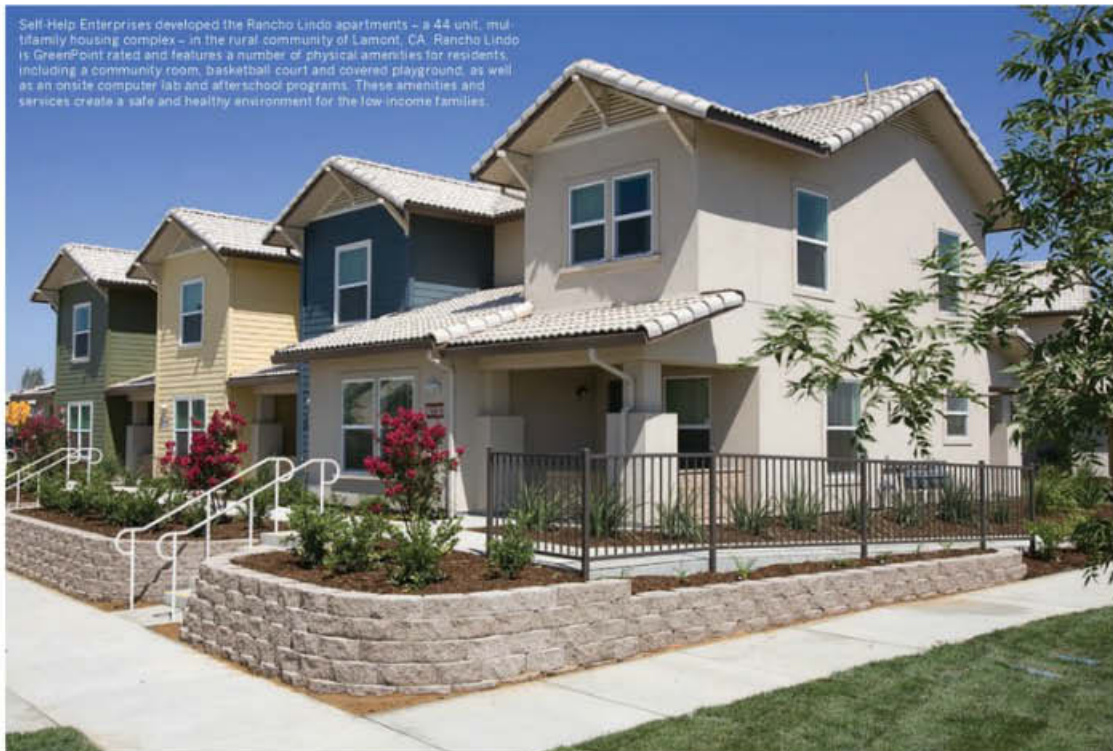


Advancing the Concept of Shared Homebuilding

Shared labor by future homeowners creates unified, vibrant communities

Self-Help Enterprises developed the Rancho Lindo apartments – a 44 unit, multifamily housing complex – in the rural community of Lamont, CA. Rancho Lindo is GreenPoint rated and features a number of physical amenities for residents, including a community room, basketball court and covered playground, as well as an on-site computer lab and afterschool programs. These amenities and services create a safe and healthy environment for the low-income families.



With a unique charitable model, Self-Help Enterprises has become a force in boosting rural housing supply and providing necessary services to isolated areas of the country.

Started as a pilot program of the American Friends Service Committee in 1965, to date, Self-Help Enterprises helped more than 50,000 families secure safe and affordable housing through its combined housing and community development efforts.

"Farm workers are the dominant low-income working population in our service area," says Tom Collishaw, President and CEO. "Around 70 to 80 percent of the families we help have some connection with agricultural industry, whether it's in fields or packing and processing plants. We are not exclusive to farm workers, but that is our most significant population that enhances our impact on rural housing."



Self-Help Enterprises

President and CEO :: Tom Collishaw | Location :: Visalia, California



COMMUNITY BUILDING

The process for securing housing through Self-Help Enterprises starts with recruitment announcements for program applications, with candidates then assessed on mortgage readiness. Once around 10 families have been chosen for a community, every participant works on-site, building houses until the new neighborhood is assembled. No one moves into his or her new home until all structures are complete.

