



# LISC

## A Home to Call Their Own

The Life-Changing Power of Self-Help  
Housing in California's Coachella Valley

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for LISC Research and Evaluation

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# Contents

4 Introduction

6 **Part I**

“If you say anything, you could get kicked out”:

The search for safe and affordable housing in the Coachella Valley

15 **Part II**

“I’ve got this, I can do it myself”: Building a home

21 **Part III**

“It changed everything”: The impact of homeownership

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# Introduction

It's not quite 5:30 in the morning when Alfonso Cepeda pulls out of his driveway in the unincorporated community of Mecca and heads to the fields, deep in the heart of the Eastern Coachella Valley. The sun has yet to rise; once it does, the temperature will climb rapidly, reaching a high of 105 degrees. "Fresco" is the word Alfonso will later use to describe this June day. Cool. For visitors, it's not the first word that comes to mind. But out here, along this 45-mile stretch of desert, summertime temperatures regularly exceed 110 degrees. In two weeks the region will hit 123 degrees, breaking an all-time record.

By 6 a.m. Alfonso has joined his farmworker crew, where he will spend the day supplying workers with empty boxes to fill with chili peppers and loading filled boxes onto trucks to be driven out of the field. It's a less taxing job than harvesting, and a position he has earned. At 68, Alfonso is a farmworker elder, part of a generation that has worked these fields since the 1970s. Through nine different presidential administrations, he has braved the punishing heat to harvest grapes and lemons, oranges and dates.

"I don't think about quitting, because I like to work," he said. "I don't want to sit at home and do nothing."

At the opposite end of the Coachella Valley, in the city of Desert Hot Springs, Heather Boone is also leaving for work before most people are awake. For the last 13 years she has been a caregiver for adults with intellectual and physical disabilities. Before the pandemic, she provided educational and living-skills services at a day program visited by clients throughout the area. That service was halted with the shelter-in-place orders, and for the last year and a half she's been working at a residential care facility for six adults.

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**Heather and Antonio are essential workers—that category of people who were all too easy to ignore until the pandemic revealed just how much our society depends upon them.**

"It's a very special job because I get to work with people I love," she said. She leaves her house before 6 a.m. and makes the short drive to the group home, where she helps her clients bathe and dress, then feeds them and begins the days' activities. "It's the kind of job where you do a little bit of everything. We read stories, do physical therapy, give them their medications, watch movies, work on numbers. And, of course, we find time to do a lot of joking around."

There are obvious differences between Alfonso and Heather. Their paths to the Coachella Valley, to start: Alfonso grew up in a small farmworker village in Mexico; Heather relocated from the Bay Area. Alfonso speaks Spanish. Heather speaks English. Alfonso left school after the sixth grade to support his family. Heather graduated from high school and has completed extensive vocational trainings as a caregiver.

Yet they also have plenty in common. Both are essential workers—that category of people who were all too easy to ignore until the pandemic revealed just how much our society depends upon them. As COVID-19 spread across the country, many of us took refuge in our homes and Zoomed into work. In the Coachella Valley, Alfonso continued to report to the fields even as COVID rates skyrocketed among farmworkers, part of a mighty workforce that feeds the nation. He eventually



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**A closer look at their lives reveals another commonality: like many low-income residents, they face serious challenges in their search for safe and affordable housing.**

contracted the virus himself and was sick for nearly a month. For disabled individuals suddenly unable to leave their group home, Heather was the bright face that arrived each morning to tend to their physical and mental health, providing a connection to the world outside that had suddenly grown dangerous.

