

This is a printer friendly version of an article from **thecalifornian.com**  
To print this article open the file menu and choose Print.

[Back](#)

---

Article published Aug 17, 2007

## **Local officials upbeat about affordable stock** ***Development, education key to housing options for more people***

By VICTOR CALDERON  
The Salinas Californian

More construction of affordable homes and more financial education and support for those who would buy them.

That's what it will take for Monterey County to expand housing options for low-income residents, according to elected officials, housing leaders and bankers who gathered Thursday to discuss the state of affordable housing in the county.

The group met at the National Steinbeck Center in Oldtown Salinas to identify opportunities for working families to be able to buy their own home.

Guests in attendance said the affordable-housing situation has improved, but more can be done.

"We need to find new collaborations between lending institutions and community organizations," said U.S. Rep. Sam Farr, D-Carmel, "so our work force can live here and understand how to become homeowners.

A state report released Wednesday said two jurisdictions in the county have reported inclusionary housing programs, which require developers to include affordable-priced homes in most developments.

Since 1999, 371 such homes for low-income residents went up in Salinas and 109 in other portions of Monterey County, according to a report from the Non-Profit Housing Association of Northern California.

More affordable housing is on the way, and that's good news for low-income families, said Norm Kolpin, chief financial officer for Community Housing Improvement Systems and Planning Association. CHISPA's mission is to provide safe, affordable homes and apartments to lower-income residents of the Monterey County area.

The organization has developments under way in

Salinas, Greenfield and San Lucas that will provide more than 250 affordable units. They include 124 units of senior housing on North Main Street in Salinas.

"The issue locally is getting more units built," said Kolpin, who represented CHISPA at Thursday's meeting.

Two programs received separate \$25,000 funding grants before the meeting from the Access to Housing and Economic Assistance for Development program.

### **Grants awarded**

ACORN Housing, which provides free housing counseling to low- and moderate-income homebuyers in Monterey County, and Radio Bilingue, a radio station that broadcasts programming in English and Spanish to county residents, will share one grant to host radio shows and hold public classes about home-buying assistance.

"There are many homeowners we work with in the area who should not have bought a home because they did not have a high-enough income," said Jose Luis Trevino, regional director for the northern California office of ACORN Housing. "We want to help people educate themselves about considering their options when buying a home."

Also receiving an AHEAD grant is the Women's Fund of Monterey County, which will use the money to provide loans for women with home-based businesses in fields such as catering and child care.

The Federal Home Loan Bank of San Francisco sponsored the roundtable discussion.

