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**C O R N E R S T O N E S**  
THE NATIONAL FARM WORKER SERVICE CENTER HOUSING AND ECONOMIC DEVELOPMENT NEWSLETTER

## Changing Lives in the Southwest

Over its history, the National Farm Workers Service Center (NFWSC) has developed in many directions. From its inception in 1966, Cesar Chavez and the leadership of the National Farm Workers Association (predecessor of the United Farm Workers of America), wanting to improve the lives of farm workers and their families, set out to build an organization that provided crucial services to this population. Establishing service centers throughout California and the Southwest, the NFWSC addressed needs such as childcare, rural health, and job training. Before long, the NFWSC was taking on the issues of adequately housing this population and in the mid 1980's the organization had a small portfolio of rural housing projects under its belt.

Since those early years of this aspect of the Farm Workers Movement, the NFWSC became simultaneously more focused and more diversified. In becoming more focused, the NFWSC achieved wide success in housing with many more safe, quality homes being made available in the housing market to rural populations. In increasing diversity, our products have not only been farm worker housing but housing products that serve low - income seniors and families in urban and rural settings. Hence, our presence in rural towns such as Delano, Porterville and Hollister

California but also large cities like San Francisco, California, Albuquerque, New Mexico and Phoenix, Arizona.

With demographics quickly shifting in California and the Southwest, the NFWSC responded to these shifts. In doing so, we have affected the lives of a varied population in California and the Southwest, while at the same time building up an organization whose strict mission is to create and maintain healthy communities through the provision of quality affordable housing and social facilities.

To get a better understanding of our impact on people's lives we thought to highlight the diversity in housing and population with a profile of three of our properties and the families calling them home. Mrs. Eunice Mix of Vista del Monte Apartments in San Francisco, California, Josefina Flores of Casa Hernandez in Delano, California, and Ms. Rosa Galindo of Mountain View Apartments in Albuquerque, New Mexico, are all residents of NFWSC-owned properties.

The 104-unit Vista del Monte Apartments in the beautiful and bustling city of San Francisco is where, for twenty-four years, Mrs. Mix, a long time activist and participant

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### Letter from the Vice President:

About four weeks ago, I was standing before an easel doing some basic math with my Housing and Economic Development (HED) staff. The exercise came about within the context of explaining Bob Joy's new role within the team.

I started with our ambitious vision of positively affecting the lives of 100,000 people over the next ten years and, through a series of industry standard assumptions, translated that into 25 as the number of large projects the NFWSC must complete per year to achieve the vision. It

was the first time in my one year and seven month tenure that I broke down the vision to this level of analysis. The analysis brought to light one big-picture, unavoidable future consequence: increasing the NFWSC internal and external infrastructures is a must.

Naming Bob Joy as Housing Director is the next (but not the first) step in that direction. As shared on our debut issue of *CORNERSTONES*, Bob came to the NFWSC as Controller. However, in October 2000 Bob transferred to the

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## Lives

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in the San Francisco Bay Area political culture, has lived. Living with her husband and mother, she plays an active role in organizing the residents of Vista del Monte for improving conditions on site. Located in the Diamond Heights area, Vista Del Monte Apartments is surrounded by skyrocketing property values, making it the target for developers seeking to cash-in on its enormous value. Recognizing the issues and needs of affordable housing in urban centers, the NFWSC saw great potential to benefit metropolitan populations. Under previous ownership, the apartments were poorly maintained and the residents' concerns often were ignored. Repairs were persistently slow to come and often never happened, so when the time came for new ownership to take hold, Mrs. Mix was happy to help spearhead the search for better ownership. That search ended with the NFWSC asked to take control of the property. When asked about her thoughts on the NFWSC buying the property, "I could relate to the Farm Workers better or understand better because we come from similar backgrounds." Addressing