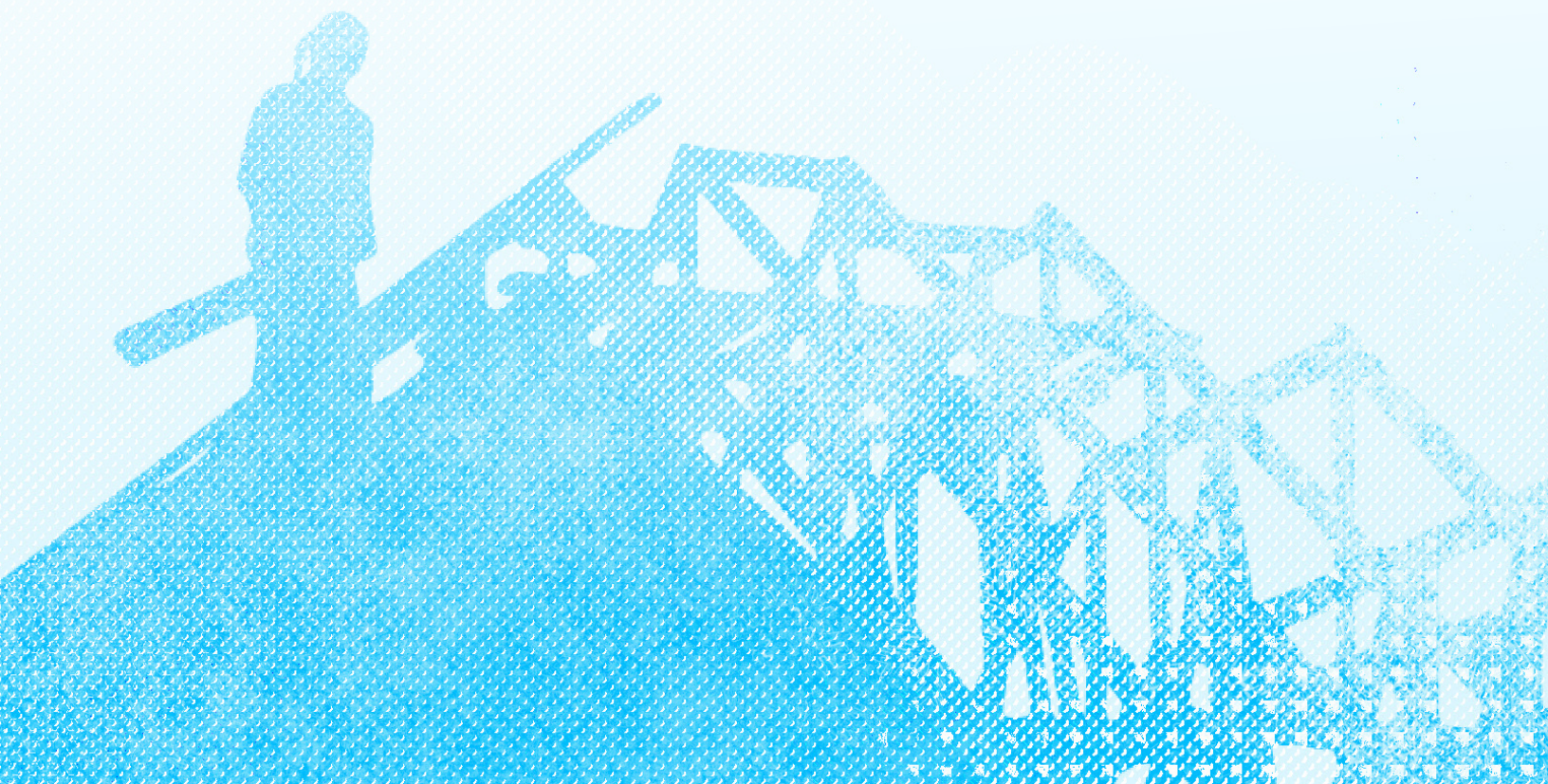
If outsiders know about the Coachella Valley, it is usually because it is home to the golf courses of Palm Springs or the eponymous days-long music festival. But it is workers like Alfonso and Heather who power the region and keep it humming behind the scenes. A closer look at their lives reveals another commonality: like many low-income residents, they face serious challenges in their search for safe and affordable housing. Alfonso and his wife, Ludivina, spent years working in the fields and moving from place to place on a combined income that often didn't reach \$15,000. The most "stable" home they found was a unit that was severely overcrowded, dilapidated, and had contaminated running water. Raising two children, Heather was also forced to move every several years, whenever the rent was raised or her ex-husband lost his job. At times, with no place to go, her only option was to move in with family members.

The experiences of Alfonso and Heather aren't unique, of course. A study by the National Low Income Housing Coalition found that there is no state or county where a renter working full-time at minimum wage can afford a two-bedroom apartment. According to the Center on Budget and Policy Priorities, 4 in 10 low-income people in the U.S. are homeless or pay more than half their income on rent.<sup>1</sup> These trends are present in the Coachella Valley, where nearly 3 in 10 residents pay more than half their income on rent, and where almost half of the residents earn below 200 percent of the federal poverty level.<sup>2</sup> (For more on the eastern Valley and how affordable housing helped build up towns like Coachella, please see our **companion report**.)

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1 <https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#US>

2 <https://calmatters.org/commentary/my-turn/2020/11/coachella-valley-tackles-affordable-housing-with-regional-cooperation/>





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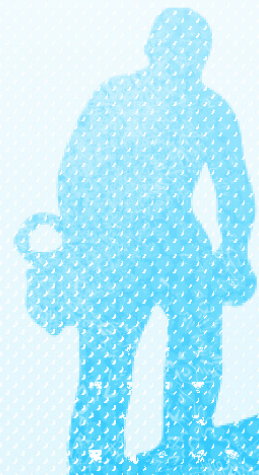
What is exceptional about Alfonso, Heather, and hundreds of other families in the Coachella Valley, however, is where their search for housing has taken them. After years of having to move frequently or contend with unsafe housing, both eventually found the homes they were looking for.

Actually, they built them.

This report explores the experiences of several families, including those of Alfonso and Heather, who have participated in the Self-Help Housing Program of the Coachella Valley Housing Coalition (CVHC). The CVHC, which was founded in 1982, is a community development organization that has produced thousands of affordable housing units. In self-help housing, participants form informal associations and collectively build their homes with the assistance of a trained construction supervisor. The program, which receives funding from the U.S. Department of Agriculture, opens up homeownership opportunities to families who do not qualify for conventional mortgage financing. To date, participants in CVHC's self-help program have built nearly 2,000 homes across Riverside and Imperial counties.

In a companion report, *From the Ground Up*, we examined the impacts of affordable housing development, including self-help housing, in the predominantly rural San Joaquin and Coachella valleys. We found that investments in affordable housing not only created desperately needed homes, but also spurred infrastructure improvements, expansion of social services, and the development of more representative political leadership. To our knowledge, this report is the first to rigorously, quantitatively demonstrate the impact of intensive community development investments in rural places.

