

# FOCUS ON HOUSING



## At Home in Beach Flats

### Long-Time Residents Buy Refurbished Cottage

**O**n a fine spring evening a teenage girl, a neighbor, looked approvingly

around the living room of The Velasco family's new residence on Kaye Street in the Beach Flats area of Santa Cruz. "Nice house, huh?" she said.

The Velascos home, which they bought earlier this year, has been causing quite a buzz in the neighborhood near the Boardwalk. In a little over a year, the 900-square-foot cottage has gone from being a boarded-up eyesore to becoming a highly visible part of the city's plans for improving the beach area.

The City of Santa Cruz and the Housing Authority worked together to make it happen. The city wanted to encourage more home ownership in Beach Flats and provided the necessary funding for the Housing Authority to buy and

restore the home so it could be sold to a neighborhood family.

Bringing the cottage up to snuff was no easy task. Under one absentee owner it had deteriorated badly since it was built 80 years ago. The accumulated debris under the building included worn out clothing, dead cats and hypodermic needles.

"You wouldn't believe the stuff we found under there," said Luc de Feymoreau, the contractor who led the construction crew that restored the house. The rehabilitation included rewiring the entire building, re-doing much of the plumbing, putting in new flooring, paint and carpeting, along with extensive exterior work.

When the house went up for

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**BEACH FLATS HOME OWNERS:** The Velasco family this year purchased a home in Beach Flats that was bought by the city of Santa Cruz and restored by the Housing Authority. The Velascos, from left to right: Olivia, Angel, Zenayda, Christad, Isnarlo, Maricruz and Candido.

## Getting a Foot in the Door

### Rent-Deposit Program Helps First-Time Tenants

**W**hen Carrie Weech went through a divorce last summer, her marriage wasn't the only thing she lost. She also lost a place to live.

Weech and her two children, aged five and eight, moved in

with her sister, and it didn't look as if they'd be moving out any time soon. Although Weech has a good job as benefits coordinator for the Santa Cruz Metropolitan Transit District, she was living from paycheck to paycheck and had little hope of saving enough

money to pay the first and last month's rent plus security deposit for a place of her own.

It's a common problem in Santa Cruz County, where it can cost thousands of dollars up front just to get into a rental unit. To

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## Home Owners, After 25 Years Reasonable Rent Helps Family Save for Down Payment

Pedro and Maria Jimenez have lived in Watsonville since 1974 and for years, largely owing to the high rents they paid, they got by and that was about it.

In 1989 their lives, like so many others in Santa Cruz County,

were pushed in a new direction by the Loma Prieta earthquake.

The quake damaged the home they were renting in Freedom so badly that it was no longer habitable. After a period of homelessness, they finally found a place to rent in Salinas.

Then in 1991 the Jimenez family got a break and made the most of it. Accepted as tenants by the Housing Authority, Pedro and Maria (along with their children Rosita, Lorena, Adrian and Diana) moved into a rental unit in Watsonville.

Under the Housing Authority's management program, they paid a percentage of their income as rent. Pedro was steadily employed in the strawberry industry, and the family's earnings got a boost when Maria got a better job as a baker

at the Bagel Cafe.

Although the family's rent increased as their income did, it still represented a reasonable percentage of their earnings and for the first time, they were able to save money in earnest. In seven years they had set aside enough for a down payment on a house.

In March of this year they used that money to buy a brand-new two-story house off East Lake Avenue in Watsonville, becoming home owners after a quarter century of renting.

"We're very happy and very proud," said Maria Jimenez a few weeks after the family moved in. "and we're thankful that the rent program was there to help us a lot when we really needed it. Thanks to God and the Housing Authority, we now have this beautiful home."



*HOME OWNERS AFTER 25 YEARS: Maria Jimenez and her daughter Lorena in the living room of their new home in Watsonville. After a quarter-century in this area, Maria and her husband Pedro were able to save the money for a down payment while paying affordable rent for a Housing Authority-managed unit.*

## A Fix for Tenants Steady Funding to be Available for Maintenance Work

There's good news coming out of Washington, D.C. for Housing Authority tenants. The Housing Authority has received a \$1.3 million grant from HUD's Comprehensive Improvement Assistance Program (CIAP) and will be receiving a guaranteed allocation in years to come.

