

# FOCUS ON HOUSING



## Recycling Money

### *How to Create 348 Homes with a Million Dollars*

**W**hen the Loma Prieta earthquake struck in October of 1989, it wiped out hundreds of units of housing in a matter of seconds. Many of the lost housing units were older, more affordable homes that were being rented out.

That loss put a severe strain on the area's already pinched rental market. To help replace some of the lost housing, the

American Red Cross put up a million-dollar revolving loan fund and asked the Housing Authority to administer it.

The million dollars was returned to the Red Cross at the end of 1997, but not before it had done a considerable amount of good by being loaned out over and over. The money helped create or rehabilitate nine residential projects that provided 348 units

of affordable rental housing in three counties.

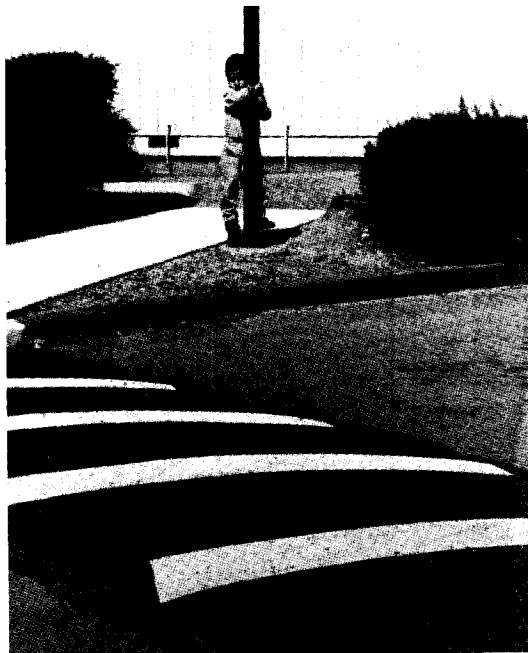
A new tenant at one of the developments, The Farm in Soquel, told a typical story:

"The earthquake destroyed the house I was living in with my family. The only space I could afford was an extremely small, broken-down trailer; for three years my family of six lived in

*Continued on Page 4*

## Better Than New

### *Maintenance Keeps Rental Units in Tip-Top Shape*



**SAFETY IMPROVEMENT:** Speed bumps installed recently at Casa Pajaro, a Housing Authority rental complex in Watsonville, protect resident children from leadfooted drivers.

Most housing developments look great when they're first built, but what are they like 20 years down the road? Casa Pajaro, a Housing Authority rental complex in Watsonville, shows how continued attention to maintenance and tenant concerns can result in housing that, in many respects, is better than the day it opened.

Casa Pajaro, designed to serve families who derive a significant portion of their income from agriculture, opened with 24 units in 1976, then added another ten in 1981. Over the years it has received continued attention from both the Housing Authority and the tenants.

"The tenants have really been

great from the very beginning," said Bill Raffo, assistant executive director of the Housing Authority. "When the place first opened, they went out on their own and planted many of the roses and shrubs you see there today. And they've continued to take an active interest in the property."

For example, over the past few years, tenants realized that more and more cars were coming through the complex, often at dangerous speeds, considering the large number of children present. After those concerns were aired at tenant meetings, the Housing Authority made installation of speed bumps a pri-

*Continued on Page 3*



2160 41st Avenue  
Capitola, CA  
95010

(408) 464-0170

Fax:

(408) 475-3861

Wait list

Information:

(408) 688-3322

TDD:

(408) 462-6720

# Ready for the Next One

## More than 1,300 Homes Get Earthquake Retrofitting

When an earthquake strikes, FEMA (the Federal Emergency Management Administration) arrives soon afterward and begins distributing financial relief to businesses and homeowners.

Typically, a substantial portion of that relief money goes to repair or replace housing that was seriously damaged because

of structural problems. And that reality eventually got FEMA to thinking about prevention.