Here, as part of an ongoing commitment by LISC Research & Evaluation to tell the life stories of individuals who are impacted by our programs and systems we study, we focus our attention on participants in a particular self-help housing program. Based on multiple in-depth interviews, this report seeks to shed light on the experiences of participants in self-help housing by documenting their lives before, during, and after building their own homes—and to better understand the impacts this participation had on their lives and the lives of their families.







**If it didn't rain, we couldn't harvest, and if we couldn't harvest, there wasn't enough to eat."**

**Alfonso Cepeda**  
SELF-HELP HOUSING  
PARTICIPANT

PART ONE

**"If you say anything, you could get kicked out."**

**THE SEARCH FOR SAFE AND AFFORDABLE HOUSING IN THE COACHELLA VALLEY**

**THE COACHELLA VALLEY** begins near Palm Springs and runs southeast for 45 miles, ending at the northern tip of the Salton Sea. Even in a state like California, which suffers from extreme wealth and income inequality, the disparities within the Coachella Valley are striking. On the west side, immaculate golf courses, country clubs, and spas cater to wealthy residents and tourists. As one journeys east, through the city of Coachella and beyond into unincorporated farmworker communities like Mecca, Thermal, and Oasis, the landscape changes to dusty roads, mobile home parks, and fields of grapes, date palms, bell peppers, and more. In the west side city of Indian Wells, where more than 9 in 10 residents are white, the median household income is

\$107,500 and the median home value is \$722,500.<sup>3</sup> In Mecca, where 99.8% of the community is Hispanic or Latinx, the median household income is just \$23,600 and the median home value \$158,500.<sup>4</sup>

The Coachella Valley, though much smaller than California's Central Valley, is an agricultural powerhouse, with an annual



3 <https://www.census.gov/quickfacts/fact/table/indian-wells-city-california/LND110210>

4 <https://www.census.gov/quickfacts/fact/table/mec-cacdpcalifornia/INC110219>



**Above: Alfonso beside the mango tree he and his wife planted, in front of their new home.**

PHOTO: GABRIEL THOMPSON

crop production valued at more than \$623 million.<sup>5</sup> Long an important stop on the migrant farmworker circuit—it is here that the first table grapes of the season are harvested—it now produces a variety of crops year-round, from citrus fruits to leafy vegetables. “Some people end up in a place because they are joining family that has already moved there,” said Alfonso. “I didn’t have any family here. I came here because I heard there was work.”

Alfonso grew up in a small farmworker village in the state of Nuevo León in northeastern Mexico. The family, like other members of the community, subsisted largely on the corn and beans they grew in their plot of land. The oldest of six siblings, Alfonso began working in the fields as a child. “I wanted to keep studying, but my father said no. I was supposed to work so my younger sisters could go to school to become teachers.” When Alfonso was 15, his father left home to pursue employment opportunities elsewhere in Mexico, and the teenager assumed many of the responsibilities of a parent, helping raise his younger siblings and earning money as a field

5 <https://www.rivcoawm.org/news/artmid/748/articleid/28/riverside-county-agricultural-production-report-2018>



hand. His wages were modest, 30 pesos a day, but he managed to put aside enough to afford tickets to the local dances. It was at a dance that he caught the eye of Ludivina, who was from a neighboring village, and they quickly became a couple.

When rain was plentiful, Alfonso had work and the family's land yielded enough food to survive on. It was harder during dry years. "If it didn't rain, we couldn't harvest," he said. "If we couldn't harvest, there wasn't enough to eat." In his mid-twenties, after several dry years, he decided to head to the Coachella Valley with a friend. In Mecca, he found there was indeed plenty of work. He spent two years harvesting grapes and lemons before returning to Mexico to marry Ludivina and bring her to the U.S. The year was 1978. They moved into a small trailer located on a lemon orchard where a year later they had their first child, a daughter.

Over the next twenty years they raised four children—three daughters and one son—in Mecca while working side by side in the fields. Thanks to the 1986 immigration bill, they were able to become legal residents. Unlike in Mexico, even in dry years there were always plenty of crops to harvest, with the fields irrigated by the Colorado River. Yet while they worked season after season, their earnings weren't enough to make a down payment on a house or even afford decent rental housing. By the mid-1990s, the family of six found themselves living on the outskirts of Mecca, crowded into a 500-square-foot house near the Salton Sea.

"We moved there because, well, it was cheap," said Ludivina. The rent was only \$150 a month. Surrounded by date palms and located down a long dusty road, the ground turned to mud when it rained, forcing the children to put plastic bags over their shoes and slog through the muck to get to the main road and wait for the school bus. The distance from town could be a problem. One time, Ludivina got a call from the elementary school that one of her daughters was sick. Without a car—Alfonso was at work—she made the nearly four-mile trip into Mecca on foot, supporting her ill child on the walk back.

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The water was another problem.  
"It came out salty and you couldn't  
drink it," Maria, one of their  
daughters, remembered.

The water was another problem. "It came out salty and you couldn't drink it," Maria, one of their daughters, remembered. "Even if you were going to shower or do the laundry, you had to let it run sometimes until it wasn't brown anymore."

