

Guest Column: A better way to solve the housing crisis

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It should be quite obvious that there is a housing crisis throughout California, and here in Del Norte County.

Everyone is talking about it. Our leaders from the Governor all the way down to the Crescent City Planning Commission have made affordable housing a top priority. Billions of tax dollars – your tax dollars – have been piling up ready to be ignited into a fiscal bonfire of unimagined government generosity.

Soon, government agencies will compete against each other to be the “most progressive.” All the attention will be focussed on expanding the number of “homeless” people so that more government money will be made available.

As in the movie, Field of Dreams, “If you build it, they will come.” And soon another homeless shelter will be needed and built. Then another.

There is a better way.

It began decades ago in the Coachella Valley and elsewhere in California.

I was very fortunate to have served on the board of directors of the Coachella Valley Housing Coalition under its guiding founder John Mealy. By the time I came aboard, the organization had built many thousands

of homes for farmworkers and other low-income families from Palm Springs to the Salton Sea and beyond.

Not all project concepts are the right fit for every need. CVHC developed many project models that were tailored to specific needs in specific communities. There was one concept that, in my view, stood out as perfect then and there, and will be perfect for Del Norte County here and now.

The Single-Family Homeownership Program

It's a relatively simple program. As a responsible non-profit 501(c)(3) corporation, CVHC could extend benefits and incentives to other individuals and corporations to acquire buildable land at affordable prices. This land was subdivided and turned into developable single-family lots. Later, CVHC would then acquire the needed building materials and components for the total project at a discounted bulk rate.

Meanwhile, as the lots became available, local low-income families were recruited in small groups of perhaps 20 to build their 20 single-family units. To qualify, a family had to be eligible for the program.

First, the applicant had to have good credit. Second, the family income could not exceed the low-income threshold for the community. Third, the family income stream must meet a stability requirement. And fourth, the applicant, co-applicant and a pre-approved helper must be willing and capable of contributing at least 40 total hours of labor each week toward construction.

If a particular applicant didn't qualify, CVHC would work with the applicant family to teach credit management and other skills so they could join the next group.

As the 20 finished lots became available, and 20 applicant families had been identified and formed into a group, the group was trained by construction professionals how to build their own houses. They families learned to work together because they would be building each others houses. Each family's contribution of labor was spent on every other family's future residence. The work was permitted, supervised and inspected.

Usually after about a total of 1,500 hours has been contributed by each applicant family, the homes were completed. Every family had helped build its own and each future neighbor's home. What an incredible accomplishment!

Now, the good part.

Because each family had contributed significant sweat equity, no down payment was needed. Financing at low market rates had been arranged by CVHC, with extremely affordable monthly payments. Title to the residences were transferred to each of the families. They became homeowners. In less than a year, many who lived in an unstable environment now owned the home they lived in.

Decades later, most still live in their self-built homes. Trees grew from bare broomsticks to broad shade trees. Babies grew into young adults. Every family became a part of every other family because they had gone

through so much together. These neighborhoods became – and remain – their neighborhoods. Clean, safe, happy.

They all started out dirt poor. And dirt poor they would be today if they were not given the opportunity and guidance to make something better for themselves and their families. Had they simply been shoved into a homeless apartment, they might very well be living in the same apartment today.

This same accomplishment could happen right here in Del Norte County.

Small clusters of individually owned single-family residences could be built at suitable locations near schools, shopping, transportation, recreation and places of worship and contemplation.

This is the “low income housing” model that I see for Del Norte County. Tell me what you think. I’d love to hear from you.

Dan Schmidt

In memory of Glen L. Schmidt, Ph.D., (February 15, 1930 to May 10, 2022). Father of seven sons. Husband to three wives – they kept getting younger – aerospace engineer and scientist who built and operated a cold fusion nuclear reactor in his garage. Former Ventura County Supervisor, and the man who inspired my deep and abiding interest in local government, politics, journalism, and the law.