

SHE NEWS

SELF-HELP ENTERPRISES

Annual Report 2006

Helping people help themselves since 1965

In 2006, Self-Help Enterprises received the Fresno Bee's Central Valley Excellence in Business Award in the Charitable/Non-profit category and was recognized as Business of the Year by the Tulare County Hispanic Roundtable.



SHE Loan Processor, Velma Hernandez introduces USDA Administrator for Housing Programs, Russ Davis, to families participating in SHE's self-help housing program.



SHE's CEO Peter Carey (left) thanks USDA Rural Development Under Secretary Thomas Dorr and State Director Ben Higgins (right) for their commitment to the San Joaquin Valley.



Graciela Martinez, a SHE board member for 10 years and past president, was honored by NeighborWorks® America in 2006 with one of eight nationwide Dorothy Richardson Awards for Resident Leadership.



Congressman Jim Costa (left) and Bakersfield Mayor Harvey Hall are strong advocates for self-help housing.



In Memoriam - Everett S. Krackov and Donald M. Hillman

In 2006, we lost two local legends and affordable housing pioneers. Early supporters of SHE, Everett S. Krackov and Donald M. Hillman were eulogized by many friends and family. Everett died on September 29th and Don died on October 19th of 2006. We will miss them both greatly and offer our deepest condolences to their families.

Among their many other endeavors

and community service efforts, Everett was founder and director of the Tulare County Community Action Agency in the 1960s and Don was a member of the Tulare County Board of Supervisors for two decades.

Both men were principled leaders who were as idealistic in their outlooks on life and as they were practical in their approaches to meeting human needs. Their spirits and



Everett Krackov Don Hillman talents improved Tulare County in innumerable ways. Self-Help Enterprises benefited greatly from their guidance and friendship.

2006 New Homes

A Success Story in Lindsay - Tulare County

154 Families Completed Homes in 2006

Fresno County	Del Rey	42
	Fresno	10
Kern County	Wasco	12
Merced County	Delhi	18
Tulare County	Earlimart	51
	Lindsay	21



Priscella Elenes and her 5-year-old son lived with family members before moving into their new home in Lindsay last February. "It's good that Self-Help Enterprises helps out low-income people," Elenes said recently.

70 Mutual Self-Help Homes Under Construction

(as of 12/31/06)

Fresno County	Biola	11
	Fresno	10
Kern County	Delano	21
	Shafter	20
Tulare County	Tipton	8

Elenes said that for almost 12 months, she worked with 10 other families who helped build each others' houses in Lindsay. "It's all 11 houses at the same time," she emphasized. "You're not just helping build one house."

Elenes initially worried that she would not be able to participate because she was a single mother. But,



she soon learned that the issue was labor, not family status. She was able to meet her labor requirement by getting help from friends and family. She also discovered muscles that she never knew she had, but said that she was willing to make the sacrifices needed to provide a home for her son. Elenes called Self-Help Enterprises at Thanksgiving to announce that she was being promoted to a manager position and to say "thank you" for giving her an opportunity to become a homeowner. 🏡



Upcoming Mutual Self-Help Neighborhoods

Groups will begin building in 2007 in:

Fresno County	Biola, Fresno
Kern County	Bakersfield, Shafter
Merced County	Dos Palos
Tulare County	Lindsay, Orsi

Community Profile Biola - Fresno County

Over 5,500 families have moved into decent and affordable homes built in this manner since Self-Help Enterprises began its mutual self-help housing program in 1965. Late in 2006, Self-Help Enterprises began building in the Fresno County community of Biola for the first time since 1981. Located northwest of the City of Fresno, this rural community is experiencing the economic boom-and-crunch of the expanding influence of the city.

Self-Help secured an 18-acre site on Shaw Avenue adjacent to an elementary school that will allow construction of a 44-unit multi-family rental project and 58 single-family homes. In the midst of heavy machinery focused on subdivision improvements, the eleven families of Biola 5 began the challenging work of building their new homes in late November. Each household provides at least 40 hours of labor each week until all 11 of the houses in the group are completed. By the end of the summer, 45 people will be able to move into their new homes – built with their own hands. 🏡

Biola 5

- **11 participant households**
- **Average family size: 4**
- **5 very-low-income households** (earning 50% of the Area Median Income or less)
- **6 low-income households** (earning 51-80% of the Area Median Income)
- **Income range:** \$21,249 - \$30,947
- **Sales price of homes:** \$136,000
- **Mortgage financing provided by:** USDA (1-6% interest rate), the County of Fresno (CalHOME program), and the State of California (Joe Serna Jr. Farm Worker Grant program)
- **Average monthly house payment:** \$618 or 28% of gross income

