



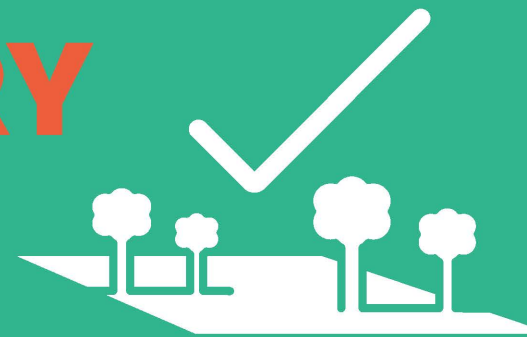
JANUARY

- Added the City of Sanger to our loan management portfolio
- Provided down payment assistance to our 2000th family



FEBRUARY

- Closed on land purchase in Reedley for 67 self-help housing lots.



MARCH

- Launched the first-of-its-kind Rural Communities Water Managers Leadership Institute for community water board members and staff, water leaders, and residents from rural communities.
- Completed construction of phase 1 of Yettem and Seville's project to replace deteriorated water distribution system and improve water quality issues.



APRIL

- Broke ground on Annadale Commons -SHE's first senior affordable rental community in Fresno.
- Broke ground on our new single family subdivision in Planada.



MAY



- Awarded scholarships to 10 deserving students via the Doris Dooley Scholarship Fund - established to help the children of SHE's participant families further their education.

JUNE

- Received over \$800,000 from the Governor's Office of Emergency Services to provide emergency preparedness training to Tulare County communities.
- Celebrated NeighborWorks Week and National Homeownership Month in Parksdale as 10 families moved into their new homes through SHE's Mutual Self-Help Housing Program.
- Adopted our new 5-year strategic plan



JULY

- Completed the Okieville-Highland Acres new water system, which will provide safe, reliable drinking water to 68 families.



AUGUST

- Acquired Eden House, in Visalia, which is being rehabilitated to serve people transitioning out of homelessness.
- Received \$10 million in tax credits in partnership with the Tule River Indian Housing Authority, to construct Nupchi Xo' Oy, 40 units of affordable housing for tribal members in Porterville.



SEPTEMBER

- Awarded \$2.5 million to continue the placement of temporary water tanks for households that have lost their water supply.
- Opened doors to the newly built Stan Keasling Community Center at North Park Apartments in Oildale, allowing for expanded Resident Services.



OCTOBER

- Named the community center at Sierra Village rental community in Dinuba after beloved local advocate, and founding board member, Ralph Rosedale.



NOVEMBER

- Launched Miocar, a first-of-its-kind partnership providing an electric car sharing service to rural San Joaquin Valley residents.



DECEMBER

- Replaced 300th water well in response to the historic drought that began in 2014.
- Broke ground on legacy housing project in Patterson
- Provided down payment assistance to our 800th family in Tulare County
- Closed first RD 515 preservation deal - Mariposa Oaks
- Received Exemplary rating from NeighborWorks America



BY THE NUMBERS

Total Completions

	In 2019	To Date
Self-Help Housing	70	6,346
Rehabilitation Program	18	4,561
Multi-Family Housing	114	1,572
Homebuyer Assistance	43	2,154
Gateway Program Counseling	1,505	13,705
Water and Sewer	610	32,528
Loans in Portfolio	2271	
Loan Portfolio Dollar Amount		\$61,885,098

COMMUNITY BUILDER

Builders Concrete
JPMorgan Chase and Co
Union Bank Foundation
Visalia Rotary Community Foundation
Wells Fargo Foundation

HOMESTEADER

Citizens Business Bank
Provident-Salerno Family Foundation
Sierra Health Foundation
Jackie and Dick Ursitti

