



**PO Box 1063, Patagonia, AZ 85624 / (520)394-9051 /
info@chopatagonia.org**

Community Homes of Patagonia (CHOP)

AWARDED AN ARPA GRANT

Since 2007, Community Homes of Patagonia (CHOP), has been tackling the issue of affordable homeownership by working towards the construction of affordable homes on Gopher Field and giving support to working class people of Patagonia, Arizona to maintain and repair their homes. Like the fable, “The Tortoise and the Hare,” it has worked on its mission slowly and steadily with the help of in-kind work, volunteers and donations.

Recently, CHOP applied and **was awarded \$25,000**. The Santa Cruz County Nonprofit Grant for Community Financial Capacity, through the American Rescue Plan Act (ARPA) of 2021, funding from the US Department of Treasury will be used to help our community’s low- to-moderate income families and individuals with housing programs, home repairs, and the personnel to help CHOP.

With the recently acquired ARPA funds, **CHOP has redoubled its efforts to make homeownership possible and to help existing homeowners maintain their assets.** Our goals are to 1) make significant movement on Gopher Field, 2) complete five home repair projects, and 3) offer HUD-approved Homebuyer Education courses in the fall and spring. We look forward to having you work alongside us as we complete these goals. Volunteers are always welcome.

SPREAD THE WORD

Although CHOP filed to become a 501c3 nonprofit charitable organization in 2006, not many community members are able to tell you in a nutshell what we are about. Will you help us spread the word? Send them to our



INSIDE THIS ISSUE

Home Repair Program	2
Home Repair Fundraiser.....	2
Gopher Field	3
Board of Directors	3
New Personnel	4
New Partnerships	4
Thank you’s.....	5

SPECIAL POINTS OF INTEREST

- CHOP received a \$25,000 grant from the American Rescue Plan Act, 2021
- CHOP hires its first part-time employee to coordinate its programs and expand its outreach.
- New town resident joins the CHOP Board of Directors



THE HOME REPAIR PROGRAM

To this point, CHOP has operated through volunteers, Board Members, independent contractors, and Town government in-kind support. With the ARPA award, the local nonprofit has been able to

infuse its resources to expand the Home Repair Program by increasing the number of projects and the income level of indi-

viduals and families it can help.

CHOP has completed:

⇒ A plumbing and sanitation system overhaul, costing \$3,400.

⇒ A heating and cooling replacement, costing \$3,900

On the To-Do List: Siding replacement, roof repair, rental of a roll-off trash bin, and a volunteer work day at a home and Gopher Field.

*Are you a homeowner or know of a homeowner who needs help with a repair that addresses health and safety issues? Assistance is available for income-qualified households. **The application is available on the CHOP website, in the Town Hall and the Patagonia Library in English or Spanish.***

PARTNERSHIPS CAN MAKE A SIGNIFICANT DIFFERENCE

Typically, CHOP raises enough funds to complete one home repair project a year. This year, CHOP is able to increase the number of repair projects and expand the population it can help due to the ARPA grant and its partnership with another nonprofit.

Rebuilding Together of Santa Cruz County has joined CHOP to help pay for the materials and supplies needed to complete the eligible home repair projects through the month of May 2023. The goal is to complete five (5) projects before the summer. Pick up an application.

UPCOMING HOME REPAIR PROGRAM FUND-

Community Homes of Patagonia's mission is to support the **diversity of the Town of Patagonia**. Like CHOP, you understand that a vibrant community has a diverse population of young and old, working and retired, renters and homeowners, locals and visitors, etc. You also understand that our low- to-moderate income neighbors need a champion to help them keep their long-term asset—their homes—well maintained, when a costly home repair presents itself.

Help support the Home Repair Program by marking the upcoming CHOP **Cinco de Mayo Fundraiser** on your calendar. Board Directors, Janie Trafton and Tess Hoke are spearheading the fundraiser that will take place on **Friday, May 5, 2023 from 4:30—9:00 PM at the Patagonia Gazebo**. The funds raised will go toward the Home Repair Program. For more information or if you're interested in volunteering at this event please reach out to any CHOP board director. See directors' information on page 3.

