


## To Our Partners and Friends

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recognize the value of our programs and are willing to assist us financially in this work.

For nearly 40 years, Self-Help Enterprises has been helping families help themselves to attain their

dreams. A warm, inviting home is at the center of the holidays and many families will experience this festive season in a home of their own for the very first time this year. Your support helps to make this possible and we are all very grateful. 



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# SHE NEWS

SELF-HELP ENTERPRISES

Winter 2004



People are counting on us!

"I arrived in this country with the desire to progress in school and to see my family's life improve. To have a home was only in my dreams. When I saw the families that already lived in their houses I thought about how happy my family would be if someday we had a house. I thought that this was unattainable because if my mom could barely pay the rent for our apartment, how would we be able to buy a house?"

But suddenly like a ray of sun and hope illuminating our lives, a friend informed us of Self-Help Enterprises. Thank God for this opportunity that was given to us to build our own house. Now we are happy to have a home together. I see my mom less worried than before and just as I like to see her content, she likes to see us happy. Therefore I give thanks to God and to all the people that helped our dream become reality."

- Esther Rivera, Age 16  
Reedley, Fresno County  
2004 New Homes Family

## To Our Partners and Friends

During the holiday season our work takes on a very special meaning. It is wonderful to see families move into their first home and celebrate this season of peace and goodwill together.

A safe, attractive and affordable home is the foundation for strong families, vibrant neighborhoods and stable communities. Children do bet-

ter in school and their social relationships when they live in a decent home. Homeownership gives people a sense of pride and independence.

The work of Self-Help Enterprises is not done alone; our success depends on a network of partners, donors and friends. Our partnerships with dozens of communities ensure that our work

is truly a local effort, responsive to local issues. Federal, state and local agencies and foundations count on us to effectively and efficiently use valuable resources to meet local needs.

Over the years, the contributions we receive from donors across the country prove that our friends and supporters

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# Building Homes and Strengthening Families



“Self-Help Enterprises does not just build homes – we build relationships and communities, raise awareness, instill pride and restore self-esteem. In this way, we honor the hardworking individuals who participate in our programs. We continue to open doors that would otherwise be closed to many wonderful families.”

- **Graciela Martinez, Chair - SHE Board of Directors**

“The self-help concept teaches group decision-making and the financial obligations of homeownership. More importantly, it develops leadership and self-confidence.”

- **Howard Washburn, SHE's First Executive Director**



“The most gratifying and humbling aspect of our work is to visit participant families and look into the eyes of the children who are living in a decent home, finally enjoying the warmth and security much of this nation takes for granted. These kids now have a safe place to grow up and their parents take pride in the home in which they are raising their children.”

- **Peter Carey, SHE's current CEO**



## SHE's Purpose

The purpose of Self-Help Enterprises is to assist low-income families of the San Joaquin Valley to improve their living conditions. The primary emphasis of the organization continues to be the creation of new housing opportunities and the preservation and improvement of existing housing stock. SHE is dedicated to the belief that a decent home is the basic building block for families, neighborhoods and communities.

- Adapted from our Statement of Purpose



## Dear Rene & Staff

I just wanted to take a moment to tell you how much your housing program for first-time buyers has helped our grandson, Aaron.

When his parents moved to Oregon he was on his own as he chose to stay behind. Aaron had an apartment for a few months but he was struggling to keep up when he had an unexpected truck repair bill. We asked him to come live at our home and pay off his truck. He did and had his truck paid in just a few months.

I asked him if he would like a home of his own. He said, "Sure!" So I told him about your assistance program and he got very excited about owning his own home.

I got your packet and read all of the information so I could help him with the paperwork if he needed help.

Aaron and his fiancée, Jamie, filled out the application with no help. We located a lender willing to work with us and we started the process. He was approved for a loan and he began looking at houses.

The first house he picked did not pass termite inspection and had a huge fix-it list.

He went looking the very next day and found a lovely three-bedroom house, very clean, new roof, carpet, paint inside and even a fireplace. He was with a realtor and they wrote an offer that was accepted by the sellers.

He moved in one month before his wedding and 1-1/2 years later he just found out he is going to be a dad. We are very proud of our grandson and the home he has made for himself, his wife, Jamie and baby.

Now back to your assistance program he participated in. His payment is so good that he was never overwhelmed at becoming a homeowner at such a young age. He also applied for a closing cost grant and received that help from the city of Chowchilla. He had his down payment saved before closing escrow. He was given a chance to provide for himself and his future family as to age and to the fact they are at an income relevant to entry level jobs, just starting out. Aaron told me last week he really likes his house and wants to stay there.

Thank you again.  
Sincerely,  
Aaron's Grandma



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