Unsafe drinking water is a crisis throughout unincorporated farmworker communities in California, where water systems can be contaminated with nitrates from chemical fertilizers and dairy manure. The problem is compounded in the Coachella Valley by high levels of arsenic, a carcinogen. Not far from Mecca, at the sprawling Oasis Mobile Home Park, home to approximately 1,000 residents, the U.S. Environmental Protection Agency has issued two emergency orders in recent years related to arsenic contamination in the water system, and this year residents sued the park owner, alleging that they suffered frequent sewage backups and flooding, and lived alongside an unpermitted dump.<sup>6</sup>

In 2019, the academic journal *Environmental Health* published a study that estimated more than 15,000 cases of cancer could occur within 70 years in California due to toxins in the water.<sup>7</sup> To protect his family, Alfonso bought five-gallon jugs of drinking water from the store. Yet despite living in a severely overcrowded home with unsafe tap water and roads that flooded when it

6 <https://www.desertsun.com/story/news/2021/05/21/oasis-mobile-home-park-lawsuit-continues-despite-owners-death/5148827001/>

7 <https://ehjournal.biomedcentral.com/articles/10.1186/s12940-019-0475-5>

Despite living in a severely overcrowded home with unsafe tap water and roads that flooded when it rained, the family stayed in the house for years without complaining to the landlord. “If you say anything, you could get kicked out,” said Ludivina. “And we had nowhere to go.”



Above: Date palms surround a house near the Salton Sea.

PHOTO: SLWORKING2

rained, the family stayed in the house for years without complaining to the landlord. “If you say anything, you could get kicked out,” said Ludivina. “And we had nowhere to go.”

They knew, after all, that many farmworkers had it even worse. One study, focused on seven agricultural communities in California, including Mecca, found that 10% of farmworkers lived in what researchers called “informal dwellings,” which included garages, sheds, barns, and abandoned vehicles. The same study found that a lack of permanent housing was “most extreme” in Mecca, where 60% of the farmworkers were living in labor camps, informal dwellings, or vehicles.<sup>8</sup>

Alfonso and Ludivina didn’t need to read the study. They already knew that each night, scores of farmworkers slept in their trucks or on beds made of flattened cardboard boxes laid out in the parking lots of Mecca. Their tap water was polluted, but as long as they didn’t complain, the family at least had a roof over their heads.

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8 [https://archive.crla.org/sites/all/files/u6/2014/rju0214/VillarejoFrmLbrHsngHlth\\_CRLA\\_012414.pdf](https://archive.crla.org/sites/all/files/u6/2014/rju0214/VillarejoFrmLbrHsngHlth_CRLA_012414.pdf)



**FOR GORDON COUNTRYMAN**, homelessness wasn't only something to fear. For fifteen months, it was the reality he and his family faced. "You see this truck," he said, pointing to a red Ford F-150 parked in the driveway. "That's where all five of us slept, sitting up. It took some getting used to."

It was early evening in Desert Hot Springs, and Gordon, 70, stood in the open garage of his four-bedroom home, which sits on a rising slope that affords sweeping views of the Coachella Valley. He built the house over 18 months, and in 2018 moved in with his wife and four adult daughters.

Gordon, who has a white beard and wore a ponytail beneath a straw hat, has an easy smile and can happily talk for hours about any number of subjects—the best nearby lakes to fish, the gaps in the safety net that everyone overlooks. But when asked to describe how it felt to see the broken-down truck, the vehicle that once held the entirety of his family's possessions, parked in front of the spacious house they now owned, he uncharacteristically paused. After a few moments, he found the word he was looking for. "It's indescribable."

In 1972, Gordon had left New Jersey, where he had grown up, and headed west. He had recently been discharged from the Marines after serving in the Vietnam War and felt unmoored, so he threw on a backpack and set to hitchhiking. "I didn't have a destination, except that I was looking to find myself," he said. He spent a couple of years on the road, picking up odd construction jobs, and eventually landed in Long Beach, where he worked at the naval station and met his wife. In 1995 the station closed down, and he was transferred to Camp Pendleton, where he worked for more than a decade until being laid off.

At the time of Gordon's layoff, his family was renting a house in Hemet, located at the western end of Riverside County. For a while, as the economic recession deepened, they got by on his severance pay, savings, and what was supposed to be their retirement. In 2011, just after their youngest daughter graduated from high school,


the money ran out and they were forced to move into their truck and head out into an uncertain future. At first, they slept inside the cramped cabin of his truck at a Walmart parking lot. After two months they were kicked off the site—part of a local crackdown on homeless people sleeping in their vehicles—and slept wherever they could: tucked away down quiet streets, beneath freeway overpasses, at neighborhood parks. "At the time, the only income we had was my wife's disability," Gordon said. Their meals were a mix of fast food and handouts at local churches.

They looked into staying at shelters, but they all were separated by gender, which would have required the family to split up. "There was no way we were going to do that," said Gordon. "That was one of the most difficult things about being homeless: we couldn't get help. None of the programs were geared towards helping families."

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**Above: Walmart,  
Palm Springs, CA**

PHOTO: BOSSCO

Eventually Gordon, an avid outdoorsman, had an epiphany: they could live at campgrounds. Among the items in the truck were a tent, a portable stove, and everything else they needed to live outdoors. For the next year, they cycled through different campsites in the vicinity of Hemet, staying two weeks at a time, the maximum length, before moving on. When the weather dipped, they headed for budget motels. “We got to know some of the managers and they’d give us a cut rate on a room,” said Gordon. Even so, his wife’s disability payments couldn’t come close to covering the costs, and their credit card debt grew to nearly \$20,000.