Mrs. Eunice Mix, the current VP of the Vista del Monte Tenants Association and a vital asset to the community

similarities of class she noted the hardworking people of Vista del Monte and farm workers, coupled with low -incomes, meant that issues of affordability were so important. "Affordable means everything. It affects so many of our lives. We're just so happy to have a roof over our heads." Soon to be a new roof as the NFWSC is set to begin rehabilitation that includes refurbishing the roofs. To many, moving into San Francisco seemed an odd place for the NFWSC and the Farm Worker Movement to venture. However, Movement activity in Northern California and the Bay Area is strong from the grape and lettuce boycotts to community organizing. It was natural for the NFWSC to step into this area and do our best to provide and preserve affordable housing. As an expiring-use property, Vista Del Monte Apartments and the leadership of tenants like Mrs. Mix offered up to the NFWSC the opportunity to take a strong stake in this city's affordable housing market.

At the 316 unit Mountain View Apartments in Albuquerque, New Mexico, life is pleasant and  
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## Letter from the Vice President (cont.)

*(Continued from page 1)*

HED team to oversee development feasibility of a portfolio of USDA-financed properties in Texas and Oklahoma. In February we determined, after much feasibility work, that acquisition of said portfolio was not the best use of our resources. In early March, Bob returned to Los Angeles to assume the role of Housing Director. In simple terms, Bob will split his time equally between looking for new projects and supervising our existing development portfolio.

The value of Bob's new role is not only measured by the technical skills he brings to the team, but also by what his position frees me up to do. As mentioned before, the HED team has a tremendous challenge ahead of us. Clearly, we are going to need a well-defined plan to be successful. Adding a Housing Director to our team allows me to focus on developing a very crucial strategic plan for HED. Having only begun to ponder the challenge, there are already questions of product type, location, rate of growth, staffing, and capital and operating resources. The strategic plan for HED will identify these and other issues and provide ap-

proaches for their resolution.

This is an exciting time for me at the NFWSC. The daily challenges are shifting from "How do I make this deal pencil out?" to "How do we grow smart?" To answer this latter question we are going to need your help. Do not be surprised if I call upon you to share your wisdom. Until then, thank you very much for your support, and we look forward to working with you on the journey ahead.

Manuel Bernal, Vice President  
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# Head Start Program Opens at Mountain View Apartments

Located in Albuquerque, NM, Mountain View Apartments, consisting of 316 units, was acquired by the NFWSC in 1998 and underwent a multi-million dollar rehabilitation completed in June of 2000. A very important component of the improvements was to incorporate a daycare facility into the community building to empower families on-site.

The NFWSC has contracted with Youth Development, Inc. (YDI), a local non-profit organization, to administer the program. YDI was chosen based on their historic commitment to serving this community. They are also the largest daycare provider in New Mexico serving over 1300 children. NFWSC staff feels very positive about the partnership and the benefit families will derive on-site. Head Start is nationally recognized as the best child development program in the country providing pre-school services to children between the ages of 3 and 5. Low-income families can enroll their children at no cost. Two sessions will be offered including one in the morning and another in the afternoon. Thirty-four children will be served in all.

March 12, 2001 was the "Grand Opening" for the Program. Asset Manager Sabrina Padama attended the event on behalf of the NFWSC. Also present were Lisa Hensley and Jim Griswold of CAMI, the general contractor for the rehabilitation. Associate Director, Debra Baca and Program Manager, Wilma Ulibarri, who were both instrumental in the opening of the center, represented YDI. NFWSC project rehab staff members Ernesto Espinoza and Cesar Marengo were not present physically, but in spirit. Participants were all treated to a couple of hours of

snacks, refreshments and the satisfaction of viewing an actual class in progress.

Having partnered with YDI at the Mountain View Daycare Center, the NFWSC is helping to enhance the community there at Mountain View. The NFWSC firmly believes that services are best provided by local agencies, therefore, we sought the expertise of a community nonprofit that is uniquely familiar with Albuquerque and more apt to respond to the needs of the children and parents served by the program. As a local group working to improve lives, YDI and this partnership strengthens not only the families involved but the NFWSC and local property management. Daycare and programs like Head Start are important resources that should be available on a far wider level and it is the NFWSC's mission to foster this provision.