What does that mean for people who rent units from the Housing Authority? For many, over the next several years, it will

mean new or repaired floor and stair coverings, new stoves and water heaters, painting and siding work, weatherization and more.

"These funds will enable us to do a lot of work on maintenance that tenants have been requesting," said Sue Hoge, assistant executive director. "And because we'll be getting the funds every year, we'll be able to budget for these repairs systematically. This program will allow the Housing Authority to

be an even better landlord."

In the past, the Housing Authority has had to compete with other agencies for the funds on a yearly basis. The switch to guaranteed annual funding came at a good time. Owing to a spurt of construction in the late '70s and early 80s, the Housing Authority has a large number of units that are 15-20 years old and needing the work that CIAP funds cover.

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# At Home

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sale in early 1999, it generated considerable community interest. Candido Velasco, who had been renting a much smaller place with his wife, Zenayda, and five of their children (two older daughters had married and moved out), learned about the Kaye Street house from Francisco Serna, director of the Beach Flats Community Center.

The Velasco family fit the profile of the buyer the city was looking for. They had come to Santa Cruz from Oaxaca, Mexico, 12 years ago and lived in Beach Flats from the day they arrived. Mr. Velasco earned a living primarily by cleaning office buildings, but also worked in restaurants and construction.

As a large family living in the neighborhood, the Velascos were high on the priority list, and Mr. Velasco helped his family's chances by getting the paper work together better than most applicants. After being chosen, the Velascos bought the house for \$135,000. The city held a well-attended dedication ceremony on March 31.

A couple of weeks later, people from the neighborhood were still stopping by to check it out. Asked how it felt to be a home owner for the first time, Mr. Velasco broke into a broad smile and said, "Muy, muy bien." (Very, very good.)

## PROFILE

### A Real People Person

#### *Gertie Garza James Just Likes to Help*

**G**ertrudes (Gertie) Garza James remembers her reaction when she was going through the newspaper and saw an ad stating that the Housing Authority was looking for a receptionist/switchboard operator with excellent people skills.

"I said that's my job, and I'm going to go get it," she recalled.

That was eight and a half years ago, and she's still doing the job with pleasure.

"I like the interaction with the public and helping solve problems," she said. "Everybody has a different story, and I like to be there for them. I try to keep an open mind and treat everyone with the same quality."

As the first employee most visitors see at the Housing Authority offices,

Gertie does a lot of dealing with people. Probably the hardest part of the job is giving out the bad news about how long the waiting list is for rent subsidies, though she said people generally take it philosophically.

On the other hand, there's a lot of pleasure in dealing with those who are receiving assistance from the Housing Authority. "The people in the programs are so nice, and you just get a good feeling from being able to help them," she said, "and I'm privileged to work with a team of fantastic people who are hard-working and dedicated."

Gertie has lived in Santa Cruz County almost all her life. She attended Holy Cross Elementary School, Mission Hill Junior High and graduated from Santa Cruz High School. Before coming to work for the Housing Authority, she worked 10 years as a 911 dispatcher for Santa Cruz County.

"Whenever I have a rough day here, I can always think back to working the 911 switchboard," she said. "I feel a lot better in a hurry."



**THE FIRST TO GREET YOU:** Gertie Garza James has been the Housing Authority's front-desk receptionist for eight and a half years.

# Getting a Foot in the Door

Continued from Page 1

address that issue, the Housing Authority this year teamed up with the County of Santa Cruz and the cities of Santa Cruz, Scotts



**MAKING THE RENT:** Carrie Weech and her son, Kevin, outside the apartment they rent in Capitola. Following a divorce, Carrie was able to get into a market-rate rental with help from a deposit-assistance program managed by the Housing Authority.

Valley and Capitola to offer a rent-deposit assistance program that will cover rental units anywhere in the county except the city of Watsonville.