The family spent their days at the Hemet library, using the computer to look online for places to live. Months went by, without progress. “You just can’t give up,” said Gordon. “Unfortunately, a lot of people do. If you let your spirits down, then you’re done—plain and simple.”

Their persistence eventually paid off. During the first months of homelessness, Gordon had applied for rental housing with the Coachella Valley Housing Coalition. Their income was initially too low to afford even the subsidized rent—a challenge for many affordable housing developers, because limited access to public dollars can prohibit their creating units that are more deeply affordable to people with very little by way of income—but in 2013 Gordon turned 62 and began to receive Social Security. A caseworker at the Veterans Administration found the family a grant from another non-profit group to cover move-in costs, and after more than a year on the streets, they moved into a four-bedroom unit in Palm Springs.

Not long after moving in, one of the property managers encouraged Gordon to apply for the organization’s self-help housing program. He liked what he heard, but he couldn’t imagine how his family would ever qualify, given their low income. “To go from homeless to a homeowner just didn’t seem possible,” he said.



**WHEN HEATHER BOONE**, the caregiver, heard about the self-help program, she was also interested but skeptical. A manager at her agency would dress in business attire during the day, but before leaving the office started changing into shorts and t-shirts splattered with dry paint. “I was like, what the heck are you wearing?” Heather said. She learned that he was building his own house, and during the year heard countless stories about the progress he was making—along, of course, with the fatigue he was experiencing.

Heather had often thought about owning her own home, but family circumstances and the market didn’t make the prospect feel very likely. When she was still with her ex-husband, whose income was sporadic, the idea seemed like too big a risk. “He would get a good job, we’d move into a place, he’d lose his job, and we’d have to find someplace else,” she said. “I always had a steady job, but it was never enough.”

Now as a single parent without financial help from her ex-husband, she managed to hold down a steady job but the income was barely enough to find a rental unit—much less afford any kind of down payment. “You see people looking to buy homes, and it’s impossible,” she said. Even renting proved challenging. “If you want a two-bedroom nowadays around here, you’re going to have to pay \$1500 or \$1600 a month, unless it’s in bad shape or in a bad area.” So she took in a roommate, with whom the family was sharing a house when she first learned about the self-help program. Eventually she decided to give it a try.

The first step was to take an inventory of her finances and credit. Working full time and raising two kids on her own had made any sort of long-term financial planning difficult, but with the help of the Coachella Valley Housing Coalition, she reviewed her credit score and learned it was too low to qualify for the program, partly because she had an unpaid utility bill that she hadn’t been aware of. She

resolved the delinquent note, found sources that could vouch for her credit worthiness—she made payments for her car, auto insurance, and cell phone—and opened new credit cards to improve her score. Her score rose, she was approved, and she drove out to see the site of her future home, at the time an empty corner lot in the central part of the city of Desert Hot Springs. It was now time to build. (For more on the ways that affordable housing was combined with financial capability strategies and other social services, please see our **companion report**.)

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“Before, if something was broken in the house, I’d have to call a handyman or call my dad to come and help me. Now it’s like, ‘I’ve got this, I can do it myself.’”

Heather Boone in front of her new home.

PHOTO: GABRIEL THOMPSON







To go from homeless to a homeowner just didn't seem possible."

Gordon Countryman  
SELF-HELP HOUSING  
PROGRAM PARTICIPANT

PART TWO

"I've got this, I can do it myself."

### BUILDING A HOME

There is a romance to the idea of building one's own home, especially in an age when so many of us spend our days sitting in front of a computer screen and are helpless when even the most basic of appliances breaks down. But whatever romantic notions Heather harbored soon evaporated when she showed up to work on a scorching afternoon in late August of 2018.

Below: Excavation at Heather's house site.

PHOTO COURTESY  
HEATHER BOONE

"I won't lie, I was literally going to quit the first day," she said with a laugh. "I was about to have heat stroke." The afternoon temperature reached 106 degrees, and Heather was handed a shovel and instructed, along with the other 19 people in her group, to begin digging out dirt for the footings upon which the houses' foundations would rest. To give her an energy boost for her first afternoon of construction, while at work in the morning she had drunk cup after cup of caffeinated tea. She laughed again. "What I should have been doing is drinking water all day."

Heather always considered herself handy in general. She had helped out one of her uncles, who was a mechanic, and so knew her way around a car's engine. But she'd never done construction and hadn't the faintest idea what building a house would





**Part of the bonding is due to the collaborative nature of the building process. On self-help projects, the participants work together most of the time.**

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Left: Taking a break at Heather's house site.

PHOTO COURTESY  
HEATHER BOONE





**Above: Heather's newly installed driveway (left); at work on her house (right).**

PHOTOS COURTESY  
HEATHER BOONE



**We spent almost two years building our homes together, and so you get to know each other in ways that you wouldn't have otherwise. You look out for each other."**

**HEATHER BOONE**  
SELF-HELP HOUSING  
PROGRAM PARTICIPANT

entail. Most of the people working alongside her spoke Spanish, so she wasn't sure how to ask for help and wasn't inclined to anyway. Red in the face and sweating profusely, she set to work digging even faster. "I was so unsure of what I was doing that I was overdoing everything. My attitude was, let me just get as much done and keep moving until someone tells me to do something else."