Back in 1992, the agency launched a program — administered by Santa Cruz County, which called it “Brace for the Quake” — that would reimburse homeowners for up to half the cost of making structural improvements to their homes. The Housing Authority was designated to manage the program, which wrapped up late last year after helping retrofit more than 1,300 housing units.

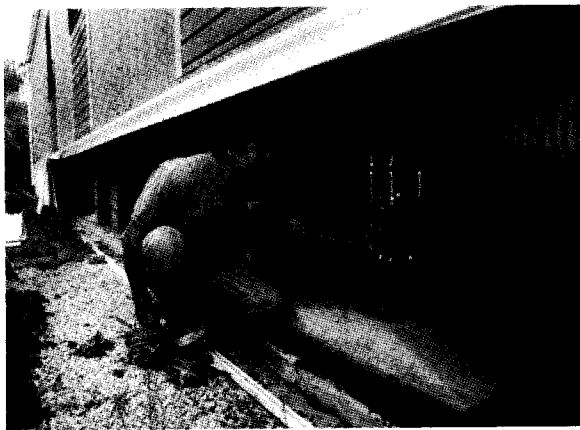
Many of the retrofitted units were mobile homes that had been installed more than ten years ago and were particularly vulnerable.

“I like to say that your TV cable, your plumbing and your phone line are the only things holding those older mobile

homes to the ground,” said Dennis Dougan, owner of Advanced Mobile Home Services in Watsonville.

“In a big quake they can drop two feet. Anything that’s under them comes up through the sub-floors and punctures the carpet. And if there’s something in the home that’s the least bit fragile, you can forget about it. It’s history,” Dougan said.

As with conventional homes, much of the retrofitting for mobile homes is foundation work. “All in all this was a worthwhile program,” said Sue Hoge, assistant executive director of the Housing Authority. “A lot of people made repairs they probably wouldn’t have undertaken without the FEMA reimbursement, and now they’ll be safer the next time.”



**NOT GOING ANYWHERE:** Jose Lopez of Advanced Mobile Home Services inspects the underside of a Soquel mobile home that was secured to its foundation with the help of a grant from the “Brace for the Quake” program.

# Getting Into a Home

## Programs Help Renters, Buyers in 3 Cities

### Board of Commissioners

Celia Organista  
Chairperson

Eloise Graham  
Vice Chairperson

Doris Burgers

Martha Martinez

Marilyn Hummel

Carlos F. Rico

J.T. Schaeffer

Mary McKenzie  
James  
Executive Director

In one of the tightest and most expensive housing markets in the United States the Housing Authority has joined forces with three Santa Cruz County cities to help renters and buyers get into a home of their own.

First-time home buyer programs are now in effect in the cities of Capitola, Scotts Valley and Santa Cruz. In all cases, the cities put up funds for a silent second mortgage and contract

with the Housing Authority to manage the program.

The mortgage is called silent because no monthly payments are made. Instead, the lenders (in these cases the cities) get their money back by collecting a proportional share of equity when the unit is re-sold or re-financed.

Rent assistance programs are also in place in the cities of Capitola and Santa Cruz. Again, the cities put up money and the Housing Authority manages the

program. The funds are used to pay the security deposit and guarantee the last month’s rent.

The tenant repays the last month’s rent in installments over a 12-month period. In Santa Cruz, the security deposit reverts back to the city when the unit is vacated, but in Capitola it becomes a grant to the tenant after one year.

Redevelopment Director Ceil Cirillo said that in Santa Cruz the

*Continued on Page 3*



2160 41st Avenue  
Capitola, CA  
95010

(408) 464-0170

Fax:

(408) 475-3861

Wait list

Information

(408) 688-3322

TDD:

(408) 462-6720

# Mejor que nuevas

## *El buen trato mantiene el complejo en perfectas condiciones*

La mayoría de los complejos de vivienda se ven muy bien recién construidos, pero ¿qué pasa después de 20 años de uso? Casa Pájaro, un complejo de viviendas de alquiler de la Autoridad de Viviendas en Watsonville muestra cómo la

continua atención al mantenimiento y las preocupaciones de los inquilinos pueden hacer que un complejo esté, en muchos aspectos, mejor que el día en que se abrió.

