

Faith Based and Community Initiatives



USDA
RURAL DEVELOPMENT

United States
Department of
Agriculture

Mercy Housing Self-Help Housing Program

A Story of Success.

This is the story of a single mother's triumph over tragedy and adversity in providing a home for her family in Esparto, California. After spending several years in Mexico, Terri Bueno, at age 45, wanted to return home to California to seek expert health care for her disabled oldest son. Faced with the challenge of caring for Albert, who was recuperating from heart and back surgery and needing a job, Terri moved into her brother's three-bedroom house where eight people shared one bathroom.



Terri's brother, Gene, told her about families he knew who were building their own homes. Looking to solve their over crowded situation, Gene discovered that the families were participating in USDA Rural Development's Self-Help Housing program through Mercy Housing Corporation.

At first, Terri was skeptical about handling the job of building a new home along with her responsibilities as a working mother and caretaker. She told her brother, "It is not possible." Terri's mother, Martha, intervened and called Mercy Housing to get details and the necessary paperwork. Martha and Gene assured Terri that they would help with the home construction. Three months after she submitted the application, a surprised Terri received the call from Mercy Housing, indicating that she had been approved for the home project and she could start building her house right away.

Terri joined a group of 12 families, including six single women. They worked 40 hours each week for 18 months, hammering nails, erecting walls, setting windows, doing plumbing and electrical work and landscaping yards around 12 new homes that were completed in August 2003. Terri and her family had found a new home in a community where neighbors called each other by first names and where the neighborly spirit continued after the last touches of paint were dry on the new homes in Esparto.

"It required working every weekend for 18 months, but the results were well worth it," said Terri.

“Before this project, I was not aware of the things that USDA Rural Development is involved in. Now we have a new, clean, perfect house, and I know every nail, screw and bolt that went into it. “

“It has all of the things I hoped to have, and best of all, I know that if something breaks, I know how to fix it. It was a great experience.”

Two years after the completion of her home, Terri still marvels at her accomplishment and how the experience has changed her life. Tragically, her oldest son, Albert, passed away shortly after the home was built. But Terri said he felt the pride and happiness of having a room of his own during his last few weeks. Today, Terri exudes pride and a sense of accomplishment from investing her time and effort to provide a home for her family and build equity that she hopes to use to put her daughter, Michelle, and second son, Badi, through college.

Terri Bueno is an example of a caring, determined and proud mother who overcame great adversity and pain to build a new and promising life for her family with the help of USDA Rural Development’s Self-Help Housing Program.

How the Initiative is Helping.

Mercy Housing, affiliated with Catholic Charities San Francisco, is an example of successful outreach of President Bush’s Faith-Based Community Initiative. Mercy Housing develops affordable housing for families, seniors and individuals with special needs who lack the necessary economic resources to access quality, safe housing.

The \$2,790,000 Self-Help Technical Assistance Grant awarded June 1st, 2004 will provide technical assistance for families to construct their own homes, 132 to be exact.

The Organization.

Mercy Housing Corp. develops housing throughout California and has offices in San Francisco, Sacramento, Orange and Santa Cruz. Formerly called Mercy Charities Housing California, it was established in 1988 from a merger between Mercy Housing California and the housing ministry of Catholic Charities San Francisco. More than 4,000 families have built their own homes under Mercy Housing’s program, making the organization the second largest provider of self-help housing in the U.S.

Mission.

To create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.

Contact.

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Stats.

Year founded: 1988

Units Developed: 5253

Units in Development: 2815

Number of Residents Served (Adults): 7116

Number of Residents Served (Children): 3714

Average Annual Income of Residents: \$17,525

Income Range of Residents: \$0 to \$46,372

Residents Served: Family, Special Needs, Seniors