

## Gustine families move in to Self-Help homes they built as a team

**Self-Help Enterprises helps families in home ownership  
Families must put in “sweat equity” and build their own homes in lieu of down payment  
Families who build together form strong bond**

By Brianna Calix

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After about one year of construction, 10 Gustine families on Wednesday celebrated the completion of their new homes that they built together.

The new homeowners built the houses in the Borrelli Ranch subdivision through Self-Help Enterprises, a nonprofit that partner with the U.S. Department of Agriculture to help families build sustainable homes.

But instead of buying a home through the traditional method, Self-Help requires families to provide “sweat equity” instead of a down payment. For a minimum of 40 hours a week, families work together in groups guided by a construction foreman to build each other’s homes from the ground up.

In the end, the 10 Gustine families built more than their houses, said Adie Etheridge, one of the new homeowners.

“We’ve come together as a family,” she said. “We’ve had the quarreling, bickering, crying, the jokes and the laughter. When they say you’re not just building a home, you’re building a community — for this little block, it’s true.”

Self-Help held a brief celebration Wednesday afternoon to mark the accomplishment before the new owners received the keys to their homes.

The organization has helped about 50 families in Borelli Ranch build their homes, said Tom Collishaw, Self-Help’s president and CEO.

“You’ve got to show us you can put in the 40 hours a week,” Collishaw said about the families. “The families are impressive in many ways.”

Etheridge and her husband, Chris, began looking to buy a home in 2014. With three young children, a four-bedroom home was out of their reach financially. Etheridge saw a billboard for the Self-Help method of building and owning a home and looked into it.

“It was the best fit for us,” she said. “You have to have the determination and will to put in the time and effort.” Estela Moreno Flores, a single parent of two after her husband died, never thought it would be possible to own a home. Her daughter, Selenee, also saw the billboard and looked into Self-Help without telling her mother.

“At first I said, ‘I don’t want to try. I don’t know how to use a hammer and nail,’” Moreno Flores said. “But then Olivia from Self-Help convinced me. I learned a lot I didn’t know. I’m not scared to get up on a ladder anymore. It’s very rewarding.”

The group began construction last February by plotting out the homes before building the frame and laying the foundation. The group was led by Brent Simonian, who taught them how to use tools and other construction skills.

“We each brought something to the table as for our strengths and weaknesses,” Etheridge said.

Sean Scully, Gustine's city manager, said the city was eager to get involved with Self-Help because the Borrelli subdivision sat vacant for a "long time." The city deferred more than \$200,000 in fees, making the development possible, a statement by Self-Help said.

"Gustine's economy is based on home ownership," he said. "We're grateful to the families who invested in the community. It's a wonderful place to live, even more so now having you here."

Rep. Jim Costa, D-Fresno, who attended the celebration Wednesday, said Self-Help and its program were helping advance the American dream.

"It's not a secret that the primary foundation, literally and figuratively, of a strong middle class in America is home ownership," he said. "It's really intrinsic and part and parcel to what we call the American dream."