Self-Help Enterprises does not require any of these future residents to have construction experience.

"At least three quarters of the folks who build Self-Help [Enterprises] homes have no experience in this area," Collishaw says. "That's where our on-site construction superintendents become the critical piece. They are on-site with groups of families building homes for 40 hours a week, and often more. They act in every role, including trainer, safety manager and quality control, along with motivators, coaches and, sometimes, marriage counselors and referees. Over the years, we've found that most mistakes not involving concrete are easily fixed. Future homeowners learning on the job does not concern us."

Participants get to know each other through this process, which proves advantageous when they are neighbors later. This emphasis on community is one of the most desirable attributes of the program. And although the general impression of agricultural workers is often one of being migratory, that is not necessarily true.

"More folks leave the migrant stream even if they have several employers each year," Collishaw says. "They might work at a packing house at one point, the fields at another time and then they may tie vines or perform other winter work. But they settle at a home base and travel 15 to 20 miles to different employers during the year. They desire a good place to live. Single males may remain migratory, but we are seeing more families who need an established place to live."

In addition to homeownership, Self-Help Enterprises focuses on rentals.

"We didn't start actively developing rental housing until about 1990," Collishaw says. "We determined that, while we served many families, we were also leaving folks behind if they didn't have the necessary income or credit for a mortgage. We developed large family rental units as well. These are vibrant, safe communities for people to thrive."

ADDITIONAL BENEFITS

The team at Self-Help Enterprises emphasizes homeownership and building a sense of community but also aims to help people develop new skills that could benefit them in the future.

"Two of our superintendents are former participants," Collishaw says. "They built their own homes when they were in the agricultural industry, and our staff was so impressed with them that we figured out a way to give them apprentice opportunities. They run their own groups now."

Self-Help Enterprises held an event in Arvin, CA to celebrate the 50th year and the building of the 50,000 home in America since the inception of the Mutual Self-Help Housing Program.



“BEFORE ANYBODY TALKED ABOUT SMART GROWTH, WE FOUND WAYS TO GET PEOPLE CLOSER TO WORK.”

—Tom Collishaw

Self-Help Enterprises has grown to be a leading provider of mutual self-help housing in the United States. Through the self-help housing program, Self-Help Enterprises has been able to help over 6,100 families build their own home.



The homes are built under the mutual self-help method of construction where each family is required to contribute a minimum of 40 hours a week working on all the homes for a period of 9 to 12 months. Together, families pour foundations, frame homes, install electrical wiring, hang doors and windows and even lay tile and paint.

Participants choose from three and four bedroom floor plans, which include a dishwasher and range, two car garages, landscaped front yard, and energy-efficient features.



Through its work, Self-Help Enterprises has found that, ultimately, the priorities in rural communities are not much different from those in urban or suburban settings.

“It is just as critical, in some cases even more so, that we have sustainable development patterns in rural communities,” Collishaw says. “Before anybody talked about smart growth, we found ways to get people closer to work. New services emerged in these areas, too. We also worked on infrastructure, like water and sewer, in these small communities. To us, it’s all part of sustainability. For energy usage standards, we are surpassing the state code. You can do all of that in rural California just as well as you can in the more urban areas.”

This encourages Self-Help Enterprises to grow beyond its current service offerings. In this way, the new homes and communities serve as a foundation for improving living conditions for people in rural areas.

“We are growing our single-family home-building again, and we certainly look forward to that,” Collishaw says. “We’re also pursuing high-density housing and taking sustainability to a new level. We address the food desert issue and are looking at making a site available to grow produce where access to fresh food is lacking. All of these connections we’re making to food, healthcare, transportation and service provision and sustainability are very satisfying developments for us, and will only improve our services.”

RURAL COMMUNITY ASSISTANCE CORPORATION

RCAC is proud to partner with Self-Help Enterprises in celebrating 50 years and 50,000 homes constructed through the USDA Mutual Self-Help Housing program. We are especially proud to provide SBE financing for land acquisition and development, including a recent loan to acquire 28 lots in Visalia, CA. Self-Help Enterprises’ dedicated professionals have helped more than 6,000 low-income families achieve their dreams of homeownership by working with their neighbors to build each others’ homes, and in the process build a community.