Casa Pájaro, diseñada para recibir a familias que

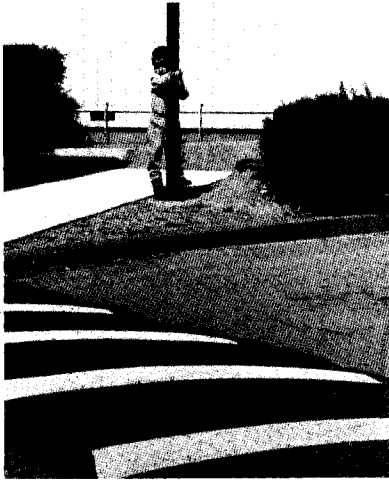
derivan una significativa parte de sus ingresos de la agricultura, abrió con 24 unidades en 1976 y agregó otras 10 en 1981. Durante estos años ha recibido continua atención tanto de la Autoridad de Viviendas como de sus inquilinos.

“Los inquilinos han sido estupendos desde el principio”, dijo Bill Raffo, director ejecutivo asistente de la Autoridad de Viviendas. “Cuando recién se abrió, se tomaron el trabajo de plantar muchos de los rosales y arbustos que se ven todavía hoy. Y han continuado interesándose activamente por la propiedad.”

Por ejemplo, durante los últimos años, los inquilinos observaron que más y más carros cruzaban el complejo, frecuentemente a una velocidad peligrosa, considerando el gran número de niños presentes. Después de pre-

sentar la situación en reuniones de inquilinos, la Autoridad de Viviendas dio prioridad este año a la instalación de topes para reducir la velocidad.

Una parte del alquiler cobrado se ha dejado siempre de lado para el mantenimiento continuo. Hace unos pocos años, se volvió a techar las unidades con fondos federales, y este año se hicieron mejoras adicionales con el dinero guardado del alquiler. Estas mejoras incluyen rampas para el acceso de personas incapacitadas, la renovación de las salas de lavandería y nuevos pisos en muchas de las unidades. En vez de declinar, como pasa con muchos complejos, Casa Pájaro está mejor que nunca, como resultado de la atención que se le ha prestado durante todos estos años.



**MÉJORA PARA SÉGURIDAD:** Recientemente se instalaron topes para reducir la velocidad en Casa Pájaro, un completo de viviendas de la Autoridad de Viviendas en Watsonville, para así proteger a los niños que allí residen contra conductores irresponsables.

## Obteniendo una casa

### *Programas ayudan a inquilinos y a compradores en 3 ciudades*

Board of  
Commissioners

Celia Organista  
Chairperson

Eloise Graham  
Vice Chairperson

Doris Burgers

Marilyn Hummel

Martha Martínez

Carlos F. Rico

J.T. Schaeffer

Mary McKenzie  
James  
Executive Director

En uno de los mercados más difíciles y más caros de los Estados Unidos, la Autoridad de Viviendas ha unido sus fuerzas con tres ciudades del condado de Santa Cruz para ayudar a inquilinos y a compradores a obtener su propia casa.

Existen actualmente en Capitola, Scotts Valley y Santa Cruz programas para quienes compran casa por primera vez. En todos

los casos, la ciudad en cuestión pone los fondos para la segunda hipoteca muda y contrata con la Autoridad de Viviendas para administrar el programa.

La hipoteca es llamada muda porque no requiere pagos mensuales. En vez de ello el prestamista (en este caso la ciudad) obtiene su dinero cobrando una parte proporcional del incremento del valor de la casa cuando ésta se

vende.

“Este programa ha tenido mucho éxito en otras zonas” dijo Sue Hoge, Directora Ejecutiva Asistente de la Autoridad de Viviendas. “Esa segunda hipoteca puede realmente aumentar el poder de compra y marcar la diferencia para una familia al tratar de calificarse para comprar su primera casa.”