Children playing in the new tot lot at the center. A safe place to play is critical to healthy development.



Children enjoying their first lessons at the Head Start program at the Mountain View Apartments. Some parents and grandparents attend the class to support their children.



The smile speaks for itself. . . .

## Fresno Mixteco Farm Worker Housing Project Update

We are in the midst of spring, a great time to begin construction of thirty-two homes for the Mixtec families of the Tall Trees Mobile Home Park. Well, not yet. Having gained enormous ground in the project with the NFWSC gaining ownership of the land for the development from the City of Fresno, all necessary funding is almost in place.

To date the NFWSC has received commitments from the following:

- A loan for \$1,500,000 from the Rural Community Assistance Corporation.
- \$1,190,000 from the State of California Housing and Community Development Farm Worker Housing Program.
- \$500,000 in HOME funds from the County of Fresno.
- \$250,000 in HOME funds from the City of Fresno.
- \$500,000 from the California Endowment.
- \$1,000,000 from the Chevron Corporation.

In addition to the above-referenced commitments, the City of Fresno has conveyed the land to the NFWSC and waived approximately \$32,000 in weed abatement fees. Finally, the IT Group has advanced \$300,000 as part of the \$1.5 million committed by EPA to Chevron, leaving \$1.2 million to be funded. In sum, all the hard work of everyone involved in the ad hoc committee is paying off.

The development, Casas San Miguel as it is now called, is shaping up well with site plans approved by the City and just a few more logistical hurdles to overcome. Based on the narrow lot sizes of this subdivision and the complexities and difficulties of funding, the architectural plans represent the best efforts of the NFWSC to



This is a typical elevation for the Casas San Miguel Development in Southwest Fresno.

provide these families with safe, quality, mortgage-free homes. As this newsletter is going to press the bidding process is underway. We expect bids to be received by mid-June, allowing construction of Phase I to begin by July 1<sup>st</sup>. Subject to timely funding of the remaining \$1.2 million, completion is scheduled for late December 2001.

Phase II, the community center, is moving well through the planning stages with support from the County's Prop 10 grant to Frente Indigena Oaxaquena Binacional. The Rios Company contracted through this grant is spearheading the community outreach necessary to appropriately develop the community center adjacent to the Casas San Miguel Development. Fresno EOC has agreed to join our efforts to potentially be the owner and operator of the community center.

Finally, Phase III, the remaining nine homes, is also moving forward. An application for gap financing from the Federal Home Loan Bank's Affordable Housing Program (AHP) was submitted in April through the sponsorship of California Federal Bank. A positive response is expected by mid-June. This piece of financing will allow the remaining homes to be targeted to families earning at 65% or below of the Area Median Income.



A typical floor plan for the Development. The farm worker families are eagerly awaiting the chance to finally own their own homes.

# Lives continued

*(Continued from page 2)*

comfortable as told by Rosa Galindo, a twenty-six year old mother of two. Over her four-year residency, Ms. Galindo witnessed the rehabilitation of the apartments, which included new cabinets, exterior windows, exterior doors, new light fixtures, carpet, toilets and many other items, as well as the opening of the Head Start program on site that her son Raul now attends. The administration building was remodeled to include modern management offices, the Head Start day care center, a computer lab for the residents and a picnic pavilion with access to a community room and kitchen.

As a single mother, she moved from what she called the "War Zone" where she had to deal with many problems and dangers. "It wasn't safe at all, lots of fighting, drug dealers, shootings. I'm glad I got this apartment." On top of the danger she faced, her rent was hardly affordable and maintenance at the apartment almost never happened. About the differences at Mountain View and her previous apartment, "there is no comparison, just a lot of differences. Over there [the 'war zone'] was no protection, here [Mountain View Apartments] there is security and people are friendly. There is green grass and trees here."

