States of the Union HAVING A DREAM IN GOSHEN BY RICHARD J. MARGOLIS

A man builds a fine house, and now he has a master and a task for life; he is to furnish, watch, show it, and keep it in repair the rest of his days.

-RALPH WALDO EMERSON

N 1962 SOME enterprising Quakers in Goshen, California brought together six farmworker families, all of whom lived in shacks unfit for human habitation, and showed them a better way. The way was called self-help housing, a technique that had been successfully applied in many parts of the Third World but had rarely been used in the United States.

Encouraged by a little assistance from the Friends, the Goshen families decided to pool their labors and their dreams. They were betting that "sweat equity" could do for them what cash routinely did for their more affluent neighbors. It was both a last-ditch hope and a powerful act of faith.

The small, \$8,000 redwood houses took nearly three years to complete, a good deal longer than anyone had expected. For the construction foreman, patience was the watchword; many of his self-help builders had never before wielded a hammer or saw.

But ultimately the families did win their bet. Then, for the first time in their difficult lives, they basked in such ordinary domestic comforts as indoor plumbing, central heating and watertight roofs.

Moreover, those blessings turned out to be only half the story. The other half related to family success. Subsequent studies of self-help households, including Goshen's, found a basketful of other happy consequences: the children's school grades improved; the parents got better jobs; and, naturally, the families stayed put—their days of transiency were over. As one participant commented, "I'm not leaving this place. My blood is in the rafters." It was exactly as Emerson had prophesied: "A man builds a home, and now he has a master and a task for life...."

"Who would have believed that we could really own a house like this?" asked Jesse Ortega, whose family was one of the original Goshen six. "At first," she said, "I didn't think it was possible. But Tino said, 'No. Go to the meetings. I will build you a house.' He really meant it."

As a freelance novice back then, I was lucky enough to cover the Goshen experiment. I even wrote some poems about shack-life, or life before indoor plumbing. One of those poems featured Jesse and Tino Ortega:

Tino, wake up.

Huh?

I have to go out there.

Again?

I'm big, Tino. It's like that when I'm big.

mmmmmm

Don't go to sleep. Get up, Tino. Come with me.

Ashmrl.

What?

Ask Marie.

She did it last time, Tino. It's not fair.

Tino, there's no moon ... and the snakes.

Do you want a snake to bite me, Tino?

I'll die.

Do you want me to die? It won't be my fault,

Tino. You see what I go through every night,

Every time I have to ...

Where's my pants?

Two years later I returned to see how the Goshen six were getting along. Here is part of what I wrote:

"One dusty August I visited a Goshen housewife whom I had met two years before, just after she and her husband had joined a self-help group. I had called on her then in her one-room shack and had stood just inside the doorway. A child was playing with beer cans on the floor, while she sat listless and sullen on the unmade bed, not wanting me there. I had left quickly.

"This time, as I knocked on the door of their new, three-bedroom house, I wondered how she would receive me, and when she appeared I started cautiously to introduce myself. 'I remember, she said solemnly. 'You came to the other place. Come in and see now. It's like a dream.

"It was like a dream, and for an hour we sat in her bright living room, sharing it."

The Goshen dream triggered a small self-help housing explosionthroughout rural America, one that still faintly reverberates today. Under Lyndon B. Johnson the Farmers Home Administration (FmHA) entered the self-help picture, supplying technical assistance dollars to

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nonprofit sponsors and long-term, lowinterest mortgages to rural families.

Those were heady times. People did not shrink from the possibility of building a Great Society in which the poor might get a decent break. Self-help housing seemed an ideal way to aid them, a perfect blend of two American traditions: puritanism (the sweat) and generosity (the subsidy). Even the Bureau of Indian Affairs, not generally known for its progressive instincts, launched a "mutual help" program, declaring that it would build 50,000 houses on 100 different reservations. (It never reached the first 500.)

Back in California's San Joaquin Val-

gling," he adds. "They aren't able to build more than a handful of houses each vear."

Why not? Surely by now the partisans of self-help housing have accumulated sufficient technical knowledge. And surely the hardships of shack-dwellers loom as large today as they did 30 years ago. According to tabulations made in 1987 by the U.S. Department of Housing and Urban Development, the rural population accounts for roughly one-quarter of the national total, yet one-half of the country's substandard housingi.e., housing that lacks indoor plumbing —continues to be found in rural areas.

"All the pieces are in place," Marshall



BUILDING A DREAM HOUSE

ley, a new organization inherited the Goshen legacy. It called itself Self-Help Enterprises, or SHE for short. Over a quarter of a century SHE has become the flagship of self-help housing's ragged armada, sponsoring more than 6,000 new or rehabilitated homes in seven rural counties.

That's the good news. The bad news is that elsewhere in the nation the selfhelp output has been considerably less impressive. In fact, she's total probably accounts for two-thirds of all the selfhelp houses ever built in America.

At present, says Robert Marshall, the recently-retired director of she, about 60 self-help projects are operating in 24 states. "But most of them are strug-

concedes. "The need is there and so is the know-how. What's lacking is a federal commitment. Farmers Home funds are strictly limited. There seems to be a tacit quota on the number of self-help houses FmHA is willing to finance."

ARSHALL, who this year is president of a group known as the National Rural Housing Coalition, actually understates the predicament. The fact is that both the Reagan and Bush Administrations have done everything they could to abandon the few self-help housing projects extant. In the face of White House hostility, Congress has managed to keep the program barely alive.

"The remarkable thing about selfhelp," observes Robert Rapoza, a Washington lobbyist for the projects, "is that it's still here. You might say it's on a respirator. Congress has been unwilling to pull the plug."

A short while ago, I visited one of the surviving programs, a self-help project that struggles for every breath. Its headquarters are located in Charles County, Maryland, just 36 miles from the White House.

My guide was Mike McCauley, a housing expert with the Southern Maryland Tri-County Community Action Council. He and the Council have labored steadfastly on behalf of the poor in their area. Yet in two decades they have managed to build only 250 self-help houses, or about 12 houses per year.

"This part of Maryland used to be all tobacco country," McCauley told me as we drove along route 231. "But most of the farmers have sold their land to people who work in Washington or Baltimore. It's mainly a bedroom community now." The gentrification has caused some headaches for self-help housing. In 1970 one-acre lots could be bought for as little as \$1,000; currently they cost upwards of \$30,000 apiece.

We drove past a cluster of expensive looking ranch houses and new subdivisions. I asked McCauley if he didn't sometimes feel discouraged, considering how difficult it is in such suburban surroundings to find dollars that could be used to shelter the rural poor. For his answer, he turned off the highway and onto a dirt lane called Benedict Road.

Suddenly we were in another country, one filled with jerry-built hovels, outdoor privies and junked automobile carcasses lying in the weeds. McCauley pointed to a hand pump in front of one of the shacks. "That's the community's sole water supply," he said. "Everyone has to haul water from that pump.

"These are all rentals," McCauley went on. "People pay as much as \$400 a month to live in a place like this. Wouldn't they be a whole lot better off paying the mortgage on a decent house, something they could own? That's what selfhelp housing is all about. That's what keeps us going."

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