

The Dinuba Sentinel

American dream achieved *Eleven families receive keys to homes they built through Self-Help program*

By Michael Miyamoto

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Michael Miyamoto | The Sentinel Standing in front of their new home last Friday are Edward Garcia and his wife, Velma Zuniga, far left. They are joined by relatives who helped with construction of the Self-Help Enterprises house. From left are Mary Zuniga, Ashley Chavez, her daughter, Anahi Chavez and Jaime Zuniga.

The American dream of owning a home isn't always easy to come by.

But for 11 families in a north-central Dinuba neighborhood, Self-Help Enterprises gave them all the tools they needed to accomplish this collective goal.

In May 2013, the families began taking part in what Self-Help calls its Rural Development Program. In essence, they build their own houses, with the assistance of on-site construction supervisors.

In exchange, their mortgages are structured to their benefit.

On Friday, Self-Help Enterprises staged a special ceremony, a celebration of sorts to mark the successful conclusion of the home-construction project.

Keys to the front doors of each of the just-finished houses were presented to their new owners.

It was certainly a momentous time for those who could now officially call themselves "homeowners."

The event was held on the driveway of the one of the new dwellings. All the Self-Help homes are in the 700 block of McKinley and Lincoln avenues, within walking distance of Lincoln Elementary School.

Lupe Felix, senior loan processor for Self-Help, called out the names of each mortgage-holder, either an individual or couple, and they were handed small plastic boxes containing their very own set of keys.

Each time a name or names were announced, neighbors cheered and applauded.

A detailed story about the Self-Help sweat equity program in Dinuba was published in the July 4, 2013 issue of the Sentinel, when the 11 families were just two months into their collective work.

All the families were required to put in a minimum of 40 hours of "sweat equity" into their respective buildings. Self-Help says homeowners provide over 70 percent of the construction labor.

They also had to fall into a low-income category and be first-time homebuyers, among other things.

One of the main perks is that the homeowners pay zero down on their mortgages, and their monthly payments are affordable. This is made possible through a partnership Self-Help has with the U.S.

Department of Agriculture.

For Edward and Velma Garcia, one of the families who took part in the Dinuba Self-Help program, the no-down-payment feature was crucial.

Edward Garcia was interviewed for the July 2013 Sentinel story, and he said back then that he would not have been able to afford a new home had it not been for Self-Help.

Two of Garcia's relatives, Ed and Jaime Zuniga, helped him quite a bit with the construction of his house.

For him, a major sticking point in owning a home was the amount of money he would have needed for a down payment on any traditional mortgage, even though he has a good credit rating.

Last Friday, Garcia was interviewed again. This time, he said he was ecstatic, because now all the work was done and he could finally begin moving into his new abode.

Garcia was paying \$650 a month for a two-bedroom, one-bath apartment in Dinuba, and said he had been renting the same place for about 17 years.

Now he will have to pay \$427 a month for 33 years, and he gets to move into a brand new home with four bedrooms, two bathrooms and a two-car garage.

Garcia also noted that property taxes and homeowner's insurance are included in the monthly installments.

Dirk Holkeboer, program director for new homes for Self-Help, said there are five other groups of families building homes in other parts of the Central Valley at this moment.

Self-Help's territory includes everything from Stanislaus County in the north to Kern County in the south. Self-Help has now brought a total of 88 homes to Dinuba.

Since its sweat equity program opened in 1965, Self-Help has assisted more than 6,700 families realize the "American dream of homeownership," according to one of its news releases.

Adriana Rodriguez, a preschool teacher, will be living a few doors south of the Garcia residence on McKinley Avenue. She inquired about the program, was told homes were going to be constructed in Dinuba, applied to Self-Help and was accepted.

She said she plans on keeping her job in Selma and commuting, and that she has friends and some family members here.

"I'm excited," she said of the prospect of finally being able to move into her new home. "It's been a 10-and-a-half-month process, and I'm excited that it's done."

As for her mortgage payment, Rodriguez said she doesn't know yet what it will be. "But I know it's not that high," she added. "It's something I can afford."

Another McKinley Avenue resident, Ariana Araujo, said: "I'm happy and excited."

Her mortgage payments of \$470 a month won't be too much of a difference from what she is paying now for a rental, she says.

"But now, I will be paying for my own house," she said. "I won't be renting."

And for her, that is a tremendously big change.