

People's Self-Help Housing wraps up new homes in Templeton

■ *Four families off to a comfortable, fresh start*

CONTRIBUTED

Four excited families moved into their new People's Self-Help Housing [PSHH] homes on Terebinth Lane in Templeton last week.

After working every weekend for the past year, the families moved into their newly constructed 1,150 to 1,220-square-foot, three bedroom, two bath homes that received final occupancy clearance from San Luis Obispo County.

The four homes were the first homes to be built by Peoples' Self-Help Housing [PSHH] as part of a 33-unit subdivision just north of Twin Cities Hospital in Templeton.

Another group of 10 families recently started building their homes, and PSHH is currently processing applications to build the remaining 19 residences.

PSHH implements the mutual self-help housing model – a group method of home construction for limited income families.

Utilizing "sweat equity," homes are constructed by individuals as owner-builders under the supervision of PSHH.

The group provides mutual labor exchange in the construction of their homes. As a result, a substantial cost savings is realized as well as a strong sense of pride in ownership and community spirit.

About 10 families usually make up a self-help building group, according to organizers.



Photo by Hayley Thomas

On Saturday, Aug. 7 a group of four families finished up the final touches on their brand new homes on Terebinth Lane in Templeton. The families helped build the homes through the People's Self-Help Housing [PSHH] program.

Those families do almost all of the construction, except for the plumbing, electrical, drywall and stucco work, which is sub-contracted to professionals. The owner-builders performed about 65 percent of the work including forming the foundations, framing, finishing carpentry, painting, installing floor tile and landscaping.

"Each family has to contribute a minimum of 40 productive hours per week," said PSHH Director Sheryl Flores. "Each of these four families worked more than 1,800 hours building the homes during the past year."

"Family hours" include the labor of both adults and any child, relative or friend of older than 16-years-old. Families must also attend all pre-construction and construction meetings.

Under organizers' supervision, the families are taught how to perform each task safely and use tools properly.

This year, the four families worked together to help each other build their homes. In addition, PSHH provided homebuyer education and assisted families to qualify for a

United States Department of Agriculture [USDA] loan program. Homes are financed through the USDA and CalHome loans with fixed rates and flexible loan terms.

Applications to participate in the program may be obtained at PSHH's office, located at 3533 Empleo St. in San Luis Obispo. The office is open weekdays 8 a.m. to 5 p.m.

For more information, visit www.pshhc.org.

Qualified applicants must be low-income households, have adequate and stable income sufficient to make the mortgage payment and good credit.