



Citigroup Foundation provides a \$15,000 grant for SHE's successful Homeownership Counseling program.

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SHE Total Completions (As of Dec. 31, 2005)

New Homes 5,359
 Housing Rehabilitation 5,418
 Sewer and Water 18,916
 Multifamily Housing 847
 Homebuyer..... 963

SHE 2005 Production at a Glance

New Homes 76
 Housing Rehabilitation 154
 Sewer and Water 562
 Multifamily Housing 48
 Homebuyer..... 50

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SHE NEWS

SELF-HELP ENTERPRISES

Annual Report 2005

Joanna Nugent—A Distinguished Career Caring for Low-Income Residents of the San Joaquin Valley

In January, about 200 friends, co-workers, peers and well-wishers traveled from as far away as Sacramento and Los Angeles to honor the career of a very special member of the SHE team. After 25 years with SHE, Joanna Nugent was retiring from a long career dedicated to improving housing conditions in the San Joaquin Valley.

As Assistant Program Director for housing rehabilitation and homebuyer programs, Joanna supported successful affordable housing efforts in SHE partner communities throughout the San Joaquin Valley. Sharing her skill and experience, she worked tirelessly with elected leaders, city managers, staff and community members, from Stanislaus County to Kern County and all points in between. Her work brought millions of dollars to the Valley. Always organized and armed with a calendar and detailed list of deadlines, she coordinated the CDBG and HOME application process for SHE and our partners for many years.

A natural mentor, Joanna takes great pride in the success of others. While Joanna never seeks attention for herself, she has never shied away from fulfilling a public role. Joanna was appointed to the City of Visalia Planning

Commission in early 1990 and served two terms. Her fellow commissioners elected her to serve as Chair in 1993 and 1994. During her tenure, the Commission developed Visalia's respected 2020 Land Use Element of the General Plan and instituted a city-wide rezoning.

Among many community roles, she served as President of her Soroptimist International club and has been an

active participant on city and Chamber of Commerce committees. She was inducted into the College of the Sequoias Hall of Fame in 1996. As a "Friend of the Fox," Joanna was involved from the beginning in the restoration of Visalia's most famous landmark, the Fox Theater.

In recent years Joanna has poured her heart into her family's Happy Hearts fundraiser for Valley Children's Hospital. Behind the scenes, only a handful of people know of the many secret acts of kindness Joanna enjoys bestowing on friends and strangers alike.

Those of us who have had the good fortune to work with Joanna appreciate the truly remarkable ways in which she touches lives with her care and concern. Regardless of issues in her own life or the pressures of work and community service, she is always there to give an ear and offer sound advice and comfort. This style has created long-lasting relationships with friends, peers and business partners.

Joanna, thank you so much for all you have done during your remarkable career. Your work has touched thousands of lives and made each of our communities a better place to live.



New Homes 2005

76 Families Completed Homes in 2005

- Fresno County**
Del Rey: 21
- Kern County**
Wasco: 12
- Merced County**
Winton: 10
- Tulare County**
Lindsay: 21
Tulare: 12

119 Mutual Self-Help Homes Under Construction

- Fresno County**
Del Rey: 32
Fresno: 10
- Kern County**
Wasco: 12
- Merced County**
Delhi: 10
- Tulare County**
Earlimart: 30
Lindsay: 25

Upcoming Mutual Self-Help Neighborhoods

- Bakersfield (Kern)
- Biola (Fresno)
- Delano (Tulare)
- Del Rey (Fresno)
- Dos Palos (Merced)
- Earlimart (Tulare)
- Orosi (Tulare)
- Shafter (Kern)
- Tulare (Tulare)

Community Profile - Fresno County

The Fresno 9 building group consists of ten families working in the Crossroads subdivision in southwest Fresno. These self-help participants are looking forward to completing their homes in May 2006. Home mortgages are being provided by the California Housing Finance Agency.

The Crossroads subdivision provides a unique opportunity for Self-Help Enterprises to work in partnership with other not-for-profit housing organizations. The neighborhood was developed by Fresno Habitat for Humanity, which is also building homes with families as is the Coalition for Urban Renewal Excellence. Ten more Self-Help Enterprises families will soon begin construction of their homes in the Crossroads subdivision.

