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# **An Assessment of Migrant and Seasonal Farm Workers' Need for Housing in California**

*How a Cooperative Model  
Has Helped Meet That Need*

James Gordon, Principal Researcher  
La Cooperativa Campesina de California  
Sacramento, California

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## California Agriculture

California agriculture is notable for its innovation, size, variety and profitability. More than 250 crops are produced by 83,000 farms on 8.5 million acres of irrigated farmland. Over half the nation's fruits, nuts, and vegetables are raised here, providing one in ten of the State's jobs and more than \$20 billion of income to its growers. Its list of the ten leading farm products shows enormous diversity. In declining order they are: milk and cheese, cattle and calves, grapes, cotton, nursery products, hay, flowers and foliage, lettuce, processing tomatoes, and almonds.

California's net farm income in 1990 exceeded \$7 billion, more than twice that of any other state. California's farms netted \$82,710 per operation, the highest of any state and more than three times the national average. Its 1990 per-acre net farm income of \$228 ranked fourth in the nation, trailing only four Northeast urbanized states. All four of these states have limited farm acreage and feature predominantly high-value crops, compared to California's diversified agriculture and vast farmland resources.

While farm employment within the United States continues to decrease, the number of workers in California agriculture has been stable. During the past four decades (1950-1989) non-operator farm employment in the United States declined more than 60% from over seven to fewer than three million workers. During the same period agricultural employment in California increased by one percent. In shifting from extensive operations (pasture and grain production) to capital and labor intensive crops (fruits, vegetables and horticulture), California growers create new farm jobs as fast as mechanization eliminates them.

Jobs on California farms account for an average of 350,000 year-round equivalent workers. There are approximately 600,000 people who earn their primary income from these 350,000 jobs. Of these, more than 90,000 migrate within the state to find work in the fields. (However, in 1992, 824,316 people received some income from farm work according to State unemployment insurance estimates.

## The Number of Migrant Farm Workers

In 1992, there were 93,827 farm workers in California who migrated to two or more counties to find work. The need for shelter must be expanded to include the 27,582 workers who travel not only across county lines but from one major geographic region of California to another to find work. The total number of housing units required is the sum of these two numbers: 121,409. We believe that while these numbers may be confusing it is important for the study to give them consideration. What we have done is to assume that a migrant worker who travels throughout the various regions of the state requires separate housing in each region. We

also assumed that a migrant who travels to different counties *within a region* needs only one housing unit within the region. Otherwise, we believe, our report could tend to overstate the extent and scope of the serious issues we raise. It is also important to consider those farm workers who travel with family members. Although there is no information gathered by any government agency on how many dependents travel with migrant workers, the United States Department of Agriculture survey of the Western Region farm worker population estimates 1.81 dependents for each employed worker.

*How many farm workers travel away from home to find employment?*

*Where do they go?*

*Where do they live?*

Eight counties account for 60% of migrant farm worker jobs. The top eight counties to which farm workers migrate are:

County	Workers migrant jobs	% of state total
Fresno	19,032	16%
Kern	11,172	9%
Riverside	9,942	8%
Tulare	8,923	7%
Monterey	7,335	6%
San Joaquin	5,653	5%
Imperial	5,572	5%
Stanislaus	4,982	4%
<b>8 County Total</b>	<b>72,611</b>	<b>60%</b>

An additional sixteen counties hold another 31% of migrant farm worker jobs. These include:

County	No. of	% State state totale
Madera	3,411	3%
Merced	3,327	3%
Santa Cruz	3,267	3%
Ventura	3,235	3%
Los Angeles	2,866	2%
Orange	2,694	2%
Kings	2,428	2%
San Diego	2,310	2%
San Bernardino	2,265	2%
Santa Clara	2,151	2%
Sacramento	1,862	2%
Santa Barbara	1,718	1%
Yolo	1,629	1%
Sutter	1,540	1%
Sonoma	1,443	1%
Butte	1,063	1%
<b>16 County Total</b>	<b>37,209</b>	<b>31%</b>

The remaining 34 California counties provide 11,589 jobs for migrant farmworkers, or 9 percent of the total.

# Housing for Migrant Farm Workers

*What type of housing is provided for migrant farm workers?*

## **Employer owned housing for migrant, seasonal, and permanent workers**

California agriculture is one of only a handful of industries which provides housing to its employees. Prior to World War II, because many agricultural workers could not live in town due to race or ethnic origin or because they could not afford to, farmers provided them living quarters. During World War II a guest worker program was instituted under federal law to insure an adequate supply of farm labor when many farm workers were recruited into the army or could find higher wage employment in war industries. Until this

program was terminated in 1964, barracks-style housing with centralized eating facilities was developed for the single, adult male workers who were employed under this effort.

During the period when guest worker programs were in operation, housing facilities were commonly owned by associations of farm employers and usually were operated by professional managers. After the guest worker programs ended, these camps were often shut down or leased to labor contractors. Over a period of years many of these camps deteriorated, were converted to other uses, or destroyed. The use of labor camps declined due either to changes in the labor force or the undocumented status of the worker. Changes in the labor force occurred for a variety of reasons in different areas of the state. In some places crop changes and mechanization attracted women as seasonal workers. In other areas the migration of families increased due to crop diversification. Many undocumented workers did not want to be housed in centralized facilities where it was easy for immigration officials to find them. As explained below, growers also closed labor camps because operating costs increased due to more stringent building code standards and inspections, and insurance liability issues.

In only five counties do licensed employer owned units house more than 1,000 workers. Over 54 percent of these camps are located in five counties.

County	Occupancy
Fresno	5,661
San Joaquin	1,910
Kern	1,514
Monterey	1,486
Merced	1,031

An additional five counties account for 16 percent of employer provided housing.

County	Occupancy
Lake	799
Sacramento	788
Sonoma	730
Mendocino	537
Riverside	509

In no other county does the total count of employer provided facilities reach as many as 500 units. However, licensed facilities are located in all but seven of California's 58 counties.

Although employers provide the majority of farm labor housing, the capacity of employer owned housing is just 22 percent of the state's migrant work force.

Due to tougher inspection standards and higher liability risks the number of grower owned units is expected to continue to decline. In the Spring of 1995 a large agricultural association headquartered in Fresno advised its members to cease providing housing to their workers due to liability issues.

A 1982 study by Agricultural Producers found that after the 1964 termination of the guest worker program, the only significant development of new employer owned housing was on the west side of the San Joaquin Valley. This sparsely populated area was opened to labor intensive agriculture by the construction of the Central Valley Water Project and Interstate 5 in the 1960s.

Traditionally, farm operators have met a portion of their employees' housing needs. In 1955 growers registered more than 9,000 facilities to house migrant and seasonal workers. By 1968, the number declined below 5,000. By 1982, only 1,424 employer owned camps were registered for a maximum of 39,713 employees. In 1986, the numbers declined to 1,067 camps for 28,845

employees, and by 1994, to 900 camps for 21,310 workers. Over the last dozen years more than 18,000 units have been lost. Yet, even though the number of housing units has declined by 90 percent since the mid 1950s, and by 44 percent between 1982 and 1994, employers still provide the bulk of housing units.

### State owned migrant housing

To address a portion of the unmet need caused by the reduced number of units of employer provided housing, the State of California, through its Office of Migrant Services (OMS), operates a program to support migrant farm worker rental housing. In coordination with other community programs, OMS provides housing and services to migrant farm worker families at locally managed centers. Each is open to migrant farm workers for not more than 180 days of each calendar year. Centers consist of

standard housing units, ranging from 2-4 bedrooms with a bathroom, kitchen, and living area with apartment-size appliances, shelves, closets and furniture. Day care for children 2-5 years of age, summer school for children 6-15 years of age, tutoring and after school programs, medical and nutritional services, and counseling and other referral services are also made available at these facilities.

Since 1975, the State of California has built 2,107 units at 26 centers. In 1994, 6,648 adults occupied these units along with 5,998 dependents. The planned remodeling of centers and construction of a new 50-unit center in Madera will result in a total of 27 centers with 2,098 units by 1997. In addition, non-profit community groups arrange housing for as many workers as they can each season. Often these efforts result in finding shelter for several hundred additional migrant workers.

Ten counties account for 84 percent of state owned units. These are:

County	Units
San Joaquin	287
Merced	285
Kern	210
Stanislaus	200
Fresno	192
Yolo	192
Riverside	100
Santa Clara	100
Colusa	94
Santa Cruz	92

# Housing Shortfall for Migrant Farm Workers

*How many more units are needed to house California migrant farm workers?*

We find the shortfall in housing for California's migrant farm workers at 93,451 units, less the few hundred spaces supportive community groups help find each year. Tables below indicate the counties where

the problem is the greatest. More than half of the housing shortage exists in ten counties. These account for over 69 percent of the need.

## Where is the greatest need for housing?

County	Migrant Workers	Units	Shortfall
Fresno	19,032	5,853	13,179
Kern	11,172	1,714	9,458
Riverside	9,942	609	9,333
Tulare	8,923	426	8,497
Monterey	7,335	1,561	5,774
Imperial	5,572	22	5,550
Stanislaus	4,979	671	4,308
San Joaquin	5,653	2,197	3,456
Madera	3,411	450	2,961
Merced	3,327	1,266	2,061

Thirty-two additional counties require 27,815 units. The remaining sixteen counties in California account for less than one percent of total migrant worker employment.

*Where do migrant farm workers live when neither their employer nor the State provides them housing?*

The California Department of Housing and Community Development studied this issue and produced a report in 1988, when the housing crisis was somewhat less severe than it is today. It noted that in most rural communities from 4 to 9 percent of the housing stock was vacant, with most for rent. Those who arrive too late to occupy available rental units:

- 1) Double up in an occupied unit with people whom they do not know.
- 2) Often turn to substandard units which are created for use by migrants. These are garages, sheds, even backyard cardboard shelters rented to migrants. Nonresidential buildings on farms are similar resources.

3) Live without shelter other than the family car, or sleep outside.

4) Travel to another community to find housing, although other communities in the area may be in similar straits.

***The bottom line is: more than 60,000 farm workers, who are critical to the harvest of crops in California, and family members who travel with them, are without housing in order to work.***



## The Number of Non-Migrant Seasonal Farm Workers

Farm workers who cannot find full time work even during the growing season and who do not choose to move away from home during the season are designated *non-migrant seasonal* farm workers. In 1992, the California Employment Development Department identified 193,898 such workers. Their average wage was \$7,600 a year. Although there are no complete counts on how many live in family units eligible for below market rate housing (which are based on total family income and family size), localized surveys

indicate 97 percent reside in family units whose income falls below the 70 percentile of the lower living standard income level (LLSIL) guidelines. These guidelines depend on incomes of all wage earners in a family and on family size. A different source, the California Department of Economic Opportunity, indicates over 90 percent of migrant and seasonal farm workers live in family units with incomes below poverty guidelines.

