

Agencies aim to help homeowners



RICHARD GREEN/THE SALINAS CALIFORNIAN

From left to right: Noelia Chapa, Soledad city manager; April Wooden, community development director for the city of Greenfield; Jerry Hernandez, with housing and redevelopment for Monterey County; Izzy Rodriguez, economic development director for Soledad; Francisco Chappa, housing program coordinator; and Airlin Singewald, manager at housing rehabilitation program with Pacific Municipal Consultants, meet Sept. 12 at Soledad City Hall.

They offer services for funding, housing information

By **CHRISTOPHER ORTIZ**
The Salinas Californian

With applications to complete, lots of money to put down and high mortgage payments to make, the idea of buying a first home can be daunting.

That's where the South County Housing Consortium and the California Housing Finance Agency come in.

In May, the two agencies formed a partnership to make home-buying a little less stressful. Together, they're offering more services and funding for potential homebuyers, said Izzy Rodriguez,

RESOURCES

Sources of information about financial-assistance programs for homebuyers:

n **MONTEREY COUNTY**, housing and redevelopment office: 755-5090

n **GREENFIELD**, city housing office: 674-5591

n **GONZALES**, city planning department: 675-5000

n **SOLEDAD**, city housing office: 678-3963

n **KING CITY**, city housing office: 385-3281

n **CALIFORNIA HOUSING FINANCE AGENCY**: (916) 445-8180, www.calhfa.ca.gov.

economic development director for the city of Soledad.

The consortium is composed of the cities of Gonzales, Soledad, Greenfield, King City and the county of Monterey.

CalHFA, created in 1975, is the state's affordable housing bank, which offers financial programs to developers and first-time homeowners.

"We partnered with (CalHFA) to bring together our thoughts and look at ways of saving money," Rodriguez said.

With the average home selling for about half-a-million dollars, he said, many families need assistance to purchase a house.

April Wooden, community development director for Greenfield, said the fruits of the partnership can be found in the opportunities it brings to home-seekers.

"We have housing programs, down payment assistance and city housing programs," Wooden said. "With our partnership with the state, people can get financing with low interest rates as low as 3 percent."

She said providing down payment assistance is one of the main goals of the consortium.

With CalHFA, low- and moderate-income families can qualify for low-interest loans and down payments and closing-cost assistance, which can be layered with a CalHFA mortgage loan. Using CalHFA services, homeowners can finance up to 107 percent of a home's sale price.

Francisco Casas, housing program coordinator for Greenfield, said the combined assets of the consortium and CalHFA can help people more than each city and group can individually.

"The need for education for the home buyer process is there," Casas said. "None of us are big enough to do this alone. When we combine our resources, everybody wins."

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