

SUCCESS STORIES



Homeowners in Group 10 work through the painting process on their new homes in Bayou Pass Village.

Self-Help Housing

BY EARL PFEIFFER, EXECUTIVE DIRECTOR,
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The United States Department of Agriculture's (USDA) Rural Development office created the mutual self help housing program in 1963 to provide housing for rural Americans. The program was modeled after construction processes utilized by the early Quakers, with neighbors helping neighbors build barns, homes and out-buildings. In the forty plus years that have passed since the program's inception, over 40,000 homes across America have been built by 125 self-help grantees like Hillsborough County's non-profit partner, Florida Home Partnership. Nationwide last year, these same grantees built over 1500 homes, of which more 10% were built in Florida.

On November 8, 1993, the late Dorothy Duke, a retired housing advocate from Sun City Center Florida formed Homes for Hillsborough which later became Florida Home Partnership. It was not until four years later in 1997 that the not-for-profit agency finally began building their first eight homes. Duke spent those first four years embattled



with Hillsborough County and Rural Development officials trying to obtain program funding. As a retiree with nothing but time on her hands, Duke finally succeeded in wearing these housing officials down and obtaining the needed funding to commence construction.

Those early partnerships forged by Dorothy in the mid-90's are still the cornerstone of our success today. Dorothy's foresight, vision and selfless determination has changed the face of affordable housing in Central Florida.

Low-income program participants are qualified and approved for residential mortgages through the Department of Agriculture at below market rates. Once approved, construction-perm loans are closed in groups of 10-12 families at a time. During the construction process, all families in "the group" work on all homes in the group doing semi-skilled and unskilled labor tasks. When all homes in



Neighborhood children enjoy the beach-entry pool at Bayou Pass Village.

Dorothy Duke Community Center at BayouPass Village.



a group are completed, USDA conducts a final inspection and authorizes all families to move in on the same day.

FHP has a staff of 16 employees that operate the program, and nine of those employees are former program participants, so that this program is truly administered by those it serves. The enthusiasm from these participants/employees is contagious to the remainder of the team, and that makes our job a great deal of fun.

Homeowners contribute approximately 600 hours of sweat equity labor and their equity is the difference between the actual construction costs and the appraised value, which can be as great as \$60,000. In addition to USDA, Hillsborough County's Affordable Housing Office contributes down payment assistance through the SHIP program, and Florida Housing Finance Corporation contributes HOP funding. Hillsborough County also

provides zero interest loans of SHIP and HOME funds for site acquisition and infrastructure improvements.

FHP is currently completing its widely acclaimed community, Bayou Pass Village in Ruskin that features 207 homes with amenities and home styles that make it indistinguishable from market rate communities. Next up is Hidden Creek in Wimauma with 141 homes and Sunset Hills in Pasco County with 40 more homes. 🏠

EARL PFEIFFER has served as Executive Director of Homes for Hillsborough since 1997. Earl, a state-licensed Residential Homebuilder and a Realtor, has been very active in affordable housing in the Tampa Bay area since 1988. As general manager of Pfeiffer Affordable Homes, he was a private-sector partner with The City of Tampa's Challenge Fund housing program for nine years before coming to Homes for Hillsborough. Earl's vision is to build 100 affordable homes every year; and further, that each home built should not look like affordable housing, but be indistinguishable from market rate homes.



The Florida Housing Coalition will feature Florida Home Partnership as a Success Story at the conference on September 15th with Keryl Whetstone, daughter of FHP's founder Dorothy Duke; Earl Pfeiffer, FHP's Executive Director; and Jesse Ornelas, FHP's Assistant-to-the-Director.