

# In Watsonville, much of the story is housing

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SIX MONTHS AGO today, a few seconds of shaking destroyed 250 homes in Watsonville. Another 650 homes and 106 mobile homes were severely damaged. Fire destroyed a few more. In all, about 2,000 buildings were damaged, millions of dollars worth.

By the time the flurry of aftershocks stopped, Watsonville had lost 8 percent of its housing

stock. Assistant Fire Chief Dave Williams said that he thinks the number of homes initially reported damaged were low. He puts the figure at around 2,500. According to city figures, approximately 1,200 people had lost their homes.

The most recent figures available show that 284 homes were red-tagged, with damages estimated at \$14 million; 425 were yellow-tagged with damages es-

timated at \$62 million; 1,365 green-tagged homes, while safe to enter, sustained damages estimated at \$4 million.

Because the inspection of homes was done by volunteer troops of inspectors, many of them from out of town, the estimates of damages may be off, Williams said. Although he didn't have complete figures, Williams gave a couple of examples. For 188 green-tagged homes in

Watsonville, initial estimates of damages were \$434,750. But when the owners applied for permits, the figures they received from contracts came to \$1,284,765 — almost triple the initial estimates.

On 130 red-tagged homes, however, the initial estimates were \$8,780,000 and the final estimates \$1,673,454 — significantly lower.

In the last six months, a myr-

riad of housing programs, ranging from motel vouchers to low-interest loans for rehabilitation to plans for construction of new housing have sprung up. But what took the earth seconds to destroy will take the community months, if not years, to repair.

In the weeks that followed the quake, many residents, unable to find suitable shelter elsewhere, camped out at city parks, in back yards, or in their cars. The Red

Cross set up temporary shelters in the National Guard Armory, the Santa Cruz County Fairgrounds and Ramsay Park. Another shelter was set up by the Western Service Workers Association. An unofficial tent city went up at Callaghan Park, occupied largely by people who wanted to stay near their homes, who didn't want to have to live by the Red Cross rules, and who

See HOUSING page 7 ▶

# HOUSING

▶ From page 1

RP 4/17/90

wanted to make sure the city didn't forget their plight.

As the shelters closed, some interim housing was provided by trailers brought to three sites in Watsonville and one in Pajaro, by the Federal Emergency Management Agency. Although FEMA initially resisted bringing the trailers in, it finally knuckled under to continuing pressure from U.S. Rep. Leon Panetta and other elected officials.

To date, about 140 families are living in trailers that have been set up in the Watsonville-Pajaro area, according to FEMA figures.

FEMA has spent \$9,791,000 on temporary housing assistance in Santa Cruz County, spokesman Bill Villa said yesterday. It has spent \$17,667,000 on public assistance — things like repairing streets and public buildings — and \$14,151,000 on 7,048 individual and family grants. Villa said he could not provide the number of people who applied for aid in the Santa Cruz County area or the rejection rate.

But not everyone who was displaced by the earthquake, or the events that followed the earthquake, qualified for help under the FEMA eligibility rules, which were also used by Red Cross.

As a result, a coalition of community organizations in the San Francisco Bay Area brought a lawsuit against the FEMA, claiming that the agency had failed in its mission of providing temporary housing to earthquake victims. The coalition and FEMA arrived at an initial agreement, in which FEMA agreed to replace, on either a temporary or a permanent basis the housing that was lost in the earthquake. Later, FEMA said that it would provide funds for housing only in cases where it hadn't already provided aid to the occupants. The matter is still under dispute.

Many of the people who didn't qualify sought temporary shelter in a motel voucher program set up by the Community Action Board. More than 1,500 people have been sheltered at the program, and 181 were still there this week. Originally funded by individual contributions, the program was later given a state grant to continue operations. With the state monies nearly gone, last week Red Cross announced that it would fund the program for another six months.

But the temporary shelter is the easy part. Restoring and rebuilding is proving to be a more arduous task.

Financing appears to be one of the main problems. According to FEMA's Villa, the average grant from FEMA was \$2,000. Maria Corralejo, the director of Watsonville Area Interfaith Disaster Recovery, which is helping people repair their homes, said that, in general, the money people are receiving from FEMA is just enough to pay for the materials needed for repairs.

Many are turning to groups such as WAIDR, which provide volunteer labor to make the repairs. WAIDR, which includes Mennonite and Christian Reform groups dedicated to helping people in disaster-stricken areas, is part of the Watsonville Housing Restoration Coalition, which was set up shortly after the earthquake to pool the resources of various groups working on housing repair.

Earlier this month, Corralejo said WAIDR had completed work on 72 homes and had 45 in the works. It has a waiting list of 341 homes, however. Migrant Relief, another member of the coalition, has worked on 12 homes; and the volunteer center has put in be-

people who didn't receive enough money through FEMA, SBA or other disaster assistance agencies. In its earthquake relief fund, it collected \$1.029 million. About \$888,490 has been given out to 72 applicants, much of it for housing repair. The city set aside \$211,000 to help the Santa Cruz Housing Authority acquire land for 16 units of low-income housing. It has designated \$120,000 of the remaining money to be used to help people who don't qualify for the CALDAP program, a low-interest loan program for home repair considered the "program of last resort."

One of the effects of the earthquake is that it has drawn attention to the housing shortage that has existed in Santa Cruz County for many years. Before the earthquake, the county had a vacancy rate of about one percent. According to studies done by the city, about 47 percent of Watsonville's residents couldn't afford the rents that were being charged (the study defined as unaffordable a unit that, with utilities, cost more than 35 percent of the renter's income). As a result, many families had crowded together into small units, a number of them renting converted garages and other illegal units.

The city formed a housing task force, which met for several months to study ideas and make recommendations to the council on its housing problems. Among the suggestions the task force recommended were: a rent-control ordinance, a 25 percent inclusionary ordinance for affordable housing in new construction, and "amnesty" for landlords who voluntarily bring illegal units up to code. The council has not yet had an opportunity to act on the recommendations.

Many of the people who are rebuilding after the quake are putting back more units than they once had, city planning director Maureen Owens said. Various housing project plans, including one for 441 units in the Interlaken district, have been proposed — none of which have yet been approved.

The Santa Cruz County Housing Authority has a number of projects in the beginning stages, including a 120-unit project on Green Valley Road and a 52-unit project it wants to put in with help from Habitat for Humanity on Atkinson Lane. According to executive director Mary James, both projects are still in the "options" stage in terms of land acquisition. Both have received funding from the Red Cross.

The Housing Authority has also received 177 Section 8 vouchers and is looking for landlords who want to participate in the program. Landlords receive market-rate rents, but tenants pay a percentage of their income with the program making up the rest. It also has a program to help people who can't afford to give landlords a security deposit.

The Pajaro Valley Affordable Housing Corp. has plans for a 25- to 28-unit low-income project on West Lake Avenue and the city is proposing to build 56 units for farm workers at various locations around the city.

Applications are still being taken for the various earthquake assistance programs. FEMA will be taking applications through Saturday. Applications can be made by calling 1-800-462-9029. For more information on Small Business Administration pro-

volunteer center has put in between 600 and 800 volunteer hours per month since the quake. The coalition figures nearly 400 homes are still in need of volunteer repair services, and about 50 of them will need to be lifted for foundation repairs.

The City of Watsonville has also helped bridge the gap for

Business Administration programs, call 1-800-468-1713. In order to qualify for the CALDAP loans, home owners must have gone through FEMA and SBA applications. People who live in Watsonville can get information on the CALDAP program can be obtained by calling 728-1288; others should call SBA.