*How many farm workers look for employment without migrating, but can only find work on a part time basis?*

Approximately 50 percent of non-migrant seasonal workers live in twelve counties. These are:

County	No. of workers	% of state total
Monterey	13,354	7%
Fresno	12,159	6%
Riverside	12,063	6%
Ventura	8,305	4%
Los Angeles	7,359	4%
Kern	7,138	4%
Orange	6,917	4%
Imperial	6,761	3%
Santa Cruz	5,948	3%
San Diego	5,931	3%
Tulare	5,701	3%
Sonoma	4,683	2%
	<b>96,319</b>	<b>50%</b>

The remaining 97,579 non-migrant seasonal workers are scattered throughout California's remaining 46 counties.

# Housing for Non-Migrant Seasonal Farm Workers

*What are the options for affordable housing for non-migrant seasonal farm workers?*

Both Rural Economic and Community Development Services (RECDs) and the U.S. Department of Housing and Urban Development aid the development of below market rate housing. Farm workers are eligible for below market housing programs like anyone else. Certain programs of the Rural Economic and Community Development Services are targeted to farm workers, either through direct eligibility criteria or by operating through non-profit groups, who recruit applicants among farm workers.

Most below market rate housing financed through the U.S. Department of Housing and Urban Development (HUD) is located in urban areas. For example, Alameda County, an urbanized county with 1.3 million residents has nearly 25,000 below market rate housing units. Fresno County, with 650,000 residents is half the size of Alameda County, but has only one-sixth of its number of HUD financed below market rate units. Fresno County has 4,000 below market rate units, but fewer than 500 are located in its smaller cities which are surrounded by farmland. HUD does not compile information on whether or not residents of its units are farm workers. Due to the urban location of HUD projects, we believe their impact on meeting farm worker housing needs is not significant.

Eight counties hold 2,906 farm labor units, 82% of the total. These counties are:

County	Units
Riverside	822
Tulare	457
Stanislaus	417
Monterey	370
Fresno	291
San Joaquin	219
Ventura	176
Sutter	154

Rural below market rate housing, accessible to farm workers, is in large part financed through RECDs. This agency has financed 22,646 multi-family and 20,765 single family units, a total of 43,401 homes, in rural California communities. Based on family income guidelines, California's 193,898 non-migrant seasonal farm workers comprise about one third of the eligible population for RECDs housing. One third of RECDs housing production is 14,467 housing units. If farm workers occupy these units in numbers equivalent to their ratio in the population, this production meets about 7.5 percent of their need ( $193,898 \times 7.5\% = 14,542$ ).

In like manner, eight counties contain more than half of all multi-family RECDs housing. These are:

County	Units
Riverside	2,784
Tulare	2,024
Fresno	1,770
Kern	1,437
Merced	829
Kings	794
Stanislaus	720
8 County Total	11,495

The California Department of Housing and Community Development's 1988 study referenced above indicates how farm worker families, who have not been helped by RECDs programs, pay for housing. They "move in with relatives" or they "share housing with other families." We believe, however, that due to targeting farm workers, RECDs programs have met more than 7.5 percent of the need. These finance multi-family farm labor housing and rural units, both for families of low and moderate income and for the elderly throughout California. RECDs has financed 22,646 multi-family units in the state, of which 3,539 are restricted to labor housing.

The balance of multi-family homes (11,151), are scattered in another thirty-seven counties throughout the state. All but thirteen counties in California are impacted by RECDs multi-family housing programs.

RECDS has also financed 20,765 single family homes for people with low and very low incomes in California, RECDS identifies housing location by district rather than by county. They divide the state into five districts.

District I, headquartered in Redding, serves the northern tier of counties. There are few seasonal farm workers in this area. RECDS has financed 3,357 homes here. It is likely that farm workers occupy only a small percentage of these.

District II, headquartered in Stockton, serves the northern San Joaquin Valley, the southern portion of the Sacramento Valley and several foothill counties. RECDS has financed 4,533 homes in this district. The low income population of this area includes many seasonal farm workers who may be expected to occupy a ratio of these homes equal to or above their percentage of the population.

District III, headquartered in Santa Rosa, serves the northern part of the Central California coast, the Northern Coast, as well as some inland counties including the southern Sacramento Valley. RECDS has financed 4,029 homes here. Seasonal farm workers comprise a moderate amount of the low income population of this area. They may occupy a

percentage of homes near their equivalent rate of the population.

District IV, headquartered in Visalia, serves the southern San Joaquin Valley. RECDS has financed 4,593 homes in this region. The major portion of the low income population of this area are seasonal farm workers. Very organized efforts have targeted farm workers in this district, and they undoubtedly use the RECDS program above their percentage of the population.

District V, headquartered in Moreno Valley, serves the southernmost portion of the San Joaquin Valley, the high desert, and the desert valleys of Southern California. Here, RECDS has financed 4,252 homes. A large portion of the low income population of this area are seasonal farm workers. Farm workers occupy these homes in a ratio at least equal to an equivalent percentage of their overall population.

While this program is for the general population, it is highly likely that at least one third of its units are occupied by farm workers or former farm workers. In many instances the agency, itself, and community groups actively encouraged farm workers to apply for loans.

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## Housing Shortfall for Non-Migrant Seasonal Farm Workers

### *How many housing units are needed both for migrant and non-migrant seasonal workers?*

**W**e estimate the housing shortfall to be at least 250,000 housing units. The shortfall for migrant workers as indicated above is 93,451 spaces. In compiling the shortfall for non-migrant seasonal workers we estimated that as many as ten percent of the 193,898 non-migrant seasonal worker population either own RECDS single family units or rent at multi-family locations. Some three percent, or about 5,817, may earn sufficient income from farm work to afford market rate housing. An additional number, which we do not believe is significant, may live in HUD subsidized urban projects. Taken together, as many as 30,000 non-migrant

seasonal farm workers may reside in rural housing affordable to them. This leaves a balance at least 163,898 non-migrant seasonal farm workers who require housing assistance. Combining our estimates of the housing needs of migrant (93,451) and seasonal (163,898) farm workers, we conclude the total shortfall at 257,349 units.

In California, RECDS financed 2,074 housing units in 1994. This provided almost all of the new housing affordable to migrant and seasonal farm workers. This met less than one percent of the current overall need. In the future RECDS anticipates financing fewer units because of proposed funding cuts.

## Cooperative Housing

Traditionally, cooperative ownership is a shared ownership of a building(s) by the people who live there. Housing cooperatives are non-profit corporations that are generally established to provide - essentially at cost - an affordable residence for members. Rather than achieving ownership of an individual home or apartment, members purchase shares of stock in the cooperative, granting them the right to reside in a specific residence. Membership also allows for active participation in operations and voting on how the cooperative will be governed. In addition to the purchase of a membership, residents are assessed a monthly fee based on the size of their dwelling. The monthly fee covers operating costs, including mortgage payments, taxes, maintenance, utilities, insurance, and reserves. Management of a cooperative is exercised by an elected board of directors, and at meetings of the membership.

The two principal types of housing cooperatives are market rate and limited equity cooperatives. Shares of a market rate cooperative are sold on an open market. A limited equity cooperative strives to remain affordable to people of low or moderate income by limiting the resale price of cooperative shares. The resale price is usually based on the initial price plus a factor for inflation and improvements.

During the past thirty years many organizations both from outside and inside farm worker communities have encouraged the development of the cooperative model as a way to improve economic and social conditions. Projects have included agricultural production cooperatives, day care centers, shared transportation, buying clubs, as well as housing. Traditional models of housing cooperatives have not attracted many farm worker participants. The two major reasons attributed to this are the mobility of the population, and a desire for individual home ownership, unencumbered by the oversight of a Board of Directors. Yet, a unique form of housing cooperative has developed in California, and attracted many thousands of

farm workers, who have utilized it to achieve home ownership.

### Self-Help Housing

The self-help housing model was introduced in California in 1965 through Self-Help ENTERPRISES (SHE), a non-profit corporation headquartered in Visalia. Since then it has aided more than 4,000 families to own their own homes, and has helped similar organizations start up in other areas of the state, retaining the San Joaquin Valley counties for itself. Currently, SHE develops about 150 units a year, or about 30 percent of the 500 self-help units developed by all organizations statewide. The program enlists families, who participate directly in the construction of their own homes. This cost savings - "sweat equity" - provides the down payment on each home. Generally 10-12 families form a group which pools its labor and elects its own leadership. The families enter a membership and building agreement which spells out the obligations and responsibilities of one to another. During the typical eight-month construction period, families dig and form their foundations, pour and finish the concrete, frame the houses and install doors, windows, electrical wiring and cabinets, lay floor tile and paint inside and out. If families violate the rules of the agreement they can be voted out of the self-help group. Not until all the houses are completed do any of the families move in. Once they move in their formal obligations to one another cease. Hence they are a production, but not an ownership (or consumer) cooperative.

Often, self-help housing is developed as a new subdivision. Many of the positive attributes of cooperative housing are present at this type of development: group cohesiveness, community pride, protection of one's neighbors and the neighborhood. One aspect of cooperative housing is not available at a self help development. Home owners can maintain and sell their housing without approval of a cooperative Board of Directors. While there is self-screening during production of the housing, there is none after occupancy. Cooperative ownership

encourages mutuality among neighbors, and helps maintain community standards. Absent the model of cooperative ownership, self-help projects project a high standard of what is commonly referred to as the benefits of rural life.

What the self-help model does is provide the down payment for housing in the form of sweat equity, thus helping people of low income and without cash assets to obtain a new home. A self-help corporation, such as SHE, reduces the cost of development through overhead subsidies from various government programs. Group purchases of goods and services reduce costs as does the use of RECDS below market rate financing.

Self-help projects help families generate pride because they construct a portion of their own home, and help families take pride in their subdivision with their neighbors, because they work together as a group on each other's homes. A "membership and building agreement" is designed to assure that the group in which one participates is viable, because individuals can be removed for cause during the construction phase - such as shirking on the job, alcohol or drug abuse, credit problems and others. This results in believing that one's neighbors are all solid people who can be trusted to maintain the community.

There are few hard statistics on what this quality of life means to the families in a self help development. One study completed ten years ago identified the payment delinquency rate at self-help developments as less than one family in fifty. In comparison, the delinquency rate at all RECDS single family units in California is less than one in ten; nationwide, one in eight; and at public housing in general from one in six to nearly half. The stability self-help development offers is that for which cooperative ownership is intended. Since virtually all self-help housing is financed through the RECDS Single Family Housing Ownership programs, a reasonable comparison can be made between the delinquency rate for the self-help subset of this

program with that of the overall program. (Borrowers for the self-help subset are similar in terms of lack of income and rural residency with borrowers of the overall program.)

