



SHEnews

2017 ANNUAL REPORT

The mission of Self-Help Enterprises is to work together with low-income families to build and sustain healthy homes and communities.



In This Issue

Self-Help Housing	2
Housing Rehab & Partner Services	3
Multifamily Housing	4
Community Development	5
Drought Relief Efforts	6
Program Highlights	7
Volunteers	9
Supporters	10
Tom's Take	12



2017 Production at a Glance

New Homes	30
Rehabilitation	104
Water & Sewer	1,267
Multifamily Housing	11
Homebuyer	41
Housing Counseling	1,023

Total Completions (as of 12/31/2017)

New Homes	6,224
Rehabilitation	6,475
Water & Sewer	31,112
Multifamily Housing	1,358
Homebuyer	2,075
Housing Counseling	9,137



Self-Help Housing



Self-Help Housing Program Offers Path to Homeownership

Marisol Medina had always dreamed of owning her own home. However, she never thought that she would build it from the ground up, let alone build a home alongside her parents, Jose and Josefina Medina. The families built their own homes in Wasco (Kern County) through Self-Help Enterprises' mutual self-help housing program where groups of families work together as a team and provide "sweat equity" to build all the homes in the group.

Marisol, along with her parents, had rented their entire life and they were excited to become first-time homeowners after years of believing it could never happen for them. Today, the Medina families hold the keys to their new homes, which are located five doors from each other.

"It's a huge undertaking, but building a home together with my parents made it that much more special. Now we can walk over to share meals together, and I'll be able to care for them as they age. That means a lot to me," said Marisol.

Self-Help Enterprises built the first self-help homes in Wasco in 1971. Self-Help Enterprises is currently building 20 additional homes in the subdivision. A total of 113 homes in Wasco are among the over 6,200 homes the organization has built across the San Joaquin Valley since 1965.



30 Families Completed Homes in 2017

Kern County	Wasco	8
Madera County	Parksdale	10
Merced County	Gustine	12

Upcoming Mutual Self-Help Neighborhoods

In 2018, homeowners-to-be will be building in:

Kern County	Bakersfield
	Wasco
Kings County	Corcoran
Fresno County	Riverdale
Merced County	Dos Palos
	Winton
Tulare County	Traver
	Woodlake
Madera County	Parksdale
	Patterson
	Planada



10 Families Break Ground on New Homes

In December 2017, Jose Antonio Reynoso, along with his wife Corinne and three children, were among 10 families to turn dirt in a ceremonial groundbreaking for Self-Help Enterprises' newest subdivision in Woodlake (Tulare County) known as Valencia Heights.

For the Reynoso family, the self-help housing program means an opportunity for a better future. As Corrine Reynoso shared, "This has been our dream. The affordable mortgage will help us save for our children's futures." Jose Antonio is the second generation to build a self-help home. Jose Antonio said, "My parents built a self-help home in the early 90s and I remember helping them. It was an emotional and rewarding experience. Twenty years later, my children will see us build our home."

Homeownership at Valencia Heights is made possible by support and a long-standing partnership between the city of Woodlake and Self-Help Enterprises as well as collaboration between public and private partnerships.

Valencia Heights will add a total of 70 new, affordable homes on a 15-acre subdivision that also features a neighborhood park. The completion of the 70 homes will bring a total of 257 homes to Woodlake since the first self-help houses were constructed in 1967.



Top. The Zurita family home had exposed wiring, dry rot, and cracked walls. **Bottom.** The family's new, safe home.

Repairing Homes, Changing Lives

For low-income families, needed repairs to their homes are sometimes impossible. Through Self-Help Enterprises' Housing Rehabilitation program, families are able to preserve and improve their homes by completing major renovations designed to bring substandard housing into compliance with current building codes and standards.

One family that has benefited from the program is Andres and Magdalena Zurita, a family of four residing in Exeter (Tulare County), who were in desperate need of repairs. The two-bedroom, one-bathroom home, built in 1949, had major safety issues including water intrusion from failed roofing that caused extensive water damage to the interior ceilings and walls, as well as cracked stucco that exposed dry rot. Cracks in the walls and leaks in the windows let cold air in during the winter and hot air in during the summer. The electrical system had exposed bare wires and open splices that caused a fire hazard.