CHOP has found that most home repair recipients are long-time residents of Patagonia. Due to a combination of circumstances, shouldering the cost of a major repair becomes a hardship. Together, let's make the trying times of our neighbors less stressful. Your ticket purchase will make a difference. See you there!



CHOP is an open membership organization. Members are vital to the organization's decision-making, committee work, and financial support. Annual Dues: \$10/person or \$20/multi-person household.

GOPHER FIELD IS LOOKING FOR 6

In 2014 CHOP purchased a parcel of land to construct affordable housing using the Community Land Trust model. CHOP's Board of Directors encourages families and individuals who are looking for an affordable housing option to contact CHOP.

CHOP is building the organizational capacity, partnerships, and funding resources required to build six moderately-sized affordable homes, plus green space. These homes will be designed to attract people who have grown up or lived in Patagonia and want to stay here, as well as our local teachers, Town employees, and other members of the local workforce who cannot afford to live where they work.

Please read our enclosed Annual Appeal Letter. Together we can offer a transformation opportunity to our extraordinary workforce that we know and love. Contact any board director if you would like to talk in person.

What's a Community Land Trust (CLT) model?

A simple example of the CLT model: A low to- moderate income new buyer purchases a home built on Gopher Field, and leases the land underneath it from CHOP for a minimal fee. (With the cost of the land removed because CHOP owns it, when the new homebuyer is looking for a lender, the home is more affordable to finance.)

The homeowner builds equity and can choose to live in their house and lease the land on Gopher Field for 99+ years, OR pass the lease agreement to a family member, OR sell the house for an amount based upon the lease's resale formula. If sold, the homeowner earns equity, while the house remains affordable for the next qualified buyer.

NEW CHOP BOARD OF DIRECTOR

Tess Hoke begins her first term as a CHOP Board of Director. She was elected on August 18, 2022 to fill a vacancy. Tess recently moved to Patagonia along with husband, Doug. She hopes you stop her when you see her on her daily morning walk to share you thoughts.



Mandy Montañez
8th year
Board Secretary

Janie Trafton
8th year

Board Secretary

Ken Morrow
10th year

Board Treasurer



Tod C. Bowden
14th year
Board President

jat1137@gmail.com



janietrafton@gmail.com



kenmorrow54@gmail.com



info@chopatagonia.org

CHOP'S NEW PARTNER

This fall, CHOP contracted the nonprofit, Pima County Community Land Trust (PCCLT), to facilitate the HUD-approved Homebuyer Course. PCCLT delivered the workshop's content in-person and via Zoom to our local residents.

Overview of the FREE Coursework:

Session 1: Get a general overview of the homebuying process, become familiar with key terms, and the role of the “players” in the homebuying process. The goal of the session is to have the participants mentally pre-qualify themselves.

Session 2: Explore your financial capabilities. Prepare to examine your “Money Profile,” which includes your spending habits, attitudes and beliefs about money. The goals of this session are to set a realistic spending plan, set up a budget, understand credit, and request credit history reports.

Session 3: Learn about the ins and outs of obtaining a mortgage loan and how capital, capacity, credit history, and collateral all work together to calculate your qualifying ratios.

This course will be offered again in March 2023. Register @ email:

HUD-APPROVED HOMEBUYER EDUCATION

CHOP is providing quality, affordable housing opportunities to Santa Cruz County, Arizona residents by hosting needed homebuyer workshops free of charge.

Pima County Community Land Trust (PCCLT), is a HUD-approved education agency with trained housing counselors. CHOP hired the nonprofit to bring its knowledge and opportunities to our local residents.



The goal is to get individuals and families certified and approved by the time Gopher Field is developed or enter the homebuying process in other areas.

Why offer this class? Often, lenders require of first-time homebuyers an approved homebuyer education course to access affordable loan products, down payment assistance and closing costs. Examples of these loan products: USDA Rural Development 502 Direct Loan, FHA, VA, and other private lenders.

CHOP'S FIRST PART-TIME EMPLOYEE



CHOP is celebrating the hiring of a part-time **Program/Office Manager**. In July 2022, Elvia Gallaher, a former Patagonia Elementary teacher and local resident was hired for the 20-hour work week position. Elvia is responsible for coordinating and implementing all aspects of CHOP's Home

Repair, Homebuyer/Financial Education, and Affordable Housing Programs. This includes the planning, documentation, and reporting of the program results.