The current active payment delinquency rate on all borrowers in California for the Single Family program, including self-help housing, is 9.8 percent. Nationwide the delinquency rate is 12.7 percent. In recent testimony to Congress, the U.S. Department of Housing and Urban Development admitted it did not know the delinquency rate at public housing, but estimated it at 15 to 41%. While at one time public housing tenants, like self-help housing owners, were the working poor, income levels for public housing tenants have decreased to \$7,500, about half that of self help participants. Virtually all self help participants are classified as *very low income*, defined as below 50 percent of county median family income.

The outlook for self-help housing as a tool for impacting the housing needs of farm workers is not sanguine. The annual budget for the Single Family Housing Ownership program is in decline. This means fewer units can be developed. In recent years statewide production has rarely exceeded 500 units. Meanwhile, the unit cost of building homes in California is increasing. This is due not only to the general increase in inflation, but in large part to the higher minimum design standards imposed by the program. Finally, the earnings of farm workers are not increasing, there is general evidence that there has been a gradual decline in earnings since the mid 1980s. This means that fewer farm workers qualify by income for the housing subsidies provided by the program. The sweat equity contributed by farm worker families has become a smaller part of the overall cost of the housing. The impact of free unskilled labor has declined.

SHE augments its RECDS financing through the creative use of other private and public sector financing resources. By doing this it extends its RECDS funding to develop an additional thirty units per year. Other self-help corporations are in the process of

learning these financing techniques. The net result of self help housing is that through this non-traditional cooperative model more than 5,000 farm worker families, who otherwise could not, acquired a new home in a stable community. No other housing program has achieved as much for farm workers and their families.

#### **Cooperatively Owned Housing**

One California non-profit organization has successfully developed housing cooperatives whose members are mostly farmworkers or former farmworkers. The Salinas-based Community Improvement Systems and Planning Association (CHISPA) was founded by organizers of the area's first farm worker owned housing cooperative, San Jerardo. This development consisted of 50 units of rehabilitated housing. Subsequently, CHISPA developed 170 new units of cooperative housing at three projects in the Salinas area, making it the largest farm worker cooperative housing developer in the state. CHISPA's five year plan calls for the development of 1,500 units of multi-family housing. However, none are planned as cooperatives.

CHISPA staff explains their reluctance to develop additional cooperatives because of what they view as the tension between the goal of farm worker families to own their own property in fee simple, and the cooperative model of shared ownership. California agriculture is organized so that there are few opportunities for farm workers to achieve farm ownership. The drive of farm workers to own something of their own is focused on housing. Cooperatives seem to appear to farm workers as only an intermediate step to ownership, and seem to appeal to only a small segment of this occupational group.

The San Jerardo project was an outgrowth of a war on poverty effort to help farm workers advance socially and economically through cooperatives. Its background was this. A number of families received notice to vacate the farm labor camp where they lived. They refused to leave. Their leadership contacted an organization funded by the Federal

government to develop farm worker owned marketing and production cooperatives. The families were encouraged to stay where they were, buy shares in a cooperative, and eventually acquire the camp they occupied. After a number of twists and turns over a period of years, these farm worker families, through their cooperative, acquired a different farm labor camp, where many still reside a decade later. The advisors to this development then organized CHISPA to develop affordable housing for farm workers.

CHISPA's initial impetus was toward cooperative housing. Later they developed housing using other types of ownership. They now believe that many of the families who bought shares in cooperative developments did so to obtain affordable housing, not because they believed the cooperative model was the one best suited for their housing goals. Many cooperative members, according to CHISPA staff, hoped that once their units were built and they moved in, they could acquire fee simple ownership. Others probably did not understand what they were doing. In any event a great deal of unhappiness with the cooperative model was evidenced.

CHISPA staff still believes there are great advantages to the cooperative model, and that their projects are better places to live because they are cooperatively owned. The owner/residents of these cooperatives believe their developments are good places to live. The property is well maintained, and all three of the new projects are free from the effects of social disintegration that characterizes the surrounding neighborhood. CHISPA indicates the turnover rate at their cooperative projects is below that of rental housing units.

However, CHISPA staff find that many cooperative members do not appreciate the cooperative ownership structure. CHISPA staff believe that given time they could recruit farm workers who believe in the cooperative model, or teach farm workers the advantages of the cooperative model. However, due to a lack of resources to reimburse its staff for this use of their time, CHISPA is currently

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developing affordable housing for farm workers using conventional ownership models.

Hogares Inc. is taking another approach to developing cooperative housing for farm workers, and hopes to take up where CHISPA has left off in Northern California. Jose Trujillo, a leader in the San Jerardo cooperative, and Bill McClune have converted a trailer park to cooperative ownership. This provides an opportunity for the farm worker residents to own a share of the park. Equity

was provided by the residents using the self-help model of doing as much of the construction work as they could. Low cost financing was obtained from the California Department of Housing and Community Development's HOME program. The farm workers own each of the trailers in fee simple, but the underlying land is owned by a cooperative. The initial 14 unit development is under construction in Napa County. Additional sites in Monterey and Santa Cruz Counties are under consideration.



## Financing and Developmental Barriers to Farm Worker Housing

A primary barrier to housing migrant farm workers is the lack of vacant units at the farm or in communities nearby to those in which they work. The existing rural housing infrastructure is nowhere near sufficient to meet the need. The availability of surplus labor discourages farmers from investing in the rehabilitation of existing housing stock to meet continually more stringent code requirements. Commercial interests can not find sufficient reason to build new migrant housing units which will be vacant between farming seasons. Building new government owned migrant camps is hindered because existing rental schedules on local government owned migrant camps are said to be not high enough for local housing authorities to break even. Local government claims that operating costs at new units would have to be subsidized from very scarce general fund dollars. This is unlikely, as farm workers are seldom local voters, and local voters generally have priority in appropriations of local general fund money.

A serious barrier to providing housing to seasonal farm workers is their lack of income. Fewer than three percent of non-migrant seasonal workers qualify for market rate

financing for new housing, however modest in scale. Costs are rising for new housing in California, especially since revenue from property tax collections has been replaced by up-front fees on new development. This situation has resulted in raising the income threshold for people attempting to qualify for financing at a time when income levels for migrant and seasonal farm workers has either stagnated or declined. This makes the promise of a home of one's own even more remote.

Most observers agree that government interest rate buydown or direct funding programs to subsidize low income housing in rural communities will be cut back. Even prior to the reductions called for both by Congress and the President, revenues were not increasing while housing costs were. This resulted in financing for fewer units each year.

Government support for reimbursement of administrative costs of non-profit organizations who develop or sponsor farm worker housing has not increased in recent years, and is anticipated to decrease rapidly over the next several years.

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## Afterview

In great part California agriculture is based on seasonal labor. Providing migratory or seasonal farm workers with affordable shelter has long presented a problem. Over the years, one strategy was to operate a guest worker program in which workers were imported from Mexico, housed in grower-owned dormitories and sent back after the season. Yet another provided unemployment insurance to help workers afford to live in the community between seasons.

Traditionally, growers offered some level of shelter to their workers. If employer-owned housing was unavailable, workers often improvised by sleeping in garages, caverns, cars, or perhaps banding together to rent a motel room where half a dozen to a dozen or more laborers could take turns sleeping inside and make use of the indoor plumbing.

Nearly thirty years ago a number of state and federal government programs began to address the issue of farm worker housing. One approach was to target resources directly to farm worker housing through state owned and local government run migrant labor camps, self-help farm worker housing for home ownership, or non-profit owned farm worker rental housing. A second strategy was to increase the overall supply of low cost rural housing through RECDs or HUD programs which allowed all lower income rural people to qualify for mortgages including farm workers.

Our study indicated the availability of housing for migrant and seasonal farm workers in California is not better than it was thirty or forty years ago, and the trend is toward fewer available units. We found no major efforts underway at this time to address this complex situation.

Farm worker advocates proclaim that farm workers, themselves, cannot contribute more of their meager incomes to housing because they are already paying too much.

Growers apparently have no economic reason to add to their costs by paying for new housing when they already have a sufficient

labor supply available to them. Grower representatives state that providing housing to their workers is increasingly expensive in terms of liability issues, and regulatory and safety concerns.

Government officials point out the need to cut programs at the Federal level to reduce the deficit, and at the state level to meet constitutionally mandated balanced budget requirements. Government cannot afford more, in fact what little they now spend must be cut.

Our report has documented the shortfall of more than 250,000 housing units: more than 90,000 for migrant workers, and well over 160,000 for non-migrant seasonal farm workers. We believe the arguments made by farm worker advocates, growers, and government officials about why something cannot be done about this problem and who is to blame may all be accurate, logical, and perhaps meritorious.

Nevertheless, we also believe that if something is to be done, like it or not, the three parties (Government, growers, farm worker groups) will each have to contribute to the solution. It is unlikely any two of the sides will join together without contributions from the third. A precedent, however small, for the cooperation of the three parties was established in 1986 by the passage of SB 1937 (Petris), the Employee Housing Act. Bill language was negotiated between La Cooperativa Campesina de California (a farm worker support organization) and the California Farm Bureau Federation. Some State general fund money was required to operate the program.

At this time the most likely starting point for a similar type of collaboration would be over the building of additional migrant labor camps. Existing camps operate at 100 percent of capacity for the six months of the year in which they are allowed to stay open. Farm workers are charged rent from \$4 to \$7.50 a night. Local government agencies who operate the camps state that higher charges are

required to cover their expenses, due in part to the duration of some costs occurring over a twelve month period. There appear to be a sufficient number of issues to discuss and negotiate in determining whether or not there is interest among the parties to build more migrant housing camps even though each party may have to contribute more than they now feel necessary.

Discussion issues may include for instance, are there sufficient numbers of farm workers willing to pay more than \$4 to \$7.50 a night to sleep inside? Can the camps remain open longer than six months? Are operators of demonstrated ability available to operate the camps at lower cost than local government? Can capital costs be financed outside of State general fund monies, and at what price and availability? Can the State use funds earmarked for the homeless to pay a share of the cost of migrant camps, or are these funds limited only to homeless people who do not work? How can the State assess growers who require harvest labor to contribute to costs of financing and operating these housing camps? If positive answers to these questions can be found, then the parties can open negotiations to begin to find a solution.

Increasing the amount of affordable housing for non-migrant seasonal farm workers presents a different set of issues than does that of increasing the housing stock for migrants. The proper way to frame this issue is how to increase the stock of affordable housing in California communities where farm workers live. And, to do so in a time of decreasing government subsidies.

While there are several interesting experiments in how to bring down the cost of building a home through innovative usage of materials and design, the true keys to building a significant scale of affordable housing is in the assemblage of land, reductions in charges by local government for various fees and infrastructure, and the cost of money both for construction and mortgage financing.

Several city governments in California's agricultural areas have confronted these issues, and succeeded to varying degrees in the development of affordable housing. A significant percentage of these have officials of Latino background elected to represent a population largely consisting of farm workers and former farm workers who work in packing sheds and processing plants. These city councils are motivated to find solutions to their constituents' need for affordable housing.

