

Neighborhoods and Lives Transformed

More Than Housing, an Opportunity to Move Up in the World

Sacramento | Yolo Mutual Housing Association

Norwood Annex, Avenue and Estates

In Sacramento, people need to earn \$19.98 per hour to afford a two-bedroom apartment, yet the average hourly wage for a person who rents is only \$14.20 per hour. Sacramento | Yolo Mutual Housing Association helps fill that gap by building affordable housing communities.

Mutual Housing built Norwood Estates in 1993. The nonprofit then bought, demolished and rebuilt an adjacent property in 2001 that became Norwood Annex. This past year, they were able to buy Norwood Avenue, another adjacent property, from the Sacramento Housing and Redevelopment Agency. This brought the 87 apartments into a more cohesive and cost-effective community. Community Housing Capital helped finance this purchase as

well as the rehabilitation of the older buildings in Norwood Avenue and Norwood Estates.

Ongoing improvements in the phased rehab are new roofs, siding, stairs and landings as well as paving and walkways. Interiors also are being completely restored in the one-, two- and three-bedroom apartments.

Like most Mutual Housing developments, Norwood has a playground, a community room with kitchen and a computer lab. There also are resident services such as child care and leadership-building workshops.

Of Mutual Housing's 2,600 residents, nearly three-quarters of the incomes are below 50 percent of Sacramento's median income. Having affordable housing gives residents the stability they need to move up in the world.



Christopher

Finding affordable rental housing in California can be a huge problem. Sacramento is no exception. When the hospital where Christopher was a pharmacy technician closed, he didn't know how he and his family were going to be able to afford an apartment for the five of them. When he heard about Sacramento | Yolo Mutual Housing Association's affordable housing communities, he jumped at the chance to join one.

Since Christopher and his family moved into Norwood Annex two years ago, he has become a vital part of the community. He and his wife, Carterra, volunteer at the computer lab, keeping it open and running from 9-to-5



during the week for the adults and children of the complex. He not only does the tech work, but also helps people search for jobs and write resumes, among other things.

He also assists Mutual Housing's community organizer in planning and coordinating activities for the children such as after-school arts and crafts or science projects as well as holiday parties.

Like 40 percent of Sacramento | Yolo Mutual Housing Association residents, Christopher worked full time until recently. Living in an affordable residence

has allowed him to go back to school to study business and finish his bachelor's degree. He and his family have a three-bedroom apartment with a playground on the grounds his children love.