

FOCUS ON HOUSING



From Renting to Owning

Seminar Encourages Home Buyers in Beach Flats

Francisco Serna likes to tell the story of an immigrant family that arrived in the Beach Flats area of Santa Cruz 22 years ago.

In a few years, they scraped together enough money to make a down payment on a home in the lower Ocean Street area. That house is now paid off, and the

family has bought two other homes, which are rented out.

"In one generation they went from being tenants to being homeowners to being landlords," Serna said. "When someone becomes a home owner, the quality of their life changes tremendously for the better. They become investors in the community."

Serna, the city community liaison and resources coordinator with the Parks and Recreation Department, who also runs the Beach Flats Community Center, thinks that kind of success story can be repeated many more times.

One of the obstacles, however, is a lack of understanding of what's involved in becoming a

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LEARNING ABOUT BUYING: Residents of Santa Cruz' Beach Flats area learn what's involved in buying a house at a seminar led by Sue Hoge (left) and Cris Lopez of the Housing Authority.

To Buy or Not to Buy?

Mobile Home Residents Consider Taking the Plunge

Capitola is home to ten mobile home parks, and when residents at three of them expressed an interest in taking over ownership, the city retained the Housing Authority to do a feasibility study.

As part of its duties, the Housing Authority sponsored an informational seminar at City

Hall in August. In addition to staff presentations, three panelists from local parks where the residents had taken ownership also participated.

"It was a very worthwhile meeting," said Jerry Bowles, one of the panelists. "I met with people at the parks individually beforehand and have been in contact

with them since, and there's definitely some interest out there."

Bowles represented Brookvale Terrace in Capitola, which was converted to a condominium subdivision. Other panelists were Rose Anne Jackson of Mountain Brook in Scotts Valley, which converted to a membership-share

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Laying Down the Law

Tough Code Enforcement Improves Housing

Linda Garner, code compliance specialist for the City of Santa Cruz, can walk through the city's Beach Flats area and provide a running history of most of the buildings. Thanks to a comprehensive enforcement program in effect since 1991, that history includes a number of success stories.

The successes range from closing down houses that were

centers for drug dealing to cleaning up trash to making property improvements, of which there have been quite a few. A prime example is a five-plex at Barson and Riverside.

At one point it was home to drug dealers and prostitutes, and the owner finally walked away from it. Following concerted city action, the building was taken over by architect Val Belli, who has restored it to sound and immaculate condition.

The key to the program has been involving nearly all city departments in the effort.

"There's a nexus between run-down housing and crime," said Police Chief Steve Belcher, who has played an active role. "Upgrading housing to at least minimum standards creates a better perception of public safety and helps our program of community policing."

The Housing Authority has lent its support to the program as well, providing valuable technical assistance in dealing with landlords and tenants.

"We have more than 200 families receiving rental assistance who live in this section of Santa Cruz," said Executive Director Mary James. "We want to do everything we can to make the Beach area a good neighborhood for our families and the other residents."

Garner, meanwhile, doggedly pursues problems on a day-to-day basis — pressing for inspections, issuing citations when necessary, and sometimes helping renovation occur through such expedients as securing recycled paint from the city landfill.

"I am very patient and will continue to work on a property until I get compliance," she said.



SUCCESS STORY: Code compliance specialist Linda Garner in front of a five-plex on Barson Street that was renovated as a result of the city's tough code enforcement policy.

From Renting to Owning

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Board of Commissioners

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home owner. That's why the Housing Authority and the City of Santa Cruz, sponsored a home buyer seminar in Beach Flats in late October, which drew about two dozen people.

Mayor Cynthia Mathews said the seminar fits in with the city's emphasis on improving the beach area through a broad range of strategies. She added that the Housing Authority is an important partner with its expertise and financial commitment to

the home buyer program.

"Only one percent of the people in Beach Flats own their homes, as compared to 55 percent citywide," Mathews said. "The city has allocated \$135,000 to turn that around, and banks and other private lenders have committed to participating."

