



SHEnews

2015 ANNUAL REPORT

The mission of Self-Help Enterprises is to work together with low-income families to build and sustain healthy homes and communities.

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2015 Production at a Glance

New Homes	51
Rehabilitation	59
Water & Sewer	168
Multifamily Housing Rehabilitation	148
Homebuyer	195
Housing Counseling	875

Total Completions (as of 12/31/2015)

New Homes	6,133
Rehabilitation	6,328
Water & Sewer	29,068
Multifamily Housing	1,311
Homebuyer	1,855
Housing Counseling	9,008



New Homes



Goshen 16 Move In: Families move into their new, affordable homes.



GRID Solar Install Tulare: Solar panels installed at 12 homes in Tulare provide energy efficient power.



HomeLIFT Program Boosts Homeownership

Self-Help Enterprises has continued to support homeownership by partnering with NeighborWorks America® and Wells Fargo to bring \$7.5 million in down payment assistance grants to homebuyers in Fresno, Modesto, and Stockton, and \$4.75 million in assistance to homebuyers in Bakersfield through the HomeLIFT Program. Self-Help Enterprises partnered with NeighborWorks Sacramento, the lender for the Stockton, Modesto and Fresno markets, by holding launch events in Modesto and Fresno in May 2015, resulting in 368 reserved grants and 149 new homeowners. In July 2015, a launch event was held in Bakersfield, where staff took the reins in determining eligibility and acted as the lender for 219 reserved grants and 128 new homebuyers. The HomeLIFT grants have made homeownership more affordable for hard-working families and individuals, while also helping to strengthen neighborhoods.

Repairing Homes, Rebuilding Lives

Joyce Bruner, a 66-year-old senior citizen who resides in the small, rural community of Armona, was unable to keep up with the maintenance of her 1,040 square-foot home due to her physical limitations and living on a fixed income after the passing of her husband. Ms. Bruner's home faced extensive repairs including a crumbling foundation, roof sheathing that was not installed properly, walls and cabinets with dry rot and windows and doors that could not be secured properly to protect her safety while living alone. The home also had old electrical panels and unprotected wires on the exterior wall, which were a fire hazard, and an unfinished floor with uneven areas that were a constant risk for tripping.

Through Self-Help Enterprises' Housing Rehabilitation

Top Left. **HomeLIFT Fresno Press Event:** Staff from Wells Fargo, NeighborWorks America®, and Self-Help Enterprises joined Fresno Mayor Ashley Swearingin to announce the HomeLIFT program. Top Right. **HomeLIFT Launch Event Modesto:** Self-Help Enterprises' staff meets with families to reserve a \$15,000 down payment assistance grant. Right. The exterior of Ms. Bruner's unsafe home (left) and the new, safe home (right).

Housing Rehabilitation and Partner Services



Housing Rehabilitation and Home Ownership

Home Rehabilitations	14
Home Reconstruction	7
Emergency Home Repairs	14
Home Water Wells	23
First-Time Homebuyers	195
Homeownership Counseling & Education Graduates	847
IDA Graduate	32
New Grants Written	6
Grants Managed	39
Loans in Portfolio	1,760
Loan Portfolio Total	\$54,363,623



program and partnership with Armona/Kings County, Ms. Bruner qualified for a NeighborWorks® America Safe and Sound Grant and a zero percent interest, deferred payment loan to make repairs to her home. Ms. Bruner often worried about living alone in a home where almost every corner presented a potentially dangerous situation. In a three-month time period, Ms. Bruner's home underwent a major rehabilitation to complete the much-needed housing repairs. Not only was a home re-built, but the repairs allow Ms. Bruner to continue to live independently in a safe and healthy home – the home that contains the memories of her late husband and their life together.

Building a Thriving Community

It was over 50 years ago that three farmworker families embarked on a journey to build the first three mutual self-help homes in the community of Goshen. Since then, Self-Help Enterprises has invested in the community by offering a range of affordable housing opportunities and connecting residents with much needed services, including recreation and health services.