- **10 participant families**
- **5 low-income families** (80% of Area Median Income or below)
- **5 very low-income families** (50% of Area Median Income or below)
- **Average family income:** \$23,500
- **Lowest household income served:** \$22,200
- **Average family size:** 4
- **Average sales price:** \$128,000
- **Average Appraised Value of completed home:** \$170,000
- **Average monthly house payment (principal, interest and taxes):** \$686
- **Sweat Equity Earned:** \$42,000 per family



Community Profile - Tulare County

The Lindsay 6 building group consists of ten families and is one of two building groups in Lindsay scheduled for completion in February 2006. Fifty-four families were part of Phase 1 of this subdivision. The second phase with 31 additional lots is expected to begin site improvements during 2006.

- **10 participant families**
- **3 low-income families** (80% of Area Median Income or below)
- **7 very low-income families** (50% of Area Median Income or below)
- **Average family income:** \$23,500
- **Lowest household income served:** \$14,842
- **Average family size:** 5
- **Sales price:** \$89,000
- **Appraised Value:** \$140,000
- **Average monthly house payment (principal, interest and taxes):** \$403
- **Sweat Equity Earned:** \$51,000 per family



SHE's Board of Directors engage in strategic planning for the organization during a retreat held at Tenaya Lodge just outside Yosemite National Park.



SHE Board of Directors

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- Ray Chavez, *Treasurer*
- Linda Ferrero
- Bob Friesen
- Yolanda Gonzales
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- Mike Mayo
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- Javier Robles
- Gary Rodriguez
- Chris Sundstrom
- Sherry Tietjens, *Vice Chair*
- Lupe Zúniga

Key Strategic Issues for Self-Help Enterprises 2006 - 2010

Issues identified during the Board of Directors Retreat in October 2005

- Managing the tension between rising development, construction and operating costs and the relatively static incomes of SHE participants.
- Expanding SHE's ability as a "full-service" housing consultant for partner communities.
- Staffing SHE for the future.



2005 Community Development Profile



Kern County

- Weedpatch Highway water system(s) connected to East Niles CSD water system (114 connections, 340 people)
- Lamont Sewer Project funded (4,600 connections, 16,000 people)
- Buttonwillow Waterline completed (1,200 people, 420 connections)
- Congressional and State funds allocated for Rexland Acres sewer project (2,872 people, 688 connections)
- Frazier Park waterline construction started (1,300 connections, 2,834 people)
- Rancho Seco waterline construction started (31 connections, 50 people)

Tulare County

- Alpaugh water system construction and hookup program completed
- Ducor water well project completed (156 connections, 560 people)
- Madonna water system construction and connection to Delano (27 connections, 80 people)



Alpaugh, Tulare County well installation for clean drinking water



2005 Multi-Family Development and Asset Management

Built and Opened in 2005

Villa Del Rey
Del Rey, Fresno County
48 units
18 - 2 Bedrooms
24 - 3 Bedrooms
6 - 4 Bedrooms

With large community building and recreational facilities

Started Construction 2005

Bear Creek (expansion)
Planada, Merced County
28 units

Sand Creek
Orosi, Tulare County
60 units

Washington Plaza
Earlimart, Tulare County
44 units



Programs for Families and Children

Existing Programs

- After School Programs
- 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

Partnerships

- HomeBase program
- Headstart and Latch-Key pre-school
- Homebuyer Education
- Camp Fire Boys and Girls Club
- Field Trips
- Business Education Workshops
- Toys for Tots
- Central California Child Development Services

- Community Action Partnership of Kern
- Cutler-Orosi Joint Unified School District
- Madera County Community Action Agency
- Tulare County Office of Education
- FoodLink
- Second Harvest Food Bank

Helping people help themselves!



NeighborWorks America Pacific Region Director Margaret Frisbee visits with self-help homebuilders in Earlimart, Tulare County.



State Senator Roy Ashburn receives a recognition plaque from SHE's CEO Peter Carey (right) and Michael Lane.

Lupe Garcia, an outstanding Construction Superintendent for SHE for more than seven years, has left for Texas to join a family construction business. We will miss you, Lupe! Thank you for all you have done to improve the lives of low-income families in the San Joaquin Valley.