The extent to which elected officials can share their experiences in developing affordable housing with one another is the extent to which the most successful projects can be imitated or replicated elsewhere. There are several venues in which this can take place including the League of California Cities and the California Rural Development Council. These entities have the standing to recommend to the Governor or the Legislature changes in the Government Code or budgetary priorities necessary to increase affordable housing stock for California's non-migrant seasonal farm worker families.

We believe that only through these types of collaborative efforts can one find answers to any and perhaps all aspects of the shortage of housing for California farm workers.

## Data Sources

The State of California Farm Worker Services Coordinating Council (FWSCC) is chaired by the Secretary of the Health and Welfare Agency and comprised of the directors of seven state departments, the Superintendent of Public Instruction, and the Secretary of the Office of Child Development and Education. Its 1992 report noted:

*There is good evidence that the count of farm workers, especially seasonal and migrant, is seriously deficient. There are many more farm workers in California than official records such as the Census of Population indicate. In the case of migrant and seasonal farm workers, the lack of accurate numbers is even more pronounced.*

Three types of data are collected on farm workers:

- 1) Establishment or employer-reported data based on surveys and samples,
- 2) Household data collected from individuals and households, and
- 3) Administrative data collected primarily for tax or regulatory purposes such as wage and benefit data.

Conclusions can be formed by examining the purpose and function of each type of data collected. From these a reasonably accurate picture develops of the number and location of farm workers throughout California during the year.

The United States Department of Labor (DOL) conducts both an establishment or employer-reported data survey and a household sample. Its Current Population monthly household survey counts people currently in the labor force with a known address during the midweek of each month. Its National Agricultural Workers Survey is a sample of workers by employer in 72 counties across the nation.

The United States Census provides a one day (April, 1990) snapshot of employment by asking a sample of respondents their

occupation as of census day. Its population count is by place of residence. The Department of Justice (DOJ) Specialty Deportation Amnesty Count, publishes a listing by county of persons who requested special deportation amnesty provisions based on employment in agriculture.

The United States Department of Agriculture (USDA) Quarterly Labor Survey covers monthly employment statistics for California agriculture.

The DOL and USDA surveys and samples provide a reliable insight to gross agricultural employment and overall employment trends. However, they lack stratification to represent the entire population of farm workers, and do not cover field, livestock or agricultural services. The Census provides an accurate count of people it reaches, and who report year round jobs in agriculture on the Census long form. However, it lists people by place of residence on April 1, but does not indicate if they move to seek work during the harvest season. DOJ information concerns only those who applied for amnesty, so lists neither those who were already legalized, nor those working without seeking legalization. Interestingly enough, the DOJ farm worker count in California was 30 times higher than the Census count.

Two government agencies, one Federal and one state, collect administrative data on farm workers. The Social Security Administration receives data from employer quarterly tax filings. Its information is accurate to the extent that employers pay and report taxes, and that each worker provides the employer with a proper Social Security number. The California Employment Development Department (EDD) uses similar payroll tax information (its 882A series), but in addition filters it through a series of screens to eliminate the following: Social Security numbers used by 50 or more people, employers who report three or more names for the same Social Security number, employees who work for less than one week or for more than fourteen weeks in a quarter, and agricultural workers

who receive more than \$50,000 of wages in a quarter. Because of these filters, EDD information provides a higher degree of reliability than does information provided by the Social Security Administration.

Since 1989, EDD has prepared reports which track workers by Social Security numbers by quarter and between geographic region. These 92-1A series reports, when compared to the 882A series, provides indicators of the number of farm workers who migrate within California, provided they find more than one week of employment at their destination and were reported by their employer to the taxing authorities.

Since there are somewhat different data bases and methodologies used to prepare the 882A series and the 92-1A reports we checked each against the other for their worker counts. Statewide, the agreement between the two reports was in the 96 percentile range. The largest discrepancies were within those counties adjacent to the Mexican border. To arrive at numerical counts of farm workers, the lower numbers were used between the 882A series and the 92-1A reports, even though this may understate the need for housing by as much as four percent.

Housing data is more precise than employment counts. Printouts of HUD projects in California provided us their data.

RECDS provided us summaries of the locations of their programs. The California Department of Housing and Community Development provided us detailed information on the labor camps. Self-Help ENTERPRISES provided us printouts of this type of activity. A number of other documents provided historical background and relevant data on California agriculture, its farm worker population, and on housing throughout the State. The most significant of these documents include:

*Coordinating California's Farm Worker Services*, the final report of the Farm Worker Services Coordinating Council, November 1992, produced by the State of California Health and Human Services Agency.

*Migrant Farmworker Housing in California*, 1988, produced by the State of California, Department of Housing and Community Development.

*The Measure of California Agriculture, Its Impact on the State Economy*, by George Goldman, November 1992, published by the Regents of the University of California Agricultural Issues Center.

*California Statistical Abstract, 1990, 1991, and 1992*, produced by the State of California Department of Finance.



## APPENDICES

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**TABLE II ..... 1994 Employer owned housing by county**

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**TABLE V ..... 1995 FmHA (RECDS) single family housing by district**

  

**APPENDIX B ..... SELF-HELP ENTERPRISES  
membership and building agreement**

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APPENDIX A



**TABLE I**

**1992 Migrant and seasonal farm worker population by county**

MIGRANT AND SEASONAL AGRICULTURAL WORKERS

1992 ESTIMATES BY COUNTY BASED ON AEPS REGIONAL AVERAGES

Regions and Counties	1992 Total Estimate	Sea/Tot (AEPS)	1992 Seasonal Estimate	Mig/Tot (AEPS)	1992 Migrant Estimate	1992 Seas Non Mig Estimate
TOTAL	826316	0.348202	287725	0.113548	93827	193898
Sum by Region (Includes Duplicates)	876026		274486		121410	153076
1. San Joaquin Valley	363345	0.265788	96573	0.162175	58925	37647
Alpine						
Amador						
Calaveras						
Fresno	117354	0.265788	31191	0.162175	19032	12159
Inyo						0
Kern	68890	0.265788	18310	0.162175	11172	7138
Kings	14972	0.265788	3979	0.162175	2428	1551
Madera	21035	0.265788	5591	0.162175	3411	2179
Mariposa						0
Merced	20514	0.265788	5452	0.162175	3327	2126
Mono						0
San Joaquin	34857	0.265788	9265	0.162175	5653	3612
Stanislaus	30703	0.265788	8160	0.162175	4979	3181
Tulare	55021	0.265788	14624	0.162175	8923	5701
Tuolumne						
2. North Coast	40542	0.333543	13523	0.078559	3185	10338
Del Norte						
Humboldt						
Lake	3819	0.333543	1274	0.078559	300	974
Marin						0
Mendocino	6537	0.333543	2180	0.078559	514	1667
Napa	11819	0.333543	3942	0.078559	928	3014
Sonoma	18367	0.333543	6126	0.078559	1443	4683
Trinity						0
3. Sacramento Valley	73558	0.384831	28307	0.147504	10850	17457
Butte	7205	0.384831	2773	0.147504	1063	1710
Colusa	4894	0.384831	1883	0.147504	722	1161
El Dorado	1089	0.384831	419	0.147504	161	258
Glenn	3225	0.384831	1241	0.147504	476	765
Modoc	553	0.384831	213	0.147504	82	131
Placer	1705	0.384831	656	0.147504	251	405
Sacramento	12623	0.384831	4858	0.147504	1862	2996
Shasta	3233	0.384831	1244	0.147504	477	767
Siskiyou	2307	0.384831	888	0.147504	340	548
Solano	4911	0.384831	1890	0.147504	724	1166
Sutter	10443	0.384831	4019	0.147504	1540	2478
Tehama	3601	0.384831	1386	0.147504	531	855
Yolo	11043	0.384831	4250	0.147504	1629	2621
Yuba	6726	0.384831	2588	0.147504	992	1596

MIGRANT AND SEASONAL AGRICULTURAL WORKERS

1992 ESTIMATES BY COUNTY BASED ON AEPS REGIONAL AVERAGES

Regions and Counties	1992 Total Estimate	Sea/Tot (AEPS)	1992 Seasonal Estimate	Mig/Tot (AEPS)	1992 Migrant Estimate	1992 Seas Non Mig Estimate
4. Central Coast	122952	0.373411	45912	0.132386	16277	29635
Alameda	6142	0.373411	2293	0.132386	813	1480
Contra Costa	5903	0.373411	2204	0.132386	781	1423
Monterey	55404	0.373411	20688	0.132386	7335	13354
San Benito	7325	0.373411	2735	0.132386	970	1766
San Francisco						0
San Mateo	7252	0.373411	2708	0.132386	960	1748
Santa Clara	16248	0.373411	6067	0.132386	2151	3916
Santa Cruz	24677	0.373411	9215	0.132386	3267	5948
5. South Coast	170063	0.279737	47573	0.078407	13334	34239
Los Angeles	36550	0.279737	10224	0.078407	2866	7359
Orange	34355	0.279737	9610	0.078407	2694	6917
San Diego	29461	0.279737	8241	0.078407	2310	5931
San Luis Obispo	6535	0.279737	1828	0.078407	512	1316
Santa Barbara	21908	0.279737	6128	0.078407	1718	4411
Ventura	41253	0.279737	11540	0.078407	3235	8305
6. Desert	96238	0.408893	39351	0.184745	17779	21572
Imperial	30161	0.408893	12333	0.184745	5572	6761
San Bernardino	12260	0.408893	5013	0.184745	2265	2748
Riverside	53817	0.408893	22005	0.184745	9942	12063
7. Other	9328	0.348202	3248	0.113548	1059	2189

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**TABLE II**  
**1994 Employer owned housing by county**

EMPLOYEE HOUSING BY REGION AND COUNTY: CAMPS AND EMPLOYEES  
CAMPS PERMITTED

(Department of Housing and Community Development. May 1994)

Regions and Counties	Employees	Camps
TOTAL CALIFORNIA	21310	900
1. San Joaquin Valley	11871	501
Alpine		
Amador	13	1
Calaveras		
Fresno	5661	242
Inyo	245	6
Kern	1514	51
Kings	118	9
Madera	450	17
Mariposa		
Merced	1031	34
Mono	15	2
San Joaquin	1910	66
Stanislaus	463	26
Tulare	426	45
Tuolumne	25	2
2. North Coast	2523	113
Del Norte		
Humboldt		
Lake	799	32
Marin	110	4
Mendocino	537	22
Napa	335	16
Sonoma	730	38
Trinity	12	1
3. Sacramento Valley	2571	91
Butte	468	13
Colusa	38	1
El Dorado	131	3
Glenn	5	1
Modoc	12	1
Placer		

