

# BAKERSFIELD NOW

---

## Neighbors build each other's homes in Wasco

March 28, 2018

By: Kyle Harvey

WASCO, Calif. (KBAK/KBFX) — Dozens of families in Wasco are building new homes for each other, taking part in a program funded through the U.S. Department of Agriculture and guided by the nonprofit, Self Help Enterprises.

The new homeowners don't need a dollar for a down payment. Instead, they are required to do 40 hours of work on the home every week. The development in Wasco consists of 33 homes, with 10-12 in each of three waves.

Families in each wave work together on all of the homes and no one moves in until each house is ready. Self Help Enterprises says the teamwork throughout the building process helps them form community before they share similar street addresses.

The families receive coaching through the building process by Self Help staff and have a regular mortgage at the end of the process, though their interest rate is lower than the market average. In Wasco, the homes are appraised for tens of thousands more than the mortgage amount, giving families "sweat equity," as Self Help describes it.

The USDA is involved because of its mission to promote "rural prosperity," officials said.

Congressman David Valadao toured the site Wednesday, touting the program's benefits to small communities.

Headquartered in Visalia, Self Help Enterprises has helped to build 6,200 homes throughout the Central Valley over the last 50 years