

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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2016 Production at a Glance

New Homes	61
Rehabilitation	43
Water & Sewer	777
Multifamily Housing	41
Homebuyer	148
Housing Counseling	833

Total Completions (as of 12/31/2016)

New Homes	6,194
Rehabilitation	6,371
Water & Sewer	29,845
Multifamily Housing	1,347
Homebuyer	2,034
Housing Counseling	9,841



New Homes



Families Break Ground on New Homes

In June 2016, Self-Help Enterprises celebrated National Homeownership Month with a groundbreaking ceremony recognizing ten families who began construction of their new, affordable homes in the newest phase of a subdivision in Parksdale (Madera County).

The construction of the ten new homes will bring a total of 113 homes to Parksdale since the first self-help houses were constructed in 1970. An additional 30 homes are planned for construction in the current subdivision phase with completion of the project slated for early 2018.

In addition to embracing the need for affordable housing in Parksdale, Self-Help Enterprises worked together with Madera County to improve two existing parks - Desha Park and Parksdale Village Park, located adjacent to Self-Help Enterprises' housing subdivision.

61 Families Completed Homes in 2016

Kern County	Arvin	10
Kings County	Corcoran	9
Merced County	Gustine	10
	Dos Palos	21
	Winton	11

Upcoming Mutual Self-Help Neighborhoods

In 2017, 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

"It's better to be healthy than to have money. We're trying to make our house. To have something for the kids. For us when we get old. I'm poor. It's OK. For me it's very rich having a house."

– Simon Salazar, who is building a home in Parksdale.

Excerpt from Smithsonian Magazine article: www.bit.ly/SmithsonianMagazine.



Altamirano family: The Altamirano family fulfilled their dream of owning a home.

Home for the Holidays

Eleven families in Winton (Merced County) are celebrating the holidays in their new homes - homes that they built themselves from the ground up.

The homes were built under the mutual self-help method of construction where each family contributed 40 hours a week for ten months. These labor hours, or "sweat equity", are used as the down payment on their new home, reducing costs for a new home they could otherwise not afford.

Manny Altamirano had always hoped to buy a home for his wife and two children. He had been looking for homes for a while, but the high cost of a mortgage on a house in a safe neighborhood exceeded his limited budget. Through Self-Help Enterprises' program, Mr. Altamirano went from renting a home in Atwater to owning a new home in Winton - a home with a monthly mortgage that is less than what he paid to rent. The dream of providing a better life for his family (pictured below) and a home where his children could grow carried Mr. Altamirano through the hard work of building their home.

The Altamirano family is among 61 families who built their own homes through Self-Help Enterprises in 2016.



A Place to Call Home

To extend homeownership opportunities, Self-Help Enterprises provides down payment assistance through the Homebuyer Assistance Program for families looking to become homeowners through traditional avenues.

Senorina Martinez, a single mom of two children, did not believe she could purchase a home. In addition to her children, Ms. Martinez cares for her disabled adult sister and has helped her younger sister through college since their mother's death just a few years ago. With five people often sleeping in her two-bedroom, one bathroom, 800 square foot apartment, it often became overcrowded and challenging.

After contacting Self-Help Enterprises in 2014, Ms. Martinez began working on her savings and credit. Together with down payment assistance from the City of Exeter, she secured financing and achieved her dream of owning a home in 2016. Ms. Martinez and her family now live comfortably in a three-bedroom, two-bath home. As Ms. Martinez states, "This program has allowed me to build a foundation for my family and show them that all things are possible with hard work."

To date, Self-Help Enterprises' housing programs have resulted in successful homeownership for over 24,000 hardworking families.

Housing Rehabilitation and Home Ownership

Home Rehabilitations	9
Home Reconstruction	1
Emergency Home Repairs	5
Home Water Wells	28
First-Time Homebuyers	145
Homeownership Counseling & Education Graduates	976
New Grants Written	12
Grants Managed	42
Loans in Portfolio	2,101
Loan Portfolio Total	\$62,267,683

Partner Services



Top. Ms. Stark's unsafe home. Bottom. Ms. Stark's new, safe manufactured home.

Manufactured Housing Program: The First Year

In 2016, Self-Help Enterprises' Housing Rehabilitation team installed the first manufactured home in Chowchilla (Madera County). These prefabricated homes, which are all built to state code, replace stick-built and mobile homes that are in need of extensive repair and are no longer safe or healthy.

For Betty Lou Stark, a retired senior, the replacement of her home with a new manufactured home means safety and security. After the passing of her husband, Ms. Stark was unable to keep up with critical home repairs due to her physical limitations and living on a fixed income. Ms. Stark's mobile home faced extensive repairs including gaps in the windows and doors that let hot air in during the summer and cold air in during the winter, a leaky roof that was caving in, and dry rot.