Sue Hoge, Development Director for the Housing Authority, said the seminar was specific and real-world oriented. "We focused on credit, lenders, basic terms

and definitions — all the tools people need to make a decision about whether or not to buy."

Serna, for one, believes this sort of educational effort can produce results. "There are families living here who have been working for the same employer for 15 to 20 years" he said. "There are families with six members and five of them are working full-time. The money they're paying in rent could be going to a mortgage."



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De inquilino a propietario

Seminario en Beach Flats promueve la compra de casa

A Francisco Serna le gusta contar la historia de una familia de inmigrantes que llegó al vecindario de Beach Flats en Santa Cruz hace 22 años.

En unos pocos años juntaron con mucho esfuerzo el dinero

suficiente para hacer el pago inicial de una casa en la zona baja de la calle Ocean. Hoy día la casa está pagada y la familia ha comprado otras dos casas, que tienen alquiladas.

“En una generación pasaron de ser inquilinos a ser propietarios y a alquilar dos casas”, dijo Francisco Serna. “Cuando uno se convierte en propietario la calidad de vida mejora inmensamente. Uno realiza una inversión en la comunidad.”

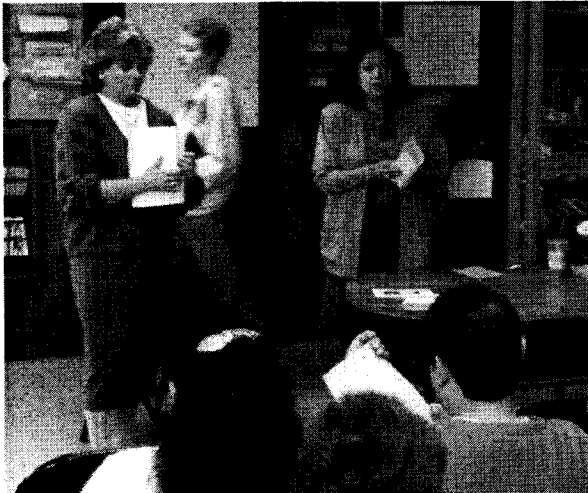
Serna, oficial de enlace entre la ciudad y la comunidad y coordinador de recursos con el Departamento de Parques y Recreación, que también administra el Centro Comunitario de Beach Flats, piensa que ese tipo de historia con tan buen final puede repetirse muchas veces.

Uno de los obstáculos, sin embargo, es la falta de comprensión de lo que se necesita para llegar a ser propietario de un hogar. Por ello la Autoridad de Viviendas y la ciudad de Santa Cruz auspiciaron un seminario en Beach Flats a finales de octubre, al que asistieron unas 24 personas.

Cynthia Mathews, alcalde de Santa Cruz, dijo que el seminario concuerda con el énfasis que está poniendo la ciudad en mejorar la zona de la playa a través de una amplia variedad de estrategias. Agregó que es muy importante la cooperación de la Autoridad de Viviendas, con su experiencia y su ayuda financiera al programa de promoción de compra de casa.

“Sólo el 1 por ciento de la gente que vive en Beach Flats es

Continúa al reverso



APRENDIENDO SOBRE LA COMPRA DE CASAS: Residentes de área de Beach Flats en Santa Cruz escuchan a Sue Hoge y Cris López de la Autoridad de Viviendas discutir los puntos de importancia acerca de la compra de casas durante el seminario.

Tomando las riendas

Celia Organista será Presidenta de la Junta en 1997-98

A Celia Organista, que asumió la presidencia de la Junta de Comisionados de la Autoridad de Viviendas en agosto, le interesa mucho la vivienda.

“Viviendas al alcance de la gente ha sido siempre un tema muy importante para mí. Viviendo en Watsonville y viendo la necesidad que hay, no quise dejar pasar la oportunidad de no sólo defender la causa de palabra sino participar en su creación, dijo ella.

“La habilidad de la Autoridad de Viviendas de proveer

viviendas de alta calidad para gente de bajos ingresos es impresionante. Sus propios complejos están realmente bien administrados y son hermosos. Estoy orgullosa de ser parte de ellos.”