As with any new job, though, after feeling overwhelmed and uncertain the first few days, she eventually settled into a rhythm. Many of the Spanish speakers, it turned out, spoke English as well, and they quickly coalesced into a close group of friends. "That is one of the very best things about the program," said Heather, echoing the thoughts of other participants. "It's the friends and community you make that is going to last. We spent almost two years building our homes together, and so you get to know each other in ways that you wouldn't have otherwise. You look out for each other." The ten homes they built were constructed among pre-existing homes, and while she knows some of her other neighbors who weren't involved in the project, she says it's not the same. "We wave and say hi, but that's it."

Part of the bonding is due to the collaborative nature of the building process. On self-help projects, the participants work together most of the time, collectively digging out the foundation footings, for example, and then moving on to the next lot and doing the same. This pattern is repeated, as the group lays rebar, frames the walls, installs the roofs, and more.

It made for a long day. Heather rose each morning, took her kids to school, worked her shift as a care worker, picked up her kids and brought them home, then changed into work clothes and dashed over to the construction site. Participants typically recruited a helper—for Boone, it was her fiancé—and most days they worked from 3 p.m. to 7 p.m., Monday through Friday.

As the weeks turned to months, she found that she was genuinely enjoying the work. What had initially seemed mysterious—how the heck did you build a house?—started to fall into place as they moved through each step. She learned how to use different tools and to ask questions when she was confused. "Before, if something was broken in the house, I'd have to call a handyman or call my dad to come and help me. Now it's like, 'I've got this, I can do it myself.'"

For Heather, the confidence gained from the project spilled over into other areas, as well. "More than anything, I learned that I could do a lot more than I thought. Before, I might have thought, I don't have the talent to do something. But now I'm like, 'Hey, why not? Let's try it. I can get this to work.'"

**OTHER PARTICIPANTS** also remarked upon the transformational process of building their own homes—and the joys and sacrifices that came with it. Curicaheri Ferreira, 43, came to the U.S. when he was 17, following in the footsteps of his father, who left Mexico in the 1960s to work in California’s fields. Now married and with three children, he first worked at a packinghouse and lived in subsidized rental housing for farmworkers in the city of Coachella. His goal, though, was to work in construction, which promised higher wages and year-round work. During one of the periods when work in the packinghouse slowed, he went on unemployment and enrolled at a local vocational school, where he earned certificates in electricity, carpentry, and construction management. Soon after, he was hired as a maintenance worker at a country club on the Coachella Valley’s west side.

One day, he heard about the self-help housing program on the radio and applied. “I had always wanted my own home and had spent almost a year looking,” he said. “But either the houses were too expensive or they were in terrible shape.” In 2015, he was accepted into the program.

Curicaheri soon learned that the project required a serious investment in time. He brought a letter from the Coachella Valley Housing Coalition to his employer, in which the organization explained the program, and his supervisor agreed to allow him to modify his schedule in order to participate. For the next year, he arrived early at the country club to work an 8-hour shift and in the afternoon met up with his wife at the worksite in Coachella. On Saturdays, his lone day off from the country club, he put in a full day of construction.

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“How can I explain it?” he said. “You get tired, but you don’t get discouraged. You are building something that is for your family, for your kids, and you always have this extra motivation... You feel fulfilled, very fulfilled.”

“How can I explain it?” he said. “You get tired, but you don’t get discouraged. You are building something that is for your family, for your kids, and you always have this extra motivation.” Like Gordon, he found the feelings the experience generated hard to convey. “It’s truly something I don’t have words for.” He paused. “You feel fulfilled, very fulfilled.”

For Curicaheri, who came to the project with extensive construction experience, adding to the sense of fulfillment was his ability to help other families. He became a de facto assistant on the job site, teaching families how to use power tools and take measurements. “You are making your dream come true and at the same time you’re helping make the dreams of other people come true. The majority of people out here work in the fields and are unemployed for part of the year. Plus, their wages are low—so people never really think they can buy a house.”

One of his favorite memories of the experience was when he was assigned to stand watch over the homes at night to prevent the theft of materials, something that all participants took turns



doing. While he was on guard duty, his family would arrive with dinner and his kids would run around and explore the house, yelling with delight: “This room is going to be mine! And this one is mine!” At the time, his kids were 12, 6, and 4 and were sharing a small room in their apartment.

“That really filled my heart, to see their faces so excited,” he said.

For Curicaheri, the experience offered proof that despite the challenges that life inevitably presents, you can face and overcome them if you are willing to work. “There were many times when I couldn’t do things with my family because I had to work on the house,” he said. “That’s what makes this such an achievement, because you know how much work it took, and now you see how much happiness it has brought your family.”

He also sees the process as having been an important learning experience for his kids. Like other participants, he plans to leave the house to them and sees their eventual inheritance of the property as providing a sort of safety net for their future. But he also believes they received a less tangible inheritance that will serve them well. “They have seen that you can struggle for something—to build your own house or for something else—and if you are willing to struggle you can achieve it. I imagine for them it will be something they will always keep in mind: yes, you can do it.”

For Alfonso and Ludivina, the process of building their home, while tiring, also brought a deep sense of satisfaction. In the early 2000s, while living in the crowded home without safe drinking water, they had learned about the self-help program from a friend and applied. They knew they were getting older, and after having spent three decades living in and around Mecca, they were eager to finally be able to settle down permanently. With their combined income of roughly \$20,000, they qualified and began building their home in 2006.