Manufactured housing is an important source of affordable housing and, with proper financing through our program, provides economic security and a new, safe home. Since the launch of the Manufactured Housing program, two mobile homes have been repaired to meet safety codes and two families have received a new manufactured home.

Multi-Family Development, Asset Management and Resident Services



Free Meals Close Summer Nutrition Gap

Kids and teens from our Villa de Guadalupe apartment rental community in Cutler received free nutritious breakfast and lunch through a partnership with the organization Share Our Strength and their program No Kid Hungry.

This two-week pilot program helped implement solutions that deliver healthy food to children in rural communities during the summer break and allowed for the flexibility of picking the meals up by either the children, parents or designated proxies to take them back to their homes.

Children, 18 and under, received a complete breakfast and lunch Monday through Friday; on Fridays children received additional meals for both Saturday and Sunday. Each meal included two servings of fresh fruit and/or vegetables, two servings of whole grains, protein and milk.

The program was possible through a partnership with Cutler-Orosi Unified School District and the Fresno Economic Opportunities Commission, who prepared and delivered breakfast and lunch for up to 75 children daily.

Addressing Homelessness Through Neighborhood Revitalization

In July 2016, Self-Help Enterprises and the City of Visalia celebrated the completed rehabilitation of the Strawberry Street Apartments located in the economically disadvantaged Visalia neighborhood known as North Visalia/Oval.

This is Self-Help Enterprises' first project that includes special needs housing for formerly homeless individuals and families. The Strawberry Street rehabilitation project brings five apartment units up to current building code to address health and safety concerns. The apartments have also been improved for energy efficiency and ADA compliance.

The five units provide housing to 13 people and serve as a catalyst for both neighborhood improvements and future supportive housing partnerships. This project brought together community partnerships to stabilize and improve a challenged community.

Completed Rehabilitation Projects

Strawberry Street 5 units Visalia, Tulare County

Completed Development Activity

Highland Gardens 36 units Visalia, Tulare County



Main Resident Services Provided for Families and Children

Health & Wellness Programs • Nutrition & Summer Lunch Programs • English as a Second Language • Children's Head Start & Preschool Programs
Computer Workshops & Free Internet Programs • Afterschool Youth Programs • Citizenship Classes • Green Energy Programs • Physical Fitness Programs

Major Resident Services Partnerships

Family HealthCare Network • Kaweah Delta Health Care District • CSET – Community Services & Employment Training
Cutler/Orosi Joint Unified School District • Mexican Consulate • Tulare County Sheriff's Department • Fresno County Sheriff's Department
Girl Scouts • 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
Women's TLC Network • Tulare County Library • Assemblymember Rudy Salas • Kern Valley Health Care • UC Cooperative Extension
Tulare County Office of Education • Health & Human Services Agency • TF Tire • Proteus • Foodlink of Tulare County

Community Development



Matheny Tract Has Safe Drinking Water

Summer 2016 saw the long-anticipated completion of a project to bring clean drinking water to the 350+ homes in Matheny Tract, a community just outside the city of Tulare. It wasn't an easy road, nor a straight one.

In 2006, Self-Help Enterprises' community development program began working with the Pratt Mutual Water Company board of directors and the public works staff of the City of Tulare to assemble a consolidation project. In response to arsenic and nitrate contamination in Pratt's wells, it was agreed that consolidation with the City of Tulare was the most sustainable solution. Funding was obtained to build a new water distribution system that would replace the Mutual Water Company's aging system and install new water meters, so the water system would be in excellent condition when the City took over ownership and operation. Construction of the new distribution system was substantially completed in 2014.

Consolidation seemed simple enough, but the process was fraught with complications, ranging from impacts on Tulare's wells to the implementation of a brand-new law known as SB88. SB88, passed by the legislature in 2015, gave the State Water Board the authority to order water system consolidations. In 2016, the State Water Board exercised its new power for the first time, and directed the City of Tulare to accept Matheny Tract as water customers. The City did so, and today all the residents of Matheny Tract are drinking clean, safe and reliable water provided by their neighbors in the city of Tulare.

Top Left. **Reyna Palma:** Matheny Tract Resident Reyna Palma opens the water valve to signify bringing clean, reliable drinking water to the community. Top Right. **Leadership Institute Session:** The training experience provides tools and techniques to become effective leaders and improve communities.