Celia, que vive en Santa Cruz desde hace 32 años, trabaja activamente, desde hace mucho, en tareas de apoyo social y de servicio a la comunidad. Actualmente es directora ejecutiva de Defensa de Mujeres, una sociedad no lucrativa del Condado Sur que ayuda a mujeres y familias afectadas por la violencia familiar.

Anteriormente fue directora de programa de Adelante, un centro de recursos de la comunidad en Watsonville, y como voluntaria ha servido en la junta de la Corporación de Viviendas de Pájaro Valley y está actualmente en su segundo término como presidenta de la Liga de Ciudadanos Unidos de la América Latina.

La vicepresidenta este año es Eloise Graham, de Santa Cruz, que fue presidenta de la junta en 1995-96. Eloise, que ha trabajado

Continúa al reverso

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Sentando la ley

Cumplimiento estricto del código mejora la vivienda

Linda Garner, especialista en cumplimiento de códigos de la ciudad de Santa Cruz, puede caminar por la zona de Beach Flats de nuestra ciudad y contarnos la historia de la mayoría de los edificios. Gracias a un extenso programa para hacer cumplir las leyes que está en efecto desde 1991, esa historia incluye un número de éxitos.

Estos éxitos varían desde cerrar casas que eran centros de venta de drogas a limpieza de la basura a mejoras en los edificios, que se han hecho en muchos de ellos. Uno de los mejores ejemplos es un grupo de 5 apartamentos en Barson y Riverside.

En un tiempo fue habitado por tratantes de drogas y prostitutas y el dueño finalmente lo abandonó. Después de un concertado esfuerzo de parte de la

ciudad, el arquitecto Val Belli se ocupó del edificio y lo restauró, dejándolo en sólidas e imaculadas condiciones.

La clave del programa ha sido incluir a casi todos los departamentos de la ciudad en el esfuerzo.

“Hay una conexión entre las viviendas en ruinas y el crimen”, dijo el Jefe de Policía Steve Belcher, que ha jugado un activo papel en el asunto. “Cuando se mejora una vivienda llevándola al menos a un estándar mínimo, se crea una mejor percepción de la seguridad pública y esto nos ayuda en nuestro programa de control de la comunidad.”

La Autoridad de Viviendas también ha apoyado el programa, ofreciendo valiosa ayuda técnica en el trato con propietarios e inquilinos.

“Tenemos más de 200 familias recibiendo ayuda de vivienda que viven en esta zona de Santa Cruz”, dijo la Directora Ejecutiva Mary James. “Queremos hacer todo lo posible para hacer de Beach Flats un buen vecindario para nuestras familias y para los demás residentes.”

Garner, mientras tanto, continúa acometiendo problemas día a día-insistiendo en que se realicen inspecciones, haciendo citas cuando es necesario y algunas veces ayudando a que se hagan renovaciones a través de intervenciones oportunas, como el obtener pintura reciclada del depósito de basura de la ciudad.

“Soy muy paciente y continuo trabajando en una propiedad hasta que logro que funcione en cumplimiento con la ley”, dijo ella.

Seminario

Continuación del reverso

propietaria de su hogar, comparado con el 55% en el resto de la ciudad”, dijo Cynthia Mathews. “La ciudad ha destinado \$135,000 para cambiar eso, y bancos y otros prestamistas privados se han comprometido a participar.”

Sue Hoge, Directora de Desarrollo para la Autoridad de Viviendas, dijo que el seminario fue específico y orientado hacia la realidad actual. “Se enfocaron puntos como crédito, prestamistas, términos básicos y defini-

ciones - todos los instrumentos que la gente necesita para decidir si comprar o no una casa.”

El Sr. Serna, por su parte, cree que este tipo de esfuerzo educativo puede producir resultados. “Viven aquí familias que han trabajado para la misma compañía por 15 o 20 años”, dijo. “Hay familias de seis miembros, y cinco de ellos trabajan regularmente. Podrían usar el dinero que pagan en alquiler para pagar una hipoteca.”

