The holidays were extra special this year for 11 families in Reedley, who received the keys to their homes during a celebration ceremony December 19. The group spent nearly 10 months building each other’s homes, developed by Visalia-based Self-Help Enterprises and funded through USDA’s Mutual Self-Help Housing Loan program.

The rules of the program are simple, though not necessarily easy. Ten to 12 families are grouped together to pool their efforts. Each family is required to put in a minimum of 40 hours a week working on all the homes and no one moves in until every home is completed. Together, families pour foundations, frame homes, install electrical wiring, hang doors and windows and even lay tile and paint. Their labor – “sweat equity” – acts as a down payment for the home, and USDA Rural Development provides the families with mortgages through the Single Family Housing Direct Loan Program.

Many participants also have full-time jobs, so much of the work was done at night and on weekends. The more hours the families put it, the faster the homes are built, and everyone wanted to be finished in time for Christmas.

“It’s like working a double-shift every day,” said Robert Tapia, a single father of two. “You work at your job all day and then come out to the site to work. Even though we have Sundays and Mondays off, almost everyone still came out to work those days, too.”
Through this program, families who never thought it possible have finally realized the dream of home ownership. But the rewards are not without sacrifice. “When my mother passed away earlier this year, I wasn’t able to go to Mexico to the funeral,” said Ignacio Gordillo who, along with his wife, Maria, is building a home for their family of seven. “It was really hard, but we had to work on the house. It was a choice we had to make.”

This was also a very special day for USDA’s partner, Self-Help Enterprises, the Visalia-based nonprofit housing organization that developed the homes. Self-Help Enterprises pioneered the mutual self-help model, building the first self-help homes in the nation. With the completion of these homes, they reached the remarkable milestone of 6,000 homes built since they started in 1965.

“It’s hard to wrap your head around that number,” said Tom Collishaw, vice-president of Self-Help Enterprises. “But no matter how many homes we help build, every home, every family is as important as the last, and as special as the first. We’re looking forward to 6,000 more.”

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