Families benefited by Water and Sewer projects completed in 2016	777
Families benefited by Water and Sewer projects completed to date	29,845
Current Sewer and Water Projects	89
Communities Currently Served	109



Community Leaders Learn New Skills

Self-Help Enterprises partnered with RCAC and the Environmental Defense Fund to carry out the Water Boards Leadership Institute. Twenty-nine dedicated water leaders from the San Joaquin Valley communities of Armona, Biola, Exeter, Frazier Park, Lanare, Lebec, Okieville, Plainview, Planada, Richgrove, Strathmore, Three Rivers, Tulare and Visalia, developed leadership skills and learned new tools to become more intentional, effective, and energized leaders.

The curriculum included: learning technical elements of how water boards function and the benefits of a regional perspective of water management; importance of regional solutions; leveraging the resources of each community to develop new projects and programs; storytelling; and public speaking. Participants also learned about the Sustainable Groundwater Management Act (SGMA) that aims to empower local agencies to develop groundwater management plans that are tailored to the resources and needs of their communities.

The team will supplement their experience with ethics training in 2017, and will stay networked to ensure small rural communities have a voice in California's regional water management, while they pursue resources needed to build sustainable, healthy water systems.

Gateway: Your Path to Homeownership



To help families navigate housing options and turn the dream of homeownership into a reality, Self-Help Enterprises has launched The Gateway: Your Pathway to Homeownership program, an improved homeownership education program.

Serving as a "one-stop" for families looking to start their housing search or to access one of Self-Help Enterprises' homeownership programs, our homeownership counselors walk families through the different types of mortgage rates, the effect credit scores have on being approved for a loan, how much down payment is needed for purchase, and how much home is affordable. A tailored action plan is then developed to assist families in achieving their financial homeownership goals.

Participants also enroll in an in-person or online homeownership education class, available in English and Spanish. The homeownership education class covers key topics including:

- Importance of Credit
- The Mortgage Process
- Working with a Realtor
- The Purchase Process
- Mortgage and Down Payment Assistance Programs
- Affordable Housing Opportunities



Homebuyers who take this class have a better understanding of the process, ask smarter questions, and make better informed decisions. Combining our various housing programs that provide affordable and stable low-interest loans for homebuyers has led to sustainable homeownership for many underserved families who may not afford a home otherwise.

Together with launching the Gateway program, Self-Help Enterprises has been designated a NeighborWorks® Homeownership Center, expanding resources and coordination essential for delivering comprehensive, high-quality homeownership services.



Drought Relief Efforts



This year we witnessed incredible progress toward permanent drought relief. After years without running water, East Porterville residents started connecting to a permanent, sustainable source of water that is returning their home taps to normal and ending hardships brought on by the drought.

As groundwater levels dropped in East Porterville and the drought unfolded, our staff leveraged its expertise to mobilize quickly and identify an interim water tank solution that provides water for basic sanitation and hygiene needs. This interim solution, implemented by the Tulare County Office of Emergency Services through a partnership with Self-Help Enterprises, Community Services Employment Training (CSET), and United Way, helped keep families in their homes while working on a long-term solution.

After many months of coordination between Self-Help Enterprises, the State Water Resources Control Board, Department of Water Resources, Governor's Office of Emergency Services, Tulare County, City of Porterville, and local nonprofit partners, the first permanent connection was made on August 19, 2016, at the home of Guillermina and Leonicio Ramirez (pictured above). The connection was part of the project's first phase, which connected nearly 70 homes to the City of Porterville distribution lines that were previously installed in East Porterville streets (pictured right). As many as 1,800 homes in East Porterville with either no water or undrinkable water in their wells are expected to be connected to Porterville's water system by the end of 2017.

The impact of the drought extends to other areas of the San Joaquin Valley. Several residents near the city of Newman had their wells go dry and were using storage tanks to supply their homes with water. The City of Newman agreed to

extend their water service and Self-Help Enterprises secured a \$395,00 grant from USDA. The City of Newman will begin construction in early 2017 to supply residents along West Mariposa Street with a permanent and clean water source.

Additionally, our staff has continued drought relief activities including implementing an interim water tank program in Kern County, distributing water conservation kits to the community of Alpaugh, and securing new funding sources to provide low-interest loans for families to drill a new well where a permanent water source is not available.

Drought Relief Services to Date

Temporary Tank Installations	1,303
Wells Repaired / Replaced	90
Households Connected to Water Systems	178
Families Receiving Bottled Water Deliveries	1,040
Water Conservation Kits Distributed	11,132



Volunteers

Thank you to all our volunteers for committing time, resources, and energy towards helping communities and low-income families in need of affordable housing, participating in the Goshen Beautification event, and facilitating English as a Second Language classes. We are incredibly grateful for the more than 2,700 hours our volunteers contributed in 2016.