In June 2015, Self-Help Enterprises reached a milestone with the completed construction of the Goshen Park Village subdivision. The final group of nine families moved into their new, safe, affordable homes – the homes they built themselves from the ground up. The Goshen Park Village subdivision includes a total of 77 homes on land donated to Self-Help Enterprises by the Doe family, long-time supporters of Self-Help Enterprises who desired to contribute to the future of families and children in Goshen. The donated 40-acre parcel also includes the 10-acre Peter

Malloch Park and the 56-unit Goshen Village II apartment rental community – both developed by Self-Help Enterprises. Since 1963, Self-Help Enterprises has built a total of 122 homes in Goshen.

The success of Goshen Park Village has spawned a larger vision which is currently being pursued by Self-Help Enterprises in its purchase of 40 more acres adjacent to Goshen Park Village. In addition to more affordable housing development, the cornerstone of this project will be the opportunity for a fresh food market, as well as expanding transportation options for Goshen residents.

2015 Accomplishments and Looking Forward

Self-Help Enterprises completed construction of 12 homes in the city of Tulare. Through a partnership between NeighborWorks America® and GRID Alternatives, Self-Help Enterprises received a grant to provide rooftop solar to these 12 self-help homes. This partnership increases the support of low-income communities by giving them access to greener, more efficient power and lowering the utility costs for individuals and families.

In the north San Joaquin Valley, Self-Help Enterprises' return resulted in the successful completion of 11 homes in the city of Gustine (Merced County). Two construction groups remain in progress in Gustine. These two groups will complete the 52 single-family home project site. Self-Help Enterprises' other Merced County project under construction, Conner Street Addition in Dos Palos, has one group of ten homes under construction and a second group of 11 homes nearing the end of recruitment.

With the improved housing market prices in 2015, we were also able to return to our Corcoran project and begin the construction of the final ten homes of our 18-home site.

51 Families Completed Homes in 2015

Kern County	Arvin	10
Tulare County	Goshen	18
	Tulare	12
Merced County	Gustine	11

Upcoming Mutual Self-Help Neighborhoods

In 2016, homeowners-to-be will be building in:

Kern County	Wasco
Kings County	Corcoran
Fresno County	Riverdale
Merced County	Gustine
	Dos Palos
	Winton
Tulare County	Traver
	Woodlake
Madera County	Parksdale

Multi-Family Development, Asset Management and Resident Services



New Rental Housing Projects To Serve Families

Self-Help Enterprises commenced construction on the Highland Gardens affordable rental community in November 2015. Highland Gardens, located on Highland Ave east of State Highway 63 in Visalia, consists of 36 units and is the first rental community for Self-Help Enterprises to feature a centrally located community garden. The apartment rental community also includes a solar power system that will offset all of the common area and residential electrical loads. Highland Acres is expected to be completed in October 2016.

Self-Help Enterprises is in the process of obtaining funding for three new affordable rental communities in Dinuba (44 units), Goshen (56 units) and Lindsay (50 units). Each of the projects includes an application for funding under the Affordable Housing and Sustainable Communities (AHSC) program, which is funded through State cap-and-trade proceeds. The AHSC program funds projects that reduce greenhouse gas emissions – each of our projects will include a transportation element such as bike lanes, reduced cost transit passes and/or ride share programs. We are excited about the planning work that was accomplished in 2015 and look forward to starting construction of these projects in 2016.

Celebrating 45 Years of Affordable Housing

In September 2015, Self-Help Enterprises celebrated 45 years of providing affordable housing in Oildale, a town north of Bakersfield. Residents from the North Park apartment rental community celebrated the milestone with food, games, and a bounce house. Eighty backpacks with school supplies were also presented to the children who reside at the apartment rental community.

North Park has 104 affordable units and features open space, a playground, basketball court, community center that contains a computer lab, and free resident services such as job training, health and medical services, and financial training.

By creating affordable, high-quality housing, and offering resident services, Self-Help Enterprises provides a safe and healthy environment for residents to thrive.

