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**NEWS****Eleven local families embark on 'sweat equity' home ownership***First of 44 new homes underway***By Cheryl Lingo**

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Less than a year from now, eleven families will occupy brand new homes, largely built with their own hands.

Self-Help Enterprises (SHE), a non-profit organization based in Visalia, purchased 44 lots in Lennar's Orchard Estates II development on S. Frankwood Avenue. The first of four planned phases will put those eleven families into homes where about 65% of the labor is provided by the future occupants.

Tom Collishaw, vice president of SHE, said each family is required to put in 40 hours a week for the duration of the project that can take up to ten months. All eleven families work on the houses, and Collishaw said no one moves in until all of the houses are complete.

The houses are available to low-income families who qualify for loans available primarily through the U.S. Department of Agriculture. The down payment is made through the donated labor.

There are no prerequisites of construction knowledge, Collishaw says. A site construction superintendent trains the families in work that includes preparing the foundation, concrete finishing, framing, electrical, painting, and landscaping. Sub-contractors come in to handle more complex parts of the construction including cabinets, HVAC, roofing plumbing, stucco, and flooring.

"The superintendent is a critical part of the project," Collishaw said. "He's part teacher, trainer, marriage counselor and psychologist."

Future SHE homeowners can choose from four models and eight different facades. The homes are either three or four bedrooms and range from 1205 to 1350 square feet. All have two car garages, interior laundry rooms, front porches and covered rear patios.

Collishaw said demand for the houses was high, with hundreds of inquiries. He said that is based, in part, on an earlier SHE project that was well received by the community.

The previous project was the New Horizons Subdivision near N. Haney and Kady Ave. It included 35 single-family homes built and occupied in 2003-2004. City Planner David Brletic said the Reedley Redevelopment Agency (RDA) worked closely with Self-Help Enterprises, providing \$5,000 per lot from the City's Low and Moderate Income Housing Funds.

"The New Horizons Subdivision has been a good addition to the neighborhood and the City views the project as a success," he said.

SHE homeowners are free to sell the homes they help build, but they have to repay any subsidy provided by the USDA loans. That could consist of zero interest and 'soft' second mortgages that would come due at the sale of the property.



Photo by Cheryl Lingo / THE REEDLEY EXPONENT Self Help Enterprises homeowners will help build 44 homes in the Orchard Estates II subdivision on S. Frankwood Avenue. The Lennar development has 149 lots at the site which are being developed.

Collishaw said SHE families don't tend to view their homes as an investment, so there is less turnover, even in the current economic crisis. "We're proud to say these days, that SHE people aren't losing their homes, and we've been at this for 42 years."

The 44 SHE lots will be built out in four phases, as groups of eleven families are qualified. Building permits valued between \$91,117 and \$101,395 were issued in February for SHE homes on Herbert and David Avenues in the development.

Orchard Estates II has a total of 149 lots in the development and they are continuing to sell and build those homes.

SHE is a non-profit organization that serves an 8-county region from Modesto to Bakersfield. According to its website, eligible families must have good employment and credit histories, and the ability to meet the labor requirements.

SHE has been the primary developer of over 70 subdivisions and works with 150 families each year on similar projects.

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