After contacting Self-Help Enterprises about the City of Exeter's housing rehabilitation program, the Zurita family qualified for a 0% interest deferred payment loan to reconstruct their home. The family now resides in a safe, energy-efficient three-bedroom, two-bathroom home that serves as a foundation for a bright future.

Partner Services

Water Well Grant Helps Homeowners Stay in Their Home

Jennifer Baker and her husband Brady Castillo Baxter were devastated when their water well went dry in their Madera home less than one year after they purchased it. The young couple had invested all of their savings and purchased the home months before their wedding with dreams of making it the perfect home for their future family. Unfortunately, unforeseen circumstances and additional repairs to the home left them feeling defeated and with an empty savings account.

With no hope for a permanent solution to get running water, the young couple started looking for resources to get a temporary fix and were connected with Self-Help Enterprises. After working with the Drought Relief staff to have the well inspected and gather the appropriate documents needed, the couple signed documents for a \$26,000 grant that will allow them to install a brand new well on their property. The new well is expected to be completed by the end of February 2018. This will allow the family to continue on their path to maintaining homeownership.

The family's current water well, which will be replaced with a new 600 ft. well.



Housing Rehabilitation and Home Ownership

Home Rehabilitations	14
Home Reconstruction	7
Emergency Home Repairs	5
Home Water Wells	78
First-Time Homebuyers	41
Homeownership Counseling & Education Graduates	1,023
New Grants Written	13
Grants Managed	34
Loans in Portfolio	1,941
Loan Portfolio Total	\$55,292,486

Multi-Family Development & Asset Management



Cap-and-Trade Program Helps Fund Affordable Housing

Construction is underway for two new apartment rental communities in Tulare County – Sierra Village in Dinuba will be home to 44 families and Palm Terrace in Lindsay will be home to 50 families when they are completed in the fall of 2018.

Both rental communities are highly energy efficient and transit-friendly projects. Sustainable features include Energy-Star appliances, solar PV, water conservation measures – including a graywater recycling system at Palm Terrace, and a vanpool program in partnership with the California Vanpool Authority that will transport residents from the apartments and the surrounding community to and from work. The project's solar PV system will offset the power used in the common area, residential loads, and community center, resulting in grid neutral Zero Net Energy projects.

The projects are financed through a combination of HOME funds, Multifamily Housing Program (MHP) funds, Affordable Housing and Sustainable Communities (AHSC) program funds, and low-income housing tax credits. The AHSC program is administered through a partnership between the Strategic Growth Council and the Housing and Community Development Department (HCD) and is funded by Cap-and-Trade proceeds. As a result of the HOME, MHP and AHSC programs, Self-Help Enterprises is able to provide high-quality affordable housing to low-income working families in the rural communities of Dinuba and Lindsay.

Completed Acquisition/Rehabilitation Projects

Almond Court	36 units	Wasco, Kern County
Solinas Village	52 units	McFarland, Kern County
Woodlake Townhomes	11 units	Woodlake, Tulare County



Expansion of Housing for Seniors & Households Experiencing Homelessness

Through various new partnerships and funding opportunities, Self-Help Enterprises is excited to be working on projects that will provide affordable housing opportunities for two new populations within the community: seniors and households experiencing homelessness. While seniors and families at risk of homelessness currently reside at various SHE projects, this will be our first effort to design and construct housing specifically for these community members.

The Annadale Commons project in Fresno is being developed through a new partnership with the Housing Successor to the former Redevelopment Agency of Fresno. The project includes 40 units of affordable rental housing for seniors over the age of 62. The project will incorporate a direct walking path to the adjoining Clinica Sierra Vista health clinic and will provide on-site medical services to allow seniors to age in place. Design amenities also include a recreational walking path and special acoustics in the community building for the hearing impaired.

Self-Help Enterprises also received the donation of a site in Madera, which is in predevelopment to explore the feasibility of developing permanent supportive housing for households experiencing homelessness. Project funding may include the State's new funding program "No Place Like Home" through a partnership with the County of Madera.