**EMPLOYEE HOUSING BY REGION AND COUNTY: CAMPS AND EMPLOYEES  
CAMPS PERMITTED**

(Department of Housing and Community Development. May 1994)

Regions and Counties	Employees	Camps
Sacramento	788	30
Shasta	25	2
Siskiyou	41	2
Solano	79	7
Sutter	140	9
Tehama	425	8
Yolo	391	12
Yuba	28	2
<b>4. Central Coast</b>	<b>2645</b>	<b>103</b>
Alameda	55	3
Contra Costa	119	2
Monterey	1486	42
San Benito		
San Francisco	49	1
San Mateo	419	27
Santa Clara	45	5
Santa Cruz	472	23
<b>5. South Coast</b>	<b>553</b>	<b>37</b>
Los Angeles	48	4
Orange	5	1
San Diego	111	10
San Luis Obispo	108	10
Santa Barbara	31	4
Ventura	250	8
<b>6. Desert</b>	<b>944</b>	<b>49</b>
Imperial	22	2
San Bernardino	413	16
Riverside	509	31
<b>7. Other</b>	<b>203</b>	<b>6</b>
Lassen	77	4
Nevada	78	1
Plumas	48	1
Sierra		

**TABLE III**

**1995 State owned migrant camps by county**

STATE OF CALIFORNIA  
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
OFFICE OF MIGRANT SERVICES (OMS)

**OMS MIGRANT FAMILY HOUSING CENTERS**

**Families Turned Away by Center/County on Opening Day**

COUNTY	CENTER	Number of Families					
		1989	1990	1991	1992	1993	1994
Colusa	Williams	0	0	0	* 0	15	* 24
Fresno	Firebaugh	0	0	0	0	0	0
Fresno	Parlier	81	62	42	39	18	23
Fresno	Raisin City	15	5	4		discont'd	
Kern	Arvin	97	77	71	79	57	52
Kern	Shafter	130	80	75	77	43	22
Merced	Cortez	15	31	19	22	14	0
Merced	Merced	18	12	12	7	0	0
Merced	Los Banos	28	0	39	0	20	21
Merced	Atwater-Livingston	25	30	20	0	0	0
Merced	Planada	17	42	2	19	0	0
Modoc	Newell	4	12	8	0	10	0
Monterey	King City	46	33	25	24	15	33
Riverside	Ripley	-	-	-	0	-	0
San Benito	Hollister	35	71	36	31	34	46
San Joaquin	Harney Lane	32	20	38	17	15	15
San Joaquin	Artesi #2	14	26	31	33	10	21
San Joaquin	Artesi #3	13	25	15	20	15	22
Santa Clara	Art Ochoa (Gilroy)	87	60	66	55	51	***
Santa Cruz	Watsonville	151	160	188	198	196	175
Solano	F.R. Rehrman (Dixon)	16	0	7	9	30	7
Stanislaus	Empire	31	62	23	63	41	22
Stanislaus	Patterson	25	44	**	0	0	0
Stanislaus	Westley	33	50	31	0	0	0
Sutter	Yuba City	35	68	66	84	44	3
Yolo	Davis	27	13	13	21	24	30
Yolo	Madison	37	44	50	18	0	0
<b>TOTAL</b>		1,012	1,027	894	816	653	516

\* Limited Opening

\*\* Closed for Reconstruction in 1991.

\*\*\* Closed for Reconstruction in 1994.



**TABLE IV**

**1995 FmHA multi-family housing by county**

FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY  
 Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	Type	City	County
34	FA	RH	JACKSON	AMADOR
10	FA	RH	PLYMOUTH	AMADOR
64	FA	RH	AMADOR	AMADOR
108				
44	EL	RH	SUTTER CREEK	AMADOR
44	EL	RH	IONE	AMADOR
88				
196				
130	NA	RH	GRIDLEY	BUTTE
32	FA	RH	GRIDLEY	BUTTE
62	FA	RH	OROVILLE	BUTTE
88	FA	RH	OROVILLE	BUTTE
33	FA	LH	CHICO	BUTTE
215				
56	EL	RH	GRIDLEY	BUTTE
72	EL	RH	OROVILLE	BUTTE
48	EL	RH	PARADISE	BUTTE
176				
521				
48	FA	RH	SAN ANDREAS	CALAVERAS
30	FA	RH	SAN ANDREAS	CALAVERAS
35	FA	RH	ARNOLD	CALAVERAS
50	FA	RH	ANGELS CAMP	CALAVERAS
163				
24	EL	RH	MURPHYS	CALAVERAS
187				
50	FA	RH	ARBUCKLE	COLUSA
12	FA	RH	MAXWELL	COLUSA
40	FA	RH	ARBUCKLE	COLUSA
96	FA	RH	COLUSA	COLUSA
40	FA	RH	COLUSA	COLUSA
238				
25	EL	RH	WILLIAMS	COLUSA
263				
56	FA	RH	CRESCENT CITY	DEL NORTE
36	FA	RH	CRESCENT CITY	DEL NORTE
92				
38	EL	RH	CRESCENT CITY	DEL NORTE
50	EL	RH	CRESCENT CITY	DEL NORTE
88				
180				
84	FA	RH	PLACERVILLE	EL DORADO
48	FA	RH	PLACERVILLE	EL DORADO

## An Assessment of Migrant and Seasonal Farm Workers' Need for Housing in California

### FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units		Type	City	County
12	FA	RH	SHINGLE SPRINGS	EL DORADO
42	FA	RH	PLACERVILLE	EL DORADO
36	FA	RH	PLACERVILLE	EL DORADO
40	FA	RH	CAMERON PARK	EL DORADO
23	FA	RH	DIAMOND SPRINGS	EL DORADO
16	FA	RH	DIAMOND SPRINGS	EL DORADO
	301			
24	EL	RH	DIAMOND SPRINGS	EL DORADO
39	EL	RH	PLACERVILLE	EL DORADO
	63			
364				
36	FA	RH	KERMAN	FRESNO
100	FA	RH	SAN JOAQUIN	FRESNO
42	FA	RH	RIVERDALE	FRESNO
38	FA	RH	HURON	FRESNO
44	FA	RH	MENDOTA	FRESNO
38	FA	RH	KINGSBURG	FRESNO
42	FA	RH	SELMA	FRESNO
76	FA	RH	REEDLEY	FRESNO
42	FA	RH	SAN JOAQUIN	FRESNO
38	FA	RH	SAN JOAQUIN	FRESNO
40	FA	RH	FIREBAUGH	FRESNO
80	FA	RH	COALINGA	FRESNO
38	FA	RH	HURON	FRESNO
40	FA	RH	PARLIER	FRESNO
40	FA	RH	FOWLER	FRESNO
48	FA	RH	SAN JOAQUIN	FRESNO
40	FA	RH	REEDLEY	FRESNO
60	FA	RH	MENDOTA	FRESNO
44	FA	RH	FOWLER	FRESNO
41	FA	RH	MENDOTA	FRESNO
5	FA	LH	RIVERDALE	FRESNO
72	FA	LH	FIREBAUGH	FRESNO
40	FA	LH	PARLIER	FRESNO
40	FA	LH	FOWLER	FRESNO
34	FA	LH	FIREBAUGH	FRESNO
30	FA	LH	ORANGE COVE	FRESNO
60	FA	LH	MENDOTA	FRESNO
5	FA	LH	RIVERDALE	FRESNO
5	FA	LH	RIVERDALE	FRESNO
	1258			
20	EL	RH	SAN JOAQUIN	FRESNO
35	EL	RH	HURON	FRESNO
23	EL	RH	REEDLEY	FRESNO
44	EL	RH	SELMA	FRESNO
41	EL	RH	PARLIER	FRESNO
40	EL	RH	MENDOTA	FRESNO
93	EL	RH	KERMAN	FRESNO
44	EL	RH	FOWLER	FRESNO
24	EL	RH	SELMA	FRESNO
48	EL	RH	KINGSBURG	FRESNO
	412			
100	GG	RH	KINGSBURG	FRESNO
1770				
36	FA	RH	WILLOWS	GLENN
60	FA	RH	WILLOWS	GLENN
44	FA	RH	ORLAND	GLENN
49	FA	RH	ORLAND	GLENN
12	FA	LH	HAMILTON	GLENN
	201			
40	EL	RH	ORLAND	GLENN

FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY  
 Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	Type	City	County
38	EL	RH	ORLAND	GLENN
	78			
279				
38	FA	RH	FORTUNA	HUMBOLDT
49	FA	RH	RIO DELL	HUMBOLDT
50	FA	RH	FORTUNA	HUMBOLDT
48	FA	RH	MCKINLEYVILLE	HUMBOLDT
50	FA	RH	MCKINLEYVILLE	HUMBOLDT
	235			
48	EL	RH	FORTUNA	HUMBOLDT
24	EL	RH	RIO DELL	HUMBOLDT
30	EL	RH	MCKINLEYVILLE	HUMBOLDT
	102			
337				
38	NA	RH	HOLTVILLE	IMPERIAL
58	FA	LH	BRAWLEY	IMPERIAL
38	FA	RH	BRAWLEY	IMPERIAL
41	FA	RH	HOLTVILLE	IMPERIAL
34	FA	RH	RAMONA	IMPERIAL
50	FA	RH	CALEXCO	IMPERIAL
30	FA	RH	BRAWLEY	IMPERIAL
36	FA	RH	CALEXCO	IMPERIAL
48	FA	RH	CALEXCO	IMPERIAL
44	FA	RH	BRAWLEY	IMPERIAL
32	FA	RH	WESTMORLAND	IMPERIAL
24	FA	RH	HEBER	IMPERIAL
32	FA	RH	BRAWLEY	IMPERIAL
34	FA	RH	RAMONA	IMPERIAL
44	FA	RH	BRAWLEY	IMPERIAL
32	FA	RH	CALIPATRIA	IMPERIAL
24	FA	RH	HEBER	IMPERIAL
48	FA	RH	CALEXCO	IMPERIAL
50	FA	RH	BRAWLEY	IMPERIAL
38	FA	RH	NILAND	IMPERIAL
56	FA	RH	BRAWLEY	IMPERIAL
40	FA	RH	BRAWLEY	IMPERIAL
64	FA	RH	BRAWLEY	IMPERIAL
38	FA	RH	SEBLEY	IMPERIAL
36	FA	LH	EL CENTRO	IMPERIAL
50	FA	RH	CALEXCO	IMPERIAL
	1021			
40	EL	RH	IMPERIAL	IMPERIAL
38	EL	RH	CALEXCO	IMPERIAL
	78			
1137				
34	FA	RH	LONE PINE	INYIO
100	NA	FL	SHAFTER	KERN
50	NA	FL	ARVIN	KERN
50	NA	FL	LAMONT	KERN
198	NA	FA	WASCO	KERN
54	FLH	NA	DELANO	KERN
	452			
42	FA	RH	SHAFTER	KERN
42	FA	RH	SHAFTER	KERN
36	FA	RH	MC FARLAND	KERN
12	FA	RH	ARVIN	KERN
24	FA	RH	WASCO	KERN

