2011 Annual Report
Building Houses - Homes - Communities

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SHE 2011 Production at a Glance
- New Homes ............................................. 65
- Rehabilitation ........................................... 81
- Water & Sewer ........................................ 681
- Multifamily Housing ................................. 56
- Homebuyer ............................................. 84

SHE Total Completions (as of 12/31/2011)
- New Homes ............................................. 5,911
- Rehabilitation ........................................... 6,071
- Water & Sewer ........................................ 27,236
- Multifamily Housing ................................. 1,210
- Homebuyer ............................................. 1,484

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

65 Families Completed Homes in 2011

<table>
<thead>
<tr>
<th>County</th>
<th>Location</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kern County</td>
<td>Lamont</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Wasco</td>
<td>2</td>
</tr>
<tr>
<td>Madera County</td>
<td>Parksdale</td>
<td>19</td>
</tr>
<tr>
<td>Tulare County</td>
<td>Goshen</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Tulare</td>
<td>9</td>
</tr>
</tbody>
</table>

56 Mutual Self-Help Homes In Construction (as of 12/31/11)

<table>
<thead>
<tr>
<th>County</th>
<th>Location</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresno County</td>
<td>Clovis</td>
<td>10</td>
</tr>
<tr>
<td>Kern County</td>
<td>Wasco</td>
<td>11</td>
</tr>
<tr>
<td>Kings County</td>
<td>Corcoran</td>
<td>8</td>
</tr>
<tr>
<td>Madera County</td>
<td>Parksdale</td>
<td>7</td>
</tr>
<tr>
<td>Tulare County</td>
<td>Goshen</td>
<td>20</td>
</tr>
</tbody>
</table>

Upcoming Mutual Self-Help Neighborhoods

In 2012 SHE homeowners-to-be will be building in:

<table>
<thead>
<tr>
<th>County</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresno County</td>
<td>Clovis, Reedley</td>
</tr>
<tr>
<td>Kern County</td>
<td>Lamont, Wasco</td>
</tr>
<tr>
<td>Kings County</td>
<td>Corcoran</td>
</tr>
<tr>
<td>Madera County</td>
<td>Parksdale</td>
</tr>
<tr>
<td>Tulare County</td>
<td>Goshen, Tulare</td>
</tr>
</tbody>
</table>

Building Community in Goshen – Then and Now

Goshen 1962 Three farmworker families built their own homes in this small Tulare County community with the support of the American Friends Service Committee. Self-Help Enterprises evolved from that initial effort three years later. Nearly 6,000 owner-builder families have built homes with the assistance of SHE over the next 46 years. Two of those original participants still live in the houses that they built, and the lives of their children and grandchildren have been touched in ways that can only be imagined. As the motto states, SHE truly does build houses – homes – communities.

Goshen 2011 Just blocks from the site of those first three homes, ten of the most recent SHE owner-builders moved into their homes just before Christmas – a home for the holidays! Twenty-one of their neighbors-to-be had already begun construction of their own homes. The Park Village subdivision will eventually be a neighborhood for 77 owner-builders, along with the 56 families living in the adjacent and recently completed multi-family community. With plans for a 10-acre community park and a small commercial development featuring a new Family HealthCare Network clinic, Self-Help Enterprises is continuing to make an impact in this community.

The mission of Self-Help Enterprises is to assist low-income residents of the San Joaquin Valley in improving their own living conditions. SHE’s New Homes program works to fulfill this mission by designing modest, energy-efficient houses and guiding the future homeowners through the process of securing a mortgage loan and building their home. Working in groups of 8-12 families, these owner-builders complete approximately 70% of the work needed to complete the construction. By providing this labor, they reduce costs, build immediate “sweat” equity, and gain an important asset for the future security of their families. In working together, the new homeowners create a sense of accomplishment and neighborhood that has long-term benefits in their lives and in the fabric of their communities.
Housing Rehabilitation and Homeownership

Homeownership Counseling and Education Creates Responsible Homeowners.

In a housing industry plagued with foreclosures, loan scams, and bankruptcies, SHE’s homebuyers are extremely stable. SHE manages a loan portfolio of nearly 1,400 loans for 7 cities and counties with less than a 1% default rate.