*Continúa al reverso*

# Obteniendo una casa

Continuación del reverso

También existen en Capitola y en Santa Cruz programas de ayuda de vivienda. Nuevamente, las ciudades ponen el dinero y la Autoridad de Viviendas administra el programa. Los fondos se usan para pagar el depósito de seguridad y el último mes de alquiler.

El inquilino paga el último mes de alquiler en cuotas durante 12 meses. En Santa Cruz, el propietario devuelve el depósito de seguridad a la ciudad cuando la unidad es desalojada, pero en Capitola se convierte en subsidio para el inquilino después de un año.

La Directora de Reurbanización Ceil Cirillo dijo que en Santa Cruz el programa de ayuda de vivienda ayudaría principalmente a quienes carecen de hogar o viven bajo cobijo provisorio.

"La ciudad comprende que mucha gente de la zona carece de hogar y está bajo cobijo provisorio a causa de las circunstancias y no por propia voluntad," dijo la Srta. Cirillo. "Dado el estado de la economía local y lo difícil que está el mercado de viviendas, deseamos ayudar a esa gente a obtener su propia vivienda."

## PERFIL

### Hombre Hábil

*A Tom Pohle le encanta arreglar las cosas*

Un inspector acaba de hallar un posible problema en un apartamento que se está considerando para un programa de subsidio de alquiler. Un problema de diseño ha surgido en un proyecto de viviendas y el contratista desea una orden de cambio. Un propietario llama por teléfono queriendo saber por qué se le retuvo el alquiler por un caso de incumplimiento con el programa.

Tom Pohle, ¿dónde está usted?

Como Director de Servicios Técnicos de la Autoridad de Viviendas, Tom (cuyo apellido se pronuncia Poli) pasa una considerable parte del día resolviendo este tipo de problemas con una combinación de tacto, paciencia y eficacia.

"Me gusta arreglar las cosas", dijo. "No importa si es un objeto, una reglamentación, un proyecto que no está saliendo bien o hasta un problema de personal. Me encanta poder hacer que las cosas vuelvan a andar bien."

Según la descripción de su puesto, Tom supervisa las nuevas construcciones y las renovaciones mayores de edificios de la Autoridad de Viviendas, supervisa el mantenimiento de edificios existentes y supervisa y realiza el adiestramiento para el programa de inspección de la Sección 8, que cada año ejecuta más de 5.000 inspecciones de unidades privadas de vivienda de alquiler, ocupadas por gente que recibe ayuda de vivienda federal por medio de la Autoridad de Viviendas.

Nacido en Pennsylvania, Tom vino a California con el Cuerpo de la Marina y nunca partió. Después de su descargo asistió a un community college en el sur del estado y pasó a UCSC, donde se graduó en 1973 con un título en política.

Pronto obtuvo un puesto con la organización no lucrativa PROD (Rehabilitación Privada del Centro de la ciudad), un grupo de la comunidad de Santa Cruz fundado por el difunto Chuck Abbott. Después de la muerte de Abbott, Tom se hizo cargo del grupo y lo mantuvo en operación por varios años, realizando proyectos de rehabilitación de edificios para ciudades y condados bajo contrato.

Después de salir de PROD trabajó por su cuenta por unos diez años en bienes raíces y como contratista. Comenzó luego a trabajar para la División de Viviendas de la Ciudad de Santa Cruz. A la Autoridad de Viviendas entró en 1989.



**CONTROLANDO:**  
El Director de Servicios Técnicos Tom Pohle inspecciona la renovación de un baño en una unidad de alquiler de la Autoridad de Viviendas. Al baño se le está poniendo nuevas cañerías y acceso para personas incapacitadas.

# Better Than New

Continued from Page 1

ority for this year.