Presidenta

Continuación del reverso

en bienes raíces y reurbanización, así como también en la Autoridad de Viviendas del Condado de Santa Clara, ha participado activamente en asuntos concernientes a mujeres, que ella considera que agregan otra dimensión a su perspectiva sobre asuntos de vivienda.

“He visto cómo las preguntas sobre vivienda surgen en las distintas etapas de la vida de la mujer”, dijo. “La vivienda es una necesidad básica y por ello participar en los esfuerzos de la Autoridad de Viviendas y compartir mis conocimientos tiene mucha importancia para mí.”



NEW BOARD CHAIR: Celia Organista will chair the Housing Authority board in 1997-98.

Taking the Reins Celia Organista to Chair Board in 1997-98

For Celia Organista, the new chair of the Housing Authority Board of Commissioners, housing has long been a passion.

"Affordable housing has always been an issue close to my heart. Living in Watsonville and seeing the desperate need, I welcomed the opportunity to be not just an advocate, but to be involved in the creation of it," she said.

"The Housing Authority's ability to provide high quality low-income and affordable housing is impressive. Their own developments are really well-managed and beautiful. I'm proud to be a part of them."

Celia, who has lived in Santa Cruz County for 32 years, has long been active in social advocacy and community service work. She currently is executive director of Defensa de Mujeres, a South County nonprofit that assists

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PROFILE

Doing the Detail Work Carmen Germano Makes Certain The Paperwork is All in Order

In her native Philippines, Carmen Germano had extensive experience as a secretary and clerk for the U.S. Embassy, U.S. Air Force and American Express.

When she came to the United States in 1978, under the sponsorship of her sister, she parlayed those skills into a job with a Santa Cruz real estate operation. In the spring of 1980, she applied for a temporary job with the Housing Authority and ended up being hired for a permanent position. She filled it capably, and in 1984 joined three of her sisters in becoming a U.S. citizen.

As an Administrative Clerk, Carmen is responsible for processing housing-assistance payments contracts and tenant/landlord assisted leases, something that has to be done to get tenants into a rental and the landlord paid. "It's basically detailed paperwork that calls for some common sense," she said.

Carmen's supervisor, Eligibility and Occupancy Director Bea Perez, has nothing but praise for the way Carmen carries out her duties.

"Although her work is very repetitious and detail-oriented, she sees it as a challenge," Bea said. "She takes great pride in the quality and quantity of her work and is greatly appreciated by her co-workers."

After 17 years — the longest she's ever been at one job — Carmen is still pleased to be working for the Housing Authority.

"There's great satisfaction in being part of an agency that helps people who couldn't afford a home otherwise," she said. "I work with some wonderful people, and there's a real team effort here. People work hard to help our clients."



PROVIDING THE BACKUP: For 17 years, Carmen Germano has made sure that the Housing Authority efficiently handles landlord-tenant transactions.

Taking the Reins Continued from Page 3

women and families affected by domestic violence.

Before that she was program director for Adelante, a community resource center in Watsonville, and as a volunteer she has served on the board of Pajaro Valley Affordable Housing Corporation and is now doing a second term of office as chair of

LULAC — the League of United Latin American Citizens.

This year's vice-chair is Eloise Graham of Santa Cruz, who had served as chair of the board in 1995-96. Eloise, who has worked in real estate, as well as for the Housing Authority of Santa Clara County, has been active in women's issues, which

she feels adds to her perspective on housing concerns.

"I've seen how housing questions come up at various stages of women's lives," she said. "Housing is a basic necessity, which is why being part of the Housing Authority, being able to share my expertise, is very meaningful to me."

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corporation and Mik Hennessy of El Rio in Santa Cruz, which formed a limited equity housing cooperative.

The range of ownership options is an indication of the complexity of the subject, said Sue Hoge, Housing Authority Development Director, who

presided over the meeting.

"Many people in mobile home parks are on fixed incomes and are understandably concerned about their destiny," Hoge said. "But there are hard questions that have to be answered. Can a park support its acquisition costs? Are public

funds going to be involved, and if so, what strings are attached? They need to understand the responsibility of managing a corporation, and there has to be a core group of people willing to take it on."



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