Area Construction Superintendent Fausto Escamilla (left) and Construction Superintendent Gerardo Gomez help families build their dream.



On October 20, 2005, SHE CEO Peter Carey was one of 25 outstanding community development leaders across the nation to receive the Mike Sviridoff Leadership Award at the Local Initiatives Support Corporation's (LISC) 25th anniversary celebration held in Washington, D.C.

Congratulations Peter!

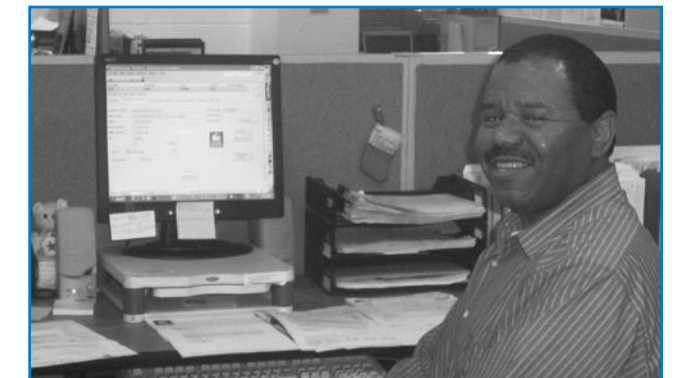
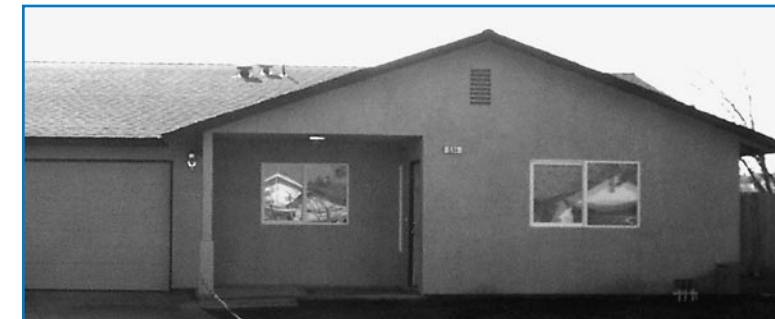
2005 Housing Rehabilitation and Homebuyer Update

SHE successfully applied for the final round of CalHome funds in 2005. Applications totaling \$3 million in funding were awarded and will assist 38 families throughout SHE's eight-county service area. SHE's partners were awarded CalHome funds in both 2003 and 2004 totaling over \$4 million and assisted 72 families.

"New" homes



The CalHome funds were derived from the Proposition 46 housing bond that was approved by voters in 2002. Over \$14 million in Proposition 46 bond money has been awarded to SHE and SHE partners to provide housing rehabilitation, self-help housing and rental housing.



Terry Williams oversees our loan servicing program for partner cities and counties.

Grants Written

17 grants totaling \$17.7 million
(CalHome, HOME, CDBG and HPG)

Completions

Housing Rehabilitation and Emergency Home Repairs . . . 154
Homebuyer Assistance 50

Homeownership Counseling and Education Update

A series of five classes continued in 2005, providing potential homeowners with the knowledge they need to purchase their first home, including what will be required to maintain it. In 2005, 179 families completed the series that included individualized credit and budget counseling and "how to" classes on shopping for a lender and a home.

The value of these classes is reflected in the referrals received from other organizations throughout the Valley,

resulting in more than 400 participants enrolled in the program and 29 participants becoming homeowners. In some cases, the series is used to fulfill HUD's 8-hour first-time homebuyer education requirement.

HUD has shifted objectives and now leans toward more one-on-one counseling rather than group education. This shift has resulted in some reorganization of the Homeownership Counseling & Education Certification Program, which is offered in

both English and Spanish.

Staff will now focus on providing one-on-one counseling to create individualized plans that will prepare participants for homeownership. This shift will allow staff to work on a personal level with participants, which we hope will increase the number of participants moving into homeownership. Educational classes will be provided on an as-needed basis.

THANK YOU FOR YOUR SUPPORT

Since the last issue of SHE News, we have received contributions at the following levels:

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