A portion of the rent collected has always been set aside for ongoing maintenance. A few years ago, most of the units were re-roofed with federal funding, and this year additional improvements were made from the rental set-asides. These included handicap accessibility ramps, laundry room renovation, and new floors in many of the units. Rather than going into slow decline, as many rental complexes do, Casa Pajaro, as a result of the attention paid to it over the years, is better than ever.

# Getting Into a Home

Continued from Page 2

rental program would principally target those who are homeless or living in transitional shelter.

"The city realizes that a lot of people in the area are homeless or in transitional housing by circumstance, not choice," she said. "Given the reality of the local economy and how tough the housing market is, we want to be able to give them a leg up and help them get into their own housing unit."

## PROFILE

### The Fix-It Man

*Tom Pohle Loves to Make Things Work Right*

**A**n inspector has found a potential violation in an apartment being considered for the rent-subsidy program. A design problem has turned up in a housing project and the contractor wants a change order. A landlord is on the phone, wanting to know why rent was withheld over a program-compliance issue.

Tom Pohle, where are you?

As Technical Services Director for the Housing Authority, Tom (whose last name is pronounced POH-lee) spends a considerable part of each day dealing with such sticky problems with a combination of tact, patience and efficiency.

"I like fixing things," he said. "I don't care if it's a thing, a policy, a project going sideways or even a personnel problem. I like to be able to make things work right again."

Tom's job description has him overseeing the Housing Authority's new construction and major renovations, overseeing maintenance of existing facilities, and supervising and doing the training for the Section 8 inspection program, which each year performs more than 5,000 inspections of private rental units occupied by people who receive federal rent subsidies through the Housing Authority.

A native of Pennsylvania, Tom came to California with the Marine Corps and never left. Following his discharge, he attended community college in Southern California then transferred to UCSC, where he graduated in 1973 with a degree in politics.

He quickly landed a job with the nonprofit organization PROD — Private Rehabilitation Of Downtown, a Santa Cruz grass-roots group started by the late Chuck Abbott. Following Abbott's death, Tom took over the group and ran it for several years, doing building rehabilitation projects for cities and counties under contract.

After leaving PROD, he went out on his own for a decade with a real estate license and contractor's license, then joined the City of Santa Cruz Housing Division. He came to the Housing Authority in 1989.



**CHECKING IT OUT:** Technical Services Director Tom Pohle inspects a gutted bathroom at a Housing Authority rental unit. The bathroom is being replumbed and reconfigured to be handicap-accessible.

# Recycling Money Continued from Page 1

400 square feet. When we were accepted at The Farm, I was overjoyed. Someone really cared

about making The Farm not just one more low-income housing complex, but real homes."

The nine developments that received assistance from the loan fund were:

- Villa La Posada, 42 units designed for families in Watsonville.
- Casa Linda, 21 single-room occupancy units for

individuals with psychiatric disabilities in Santa Cruz.

- Casa de Exito, five single-room occupancy units for Spanish-speaking individuals with psychiatric disabilities in Watsonville.
- The Farm, 39 rental units for families in Soquel.
- Lagoon Beach Cooperative, a 31-unit apartment complex for individuals and families in Santa Cruz.
- Rancho Park, 54 units of housing for families in Hollister.
- Rustic Gardens, 19 units of housing for families in Hollister.
- West Side Terrace, 16 apartments for low-income farm

worker families in Hollister.

- Carroll Street, 121 single-room occupancy units for the elderly, low-income wage earners and single parents with a child in Sunnyvale.

"The investment the Red Cross made with the Housing Authority has been successfully leveraged many times over," said Bill Medigovich, Executive Director of the American Red Cross Northern California Disaster Preparedness Network. "We've been extremely pleased with the Housing Authority's management and administration of this important program."



**HELP FROM THE RED CROSS:** *The Farm in Soquel is one of nine housing complexes built or rehabilitated with the help of a revolving loan fund provided by the Red Cross and managed by the Housing Authority.*



2160 - 41st AVENUE  
CAPITOLA, CA 95010-2060

BULK RATE  
U.S. Postage  
PAID  
Capitola, CA  
Permit No. 36