Completed Rehabilitation Projects

North Park	104 units	Oildale, Kern County
Sunrise Villa	44 units	Wasco, Kern County

Development Projects Under Construction or Rehabilitation

Strawberry Street	5 units	Visalia, Tulare County
Highland Gardens	36 units	Visalia, Tulare County



Main Resident Services Provided for Families and Children

Health and Wellness Programs • English as a Second Language • Children's Head Start and Preschool Programs • Computer Workshops and Free Internet Programs • Afterschool Youth Programs • Citizenship Classes • Physical Fitness Programs

Major Resident Services Partnerships

Family HealthCare Network • Kaweah Delta Health Care District • College of the Sequoias • Mercy Hospital • Foodlink of Tulare County • CSET – Community Services & Employment Training • Cutler/Orosi Joint Unified School District • Mexican Consulate • Tulare County Sheriff's Department • Fresno County Sheriff's Department • Proteus • Girl Scouts • Great Valley Center • Health Net • United Health Centers • Clinica Sierra Vista • Madera Star 399 • Career Services Center • Cesar Chavez Foundation • Camarena Health • Golden Valley Health Centers • Livingston Community Health • Vision y Compromiso • Network Leaders on the Move • TF Tire • Women's TLC Network • Tulare County Library • Assemblymember Rudy Salas

Top. **North Park Anniversary:** Residents of the North Park apartment rental community celebrate with food and games. Bottom Right. **Highland Gardens Construction:** Construction begins at Highland Gardens, a 36-unit affordable rental community in Visalia.

Community Development



Working to Bring, Safe, Reliable Water to Highland Acres

Most of us enjoy the convenience of having water in our homes to cook, drink, and clean. However, in Highland Acres, a community of about 300 people located five miles west of the city of Tulare in Tulare County, almost all of the properties in the area are served by private water wells that have gone dry due to the dramatically lowered groundwater table.

Through the Tulare County Office of Emergency Services and a partnership between Self-Help Enterprises, Community Services Employment Training (CSET), and United Way, 8 homeowners have received a 2,500 gallon water tank that connects to their household plumbing system thereby restoring a limited supply of water. However, rental properties are not yet eligible for the household water tank program, and some tenants are paying a monthly fee to obtain water from their neighbors via a water hose and drip irrigation-type systems.

Without a neighboring community in close proximity, residents in Highland Acres, also known as Okieville due to its Dust Bowl roots and history of migrants from Oklahoma who settled there, are unable to connect to an established water system. Self-Help Enterprises' Community Development department is working with the community to establish a long-term solution via a public water system. Self-Help Enterprises' staff has collaborated with local residents, the County of Tulare, as well as state and federal agencies on a plan to secure \$2,267,000 in funding from USDA, the State Water Resources Control Board and the Department of Water Resources. This will allow the drilling of a 500-foot well with a filling station followed by the installation of a water distribution system and a second well, which will bring a permanent solution to the drought-stricken community.

Top Left. **Board of Supervisors Meeting:** Community members attended the Tulare County Board of Supervisors meeting to share their struggle without water. Top Right. **Highland Acres Community Meeting:** Highland Acres residents gather for a community meeting to discuss forming a public water system. Bottom. Increased **access to drinking water** in schools contributes to good health, which is important for learning.

Families benefited by Water and Sewer projects completed in 2015	168
Families benefited by Water and Sewer projects completed to date	29,068
Current Sewer and Water Projects	70
Communities Currently Served	75



San Joaquin Valley Schools Receive Clean Drinking Water

In 2015, Self-Help Enterprises' Community Development staff assisted schools in accessing California's Interim Drinking Water Funds to provide bottled water as an interim solution to school districts whose water supplies are contaminated with nitrates, arsenic and other contaminants.

Self-Help Enterprises conducted an outreach campaign which netted enrollments in the bottled water program, saving school districts thousands of dollars a year on water they would otherwise have purchased with their limited school budgets. A private drinking water company delivers water to each school in the interim while the school districts work toward a long-term solution.

With the assistance of Self-Help Enterprises, students from Sauselito Elementary School (90 students), Alpaugh Unified School District (300 students), Pixley Union School District (1,085 students), Rio Bravo Greely School (1,200 students), Lakeside School (635 students) and Avenal City Schools (2,610 students) now have safe drinking water funded through the program. Along with safe drinking water, schools also received education regarding their water contaminants and how to conserve water while at school and home.