The cities and the county make the program possible by

providing redevelopment money or federal housing funds to pay for rental deposits. The Housing Authority administers the program, screening prospective clients and rental units. Each governmental entity sets its own rules and conditions.

When Weech was without permanent housing last summer, the program was in effect in Capitola, and working with the Housing Authority she was able to find and move into a "family-friendly" two-bedroom apartment in the city.

"They responded immediately, and when the time came that I needed the money, the check was there just like that," Weech said. "I can honestly say that if it wasn't

for the Housing Authority, I don't know how the kids and I would have done it."

Since the program was announced on an almost county-wide basis in March, it has generated considerable interest. "We've had dozens of calls through the end of April from people wanting to know more about it," said Sue Hoge, Assistant Executive Director of the Housing Authority. "I think we'll have no trouble using the available funds to help qualified people get a place of their own."

*(Persons interested in the rental deposit program should call the Housing Authority, 464-0170, ext. 300.)*



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## Un hogar en Beach Flats

*Residentes desde hace tiempo compran una cabaña restaurada*

**E**n una agradable tarde de primavera una muchacha vecina, observando con aprobación la sala de la nueva residencia de la familia Velasco en la calle Kaye, zona de Beach Flats en Santa Cruz, comentó: "Linda casa, ¿no?"



**PROPIETARIOS DE SU HOGAR EN BEACH FLATS:** La familia Velasco compró este año una casa en Beach Flats, que había sido comprada por la ciudad de Santa Cruz y restaurada por la Autoridad de Viviendas. Los Velasco, de izquierda a derecha: Olivia, Angel, Zenayda, Christad, Ismaro, Maricruz y Cándido.

El hogar de los Velasco, que compraron a comienzos de este año, ha causado sensación en el barrio cerca del Boardwalk. En

poco más de un año, la cabaña de 900 pies cuadrados que era un insulto a la vista se ha convertido en prueba visible de una parte de los planes de la ciudad para mejorar la zona de la playa.

La ciudad de Santa Cruz y la Autoridad de Viviendas trabajaron juntas para que ello sucediera. La ciudad quería alentar a la gente a que comprara propiedad en Beach Flats y ofreció los fondos necesarios para que la Autoridad de Viviendas comprara y restaurara la casa, para que pudiera ser vendida a una familia del vecindario.

Mejorar el estado de la cabaña no fue tarea fácil. Tiene ya 80 años, y el dueño anterior, que no vive aquí, había permitido que se deteriorara al máximo.

Cuando la casa se puso en venta a principios de 1999, generó un considerable interés en la comunidad. Cándido Velasco, que estaba alquilando una vivienda mucho más pequeña, con su esposa Zenayda y cinco de sus hijos (dos hijas mayores ya están casadas y viven por su

cuenta), se enteró de la casa en la calle Kaye a través de Francisco Serna, director del Centro Comunitario de Beach Flats.

La familia Velasco se ajustaba perfectamente al tipo de comprador que la ciudad buscaba. Llegaron a Santa Cruz desde Oaxaca, México, hace 12 años y desde que llegaron viven en Beach Flats. El Sr. Velasco se ha ganado la vida principalmente limpiando edificios de oficinas, pero también ha trabajado en restaurantes y en construcción.

Siendo una familia numerosa de ese barrio, los Velasco tenían ya prioridad en la lista, y el Sr. Velasco se ayudó a sí mismo y a su familia completando los documentos necesarios mejor que la mayoría de los solicitantes. Después de haber sido elegidos, los Velasco compraron la casa por \$135.000.

Un par de semanas después, los vecinos pasaban todavía por la casa para verla. Cuando le preguntaron al Sr. Velasco cómo se sentía al ser propietario por primera vez, dijo, sonriendo ampliamente: "Muy, muy bien".

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## Proprietarios después de 25 años

*Razonable alquiler ayuda a una familia a ahorrar para el pago inicial*

**P**edro y María Jiménez viven en la zona de Watsonville desde 1974 y por años, principalmente debido al alto alquiler que pagaban, no podían salir adelante.

