

HELPING THOSE WHO 'Self-Help'

■ Self Help Enterprises provides free housing rehab for eligible families

By Reggie Ellis

SUN-GAZETTE

On Jan. 6, Juvenal and Juana Munoz moved into their new home in Woodlake. They even got to keep their old address!

The Munozes were the beneficiaries of a partnership between Self Help Enterprises and the City of Woodlake that helps rehab, repair or rebuild old and decrepit homes within the city limits. After more than 20 years in their house on Pomegranate Drive, the Munozes kept busy with constant repairs. When Juvenal had a stroke two years ago, the work became too much for the couple and they couldn't afford to hire someone else to do it, so they decided to look for help.

That's where Self Help Enterprises came in.

Through its Housing Rehabilitation program, Self Help was able to build the Munozes a new house

After the project was approved by the City of Woodlake, Self Help paid to demolish the house and hired Nieto Construction of Woodlake to rebuild the home. Construction began in early December and in six weeks the old three bedroom, two bathroom home was replaced with a simi-



COURTESY OF SELF HELP ENTERPRISES

Juvenal and Juana Munoz stand in front of their new house on Pomegranate Ave. in Woodlake. The house was built at no cost to the Munozes through a partnership between local cities and Self Help Enterprises.

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home was replaced with a similar sized home (the same number of bedrooms and bathrooms) but also included a two-car garage, a front and back porch and air conditioning and heating.

"Before they just parked their car on the side of the house," said the couple's daughter, Erica Cuehla. "And it was very cold in the winter and hot in the summer. Now they have an energy efficient home, Self Help even gave them an allowance for a new stove and dishwasher. They even got to pick out their carpet and linoleum."

But the biggest improvement to the home was wider doorways and hallways, wheelchair ramps and railing and a handicap accessible shower to accommodate Juvenal getting around the house. Stephanie said in the old, split-level house her father was forced to take awkward steps wherever the previous owners had made add-ons or done their own remodeling.

"I was thrilled when I saw it," Juvenal said. "We are very happy to have this beautiful home."

The house cost the Munoz a total of a 30-year, 0% interest loan. In other words, as long as they live in the home and don't sell or transfer the title, it won't cost them anything.

Juana said at first the couple was skeptical of getting a new home for free. She said the amount of paperwork was a little intimidating, but that in the end it was worth it.

"It was difficult to share information about our money with them, but after seeing the house I would do it all over again," Juana said. "We were very happy to know that there were people out there to help us."

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- JUANA MUNOZ

fiscal year it was allocated, but homeowners can apply for the program year-round.

"If we don't use it we lose it," Garcia said. "People should take advantage of it while it is available. You never know when the state will stop offering the money."

Since 1981, Self Help Homes has rehabilitated 370 homes and provided down payment assistance for 105 low-income, first-time homebuyers. Self Help also began rehabilitating homes in Farmersville in 1981 and has completed 363 homes and helped 182 first-time homebuyers. The program started in Exeter in 1984 and has rehabilitated 234 homes and helped 41 first-time homebuyers.

But that's no surprise for an organization that can trace its roots in Tulare County back to 1960, when the Quaker service organization, American Friends Service Committee, helped replace substandard farm labor camps with real homes for 20 families. According to its website, Self Help Enterprises was formed following the passage of the Economic Opportunity Act of 1964, which provided a funding resource emerged. In February 1965,

A History of Help

Suzanne Garcia, a loan processor for Self Help, said the purpose of the program is to keep low-income families in their home and to stabilize often blighted neighborhoods. Garcia said there are several eligibility requirements for the program, such as meeting the definition of low-income, living within the city limits and owning a percentage of equity in your home.

Garcia said in the past the City of Woodlake has had a waiting list of applicants for the housing rehab program. However, with so many new people moving into the area, the list has dwindled to a single person.

"I don't think a lot of people know that this program is available," Garcia said. "A lot of people think it is just for seniors. But it's available to anyone who meets the criteria regardless of age."

And as a grant-funded program, Garcia said Self Help must use Woodlake's budget within the

Self-Help Enterprises (SHE) was incorporated as the first rural self-help housing organization in the nation, and just weeks later, the U.S. Office of Economy Opportunity (OEO) awarded a self-help housing grant to the newly formed organization.

Over the last 45 years, Self Help has grown into an organization that serves thousands of low-income families in eight counties of the San Joaquin Valley and has served as the model for similar organizations around the world. The organization is dedicated to self-help housing, sewer and water development, housing rehabilitation, multifamily housing and homebuyer programs in the San Joaquin Valley of California.

According to its mission statement, "The goal of Self-Help Enterprises is to help farm laborers and other low-income families to help themselves."

For more information on the Housing Rehabilitation program, call your local City Hall or Self Help Enterprises at 651-1000.