2006 Housing Rehabilitation and Homeownership Update

Home Improvements

Fresno County	4
Kern County.....	2
Kings County	19
Madera County.....	8
Merced County.....	7
Stanislaus County	5
Tulare County	35
TOTAL.....	80



Homeownership Assistance

Fresno County	16
Kern County.....	5
Kings County	21
Madera County.....	1
Merced County.....	14
Tulare County	30
TOTAL.....	87

Funding for Valley Communities

12 Grants Totaling \$8.15 million



Working to Better Serve Families

Our role is to provide assistance to families who need home repairs; assistance to first-time home buyers; and grant management for our partner jurisdictions. Improving services for our families and partners has required continuous innovation. During the past year, we have streamlined processes to better serve participants and partners.

- Prepared three-year (vs. one-year) grant applications. This resulted in reducing three separate grant applications down to one per partner and secured \$1.5 million in funding as compared to the \$500,000 previously allotted to partners under the one-year cycle.
- Developed a contract that combined nine separate grant management contracts with our partners into one contract for a three-year period.
- Developed a single format for program guidelines.
- Expanded loan portfolio management services to 9 partners with a total loan portfolio of over 900 loans.
- Worked with local architects to design modest and attractive house plans that will secure rapid approval of building departments valley wide.

It has been a busy, productive year and we look forward to continuing our efforts to improve service delivery to participants and our partners. SHE is staffed & ready to meet the challenges facing today's low-income homebuyers & homeowners, as well as better serve and support our city and county partners' housing programs. 🏡

2006 Multi-Family Development and Asset Management

New Projects Opened in 2006

Bear Creek (expansion) - Planada, CA..... 28 units
 Sand Creek - Orosi, CA..... 60 units
Washington Plaza - Earlimart, CA..... 44 units
TOTAL NEW RENTAL UNITS 132 units
Total Rental Residences - 978 at 19 locations



Construction Starts in 2006

Lincoln Plaza - Hanford, CA 40 units
 (Projected completion - August 2007)

 Biola Village - Biola, CA 44 units
 (Projected completion - July 2007)



Programs for Families and Children

New Staffing Helped Grow Resident Service Activities

Existing Programs:

- After-School Program
- Computer Lab with Computer Training Classes
- English as a Second Language (ESL)
- Neighborhood Watch
- Health and Safety Fairs
- AA Meetings
- Family Literacy
- Summer Lunch Program

- HomeBase Education Program
- Headstart and Latch-Key Pre-School
- Homebuyer Education
- Camp Fire Boys and Girls Club
- Field Trips
- Business Education Workshops
- Toys For Tots

Partnerships:

- Central California Child Development Center

- Community Action Partnership of Kern
- Cutler-Orosi Joint Unified School District
- Madera County Community Action Agency
- Tulare County Office of Education
- FoodLink
- United Farm Workers Service Center

2006 Community Development Milestones

Fresno County

First community water system built in Raisin City, including well, storage tank and distribution lines (60 connections, 270 people)

Kern County

- Water line construction was completed in the mountain community of Frazier Park (1,300 connections, 2,834 people)
- Rancho Seco waterline construction project completed (31 connections, 50 people)
- With full funding secured, engineering design began on the Rexland Acres community sewer project (688 connections, 2,872 people)

Tulare County

- Funding from state and federal sources secured for critical water system improvements in Plainview (200 connections, 900 people)
- Over \$4 million in federal and state funds committed for Pixley community sewer improvements (700 connections, 2,600 people)
- Funding approved for water system improvements in Tooleville (77 connections, 320 people)



The purpose of Self-Help Enterprises is to assist low-income families of the San Joaquin Valley to improve their living conditions.

As indicated by the name of our organization, it is the guiding philosophy of Self-Help Enterprises to work with, rather than for, individuals in their efforts to improve their living conditions and their communities. 🏡

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Jim Hamilton, Frances Honse and Everett Krackov

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Thank you!

All donations are tax deductible



42 years of service in the San Joaquin Valley

SHE Total Completions

(As of Dec. 31, 2006)

New Housing.....	5,513
Rehabilitation.....	5,499
Sewer & Water	20,862
Multifamily Housing	875
Homebuyer	1,051

SHE 2006 Production at a Glance

New Housing.....	154
Rehabilitation.....	80
Sewer & Water	1,946
Multifamily Housing	132
Homebuyer	87

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