En 1989 sus vidas (como la de

tantos otros residentes del condado de Santa Cruz) fueron empujadas en una nueva dirección por el terremoto de Loma Prieta.

El terremoto dañó la casa que alquilaban en Freedom de tal manera que no pudieron seguir

viviendo en ella. Después de un período a la deriva, finalmente hallaron una vivienda para alquilar en Salinas.

Luego, en 1991, se le presentó a la familia Jiménez una gran

*Continúa al reverso*

# Alquilar ya no es imposible

## Programa de Depósito para Alquiler ayuda a nuevos inquilinos

Cuando Carrie Weech se divorció el verano pasado, su matrimonio no fue lo único que perdió. También perdió un lugar donde vivir.

Carrie Weech y sus dos niños, de cinco y ocho años, se mudaron con su hermana y no tenían esperanzas de poder mudarse pronto de allí. Aunque Carrie tiene un buen empleo como coordinadora de beneficios para el Departamento de Transporte Metropolitano de Santa Cruz, necesitaba todo su salario para vivir y tenía poca esperanza de poder ahorrar suficiente dinero para pagar el primero y último mes de alquiler, más el depósito de seguridad, para obtener su propia vivienda.

Es un problema común en el condado de Santa Cruz, donde se pueden necesitar miles de dólares al contado para comenzar a alquilar una vivienda. Para solucionar ese problema, la Autoridad de Viviendas se unió este año con el condado de Santa

Cruz y con las ciudades de Santa Cruz, Scotts Valley y Capitola para ofrecer un programa de ayuda con el depósito para alquiler, que cubre viviendas en cualquier parte del condado, excepto en la ciudad de Watsonville.

Las ciudades y el condado hacen posible el programa ofreciendo dinero de reurbanización o fondos federales de vivienda para los depósitos de alquiler. La Autoridad de Viviendas administra el programa, evaluando los posibles clientes y las unidades a alquilar. Cada grupo gubernamental fija sus propias reglas y condiciones.

Cuando Carrie Weech se encontró sin hogar el verano pasado, el programa estaba ya funcionando en Capitola y, coordinando con la Autoridad de Viviendas, pudo hallar y mudarse a un departamento de dos recámaras, en Capitola, que aceptara a la familia.

"Ellos respondieron inmediatamente y cuando llegó el momento en que necesité el

dinero, lo tuve sin problemas", dijo Carrie. "Puedo decir honestamente que si no hubiera sido por la Autoridad de Viviendas no sé cómo nos hubiéramos arreglado los niños y yo".

*(Las personas interesadas en el programa de depósito de alquiler pueden llamar a la Autoridad de Viviendas, 464-0170, extensión 300.)*



**LOGRANDO ALQUILAR:** Carrie Weech y su hijo, Kevin, frente al apartamento que alquilan en Capitola. Después de su divorcio, Carrie pudo alquilar una vivienda común con la ayuda del programa de ayuda de depósito administrado por la Autoridad de Viviendas.

## Después de 25 años

*Continuación del reverso*

oportunidad y no la dejaron pasar. Aceptados como inquilinos de la Autoridad de Viviendas, Pedro y María, junto con sus hijos Rosita, Lorena, Adrián y Diana, se mudaron a uno de los complejos de la Autoridad de Viviendas en Watsonville.

Aunque el alquiler subió cuando subieron sus ingresos, todavía representaba un porcentaje razo-

nable de sus ganancias y por primera vez pudieron comenzar a ahorrar dinero. En siete años habían ahorrado lo suficiente para el pago inicial de una casa.

En marzo de este año usaron ese dinero para comprar una nueva casa de dos pisos cerca de la avenida East Lake en Watsonville, convirtiéndose en propietarios después de alquilar

por un cuarto de siglo.

"Estamos muy contentos y orgullosos", dijo María Jiménez unas pocas semanas después que la familia se había mudado a la nueva casa. "Y damos gracias que existiera ese programa de alquiler cuando realmente lo necesitábamos. Gracias a Dios y a la Autoridad de Viviendas tenemos ahora esta hermosa casa".