Regarding the Head Start program that opened its doors only a few months ago Rosa says it is one of the best things about Mountain View Apartments. Her son, she has noticed, changed greatly with just the short time involved in the program. "Raul was very active and liked to throw things and fight with other kids. Now he gets along with others and the teachers say he is one of the best kids. That made me feel good. And he loves school too. If we walk by during the weekend he wants to go inside to school." The Head Start program is helping many parents and children of Mountain View Apartments prepare for future schooling and so far it is a total success.

For the past two years Mrs. Josefina Flores, a long time activist in the United Farm Workers of America has lived at Casa Hernandez, the

NFWSC's premiere senior housing complex located in Delano, California. She lives in one of 80 units of Casa Hernandez. The project was completed in 1999. Casa Hernandez is a beautiful complex spread over eight acres in a park-like setting where the units stand alone providing independent living with a unique community feel.



Ms. Galindo and her son Raul are enjoying their life at Mountain View and appreciate the Head Start Program on site.

Beginning in 1965, Mrs. Flores organized farm workers and boycotts from all over California to Chicago for the UFW's grape and lettuce boycotts. Prior to moving to her new home two years ago Mrs. Flores lived in Porterville where according to her, her apartment "was awful. It was small, and it was expensive, I paid too much and it wasn't that safe. Over there I had to pay all my utilities, and after rent that came close to \$400 every month." Now paying less than half that amount, she now feels like she has a nice home with all amenities she needs. "Everything is in here, washer and refrigerator and you know, everything. It's all new. I am happy, there is real peace here, you know, its like your own home. A lot of people are happy here, a lot of people waiting to get in here." When asked about the plight of other retired farm workers and their living situations she says, "they sleep in cars sometimes or live with their families or friends. A lot of people need houses".



Josefina says "Si Se Puede"

There is a deep crisis in affordable housing in the U.S. Affluence has shifted to the suburbs contributing to the skyrocketing costs of housing. For the vast majority of workers being pushed into the service sector where wages tend to be low these costs are out of reach for many. In both rural and urban settings and economies, costs of living are high and good homes are harder to come by. The NFWSC will continue working to provide homes for the growing and changing population of the Southwest.

## Farm Worker Homeownership Project Moves Forward Despite Challenges

La Estancia consists of the new construction of 53 single-family residences, in 12.5 acres, to be located at the northeast corner of the intersection of Dakota Avenue and Cornelia Avenue in the City of Fresno, California. The area is predominantly single-family residence with some multi-family complexes around the area. Located immediately to the west is Central High School, East Campus. Located immediately to the east is St. Mary's Catholic Church. Located one block to the east is Steinbeck Elementary (K-8).

The NFWSC acquired the property approximately five years ago and since then has had numerous offers from other developers to purchase the property. One offer came from the Central Unified School District (CUSD). CUSD wanted to construct a football stadium for Central High School, East Campus. Even though the NFWSC entered into a purchase and sale agreement with CUSD, the land transfer ultimately did not take place. Members of the local community opposed the construction of the stadium due to traffic concerns. In response to concerns voiced by St. Mary's Catholic Church, its parishioners and the larger community, the NFWSC terminated the purchase and sale agreement with CUSD.

About one year ago, the NFWSC decided to develop the land as single-family residences targeted to low income farm worker families. Since then, NFWSC staff has worked diligently to process a tentative tract map, achieve R1 zoning and receive final approval

on the tract map. The process has not been an easy one. The NFWSC's development vision was met with opposition from some members of the same community that opposed the High School football stadium. During a community meeting, a small, but vocal, minority of attendees expressed blatantly racist comments and unapologetically self-proclaimed themselves as NIMBYs. At a subsequent City Council meeting, NIMBY concerns were largely framed within concerns about traffic and overcrowded schools. In the end, the Fresno City Council acted courageously and approved the zoning, subject to incorporating sidewalk and street access improvements.