The low rate of delinquency is due to a pragmatic approach to counseling, and ensuring homebuyers have mortgages that are within their financial means. Families truly want to succeed in budgeting and debt payment. However, many do not have the tools to succeed prior to enrolling in Homeownership Counseling and Education and are simply not equipped to handle the pressures and temptations of today’s credit minded world inundated with claims of “easy payments” and the ubiquitous check cashing companies.

Each potential homeowner participates in 6 hours of group training and a minimum two hours of one-on-one budget and credit counseling. Participants leave with tools to successfully manage their credit and budget. Moreover, our counselors remain available to assist them even after a home purchase. As one client stated:

*We are first-time buyers, so we were not familiar with anything at all, but we decided to look for help. Thankfully we found your programs and took your classes. We loved them! The classes were clear and we came away very aware of the requirements and what we had to do in order to get a house. We were so happy because we were able to ask questions and get answers right there. Also, we were invited to talk to a counselor about our income now and how it would be if we bought a house. That was the best thing in your whole program for first time homebuyers because we had a clear vision of how our money was going to be spent and if we were going to make it. We would truly like to thank you for helping people like us that are first-time buyers and thank you for providing the classes that taught us a lot. Thank you!!*

At SHE, we love what we do and are committed to the principles of treating all who enter with dignity and respect. We establish an atmosphere of trust and open communication as a basis for responding to participants’ identified needs. We ensure that participants have the opportunity to develop the skills which enable them to better provide for themselves and their communities.

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Top: SHE Homeownership Counselor and Participant graduates. Right: A new, safe home (reconstruction)
## Multi-Family Development, Asset Management and Resident Services

<table>
<thead>
<tr>
<th>Total Number of Projects Developed</th>
<th>24 rental projects serving 1,210 families</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2011 Development Activity Completed</strong></td>
<td></td>
</tr>
<tr>
<td>Goshen Village II</td>
<td>56 units</td>
</tr>
<tr>
<td>Casas de la Vina</td>
<td>56 units</td>
</tr>
<tr>
<td>Nueva Sierra Vista</td>
<td>35 units</td>
</tr>
<tr>
<td>Solinas Village</td>
<td>52 units</td>
</tr>
<tr>
<td>Vera Cruz Village</td>
<td>49 units</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Development Projects Under Construction or Rehabilitation</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Parksdale Village II</td>
<td>48 units</td>
</tr>
<tr>
<td>Caliente Creek</td>
<td>46 units</td>
</tr>
<tr>
<td>Almond Court</td>
<td>36 units</td>
</tr>
</tbody>
</table>

### Goshen Village II Opens - Serving 56 Families

Goshen Village II is SHE’s newest family-friendly rental home community. It features open spaces, a playground, BBQs, a basketball court, and a community center with afterschool programs and a computer lab.

SHE continues to champion good health by partnering with organizations such as Family HealthCare Network, Health Net, United Health Centers and Community Action Agencies throughout the San Joaquin Valley. Our goal is to find solutions by providing awareness and education connecting families to resources, ensuring healthy communities.

### Main Resident Services Provided for Families and Children

- Health and Wellness Programs
- English as a Second Language
- Children’s Head Start and Preschool Programs
- New Home Ownership Counseling
- Job and Career Programs
- Computer Workshops and Free Internet Programs
- Afterschool Youth Programs
- Citizenship classes
- Green Energy programs
- Physical fitness programs

### Major Resident Services Partnerships

- Kaweah Delta Healthcare District
- Family HealthCare Network
- College of the Sequoias
- Mercy Hospital
- FoodLink of Tulare County
- Fresno Food Bank
- CSET-Community Services & Employment Training
- Cutler/Orosi Joint Unified School District
- Mexican Consulate
- Tulare County Sheriff’s Dept
- Fresno County Sheriff’s Department
- Proteus
- Great Valley Center
- Health Net
- United Health Centers
- Clinica Sierra Vista
- Madera Star 399
- AT&T Pioneers
- Cesar Chavez Foundation
Community Development

Fairways Tract Water Company Closes Up Shop

Fairways Tract Water Company has had a long journey to putting itself out of business, and it has finally arrived. For years, this small water company serving about 60 homes on the eastern edge of Porterville in Tulare County has tolerated nitrate (often three times the allowable limit) and bacteriological contamination in its drinking water. Residents were long accustomed to using the delivered water for irrigation and non-potable uses only, and buying bottled water for drinking and cooking. Two board members, Jim Pinney and Lino Padilla, remained devoted to the care of the water company, and worked long and hard to secure the funding to get Fairways Tract out of the water business and onto City of Porterville water.