Development Activity Underway

Palm Terrace	50 units	Lindsay, Tulare County
Sierra Village	44 units	Dinuba, Tulare County

Community Development



Program Tests Wells for Nitrates & Provides Safe Drinking Water

Self-Help Enterprises, the County of Tulare, and Women, Infants & Children (WIC), with funding from Central Valley Salinity Alternatives for Long-term Sustainability (CV SALTS), partnered to launch a Well Water Testing pilot project that aimed to help well water reliant families in the Porterville area learn about their water quality and test for nitrates. The families of pregnant women and infants, who are one of the most vulnerable populations, were offered a free water test through the Porterville WIC office. If test results showed unsafe levels of nitrates, a replacement water option was provided through bottled water deliveries or installation of a Point of Use Water Filtration device.

During the first phase of the pilot, Self-Help Enterprises successfully tested almost forty water wells. Of the samples tested, approximately half exceeded the Maximum Contamination Level for nitrates. Norma Garcia, a mother of two toddlers, (pictured above) participated in the program and learned her well water was unsafe. "When I got the call I immediately stopped using the water," says Garcia. "I was worried about my children's health so I stopped using it for cooking and even washing food."

In 2018, Self-Help Enterprises will continue to offer the program at the WIC office as well as expand to local clinics and agencies. By expanding our reach, Self-Help Enterprises expects to help many more families test their water wells and obtain safe sources of drinking water.

Families benefited by Water and Sewer projects completed in 2017

1,267

Families benefited by Water and Sewer projects completed to date

31,112

Current Water and Sewer Projects

109

Communities Currently Served

96

Planada Upgrades Wastewater Treatment Facility

In August 2017, the community of Planada (Merced County) held a ribbon cutting to celebrate the completion of the community's long-awaited wastewater treatment plant improvement project. The \$13 million project, funded by the United States Department of Agriculture (USDA) Rural Development and the State Water Resources Control Board State Revolving Funds, upgraded and expanded Planada's wastewater treatment facility.

For over a decade, the Planada Community Service District (CSD) had financial difficulty in meeting state and federal wastewater treatment and discharge limitation requirements. The project, which had been in development for 12 years, includes two new sewer water treatment ponds. Self-Help Enterprises worked closely with the Planada CSD on this sustainable project, which today safely disposes of treated water and allows for future growth of the community.



Drought Relief Efforts



Effects of the unprecedented drought continue to impact many families in the San Joaquin Valley who rely on ground water for their daily lives.

Monson, an unincorporated community in Tulare County, endured water quality issues for years, even before recent drought impacts caused reduced groundwater supplies. While the drought exacerbated the community's problem, it also provided unique financing opportunities from Federal and State agencies. The County of Tulare, along with Self-Help Enterprises, worked with Monson and the Sultana Community Services District to access available funding to address water infrastructure needs.

With funding from the California Department of Water Resources (DWR), California State Water Board and the USDA Rural Development Program, the Monson Community Well and Water System completed Phase One in November 2017. This phase included the drilling of a community well and construction of a water distribution system that brings water to approximately 30 homes in Monson. Numerous Visalia and Tulare Rotary Clubs provided private funds to support connecting homes to the new system. The joint effort also included support from Community Services Employment Training (CSET).

Work is underway for Phase Two: constructing an additional community well in the neighboring community of Sultana. Following construction of the Sultana well, the two water systems will be inter-connected, providing water delivery to Monson and over 200 homes in Sultana.

In East Porterville, the epicenter of the drought, work is ongoing to connect residents to a permanent sustainable source of water. In early 2018, 750 homes in East Porterville will be connected to the City of Porterville's water system. More than 300 of these homes were hooked up because their water wells had failed in the drought; hundreds of others elected to join the project to ensure a reliable, safe source of drinking water for their families.

Additionally, Self-Help Enterprises joined health, rural and environmental organizations to advocate for emergency drinking water funds to be included in the 2017-18 state budget. As a result of the efforts, the budget includes \$8

million to the State Water Board program for emergency replacement of domestic wells and emergency connections to community water systems and \$4 million to the Department of Water Resources for emergency relief. Self-Help Enterprises will receive a portion of these funds to continue the water well loan and grant program.



Top. Lala Luengas now has safe drinking water running through her home.
Bottom. The new community well and water distribution system in Monson.