2016 Volunteers

AmeriCorps National Civilian Community Corps • CSU Fresno Construction Management Service Learning
CSU Fresno Engineering • UC Berkeley Alternative Spring Break • Midland School from Los Olivos, CA
Dunn School from Los Olivos, CA • Faith Presbyterian Church from Sacramento, CA
Parkside Community Church from Sacramento, CA • Bula Ministries • Orestimba High School Junior Rotary Club
Cristel Jensen • Team Hope of Goshen • Goshen Women's Association • Love Goshen



Goshen community beautification volunteers.



Faith Presbyterian Church volunteers.

Investing in Water Efficiency Technologies

Self-Help Enterprises is investing in irrigation technologies that will increase water efficiency and conserve water at our apartment rental properties. The first smart irrigation system



has been installed at Goshen Village II, our 56-unit affordable apartment rental community in Goshen, CA. The system is comprised of an irrigation controller that utilizes soil moisture sensors for better accuracy in determining plant health and an optimal irrigation schedule.

With the continued drought and depletion in water supply, this first smart irrigation project will serve as a model for water conservation, water delivery management, and reducing water costs at our other apartment rental communities.

More importantly, the new irrigation system preserves green and clean open recreational space for the residents and maintains Self-Help Enterprises' apartment rental properties as an affordable rental community.

HomeLIFT Program Creates New Homeowners

More than 730 families and individuals in the Modesto, Fresno, and Bakersfield areas own their homes today with the help of the Wells Fargo HomeLIFT program, a partnership with NeighborWorks® America and administered by Self-Help Enterprises, which provided eligible homebuyers with \$15,000 grants to use toward down payment on qualified homes.

One of the 219 Bakersfield residents who received a HomeLIFT grant is Michelle Monroe who began her journey to homeownership after becoming a single mother of three and growing tired of renting. At the time, Michelle didn't have enough for a down payment to purchase a home in a neighborhood where she wanted her family to live. It wasn't until she applied for a HomeLIFT grant that homeownership became a reality. Michelle, who works as an emergency medical technician, secured a reservation for the HomeLIFT grant. Today, she and her family have a place to call home.

The \$10.95 million in HomeLIFT grants have made homeownership affordable for hardworking families and individuals, while also helping to strengthen neighborhoods.



Prospective homebuyers apply for a HomeLIFT downpayment assistance grant.

Closing the Digital Divide

While access to computers and the internet is becoming increasingly important to succeed in the workplace and school, students whose families cannot afford internet service at home are at a disadvantage as they cannot access instructional content and online learning resources. This is increasingly true in rural communities, such as Newman (Stanislaus County) and Lamont (Kern County), where internet access is limited.

In an effort to close the digital divide, Self-Help Enterprises offers access to computer labs at many community centers located within our apartment rental communities and has expanded free Wi-Fi services to several of our rental communities.



With a \$232,800 grant award from the California Advanced Services Fund (CASF) Broadband Public Housing Account, Self-Help Enterprises implemented broadband infrastructure that offers free Wi-Fi to nine apartment rental communities – from Cottonwood Creek in Madera (Madera County) to Caliente Creek in Arvin (Kern County).

An additional grant of \$98,900 from the CASF is providing broadband infrastructure to three additional apartment rental communities – Rancho Lindo in Lamont, Rolling Hills in Newman, and Solinas Village in McFarland.

Today, residents in 590 apartment units now have access to free Wi-Fi at home.

Thank You For Your Support

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Dick and Do Dooley's 70th Wedding
Anniversary

I want to help Self-Help Enterprises in its effort to meet the housing needs of the San Joaquin Valley by making a gift of \$_____ to the Washburn Fund.

Community Builder	\$10,000 or more	Builder	\$100 to \$499
Homesteader	\$3,000 to \$9,999	Artisan	Gifts up to \$99
Cornerstone	\$1,000 to \$2,999	Lender	Loans of \$1,000 or more
Architect	\$500 to \$999		

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Highland Gardens Apartments

In November, Self-Help Enterprises and the City of Visalia celebrated the opening of Highland Gardens, an affordable apartment rental community. Highland Gardens features 36 two- and three-bedroom apartments, a half-court basketball court, playground, community center, solar carports, and a community garden where residents can grow fruits and vegetables.

Highland Gardens goes beyond housing to strengthen the lives of the families who call it home. An onsite community center provides space for after school programs and health education opportunities, including exercise classes and prevention screenings. The computer lab offers classes and internet access for educational activities.



The design of Highland Gardens minimizes the need for motorized transportation. Key services are located within walking distance, including an elementary school, park, healthcare clinic, supermarkets, pharmacies, and bus lines.

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