Elvia is passionate about finding permanently affordable housing solutions for working families and individual households in Patagonia. Her hopes are that she will help CHOP find the resources to significantly move the Gopher Field Land Trust project forward and to exceed all of CHOP's goals written in the ARPA grant. She invites you to share your ideas and suggestions. Her email address is:

egallaher.chop@gmail.com

THANK YOU FOR YOUR PATIENCE AND

Covid-19 turned our world upside down and caused CHOP to take a two-year hiatus from sending an Annual Appeal Fund-raising Letter. We're happy things are getting back to "normal," and we're glad to be back in action, meeting, greeting, networking, and helping our community.

Community Homes of Patagonia's Board of Directors would like to extend a big thank you to all its members, supporters, volunteers, and contributors for your patience and understanding in the delay. We hope to pick up where we left off with our partnership, keeping you informed, asking for your input, and soliciting your help. Welcome back!



Thank you to our generous donors, program sponsors, and supporters who kept us in mind during our hiatus.

DONATIONS

Community Homes of Patagonia, your local nonprofit housing trust, continues to be blessed by the generosity of this community. This list names people who donated between 2021 and 2022. We want to thank:

2021

Anonymous, Bernice Pomeroy & Family, Annie McGreevy & Quentin Lewton, John & Mary Chapin, Jack & Caroline Walsh, Murphy & Kate Musick, Jim & Lou Schatz, Nancy Swyers, Jeff Sandine, Helen Chester & Michael McDonough, Jeanie Snyder, Janice & Ron Pulliam, Anne & Jeff Quirin, Bonnie & John Quirin, Cliff Hirsch, Jean Miller, Maraine Donato, Kim Bowden, Kathleen Pasierb, Buford Pippin, Chuck Klingenstein, Lynn Davison, Accountant Shari Danann, Inge Meijer, Bob Brandt

& Anne Townsend, Martina Kuehl of Kuehl Enterprises LLC, Jayne Collins, Deborah Goff, Amanda Montanez, Audrey and Brandon Doles, Janie Trafton, Ken & Kathy Morrow, Lila Davison & Tod C. Bowden, Patagonia Community United Methodist Church Thrift Shop, Patagonia Town Manager Ron Robinson & Staff, Patagonia Mayor Andrea Wood & Town Council Members, Patagonia Regional Community Fund, UNITED WAY of Santa Cruz County, Arizona, Pima County Community Land Trust, Angela Laskarides and the Arizona Community Foundation, and the Patagonia Regional Times.

To anyone we inadvertently missed or anyone who is sending a dona-

2022 to date

Shari Danann, James McMahon, Kathy Pasierb, Janie Trafton, Barb Lane, Gregory L. Droeger, John & Mary Chapin, Kenneth & Kathy Morrow, Lila Davison & Tod C. Bowden, Patagonia Public Library, Patagonia Town Manager Ron Robinson & Staff, Patagonia Mayor Andrea Wood & Town Council Members, Patagonia Regional Community Fund, Rebuilding Together of Santa Cruz County, Arizona, Pima County Community Land Trust, Angela Laskarides and the Arizona Community Foundation, Angela Donelson, Jenni Moreno, Jeanne V. Shaw, Santa Cruz County Arizona Board of Supervisors, and the Patagonia Regional Times.



Our Mission

Community Homes of Patagonia (CHOP), supports the diversity and vibrancy of the Town of Patagonia, Arizona by providing quality, affordable housing opportunities to low- and moderate-income people in the community.

GET IN TOUCH



Call Tod: (520) 394-9051
 Text Elvia: (520) 455-7207



E: info@chopatagonia.org
 W: chopatagonia.org



CHOP
 P.O. Box 1063
 Patagonia, AZ 85624

Community Homes of Patagonia
 PO Box 1063
 3-C Harshaw Road
 Patagonia, AZ 85624

Phone:
 520-394-9051
 E-mail:
info@chopatagonia.org

PLEASE
 PLACE
 STAMP
 HERE

Box Holder
 PO Box
 Patagonia, AZ 85624



diversity has a home here