CORNERSTONE

Ashwood Construction, Inc.
AWI Management Corp
Gretchen and Steven Burke
Tom and Suzanne Collishaw
Community Economics, Inc.
Cal and Linda Dooley
Dick and Do Dooley
Barbara and Jim Kautz
Keni and Carole Kent
Kathy Long-Pence
Phil and Marty Pigott
Donna and Darwin Poulos
Robert A. Rapoza
Mary Ellen Sluka
Gailert Swisegood
Doug and Donna Waterman
Whole Kids Foundation
Terry Williams

ARCHITECT

Steve Antonino and DiBuduo and DeFendis
Loren Ayarzagotia
Bruce and Kathy Borrud

Paul and Noemi Boyer
California Housing Partnership Corp
Peter and Cathy Carey
Mike and Barbara Chrisman
Eva Dominguez
Diana and Dan Dooley
Ethan Dutton
Fausto S. Escamilla
Lupe Felix
Denise and Ed Fletcher
Thomas Frantz
Ednah Beth Friedman
Carol A. Glass
Belinda and Gerardo Gomez
Bill and Joan Gordon
Diane Hawkes
Steve and Georgine Holman
Karl and Sally Huffbauer
Patrick Isherwood
Dee Jasper and Assoc.
Tom Johnson
LyondellBasell Industries
Gary and Chris Reed
Rich and Karen Saucedo
Jessi Snyder
Spence Fence Co. Enterprises
Wallace and Smith Contractors
Dave and Leta Warner

BUILDER

Donna Bailey
Richard and Rita Barron
Garry and Lynn Beckers
Robert and Marlene Bibbens
Matthew Bibbens
Neil Black
Elizabeth Burns

Pearl Call
Louie Campos
Michael and Linda Perez Carroll
Efrain Casas
Charles C. Castles
Marlene Champlin
Ray M. and Miriam Chavez
Indira Clark
Greg Collins
Alexis Costales
Jeanette and Corky Duncan
Bill and Florence Evans
Nancy Fatemi
Hector Fernandez
Julie and Lou Fernandez
GDR Engineering, Inc.
Jesus and Olivia Gamboa
Joe and Betsy Garcia
Nancy Garcia
Anne Gero-Stillwell
Barbara Gomez
Rick and Emily Gonzales
Adrienne Graham
Jody and Susan Graves
Seamus Guerin
Gregory Haag
Lloyd and Ulrike Halverson
Marvin and Sally Hansen
David and Rhonda Herb
Victory Hight
Christopher and Rhoda Holabird
Ronald Javor
Keller/Wegley Engineering
Robert and Angelina Kelly
Bill Kitchen
Anne Kolton
Samuel and Melinda Kylo
John Paul Lababit
Thomas Lauderbach
Judy Lawsen
Cheryl Lehn
Lillian Lewis
Carole Ludekens
Diane Margolis
Daniel McDonald
Michael Montgomery
Sheryl Morse
Richard and Charlene Moss
Eddie and Rachel Ocampo
Phyllis Ogden
Mike and Gail Olmos
David Orth

Sam Palmer
Rudy and Emma Quintana
David and Mila Raphael
Res-Com Pest Control
Larry Roselle
Sue Ruiz
S and J Lumber
Dolores Salgado
Luis Sanchez
Gary Sawyers
Julie Scaife
Lititia Schafer
Paul Schommer
Hector Fernandez
Judy Shaffer
Mary Ellen Shay
Andrea Sherrill
Leonard and Mary Souza
Kim Sturges
John and Chris Sundstrom
Joan Turkovich
Cecilia Vela
Visalia Sequoia Lions Club
Nancy Washburn
Marilyn Watson
Mel and Gail Werbach
Williams, Brodersen,
Pritchett and Burke LLP
Teri and Dave Williamson
Kirke and Anne Wilson
Marty and Jenny Zeeb
Faye Zeeb
Judith Zyskind

ARTISAN

Barbara Balerud
Andrea Barnier
Barry and Kimberly Bedwell
Sarah Cabrera
Joan and Wesley Champlin
Tom and Suzi Clevenger
Connie and Scott Collins
Bruce Dawson and Carol Corey
Norm DeWeaver
Patricia Felts
Roberto Garcia
Ron and Sylvia Garrett
Mike Hartman
Maria Herrera
Lloyd Hicks
Bill and Peggy Hudson
Renee Jewett