# An Assessment of Migrant and Seasonal Farm Workers' Need for Housing in California

## FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	Type	City	County
24	FA	RH	SHAFTER	KERN
50	FA	RH	ARVIN	KERN
42	FA	RH	MOJAVE	KERN
32	FA	RH	ARVIN	KERN
36	FA	RH	ARVIN	KERN
52	FA	RH	MOJAVE	KERN
48	FA	RH	LAMONT	KERN
36	FA	RH	WASCO	KERN
32	FA	RH	CALIFORNIA CITY	KERN
44	FA	RH	TEHACHAPI	KERN
34	FA	RH	SHAFTER	KERN
64	FA	RH	WASCO	KERN
48	FA	RH	SHAFTER	KERN
698				
32	EL	RH	ROSAMOND	KERN
44	EL	RH	TEHACHAPI	KERN
46	EL	RH	LAKE ISABELLA	KERN
44	EL	RH	WASCO	KERN
37	EL	RH	TEHACHAPI	KERN
44	EL	RH	ROSAMOND	KERN
40	EL	RH	LAKE ISABELLA	KERN
287				
1437				
24	FA	RH	CORCORAN	KINGS
40	FA	RH	AVENAL	KINGS
44	FA	RH	LEMOORE	KINGS
36	FA	RH	LEMOORE	KINGS
40	FA	RH	CORCORAN	KINGS
28	FA	RH	LEMOORE	KINGS
48	FA	RH	HANFORD	KINGS
40	FA	RH	AVENAL	KINGS
40	FA	RH	HANFORD	KINGS
33	FA	RH	ARMONA	KINGS
38	FA	RH	CORCORAN	KINGS
64	FA	RH	CORCORAN	KINGS
4	FA	LH	LEMOORE	KINGS
40	FA	LH	KETTLEMAN CITY	KINGS
518				
121	EL	RH	HANFORD	KINGS
48	EL	RH	HANFORD	KINGS
39	EL	RH	LEMOORE	KINGS
23	EL	RH	LEMOORE	KINGS
44	EL	RH	CORCORAN	KINGS
275				
794				
36	MX	RH	MIDDLETOWN	LAKE
72	FA	RH	CLEARLAKE HIGHLAND	LAKE
32	FA	RH	LAKEPORT	LAKE
34	FA	RH	KELSEYVILLE	LAKE
35	FA	RH	CLEARLAKE	LAKE
28	FA	RH	NICE	LAKE
56	FA	RH	CLEARLAKE	LAKE
257				
27	EL	RH	CLEARLAKE	LAKE
40	EL	RH	CLEARLAKE	LAKE
22	EL	RH	CLEARLAKE	LAKE
89				
382				
58	FA	RH	SUSANVILLE	LASSEN
32	FA	RH	SUSANVILLE	LASSEN

FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY  
 Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	Type	City	County
54	FA	RH	SUSANVILLE	LASSEN
34	FA	RH	WESTWOOD	LASSEN
52	FA	RH	SUSANVILLE	LASSEN
	230			
24	EL	RH	WESTWOOD	LASSEN
40	EL	RH	SUSANVILLE	LASSEN
	64			
294				
22	FL	LH	LA VINA	MADERA
50	FA	RH	OAKHURST	MADERA
38	FA	RH	CHOWCHILLA	MADERA
12	FA	RH	CHOWCHILLA	MADERA
100	FA	LH	MADERA	MADERA
	200			
37	EL	RH	CHOWCHILLA	MADERA
37	EL	RH	OAKHURST	MADERA
	74			
296				
24	FA	RH	MARIPOSA	MARIPOSA
34	FA	RH	MARIPOSA	MARIPOSA
32	FA	RH	MARIPOSA	MARIPOSA
	90			
36	EL	RH	MARIPOSA	MARIPOSA
126				
56	FA	RH	FORT BRAGG	MENDOCINO
16	FA	RH	WILLITS	MENDOCINO
26	FA	RH	WILLITS	MENDOCINO
41	FA	RH	UKIAH	MENDOCINO
40	FA	RH	UKIAH	MENDOCINO
48	FA	RH	FORT BRAGG	MENDOCINO
40	FA	RH	UKIAH	MENDOCINO
38	FA	RH	UKIAH	MENDOCINO
41	FA	RH	WILLITS	MENDOCINO
28	FA	RH	WILLITS	MENDOCINO
64	FA	RH	UKIAH	MENDOCINO
44	FA	RH	UKIAH	MENDOCINO
25	FA	RH	POINT ARENA	MENDOCINO
	508			
48	EL	RH	FORT BRAGG	MENDOCINO
42	EL	RH	FORT BRAGG	MENDOCINO
38	EL	RH	FORT BRAGG	MENDOCINO
	128			
636				
37	FL	LH	PLANADA	MERCED
35	FA	RH	LE GRAND	MERCED
38	FA	RH	LOS BANOS	MERCED
24	FA	RH	OAKHURST	MERCED
68	FA	RH	MADERA	MERCED
40	FA	RH	DOS PALOS	MERCED
34	FA	RH	DELHI	MERCED
55	FA	RH	LIVINGSTON	MERCED
44	FA	RH	LIVINGSTON	MERCED
40	FA	RH	GUSTINE	MERCED
40	FA	RH	LOS BANOS	MERCED
68	FA	RH	LOS BANOS	MERCED

# An Assessment of Migrant and Seasonal Farm Workers' Need for Housing in California

## FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	Type	City	County
34	FA	LH	DOS PALOS	MERCED
	520			
14	EL	RH	ATWATER	MERCED
34	EL	RH	DELHI	MERCED
65	EL	RH	MADERA	MERCED
34	EL	RH	GUSTINE	MERCED
25	EL	RH	DOSPALOS	MERCED
50	EL	RH	LOS BANOS	MERCED
50	EL	RH	LOS BANOS	MERCED
	272			
829				
12	FA	RH	ALTURAS	MOCC
48	FA	RH	ALTURAS	MOCC
60				
50	FA	RH	SOLEDAD	MONTEREY
48	FA	LH	CASTROVILLE	MONTEREY
43	FA	LH	SALINAS	MONTEREY
29	FA	LH	CHUALAR	MONTEREY
56	FA	LH	SALINAS	MONTEREY
34	FA	LH	SOLEDAD	MONTEREY
40	FA	LH	KING CITY	MONTEREY
48	FA	LH	CASTROVILLE	MONTEREY
72	FA	LH	SOLEDAD	MONTEREY
	420			
40	EL	RH	SOLEDAD	MONTEREY
460				
42	FA	RH	GRASS VALLEY	NEVADA
70	FA	RH	GRASS VALLEY	NEVADA
56	FA	RH	GRASS VALLEY	NEVADA
72	FA	RH	GRASS VALLEY	NEVADA
50	FA	RH	GRASS VALLEY	NEVADA
48	FA	RH	GRASS VALLEY	NEVADA
49	FA	RH	GRASS VALLEY	NEVADA
	387			
60	EL	RH	GRASS VALLEY	NEVADA
34	EL	RH	GRASS VALLEY	NEVADA
	94			
481				
40	RH	RH	LINCOLN	PLACER
44	FA	RH	LINCOLN	PLACER
40	FA	RH	LINCOLN	PLACER
80	FA	RH	AUBURN	PLACER
104	FA	RH	ROCKLIN	PLACER
34	FA	RH	FORESTHILLS	PLACER
50	FA	RH	ROCKLIN	PLACER
49	FA	RH	LINCOLN	PLACER
44	FA	RH	ROCKLIN	PLACER
	445			
24	EL	RH	AUBURN	PLACER
70	EL	RH	LINCOLN	PLACER
24	EL	RH	AUBURN	PLACER
	118			
60	GG	RH	TRUCKEE	PLACER
663				

FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY  
Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	City	County
41	FA	RH	PORTOLA PLUMAS
17	FA	RH	CHESTER PLUMAS
34	FA	RH	QUINCY PLUMAS
25	FA	RH	PORTOLA PLUMAS
117			
50	EL	RH	PORTOLA PLUMAS
46	EL	RH	QUINCY PLUMAS
96			
16	CG	RH	CHESTER PLUMAS
229			
65	NA	RH	SAN JACINTO RIVERSIDE
50	FLH	LH	COACHELLA RIVERSIDE
50	FLH	LH	COACHELLA RIVERSIDE
48	FLH	LH	COACHELLA RIVERSIDE
253	FL	LH	INDIO RIVERSIDE
466			
50	FA	RH	BLYTHE RIVERSIDE
50	FA	RH	BLYTHE RIVERSIDE
64	FA	RH	BLYTHE RIVERSIDE
20	FA	RH	CALEXICO RIVERSIDE
48	FA	RH	CALEXICO RIVERSIDE
40	FA	RH	RANCHO CALIFORNIA RIVERSIDE
88	FA	RH	LAKE ELSINORE RIVERSIDE
48	FA	RH	TEMECULA RIVERSIDE
10	FA	RH	YUCCA VALLEY RIVERSIDE
50	FA	RH	BLYTHE RIVERSIDE
60	FA	RH	DESERT HOT SPRINGS RIVERSIDE
44	FA	RH	DESERT HOT SPRINGS RIVERSIDE
48	FA	RH	DESERT HOT SPRINGS RIVERSIDE
38	FA	RH	SAN JACINTO RIVERSIDE
8	FA	RH	LAKE ELSINORE RIVERSIDE
48	FA	RH	DESERT HOT SPRINGS RIVERSIDE
54	FA	RH	MECCA RIVERSIDE
60	FA	RH	PERRIS RIVERSIDE
58	FA	RH	BEAUMONT RIVERSIDE
52	FA	RH	COACHELLA RIVERSIDE
54	FA	RH	BEAUMONT RIVERSIDE
50	FA	RH	COACHELLA RIVERSIDE
48	FA	RH	PERRIS RIVERSIDE
36	FA	RH	SAN JACINTO RIVERSIDE
52	FA	RH	BLYTHE RIVERSIDE
88	FA	RH	PERRIS RIVERSIDE
33	FA	RH	BLYTHE RIVERSIDE
50	FA	RH	RIPLEY RIVERSIDE
253	FA	LH	INDIO RIVERSIDE
100	FA	LH	RIPLEY RIVERSIDE
68	FA	LH	MECCA RIVERSIDE
1770			
84	EL	RH	CATHEDRAL CITY RIVERSIDE
48	EL	RH	CATHEDRAL CITY RIVERSIDE
72	EL	RH	INDIO RIVERSIDE
66	EL	RH	SAN JACINTO RIVERSIDE
81	EL	RH	SUN CITY RIVERSIDE
148	EL	RH	CATHEDRAL CITY RIVERSIDE
30	EL	RH	BEAUMONT RIVERSIDE
46	EL	RH	SAN JACINTO RIVERSIDE
37	EL	RH	LAKE ELSINORE RIVERSIDE
48	EL	RH	TEMECULA RIVERSIDE
12	EL	RH	DESERT HOT SPRINGS RIVERSIDE
40	EL	RH	BLYTHE RIVERSIDE
36	EL	RH	SUN CITY RIVERSIDE



