental and water related.

Was it worth it? "Oh quite," said Vasquez, 60, who does maintenance for a church in Watsonville. "We fought for eight years to get Moro Cojo" For the Vasquez family, it means being a homeowner for the first time, and to give their children better opportunities. Daughter Judith, 20, is a student at Monterey Peninsula College and will transfer to a four-year college next fall. A son, Jorge, 18, is a senior at North Monterey County High, and another daughter, Maria, 29, is a teacher in Salinas.

Making sure their children finish college is a family goal, he said. "It's not a dream, it has to be a reality," said Vasquez. For Albina Vasquez, 55, the new home means having more space and a garden. "Now I can grow whatever I want," something she was not able to do at their rental in Castroville.

Bertha Hernandez, 41, works at a towing service in Salinas. She is one of the few single parents in the self-help construction project. On weekends, Hernandez joins the others in her group. Her home will be ready in a month. Working in construction is new to Hernandez, who will move in with three of her children, students at Alisal and North County High Schools and Washington Middle School. "It's not easy, but if you make the effort, it will be worth it," she said. Putting on the roof was scary at first, she said. "At first I didn't want to go up

there, but had to do it. I got used to being up there." Being a homeowner will give her "Peace of mind," knowing that she and her children will not have to move each time the rent goes up. "Now we will have our own place."

Rancho Moro Cojo residents are forming a neighborhood association and a Neighborhood Watch, said Francisco Casas, Community Services Coordinator for CHISPA. Many of them have become friends over the course of construction and are now creating a community, Casas said. An after school program is being planned with North Monterey County Unified School District and North County Recreation and Park District. Of the 2,000 families that applied for the self-help project, only 175 were picked, Casas said. Successful applicants met income and loan requirements, had good credit, and were in good standing in the community, he said.

Their sweat equity is worth \$12,000 to \$14,000 in down payment, said John Prader, real estate development director for CHISPA. The average loan is \$115,000, with a variable interest rate and \$500 loan payment, plus taxes and insurance. Funding comes from USDA Rural Housing Services, Federal Home Loan Bank and state HOME program. The homes are built to last and have easy-care features, including 40-year roofs, double-pane vinyl windows, tile floors and solid wood cabinets, Prader said. They have a market value of at least \$175,000. Program incentives make it financially beneficial to stay in the home over the long term, Prader said. In the last decade, CHISPA has developed more than 300 self-help homes in Monterey County, and with the completion of Rancho Moro Cojo, it will tally 500 homes. Only two owners have sold, and none has foreclosed, Prader said.

CHISPA has built about 1,400 affordable homes and apartments for families and seniors in Monterey County, including 90 apartments in Moro Cojo. For the new homeowners, "it's not about luck, but hard work," Casas said. With a glance around the living room, new homeowner Vasquez smiled and said, "We'll make it."

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