50 YEARS, 50,000 HOMES



In June 2015, Self-Help Enterprises, in partnership with the National Rural Self-Help Housing Association and USDA Rural Development, held a homeownership event to celebrate the 50th year and the building of the 50,000th home in America since the inception of the Mutual Self-Help Housing Program.

The event, held in conjunction with NeighborWorks Week and National Homeownership Month, took place in Arvin (Kern County) where 20 families are building their new, safe, affordable homes. We were honored to have in attendance Congressman David Valadao, USDA Rural Housing Services Administrator Tony Hernandez, NeighborWorks® America Senior Vice President of Field Operations Tom Chabolla, Kern County Supervisor Leticia Perez, and Alex Garcia, Field Representative for the Office of Assemblymember Rudy Salas. The ten families who have now completed the construction of their homes and the ten families currently



building their homes also joined in the celebration. The families, along with our guests, raised a wall of a home to symbolize the partnerships with all the organizations that make the Mutual Self-Help Housing Program possible.

Together, Self-Help Enterprises, the National Rural Self-Help Housing Association, USDA Rural Development, and NeighborWorks® America support affordable, rural homeownership, and sustainable communities.

Since 1965, when Self-Help Enterprises pioneered the mutual self-help housing program, we have helped more than 6,100 families in the San Joaquin Valley build their own homes and achieve the dream of becoming homeowners. Self-Help Enterprises' emphasis on sustainable homeownership, combined with counseling and education, an affordable mortgage, and "sweat equity" down payment has resulted in successful homeownership for these hardworking families.



Top. **Celebrating 50 years** of the mutual self-help housing program in Arvin. Bottom Left. Former Self-Help Enterprises CEOs Peter Carey (left) and Bob Marshall (center right) stand with current CEO Tom Collishaw (right) and Congressman David Valadao (center left). Under the tenures of these CEOs, **over 6,100 self-help homes have been built**. Bottom Right. Representatives from the City of Arvin, state government, USDA Rural Development, NeighborWorks® America, and Self-Help Enterprises staff **raise a wall of a self-help home**.

Volunteers

Thank you to all our volunteers for committing time, resources, and energy to help the communities and low-income families in need of affordable housing. We are incredibly grateful for the more than 2,700 hours our volunteers contributed in 2015.

Right. International students with the **Rotary Youth Exchange** volunteered to work alongside families who built their new, safe and affordable homes in Corcoran. The students, who are from countries including France, Brazil, Portugal and Belgium and are hosted by local Rotary Clubs, engage in community volunteer projects during their academic year.



2015 Volunteers

AmeriCorps National Civilian Community Corps • CSU Fresno Construction Management Service Learning • CSU Fresno Sociology • Tulare County Association of Realtors • Family HealthCare Network/AmeriCorps • UC Berkeley Alternative Spring Break • Midland School from Los Olivos, CA • Dunn School from Los Olivos, CA • Latter-day Saint Church • Rotary International Youth Exchange • Outward Bound California

Below. Thirteen **UC Berkeley** students spent one day of their spring break week working with self-help housing participants in Goshen. The workday was part of the University's Alternative Spring Break program, a service learning program where students explore social issues through service and education during their academic breaks.



Drought Relief Efforts



Top. **Emergency Water Tank:** The pressurized water tank system provides water to the Chavez home in East Porterville.



Bottom. **Cameron Creek:** Construction of a water line in Cameron Creek Colony that connected nearly 100 homes to the City of Farmersville water system.