# An Assessment of Migrant and Seasonal Farm Workers' Need for Housing in California

## FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/85)

Units		Type	City	County
	748			
2984				
28	FA	LH	CARPINTERIA	S BARBARA
40	FA	FH	HOLLISTER	S BENITO
42	FA	FH	HOLLISTER	S BENITO
	82			
30	EL	FH	HOLLISTER	S BENITO
14	EL	FH	HOLLISTER	S BENITO
42	EL	FH	HOLLISTER	S BENITO
20	EL	FH	HOLLISTER	S BENITO
	106			
188				
35	FA	FH	29 PALMS	S BERNAR
60	FA	FH	TRONA	S BERNAR
60	FA	FH	NEEDLES	S BERNAR
22	FA	FH	APPLE VALLEY	S BERNAR
52	FA	FH	NEEDLES	S BERNAR
33	FA	FH	YUCCA VALLEY	S BERNAR
48	FA	FH	29 PALMS	S BERNAR
30	FA	FH	ADELANTO	S BERNAR
10	FA	FH	YUCCA VALLEY	S BERNAR
50	FA	FH	JOSHUA TREE	S BERNAR
	400			
12	EL	FH	APPLE VALLEY	S BERNAR
33	EL	FH	JOSHUA TREE	S BERNAR
46	EL	FH	NEEDLES	S BERNAR
65	EL	FH	29 PALMS	S BERNAR
113	E	FH	HESPERIA	S BERNAR
	269			
669				
24	FA	LH	GILROY	S CLARA
14	FA	LH	GILROY	S CLARA
18	FA	LH	GILROY	S CLARA
56				
34	FA	LH	WATSONVILLE	S CRUZ
36	FA	LH	WATSONVILLE	S CRUZ
70				
32	FA	FH	RAMONA	S DIEGO
42	FA	FH	RIPON	S JOAQUIN
92	FA	LH	PATTERSON/WESTLEY	S JOAQUIN
31	FA	LH	THORTON	S JOAQUIN
96	FA	LH	LODI	S JOAQUIN
261				
60	FA	FH	PASO ROBLES	S LUIS O
53	FA	FH	TEMPLETON	S LUIS O
19	FA	FH	ATASCADERO	S LUIS O
44	FA	FH	ATASCADERO	S LUIS O
26	FA	FH	PASO ROBLES	S LUIS O
48	FA	FH	PASO ROBLES	S LUIS O
26	FA	FH	MORRO BAY	S LUIS O
	276			

FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY  
Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	Type	City	County
95	EL	RH	ATASCADERO	S LUIS O
371				
38	FA	RH	FALL RIVER MILLS	SHASTA
9	FA	RH	CENTRAL VALLEY	SHASTA
40	FA	RH	BURNEY	SHASTA
24	FA	RH	ANDERSON	SHASTA
48	FA	RH	ANDERSON	SHASTA
36	FA	RH	ANDERSON	SHASTA
80	FA	RH	ANDERSON	SHASTA
275				
38	EL	RH	CENTRAL VALLEY	SHASTA
40	EL	RH	ANDERSON	SHASTA
42	EL	RH	QUINCY	SHASTA
120				
395				
50	EL	RH	LOYALTON	SIERRA
19	FA	RH	TULELAKE	SISKIYOU
42	FA	RH	MOCLLOUD	SISKIYOU
50	FA	RH	WEED	SISKIYOU
36	FA	RH	YREKA	SISKIYOU
42	FA	RH	MT SHASTA	SISKIYOU
46	FA	RH	YREKA	SISKIYOU
235				
10	EL	RH	YREKA	SISKIYOU
44	EL	RH	MT SHASTA	SISKIYOU
55	EL	RH	YREKA	SISKIYOU
109				
344				
28	FA	RH	DIXON	SOLANO
40	FA	RH	RIO VISTA	SOLANO
28	FA	RH	DIXON	SOLANO
96				
36	FA	RH	CLOVERDALE	SONOMA
30	FA	RH	AGUA CALIENTE	SONOMA
16	FA	LH	BOYES H S	SONOMA
82				
49	EL	RH	WINDSOR	SONOMA
34	EL	RH	CLOVERDALE	SONOMA
34	EL	RH	SONOMA	SONOMA
34	EL	RH	EL VERANO	SONOMA
46	EL	RH	WINDSOR	SONOMA
40	EL	RH	HEALDSBURG	SONOMA
237				
319				
41	FA	RH	OAKDALE	STANISLAUS
42	FA	RH	OAKDALE	STANISLAUS
42	FA	RH	RIVERBANK	STANISLAUS
51	FA	RH	WATERFORD	STANISLAUS
40	FA	RH	PATTERSON	STANISLAUS
38	FA	LH	WESTLEY	STANISLAUS
91	FA	LH	MODESTO	STANISLAUS
26	FA	LH	CERES	STANISLAUS
262	FA	LH	CERES/PATTERSON	STANISLAUS
633				

# An Assessment of Migrant and Seasonal Farm Workers' Need for Housing in California

## FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units		Type	City	County
45	EL	RH	PATTERSON	STANISLAUS
42	EL	RH	OAKDALE	STANISLAUS
	87			
720				
51	FA	RH	LIVE OAK	SUTTER
21	FA	RH	LIVE OAK	SUTTER
12	FA	LH	YUBA CITY	SUTTER
52	FA	LH	YUBA CITY	SUTTER
48	FA	LH	YUBA CITY	SUTTER
42	FA	LH	YUBA CITY	SUTTER
	226			
44	EL	RH	WHEATLAND	SUTTER
32	EL	RH	LIVE OAK	SUTTER
	76			
302				
72	FA	RH	RED BLUFF	TEHAMA
44	FA	RH	CORCORAN	TEHAMA
40	FA	RH	CORNING	TEHAMA
52	FA	RH	RED BLUFF	TEHAMA
48	FA	RH	CORNING	TEHAMA
38	FA	NA	CORNING	TEHAMA
	294			
44	EL	RH	RED BLUFF	TEHAMA
10	EL	RH	CORNING	TEHAMA
45	EL	RH	RED BLUFF	TEHAMA
35	EL	RH	LOS MOLINOS	TEHAMA
	134			
428				
26	FA	RH	WEAVERVILLE	TRINITY
38	EL	RH	WEAVERVILLE	TRINITY
64				
76	FA	RH	DINUBA	TULARE
40	FA	RH	DINUBA	TULARE
40	FA	RH	LINDSAY	TULARE
60	FA	RH	LINDSAY	TULARE
38	FA	RH	DINUBA	TULARE
64	FA	RH	PORTERVILLE	TULARE
42	FA	RH	MANHOE	TULARE
44	FA	RH	LINDSAY	TULARE
40	FA	RH	WOODLAKE	TULARE
42	FA	RH	STRATHMORE	TULARE
48	FA	RH	WOODLAKE	TULARE
34	FA	RH	TIPTON	TULARE
48	FA	RH	WOODLAKE	TULARE
40	FA	RH	EARLIMART	TULARE
40	FA	RH	TULARE	TULARE
32	FA	RH	OROSI	TULARE
97	FA	RH	TULARE	TULARE
58	FA	RH	EXETER	TULARE
40	FA	RH	PIXLEY	TULARE
44	FA	RH	OROSI	TULARE
42	FA	NA	OROSI	TULARE
52	FA	LH	TULARE	TULARE
363	FA	LH	VISALIA	TULARE
	1424			
44	EL	RH	DINUBA	TULARE

FARMERS' HOME ADMINISTRATION PROJECTS BY COUNTY  
Family Units (FA) and Elderly Units (EL)

(Source: FHA Multiple Units 2/26/95)

Units	Type	Type	City	County
42	EL	RH	LINDSAY	TULARE
42	EL	RH	OROSI	TULARE
49	EL	RH	TULARE	TULARE
48	EL	RH	FARMERSVILLE	TULARE
12	EL	RH	FARMERSVILLE	TULARE
24	EL	RH	EXETER	TULARE
44	EL	RH	WOODLAKE	TULARE
63	EL	RH	PORTERVILLE	TULARE
41	EL	RH	PORTERVILLE	TULARE
48	EL	RH	FARMERSVILLE	TULARE
64	EL	RH	TULARE	TULARE
35	EL	RH	EARLIMART	TULARE
44	EL	RH	EXETER	TULARE
			600	
2024				
46	FA	RH	SONORA	TUOLUMNE
56	FA	RH	JAMESTOWN	TUOLUMNE
48	FA	RH	SONORA	TUOLUMNE
40	FA	RH	COLUMBIA	TUOLUMNE
34	FA	RH	SONORA	TUOLUMNE
80	FA	RH	SONORA	TUOLUMNE
			304	
50	EL	RH	JAMESTOWN	TUOLUMNE
34	EL	RH	SONORA	TUOLUMNE
30	EL	RH	TUOLUMNE	TUOLUMNE
42	EL	RH	SONORA	TUOLUMNE
			156	
460				
50	FL	LH	FILLMORE	VENTURA
50	FL	LH	FILLMORE	VENTURA
			100	
35	FA	LH	SATICOY	VENTURA
39	FA	LH	SATICOY	VENTURA
			74	
174				
39	FA	RH	WINTERS	YOLO
44	FA	RH	WINTERS	YOLO
7	FA	LH	DAVIS	YOLO
90	FA	LH	MADISON	YOLO
			180	
40	EL	RH	WINTERS	YOLO
25	EL	RH	KNIGHTS LANDING	YOLO
			65	
245				
51	FA	RH	OLIVEHURST	YUBA
48	FA	RH	LINDA	YUBA
24	FA	RH	WHEATLAND	YUBA
56	FA	RH	LINDA	YUBA
			179	
44	EL	RH	OLIVEHURST	YUBA
223				

**TABLE V**

**1995 FmHA single family housing by District**

Fm H A SINGLE FAMILY HOMES (March 1995)

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Financing Offices	Homes Financed
Total California	20765
<b>DISTRICT I</b>	<b>3357</b>
Alturas/ Susanville	522
Oroville	795
Red Bluff	569
Redding	854
Yreka	617
<b>DISTRICT II</b>	<b>4533</b>
Auburn	562
Merced	1629
Modesto	1026
Sacramento	797
Stockton	519
<b>DISTRICT III</b>	<b>4029</b>
Eureka	467
Salinas	1048
Ukiah/ Santa Rosa	720
Willows	725
Yuba City	1069
<b>DISTRICT IV</b>	<b>4593</b>
Arroyo Grande	650
Fresno	1660
Hanford	576
Visalia	1707
<b>DISTRICT V</b>	<b>4252</b>
Bakersfield	953
El Centro	949
Indio	1451
Victorville	899

## APPENDIX B

MEMBERSHIP AND BUILDING AGREEMENT

This Agreement is entered into on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, by the \_\_\_\_\_ Group, hereinafter referred to as "Group," and each of its member families, hereinafter referred to as "families," and Self-Help Enterprises, hereinafter referred to as "SHE." The principal location of this Group is in \_\_\_\_\_, County of \_\_\_\_\_, State of California.

