



FRANK MORENO | SPECIAL TO THE FREE PRESS

Angela Chavez waters houseplants inside her Clifton home she helped build through a Housing Resources of Western Colorado program.

# Family celebrates first Thanksgiving in new home

BY SHARON SULLIVAN  
FREE PRESS STAFF WRITER

Angela Chavez is looking forward to cooking a Thanksgiving meal for her three children in their new home, and then having the time to sit down together and enjoy it.

The youngest, 12-year-old Natasha is especially excited. For about six months she didn't sit down together to a meal with her mother.

That's because after working all day as a preschool teacher at Dos Rios Elementary School, Chavez would rush to the building site in Clifton where she and six other families were building their own homes, together.

Housing Resources of Western Colorado's Self-Help Housing program helps qualified homebuy-

ers afford homes by giving them the opportunity to earn down payments with "sweat equity."

Groups of eight to 11 people work together under supervision, building their own and each other's houses. No one moves in until all the homes are completed.

The supervisor explained how and why things were done, Chavez said.

After demonstrating how to do something he'd stand back and let you do it, she said.

"Then if you need him he's there to walk you through it," Chavez said. He'd say, "I'm here to help you, not build it for you."

To qualify for the program, you must have an income, good credit, and be able to work 30 hours a week building the subdivision under the

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# HOME: Chavez began building her home last December

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guidance of a general contractor supervisor. "I would work every night from 5-9 p.m.," Chavez said.

Sometimes she'd arrive to the site by 4:30 p.m. She also worked eight hours on Saturday.

Chavez remembered when her daughter asked, "When we're done can we eat like normal people again?"

A single mother since 1993, Chavez has been a preschool teacher for three years. She's worked in preschools since 1986.

Chavez, 50, and her neighbors began building their houses last December. They moved in and closed on the homes in July.

"It was exciting to be a part of it," Chavez said. "I never thought I'd be able to afford my own home."

Getting to know your neighbors before moving in was nice, she said.

"I have a new best friend now living next to me," Chavez said.

The neighborhood has organized two block parties since they all moved in.

The 30-hour work week requirement was challenging but doable, especially with the help given by members of her Monument Presbyterian Church, and other friends who

contributed to the hours. Her 19-year-old college student son Matthew also helped.

Natasha was too young to work on the house but she participated by cleaning up trash at the work site on weekends.

Mother and daughter returned again each Sunday to "check out the process," Chavez said. Natasha eagerly picked out her room while the house was still being built.

Chavez's 23-year-old son Dalton, who lives in Denver, often visits his mother on the weekends to help with landscaping and putting up a fence.

"He's been a good part of this new house, so it's nice," Chavez said.

He'll be there for Thanksgiving.

Chavez will cook a turkey, potatoes and pumpkin pie for her two sons and daughter Thursday, and whatever else the kids want, she said.

They all love their home, Chavez said.

"Natasha has friends. She knew (neighborhood) kids before she started a new school. They walk to the bus stop together," Chavez said.

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## Housing Resources of Western Colorado Self-Help Housing Program How does it work?

BY SHARON SULLIVAN  
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A family of four with an annual income under \$45,750 could possibly qualify for a program that allows a person to buy a home, no money down.

A single person could earn as much as \$32,050.

In lieu of a down payment a person or family must perform 30 hours a week for the length of the construction (six to eight months) toward the construction of the home. Friends and family members can contribute to the hours needed.

Housing Resources of Western Colorado's Self-Help Housing program is funded through the United States Department of Agriculture Rural Development. The program, begun in 1996, has helped 300 local families purchase their own homes.

Housing Resources, located at 524 30 Road, Suite 3, is a private nonprofit organization that provides affordable housing and promotes the wise and sustainable use of resources through its various programs.

"Families who participate perform about 70 percent of the construction on the homes, under supervision," said Katie Wilson, Housing Resources family coordinator. "The 'sweat equity' savings allows people who otherwise may not be able to afford a mortgage," buy a home.

The program works generally with groups of eight to 11 people. Everyone works on each house in a subdivision, and no one moves in until all are completed.

The houses are approximately 1,200 square feet with three bedrooms, two baths, a two-car

garage and are energy efficient. Home buyers may choose many features including carpets, paint colors, vinyl, brick, and roof shingles.

In a recently finished development in the Copper Canyon neighborhood near 33 Road, homes were appraised at \$189,000.

Most of the loans for those houses were \$155,000, Wilson said. The difference is the sweat equity that people have earned before they move in.

To qualify for the program, a person must be 18; must not be a current homeowner; have good credit (there is some allowable debt); and have an income no more than 80 percent of the median income.

A new group of families will be ready to move into another part of Copper Canyon subdivision by mid-December. Another eight families are ready to start building houses in Fruita. The organization also hopes to extend its program on land it owns in Palisade.

Typically, loans are made for 33 years, although some can be as long as 38, Wilson said.

"A lot of people end up with mortgages cheaper than their rent," Wilson said.

The process can take up to a year for some people who may need credit counseling, who need to make payment plans or learn budget management, Wilson said.

"Rural Development has a very low foreclosure rate because our people are so educated (on homebuying)," Wilson said.

Housing Resources is always looking for new people to participate, Wilson said.

Those interested can call Wilson at 241-2871, ext. 102.