It took almost ten years, but the neighborhood is now drinking City water. To address the contamination problems, the water company and its members agreed to be annexed into the City of Porterville. Through the use of Proposition 84 funding through the Department of Public Health, a new distribution system was constructed in the neighborhood that meets City standards and eliminates all the old leaks and bacteria problems. Residents received new water meters and their connection fees were paid by the CDPH funding. City staff, engineers at Provost & Pritchard, and Self-Help Enterprises CD staff worked with Pinney and Padilla to keep the community informed and bring the project to a successful conclusion. The old mutual water company, after nearly 65 years, is no longer needed and has been dissolved. Self-Help Enterprises congratulates the community on its perseverance and achievement.

Partnering to Help Communities in Need

This past year, SHE Community Development staff continued to assist almost 70 communities in the development of over 50 water and/or wastewater projects. In addition to this project development work, staff has become more involved in addressing the needs of economically disadvantaged communities (DACs) in what the Department of Water Resources calls the Integrated Regional Water Management Planning (IRWMP) process. This process, which was earmarked for funding in both propositions 50 and 84, is intended to have many players in the water field, both traditional and nontraditional, collaborate on the best approach to solving water issues on a regional basis.

We have become involved in numerous Integrated Regional Water Management planning areas and processes throughout the Valley, serving as an advocate for the needs of disadvantaged communities. These new activities and roles of CD staff, combined with traditional work in communities, have broadened the scope of CD efforts. One outcome of these efforts has been the formation of a local project team consisting of Provost & Pritchard, Community Water Center, Keller and Wegley, and SHE in a major contract offering by Tulare County to catalog problems and develop pilot studies for DAC water and wastewater projects in the Tulare Lake Basin, which includes the southern half of the San Joaquin Valley.

Active CD Projects

| Current Sewer and Water Projects | 58 |
| Communities Served               | 69 |

Construction (top) and final inspection (above) on the Fairways Tract connections.
THANK YOU FOR YOUR SUPPORT

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Bank of America Foundation
F.B. Heron Foundation
Wells Fargo Foundation
Citibank
The Belay Foundation

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Bank of the West

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Olivia Gamboa
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Jenny & Dean Glass
Lloyd & Ulrike Halverson
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Dirk Holkeboer & Betsy Murphy
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Teri & Dave Williamson
Kirke & Anne Wilson
Faye Zerb

GIFTS WERE RECEIVED IN MEMORY OF

Gertrude Carey
Sam Cuellar
Florence Diffley
Cresencio Escamilla
Joseph Friedman

Adrienne Shilton
Sherald & Mary Ellen Sluka
Helen Solinas
Gabriel Speyer
Jonnie & Don Stone
Julia Tan
Lee S. Tesdell
Stephen Thiermann
Dennis Wallace
Michael Walsh
Dick & Marilyn Watson
Rob Wiener
Gloria Wright
Antonina Wuthrich

I want to help Self-Help Enterprises in its efforts 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
Homesteader.............$3,000 to $9,999
Cornerstone.............$1,000 to $2,999

Architect...............$500 to $999
Builder..................$100 to $499
Artisan..................Gifts up to $99

Lender....................Loans of $1,000 or more

Name __________________________________________
Address ______________________________________ City _____________ Zip ________

Please print your name the way you would like it to appear in the SHE newsletter

Name __________________________________________

Annual contributors of $500 or more receive a recognition plaque

Please make checks payable to:
Self-Help Enterprises
P.O. Box 6520 • Visalia, CA 93290 • 559-651-1000

Thank you!
All donations are tax deductible
Wells Fargo Invests in Lamont

Self-Help Enterprises received a $175,000 grant from Wells Fargo & Company as part of a $5.53 million Leading the Way Home® Program Priority Markets Initiative to help stabilize and revitalize neighborhoods hard hit by the economy. Self-Help Enterprises will be able to resume construction on 15 homes in Lamont, CA (Kern County) that had been otherwise stalled. Families have been waiting for the opportunity to begin construction on their homes and those of their neighbors. With the financial support from Wells Fargo, the wait is over.

www.selfhelpenterprises.org