**With rent, you never see that money again. So you don’t actually feel too tired when you’re working, because you’re thinking about what this means, and you’re with twelve other people who are also excited.”**

**ALFONSO CEPEDA**  
SELF-HELP HOUSING  
PROGRAM PARTICIPANT

“At the time we were working in the grapes, lemons, and oranges,” said Alfonso. Some mornings they’d leave for the fields as early as 4 a.m., finish their shift in the early afternoon, and head straight to the construction site, where they’d remain until 8 p.m. “Well, of course it was tiring,” Alfonso said, breaking into a wide smile. But as farmworkers with decades of experience under their belts, he and Ludivina had been working through fatigue for their entire adult lives. The difference this time was that their hard work felt like it was going towards something that was going to last.

“Instead of paying rent for so many years to someone else, we were going to be able to pay for our own house,” said Alfonso. “With rent, you never see that money again. So you don’t actually feel too tired when you’re working, because you’re thinking about what this means, and you’re with twelve other people who are also excited.”

Unlike other participants, Gordon Countryman was retired when his family was accepted into the self-help program. It had taken more than a year of encouragement from his property manager to convince Gordon to apply. “I just couldn’t believe we made enough money,” he said. He was amazed, then, when they were approved within several months. The building began in 2016.

With plenty of free time and with previous construction experience, Gordon quickly became the right-hand man of the supervisor. Most days he put in 12-hour shifts, showing up at the job site at 6 a.m. and leaving at 6 p.m. During his travels, he had spent time as a roofer and volunteered to do the roofs of most of the houses. “At the first house, the supervisor thought I was doing the roofing wrong, but it came out perfect,” Gordon said with a chuckle. “After that, most of the people wanted me to do their roofs.” Of the eleven homes, he completed nine of the roofs.



Above: Gordon outside his house in Desert Hot Springs, in front of the truck his family once lived in.

PHOTO: GABRIEL THOMPSON



These are very nice homes—not the kind most people think about when they hear the words ‘low-income housing.’

GORDON COUNTRYMAN

Gordon, like every other participant interviewed, highlighted the sense of community that emerged through the collective building process. “You get to know all of the other families, and you make lifelong friends. I know who the partiers are and who the religious ones are.” They gather at one of his neighbors’ homes to play pool, at another to play ping-pong. At Gordon’s, they play horseshoes in the side yard and darts in his garage.

Not long ago, some of the local kids approached Gordon and said that their parents had told them that they didn’t need to worry about anything negative happening in the neighborhood, because Gordon was around and would keep a watchful eye on things. “We all look out for each other,” said Gordon. “The bonds you build are probably one of the best things about the program.”

The homes were built in different locations. Gordon’s and Heather’s homes are located in two neighborhoods of Desert Hot Springs; Alfonso and Ludivina’s in Thermal; Curicaheri’s in the city of Coachella. Some have three bedrooms, some have four. But each participant described their homes using the same word: beautiful, or bonita in Spanish. The process of collectively building the homes had helped create tight-knit communities, and the quality of the homes they had built generated a sense of pride. (Our **companion report** describes how a new generation of civic leadership emerged in the city of Coachella as self-help housing developments came together.)

“Someone asked my daughter where we lived,” said Gordon. “When she told the person, they said, ‘Oh, that’s where the rich people live.’” Gordon let out a hearty laugh. “These are very nice homes—not the kind most people think about when they hear the words ‘low-income housing.’” He said that misconceptions about low-income affordable housing—that it will be poorly built or that it might lower nearby property values—had even generated some opposition from elected officials in Desert Hot Springs to the project he now called home. “But once they saw the commitment we were all making and that the homes were gorgeous, they loved it. Now they want more.”





When I walked up the driveway coming home from work, I would look at the cement and think, 'This is mine. I own this'. I'd go to bed and look at the walls, even if I saw little defects, and think, 'We built that'. I was just looking constantly at my house and thinking, I did that."

**Heather Boone**

SELF-HELP HOUSING  
PROGRAM PARTICIPANT

PART THREE

"It changed everything."

### THE IMPACT OF HOMEOWNERSHIP

It has been 15 years since Alfonso and Ludivina moved into the home they built in Mecca. It was a celebratory occasion—as with all self-help projects, the families moved in together, helping each other carry larger pieces of furniture. A few months later, however, Ludivina fell at work while carrying a tray of grapes and injured her back. "The doctors told me they could operate, but that there was a chance that it could go wrong and I would have to be in a wheelchair," she said. She decided against the surgery. After extensive physical therapy she tried to return to the grape fields, but the pain was unbearable.

Farmworkers suffer one of the highest injury rates of all workers, more than three times that of employees in other hazardous industries like mining and more than twice the rates of those in forestry and logging.<sup>9</sup> Instead of convalescing in the tiny house on the outskirts of Mecca, Ludivina was able to rest and recover in her new spacious and air conditioned house. "We told our mom, you don't need to go back to the fields," said her daughter Maria. "We were working by then, and we said we'd help our dad pay for the house."