The purpose of this Agreement is to foster the smooth accomplishment of the Group's goal of constructing houses with technical assistance from SHE. The families understand and agree with each other and with SHE that this Agreement will control the progress of the project.

- I. In order to function as a Group, each family agrees to the following procedures:
  - A. At Group meetings, all families are expected to attend; however, a quorum consists of one-half of the members. When a quorum is present, the majority vote shall carry all motions.
  - B. Each family shall cast one vote. The husband or wife may cast the vote.
  - C. Each family shall have the responsibility of attending each meeting; any family who misses more than one meeting without a valid excuse may be terminated from this Group.
  - D. If the head of any member family and/or spouse becomes disabled or dies after construction starts, the Group agrees to help the family construct its house. The members of the family agree to continue to work on the project as much as possible, although they may not be able to work as many hours as stipulated in this Agreement.
  - E. Officers may be elected by the Group, including:
    1. Group Representative
    2. Secretary
    3. Treasurer
- II. SHE agrees to provide the following technical assistance to the families enabling them to build their own homes, including the following services:
  - A. Preconstruction Services
    1. Recruit and determine preliminary eligibility of potential families.
    2. Locate and obtain control of suitable lender-approved building sites.
    3. Prepare all loan documents for submission to lending agency.
    4. Arrange a series of informational meetings dealing with home ownership and related subjects.



NEW HOUSING

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B. Construction Services

1. Provide assistance and advice to the families in the selection of house plans which have been developed by SHE and approved by the lending agency.
2. Obtain a set of hand tools for each family (cost included in family deposit).
3. Coordinate and implement the construction on all of the families' houses.
4. Teach the families to complete each task necessary to construct the houses according to the plans and specifications within the allowed budgets.
5. Enter into contracts in the name of the family for materials and services to be purchased in accordance with the plans and specifications.
6. Arrange for the payment of all legitimate bills.
7. Provide power tools and special tools as needed on the job for a rental fee to be paid from the family's loan.
8. SHE staff members working on the construction site will work their schedule to conform with the availability of the families' turnout to the degree which is reasonable.
9. SHE will provide, at family's expense, participant accident insurance, subject to terms and conditions of the policy. SHE also carries Public Liability insurance as required.

III. Each family agrees to the following:

- A. Each family will be required to put in a minimum of 40 labor hours per week to complete construction of the houses on schedule. Each family further agrees that only the hours of persons 16 years of age and older may count toward this 40 hours, and that at least 50 percent of all hours contributed and counted must be earned by the adult members of the family. At least 10 hours per week must be contributed by each spouse. In the case of a single adult household, out of the 40 hours, at least 20 hours must be contributed by this person per week. A family may have a maximum of two outside persons to help whose hours will count toward the weekly requirement of 40 hours. Such hours from non-family members must be scheduled during the hours that the SHE Construction Supervisor is scheduled to work. If said help is approved, their work, as well as all other, will be subject to the terms of this Agreement.

- B. Each family agrees to perform at minimum, all tasks listed in Exhibit A of this Agreement. Further, each family agrees to perform any additional tasks as instructed by the SHE Construction Supervisor.
- C. No children under the age of 16 may be on the project site during work hours.
- D. Each family agrees that no member of the Group may hire or pay anyone to do work required under this Agreement.
- E. Hours contributed shall be recorded by the Construction Supervisor and this record will be the official record.
- F. Each family agrees that if they are more than one week or 40 hours behind in their hours, the Construction Supervisor may stop work on that family's house until the hours are caught up. If the family gets more than 80 hours behind, Item V below may be implemented.
- G. Each family agrees individually, and all families agree collectively as a Group, to work on each others houses together as a project as assigned by the Construction Supervisor.
- H. Each family agrees they are responsible for the completion of the homes according to the plans and specifications and within budget, with labor contributed by the families and under the coordination of SHE. The family will be responsible for any additional supplemental loans or payouts that may take place because of cost overruns during the course of construction.
- I. No change of plans and specifications can be permitted without the approval of SHE, the lender, and the family.
- J. Any theft, loss or breakage is the responsibility of the family and replacement will be made out of the loan funds.
- K. Each family agrees to review the "Request for Payment" when submitted by SHE staff and to sign checks promptly for payment. If bills are not paid promptly, the property may be subject to a Mechanic's Lien in accordance with State law.
- L. No one will be allowed on the building site while under the influence of alcohol or illegal drugs. Any continued problem relating to alcohol or illegal drugs on the job will cause automatic expulsion of the family from the Group and the canceling of this Agreement for that family.
- M. Each family agrees that they will be responsible for all material purchased for their house once it is delivered to their site.
- N. Each family and SHE agree that the family members are not in any way employees, agents or representatives of SHE.

IV. Grievances

Grievances in relation to individual family members and this Agreement shall first be brought to the attention of the Group at one of its meetings. After attempting to resolve the issue at that meeting, if no resolution is achieved, then the following grievance procedure will be followed:

Before construction begins, the grievance should be brought to the attention of the Preconstruction staff assigned to the Group; during construction, the grievance should be brought to the attention of the Construction Superintendent. If a resolution is not achieved, then the Program Manager for New Housing shall be notified of the grievance in writing. If not resolved by the Program Manager, the SHE Board of Directors shall be notified of the grievance in writing.

V. This Agreement shall be terminated with regard to each family and to SHE by any of the following conditions:

- A. If a family does not meet the conditions of this Agreement as determined by SHE and the families (by a vote of two-thirds (2/3) of the group), that family loses its rights to this Agreement. Additionally, it loses its rights to a house.
- B. If a family is not eligible for a loan. In the event that a family builds a house and then is ineligible for a loan, SHE may at its sole discretion pay that family for the value of work completed.
- C. If a family voluntarily withdraws their loan application. Any act of omission by the family which materially affects the eligibility of the family for a loan will be grounds to declare a voluntary withdrawal of the loan application. Such acts or omissions include, but are not limited to:
  - 1. Fraud
  - 2. Violation of the terms of this Agreement or any related agreements with SHE.
  - 3. Failure to disclose any material fact related to the loan application or this Agreement.
  - 4. Any voluntary change in employment status which affects the family's loan application.
  - 5. Any change in marital status.
- D. After all families' houses have been completed, received final inspection and approval, and the families have become legal owners of the property.



EXHIBIT A

MANDATORY CONSTRUCTION TASKS TO BE COMPLETED BY  
BUILDING GROUP MEMBERS

1. EXCAVATION

The removal of earth to allow the construction of a foundation.

2. FOOTING FOUNDATION AND COLUMNS

Construction of the spreading course or courses at the base or bottom of a foundation wall pier or column. Construction of the supporting portion of a structure below the first floor construction or below grade, including footing.

3. FLOORS SLAB OR FRAMING

The floor slab consists of concrete, usually reinforced, poured over gravel and a vapor barrier with perimeter insulation to prevent heat loss.

4. SUBFLOORING

The installation of materials used for flooring that is laid directly on the joist and serving the purpose of a floor during construction prior to installation of the finished floor. (Not required on slab on grade houses.)

5. WALL FRAMING SHEATHING

The construction process of putting together and erecting the skeleton parts of a building's walls (the rough lumber work) and for the exterior walls, covering with sheathing (plywood, waferboard, oriented strand board, or lumber) and insulating board to close up the side walls prior to the installation of finish materials on the surface.

6. ROOF AND CEILING FRAMING, SHEATHING

The process or method of putting the parts of a roof, such as truss, rafters, ridge and plates in position. Ceiling joists support the overhead interior lining of a room. Roof sheathing is any sheet material, such as plywood or particle board, connected to the roof rafters or truss to act as a base for sheathing, felt, shingles or other roof covers.

7. SIDING, EXTERIOR TRIM, PORCHES

The installation of lumber, panel products or other materials intended for use as the exterior wall covering, including all trim.

8. WINDOWS AND EXTERIOR DOORS

The installation of all exterior windows and doors. This includes securely fastening windows and doors plumb and level, square and true, and adjusting sash, screens and hardware for smooth and proper operation.

9. HEATING - ROUGHED IN

Subject to local codes and regulations, the installation of ducts and/or piping in the necessary supports to minimize the cutting of walls and joists. The rough-in is done before finish wall and floor is installed.

10. ELECTRICAL - ROUGHED IN

Subject to local codes and regulations, the installation of conduit or cable and the location of switch, light and outlet boxes and wires ready to connect. This roughing in work is done before the drywall finish is applied and before the insulation is placed in the walls and ceiling.

11. BASEMENT OR PORCH FLOOR, STEPS

The construction of basement or porch floors and steps, whether wood and concrete.

12. HEATING - FINISHED

Subject to local codes and regulations, the installation of registers, grills, and thermostats.

13. FLOOR COVERING

The installation of the finished flooring (the material used is the final wearing surface that is applied to a floor). Floor covering include numerous flooring material, such as wood materials, vinyl, linoleum, cork, plastic, carpet and other materials, in tile or sheet form.

14. INTERIOR CARPENTRY, TRIM, DOORS

Installing visible interior finish work (molding and/or trim), including covering joints around window and door openings. The installation of an interior door, including frames and trim.

15. CABINETS AND COUNTERTOPS

Securing cabinets and countertops (usually requiring only fastening to the wall or floor) that are plumb and level, square and true.

16. INTERIOR PAINTING

Cleaning and preparation of all interior surfaces and applying paint in strict accordance with the paint manufacturer's instructions.

17. EXTERIOR PAINTING

Cleaning and preparation of all exterior surfaces and applying paint in strict accordance with the paint manufacturer's instructions.

18. ELECTRICAL - COMPLETE FIXTURES

Subject to local codes and regulations, the installation of the fixtures, the switches and switch plates. This is usually done after the drywall finish is applied.

19. FINISH HARDWARE

The installation of all the visible, functional hardware in the house that has a finish appearance, including such features as hinges, locks, catches, poles, knobs, and clothes hooks.

20. GRADING, PAVING, LANDSCAPING

Landscaping includes final grading, planting of shrubs and trees, and seeding or sodding of lawn areas. Final grading includes the best available routing of runoff water to assure that the house and adjacent homes will not be endangered by the path of water runoff. The minimum slope should be six inches in ten feet, or five percent from the foundation of the home. Paving includes both driveways and walks.