Gateway to Homeownership: Education



Becoming a homeowner is a major milestone in the life of a family. However, the process of applying for a mortgage loan and navigating the complex housing market can be daunting. To help prospective homebuyers gain the knowledge and skills needed to become successful homebuyers, Self-Help Enterprises launched Gateway: Your Path to Homeownership,

an enhanced homeownership education program.

The Gateway serves families looking to start their housing search, focusing on financial education and training, credit counseling, budgeting, and demystifying the homebuying process. Through the program, Self-Help Enterprises' homeownership coaches work with participants to determine their mortgage readiness, review and address credit problems, assess their buying power and financing options, and develop a tailored action plan to overcome any obstacles to their homeownership goals.

Prospective homebuyers who participate in the Gateway gain a better understanding of the home buying process, enter the housing market with more confidence, and become successful buyers and sustainable homeowners. In the first year of the Gateway program, Self-Help Enterprises served over 1,000 participants.

Resident Services: Creating Opportunity

With quality affordable housing as the platform, Self-Help Enterprises strengthens communities through diverse onsite resident services offered at all our 28 apartment rental communities. Resident services, offered through collaboration and community service partnerships, include a computer lab and computer literacy classes, a robust after-school program, financial management workshops, homeownership education classes, and healthy living programs, including free lunch during the summer, nutritional cooking and exercise classes.

In 2017, we introduced a science, technology, engineering, and math (STEM) program at our Washington Plaza apartments in Earlimart. Youth explore new ideas, like engineering and robotics, by participating in STEM games, projects, and hands-on activities. Through a partnership with the Tulare County Office of Education, ImagineU Children's Museum, and Earlimart School District, the students took a field trip to Bitwise Industries, a hub of technological education and

innovation in Fresno.

In addition, Self-Help Enterprises received a \$165,600 grant from the California Advanced Services Fund (CASF) Broadband Public Housing Account to expand Wi-Fi access beyond our computer labs. Residents in six apartment rental communities, totaling 320 units, will soon have access to free Wi-Fi at home.



At the Bitwise tour, students interacted with tech startups, participated in an interactive robotics demo, and learned about career opportunities

Main Resident Services Provided for Families and Children

Health & Wellness Programs • Nutrition & Summer Lunch Programs • English as a Second Language • Children's Head Start & Preschool Programs
Computer Workshops & Free Internet Programs • Afterschool Youth Programs • Green Energy Programs • Physical Fitness Programs • GED Classes

Major Resident Services Partnerships

Family HealthCare Network • Kaweah Delta Health Care District • CSET – Community Services & Employment Training
Cutler/Orosi Joint Unified School District • Mexican Consulate • Tulare County Sheriff's Department • Fresno County Sheriff's Department
Girl Scouts • Health Net • United Health Centers • Clinica Sierra Vista • Madera Star 399 • Career Services Center • Cesar Chavez Foundation
Camarena Health • Golden Valley Health Centers • Livingston Community Health • Vision y Compromiso • Network Leaders on the Move
Tulare County Library • Assemblymember Rudy Salas • Kern Valley Health Care • UC Cooperative Extension
Tulare County Office of Education • TF Tire • Proteus • Foodlink of Tulare County • SER Jobs for Progress • F.I.E.L.D

Solar & Energy Efficiency

Self-Help Enterprises is committed to providing affordable housing and fostering a sustainable future for our residents and communities. Funding was received from the Low-Income Weatherization Program (LIWP) to install solar PV and a variety of energy conservation measures at five rental communities (total of 304 units): North Park (Oildale), Solinas Village (McFarland), Almond Court (Wasco), Goshen Village II (Goshen), and Casas De La Vina (La Vina).

The LIWP improvements provided the opportunity to install energy conservation retrofits in combination with renewable energy to offset remaining electrical loads. This reduces utility bills for residents and the property while also reducing greenhouse gas emissions and air pollution. Improvements included: upgraded hot water systems for more efficient hot water distribution, replacement of all older windows with new energy efficient dual pane windows, replacement of older air-conditioning/heating units, new interior and exterior LED lighting, new faucet aerators and low-flow shower heads, new washers and dryers in the common laundry area, attic insulation and duct sealing, and replacement of older inefficient refrigerators.

These improvements have resulted in Casas de La Vina being the first known farmworker housing retrofit to achieve zero net energy, and on average, the retrofits resulted in a 43% reduction in electrical consumption at each of the sites.