Asked how his life has changed since becoming a homeowner, Alfonso quickly replied, "It changed everything." He noted that many older farmworkers he knows don't have stable housing and are in the position he once was, either in unsafe housing or paying much of their income on rent without a plan for the future. "Lots of people used to sleep in their trucks or on the ground in parking lots around here," said Alfonso. The problem has decreased in recent years, he said, after a local shelter in Mecca opened, which during the grape harvest provides

9 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6183769/>

farmworkers with a place to sleep, bathe, and enjoy hot meals. For Alfonso and Ludivina, such worries are a thing of the past.

As farmworkers age and are forced to leave the fields, a lack of savings can force them to move in with their children, sometimes adding to an already overcrowded household. Alfonso and Ludivina's house, instead, has become a place for their four adult children and five grandchildren to gather, a spacious home where the water runs clean, the streets are paved, and they know their neighbors. Instead of trekking for miles along the highway, Ludivina now only needs to walk a few blocks to pick up her grandkids at school. In the living room, certificates from the self-help

housing program hang proudly next to family photographs.

In the front yard, they planted a mango tree next to an altar of the Virgin of Guadalupe that they built. Many afternoons, farmworkers leave the fields to pray at the altar and leave flowers and candles.

Heather, who only moved into her new home a year ago, spent the first six months marveling at her creation. "It might sound stupid, but when I walked up the driveway coming

home from work, I would look at the cement and think, This is mine. I own this. I'd go to bed and look at the walls, even if I saw little defects, and think, We built that. I was just looking constantly at my house and thinking, I did that."

For Heather, the house represented the first time in her life where she had a truly stable home that she could count on.

For Heather, the house represented the first time in her life where she had a truly stable home that she could count on. When she was a child her parents divorced, and she split her time between living with her mom in the Bay Area and her dad in Desert Hot Springs, switching schools frequently. During her previous marriage, she had also moved around, though made sure to keep her children enrolled in the same schools so they wouldn't suffer the same dislocations she had.

Previously, she had had to depend to some extent on her ex-husband for financial support. "Now I'm a lot more independent," she said. Although she has a new fiancé, she appreciates the fact that if she needed to, she could afford the mortgage payments with only her salary. There's also no longer the fear of contending with a rent increase or suddenly having to move, and she's now able to offer her two children a stable home. As she put it, "No one can ever tell us to move." The chronic housing insecurity in the Coachella Valley was recently underscored when she learned that the landlord of the house where her mother is renting has not paid the property taxes for many years. "Now we're worried that she might get kicked out."

Heather also reflected on her new passion for construction, and mentioned she has even considered the idea of taking her newly learned skills and becoming a handywoman, staking out a position in a field long dominated by men. "You know, when I was first building my house, it took me forever to learn how to use a drill," she said. "This Valentine's Day, I asked my fiancé for a new drill, and I got it. It was the best present!"

For Curicaheri, the move into his home in 2016 has meant his family has a lot more space, but it also led to what he calls the perfect job. Soon after moving in, he learned that CVHC had an opening for a construction supervisor to help oversee new self-help housing projects. He applied and was hired, and for the last several years has been helping other families build their own homes. He is currently supervising his fourth group of homes in a development in the Imperial Valley, about an 80-minute drive away.



“The satisfaction that brings, it doesn’t have a price,” he said. “I get to relive the experience with them that I once had, and I can encourage them along the way.”

Gordon, his wife, and their four daughters moved into their home in Desert Hot Springs in 2018. During the months of construction, his family wasn’t quite prepared to believe they were going to move. “They were skeptical because of all that they had been through, having been homeless and everything,” said Gordon. “It wasn’t until I drove home with the keys and said the house was ours that they really believed it was going to happen.”

The shift from homelessness to homeowner has brought notable changes within the family. “They feel secure now, knowing that they have a home that no one can take from them. No one can say you have to move because you can’t pay this or you can’t pay that.” He’s noticed that without the fear of a return to homelessness, his daughters are much more relaxed and secure, and two of them have found work at a local Walmart.

He’s experienced changes as well. In his new home, Gordon has become involved in local civic issues, especially around the issue of promoting affordable housing in Desert Hot Springs and throughout the Coachella Valley. (Our **companion report** describes how “not-in-my-backyard” attitudes were a challenge for both the Coachella Valley Housing Coalition and Self-Help Enterprises, despite evidence in the report and elsewhere that affordable housing

can raise surrounding property values and at least does not appear to hurt them.) Not long after moving in, the Coachella Valley Housing Coalition invited him to interview for a position on their board. He’s now served on the board for three years, and has met with numerous local and state elected officials while also becoming a sort of caretaker of the neighborhood. “I promote different programs up and down the street,” he said—handing out brochures about computer, music, and dance classes offered by the CVHC.

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But perhaps the most profound change has been more personal. About a year—50 years after he returned from his service in Vietnam—Gordon was diagnosed with post-traumatic stress disorder. Since then, he’s received counseling through the Veterans Administration, a process he credits with allowing him to discuss things that had long been buried. Before, he said, he would never have told anyone about the fact that he was homeless. “It’s really changed everything,” he said. “Now I can start talking more, I’m starting to open up.”

From his home with sweeping views of the Coachella Valley, he spends his free time promoting affordable housing, doing backyard renovations, fishing in nearby lakes, and planning his next hunting expedition. “The fact that I built my own home and it’s something I’m going to give to my children,” his voice trailed off, searching again for the right word. “It’s just perfect.”







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