With these crucial milestones behind us, the focus has turned to securing the project's financing. The project received preliminary approval from HCD's Farm Worker Housing Grant Program, with final approval expected by mid-summer. The NFWSC also plans to apply for an Affordable Housing Program (AHP) grant in October with a partner bank yet to be selected. With this combination of financing, the project will be able to reach farm worker families earning at 65% of the area median income. In order to ensure that low-income families become aware of this purchase opportunity, the NFWSC will work with local organizations, churches, Radio Campesina and community and political leaders to help disseminate information. Commencement of construction is not expected until late 2001 or early 2002.



Site for the 53 single family homes in Fresno's Northeast section.

## Rehabilitation to begin at Vista Del Monte Apartments

Acquired in late December last year through a CHFA loan. It consists of 104 apartments located in San Francisco's Diamond Heights area with a vista of the entire south bay, including Berkeley and Oakland. These affordable units are set-aside for low-income residents that includes many families, children and elderly. Through a construction loan issued by Citibank, extensive rehabilitation will be performed on the site. After decades of abuse and deferred maintenance, the siding, roofs, windows and patios will be replaced with new materials that will not only add another 30 years of life to the property it will be a visible improvement to the neighborhood. As a means of conserving energy, now more of an issue with the recent power company fall outs, NFWSC will replace the single glazed windows with insulated windows and provide insulation in exterior walls. This effort will not only reduce the amount of power used at Vista Del Monte, it will provide more comfort to its residents and make living there even more desirable.

Rehabilitation is expected to commence June 1<sup>st</sup> and continue until the end of January of next year. A general contractor was hired. This firm has extensive experience in high-end retail and office

space development and every year they manage to participate with affordable housing projects, Vista Del Monte being their latest endeavor. Kodama Diseno Architects and Planners were hired out of San Francisco to be the project architects. They have extensive experience in affordable housing, contributing designs for both new projects and rehabilitation of existing complexes. Vista Del Monte will be another one of their many contributions to the affordable housing in San Francisco. NFWSC as owners of Vista Del Monte have undertaken both the Project Management and Construction Management for the rehabilitation. This project will provide NFWSC's first affordable housing project in the San Francisco, bay area, though we do have property in Hollister. Part of NFWSC's task is working closely with Vista Del Monte Resident Management Committee, a group of residents at Vista charged with the task of balancing the desires and needs of the residents and providing activities to improve the quality of life. Along with the rehabilitation, this work will complete a picture long missing from Vista Del Monte, a community environment with safe, clean and affordable apartments.

## Arizona Tax Credit Round 2001

The State of Arizona published the list of multifamily projects to receive financing by way of the Low Income Housing Tax Credit Program on May 22, 2001. The NFWSC was successful in placing one of two projects on the list this round. Earlier in the year on April 2<sup>nd</sup>, two applications had been submitted to the Arizona Department of Commerce requesting approximately \$1.2 million credits translating into \$9 million in funding. The project receiving a reservation is the El Mirage Apartments to be located just west of Phoenix and to be developed jointly with the Englewood Development Company. The Project will be new construction and consist of eighty, 1, 2, and 3 bedroom apartment units. Individuals and families earning 60% of the Area Median Income or less will be served.

The Low Income Housing Tax Credit (Section 42 of the I.R.S. Code) was established by the Federal Government in 1986 to replace many

of the existing tax incentives and programs encouraging affordable housing at the time. Today, tax credits play a major roll in the creation of housing throughout our nation. Credits can be utilized for new construction and rehabilitation of multi-family projects and can provide up to 70% of the financing necessary for a development.

The final tax credit award list will be published in late July of this year. The Department of Commerce must first verify that all applications receiving a tentative reservation meet threshold documentation requirements. The tax credit review process is very rigorous and must meet I.R.S. standards.

HED staff looks forward to breaking ground on the El Mirage Project in the Fall.



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- **Rural Community Assistance Corporation**– for providing a health access grant to Sequoia Community Health Foundation for the benefit of Oaxaqueno farm workers in Fresno.
- **Wells Fargo Foundation**– for providing operating support.
- **Bank of America**– for sponsoring staff training opportunities.
- **California Public Utilities Commission**– for providing operating support to hire an education and outreach worker for their Electric Education and Outreach Program.

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