Frank Lang
Lauren Maddock
Anthony Manousos
Bob and Joy Marshall
Al and Marcia Paschkis
Louise Washburn Pease
Dr. and Mrs. Richard Predmore
Javier and Theresa A. Robles
Dianne Sharples
Arlene Shayer
Adrienne Shilton
Andi and Rich Sigmund
Joe and Liz Simas
Barry Sommer
Suzannah Sosman
Julia Tan
Mark and Linda Wall
Henry and Jenny Yang

GIFTS WERE RECEIVED IN MEMORY OF

Marilyn Atlas, Wife and Mother
Louie and Glennda Campos
Sam Cuellar
Dick Dooley
Joseph Y. Friedman
Ed Jackson
Richard Margolis
Hortencia Ram, Wife and Mother
Samuel R. Tyson

GIFTS WERE RECEIVED IN HONOR OF

Paul Boyer
Peter Carey
Tom Collishaw

Self-Help Enterprises Annual Report 2019

Our Mission

Self-Help Enterprises is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities.

Board of Directors

Dave Herb, *Chair*
Kayode Kadara, *Vice Chair*
Richard Barron
Mike Chrisman
Olivia Gomez
Marvin Hansen
Lupe Martinez

Yolanda Meraz
Teresa Ramos
Martha Renteria
Dolores Salgado
Duane Scott
Yamilet Valladolid
Susan Zachary-Kreps



After three years of working closely with one of our certified housing counselors, Antonio, a small business owner in Planada, and his family eliminated their debt, increased their income, and successfully qualified for our Mutual Self-Help Housing Program.

FINANCIALS

STATEMENT OF FINANCIAL POSITION

Cash and Cash Equivalents	\$ 11,149,389
Accounts, Grants and Contracts Receivable	\$ 7,535,269
Investments	\$ 7,218,285
Restricted Cash	\$ 5,778,225
Notes Receivable (Net of deferred loans)	\$ 7,865,174
Prepaid Expenses	\$ 455,149
Development Projects in Process	\$ 18,315,965
Property and Equipment (Net of Depreciation)	\$ 26,181,956

Total Assets
\$ 84,499,412

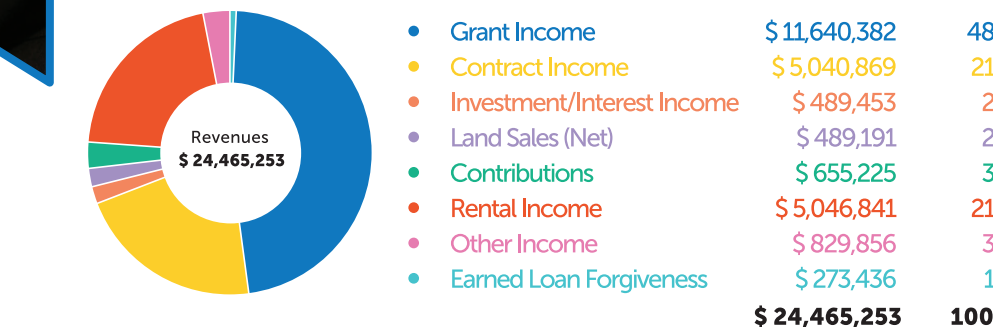
Accounts Payable and Accrued Liabilities	\$ 3,814,343
Deferred Revenues	\$ 2,882,131
Notes Payable and Accrued Interest	\$ 34,376,922
Other Liabilities	\$ 2,204,927

Total Liabilities
\$ 43,278,323

Assets without donor restrictions	\$ 40,117,746
Assets with donor restrictions	\$ 1,103,343

Net Assets
\$ 41,221,089

REVENUES



EXPENSES