Old windows (top) all being replaced with new dual-pane, energy efficient windows (bottom) at the North Park Apartments in Oildale, CA.

Healthy Homes Initiative

Because housing conditions can affect public health, Self-Help Enterprises' Healthy Homes Initiative aims to create healthy environments for children and residents.

Through a partnership with Kern Family Health Care and Kern County Public Health Services, health fairs were held at several of our apartment rental communities in Kern County. These health fairs promoted healthy living through chronic disease prevention as well as connected residents to critical healthcare and community resources.

At the North Park apartments in Oildale, a partnership with Clinica Sierra Vista brought a 40-foot mobile dental clinic offering free dental services. Residents received dental screenings, preventative care tips, and referrals.



In addition, Self-Help Enterprises was named a recipient of a Shade Structure Program Grant by the American Academy of Dermatology (AAD). The grant provided \$8,000 towards the purchase of a shade structure for the play area at the Villa de Guadalupe apartments in Orosi. With temperatures reaching above 100 degrees for several days in the summer, the shade structure protects the 95 children residing at Villa de Guadalupe from the risks of sun exposure.

These combined efforts increase home health and safety, improve family health, and build stronger communities.

Volunteers

Thank you to all our volunteers for committing time, resources, and energy towards helping communities and low-income families in need of affordable housing. We are incredibly grateful for the more than 4,300 hours our volunteers contributed in 2017.

2017 Volunteers

CSU Fresno Construction Management Service Learning • AmeriCorps National Civilian Community Corps
UC San Diego • Bula Ministries • Wells Fargo • People's Self-Help Housing • Dunn School from Los Olivos, CA
Parkside Community Church from Sacramento, CA • La Casa de Cristo Lutheran Church from Scottsdale, AZ



Left. International students attending UC San Diego helped families build their homes in Wasco during their spring break.



Right. Over 150 high school students from La Casa de Cristo in Scottsdale, AZ volunteered in Traver for a week in June.

Our Dedicated Board

Self-Help Enterprises' Board of Directors is made up of a diverse group of volunteers who are selected based on individual qualifications and interests. The Board strives for a balance of public and private sector viewpoints as well as a diversity in gender, racial and ethnic backgrounds.

Today our Board consists of 16 members – Susan Zachary-Kreps (Board Chair), Dave Herb (Vice Chair), Richard Barron,

Ray Chavez, Mike Chrisman, Bob Friesen, Yolanda Gonzales, Marvin Hansen, Laura Higareda-Chapa, Kayode Kadara, Lupe Martinez, Graciela Martinez, Isabel Olmos, Gary Rodriguez, Ralph Rosedale, and Duane Scott. The members represent a range of interests: engineering, education, environmental justice, planning, legal, and natural resources.

The Board maintains several standing committees, including the Nominating Committee, which interviews prospective Board candidates and recommends board members for leadership positions, and the Multifamily Committee, which is responsible for rental housing development priorities.

Past and present program participants have been consistently included on the Board. In addition, the Board reserves one-third of the Board seats for low-income individuals and residents of low-income neighborhoods. In this way, the Board seeks to remain responsive to and focused on the needs and interests of Self-Help Enterprises' participants and the communities we strive to improve.



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Community Builder	\$10,000 or more	Builder	\$100 to \$499
Homesteader	\$3,000 to \$9,999	Artisan	Gifts up to \$99
Cornerstone	\$1,000 to \$2,999	Lender	Loans of \$1,000 or more
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Tom's Take on Unfinished Business

Housing advocates statewide celebrated – with good reason – 2017 as the best year for state legislation in recent memory. The biggest funding prizes were SB2, which for the first time created a “permanent source” for funding through recording fees, and SB3, which places a \$4 billion bond on the November 2018 ballot. In addition, there were more than a dozen important bills addressing significant “fixes” for a variety of impediments to the development and management of affordable housing.



However, we're not done yet. In 2018, it is imperative that we engage in the difficult work of ensuring new resources are used efficiently and target the worthy projects. The housing bond campaign will be front and center for those of us who care about the housing crisis in California. It will take monetary and human resources to ensure passage. Stay tuned for how you can support this effort.

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