California continues to face the worst drought in over a century with many communities in the San Joaquin Valley severely affected by the reduction in groundwater on which they are totally dependent. The eight counties that Self-Help Enterprises services in the San Joaquin Valley – Fresno, Kern, Kings, Madera, Mariposa, Merced, Stanislaus and Tulare County – have been consistently classified in an Exceptional Drought, the U.S. Drought Monitor’s most extreme drought category. In Tulare County, the epicenter of the drought, nearly 2,000 dry wells have been reported. This past year, Self-Help Enterprises’ staff have continued and expanded drought assistance activities to San Joaquin Valley communities. The Partner Programs staff has been working closely with local Office of Emergency Services to operate temporary water system programs. Programs are now established in Kern, Kings, Fresno, Merced, Mariposa, Tulare and Stanislaus counties allowing families affected by the drought to remain in their homes. The temporary water system provides families with a 2,600 gallon tank plumbed to their homes and weekly/bi-weekly water deliveries of water for health and sanitation needs. In addition, many also receive bottled water through Self-Help Enterprises or their County’s Office of Emergency Services for oral hygiene, drinking and cooking.

Due to the temporary nature of these systems, property owners and communities are also seeking a permanent solution to their drought-stricken domestic wells. These efforts include assisting qualified homeowners to access low-interest loans to drill new private wells, deepen existing private wells or lower pumps in existing wells.

The Self-Help Enterprises’ Community Development staff has provided long-term assistance to existing water systems with diminishing supplies in two Kern County communities, Lake of the Woods and Frazier Park, as well as two Tulare County communities, Alpaugh and Teviston. Drought relief efforts also included assistance to water systems in extending water service to nearby properties with dry wells. This work has included residents outside Arvin and Lamont in Kern County; Avenue 322 and Avenue 266 near Visalia in Tulare County; Daleville and Church Street near Fresno in Fresno County; the Meadowbrook area in Merced County as well as residents just outside the city of Newman in Stanislaus County. The staff has also assisted the two drought-stricken Tulare County communities of Monson and Okieville in forming new water systems to provide water to these areas with high concentrations of dry wells. In addition, over 10,000 water conservation kits have been distributed to homes in seven counties.

With thousands of residents without water to drink, cook, clean, or shower, the donations from our supporters and grants from our partners have been important in funding these crucial drought relief programs. These include the United States Department of Agriculture Rural Development, Bank of the Sierra, Family HealthCare Network, Bank of America, Wells Fargo, NeighborWorks® America, Valley Business Bank, Central Valley Community Foundation, the Belay Foundation, Rural Local Initiatives Support Corporation (LISC), Pacific Western Bank, and the Climate Relief Fund.



Drought Services to Date

Program	Program Total
Temporary Tank Installations	1,013
Wells Repaired / Replaced	23
Households Connected to Water Systems	80
Families Receiving Bottled Water Deliveries	824
Water Conservation Kits Distributed	10,586



Top. **Seville Well Drilling:** The Magaña family with Self-Help Enterprises’ staff member Maria Herrera, standing between their temporary tank and the drilling site of their new well. Bottom right. **Water Delivery:** Bottled drinking water is delivered to residents through the Household Bottled Water Program. Bottom center. **Monson Water Well:** Monson residents Salvador and Martha Gomez stand next to their new 310-foot-deep well that replaced an 80-foot well which went dry in October 2014. Bottom left. **Water Conservation Kit:** Water conservation kits, with a range of water-saving plumbing retrofit fixtures, were distributed to Valley residents.

Thank You For Your Support

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Community Builder	\$10,000 or more	Builder	\$100 to \$499
Homesteader	\$3,000 to \$9,999	Artisan	Gifts up to \$99
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Educational Enrichment

Self-Help Enterprises is committed to creating rich learning environments for children and adults. We work with community partners to provide free resident services at our rental communities, including General Education Development (GED) and

English as a Second Language (ESL) classes. In 2015, over 100 adults graduated from the ESL program with many continuing on to GED programs.

Similarly, over 400 students benefited from Self-Help Enterprises' kindergarten to 12th grade year-round after school programs in 2015. The after school program coordinators at our rental communities prepare fun activities focused on academic enrichment and provide homework assistance for topics ranging from math to history. In an effort to bridge the digital divide, computer labs and free internet are also available at most of the rental communities. This provides a safe space where children can use computers under adult supervision to complete homework assignments.

To assist students pursuing their dream of higher education, the Doris "Do" Dooley Scholarship, named after Self-Help Enterprises former board member, was established for the children of participant families. Since 1997, Self-Help Enterprises has awarded 101 scholarships totaling \$81,250 to deserving students.

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