ABC30

Program in the South Valley helping lowincome families become homeowners

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By: Linda Ha

FRESNO, Calif. (KFSN) -- Many people dream of having a home. A place to call their own and a space to create memories that will last a lifetime.

For Nataly Herrera and her family, that dream will soon become reality.

"It's exciting," she said. "This is my parents' first home that they bought on their own."

Twenty more families have the same opportunity with assistance from Self-Help Enterprises, which helps lower-income families become homeowners.

To be eligible for their program, individuals and families must meet the minimum income requirement of \$25,000, have no outstanding collections on credit records, be a US Citizen or legal resident and help build the home.

"Families do have to contribute a minimum of 40 hours a week towards the construction of the houses from beginning to end, which can take between 10 to 12 months, and those labor hours can be done by the applicants," says Lupe Felix, Self-Help Enterprises Loan Processor. "They can also have helpers as long as they're 16 and older."

The labor hours are used as the down payment on their new home, reducing costs for a new home they could otherwise not afford.

"It's fun learning new things, learning how to build a house," Nataly said.

The lots are located in a new subdivision 20 miles east of Visalia in the city of Woodlake.

Self-Help Enterprises is encouraging those who have not been able to afford a new home to reach out.

"Don't disqualify yourself," Felix said.

If you are interested in the last 20 home lots available in Woodlake, you are urged to call Maria Pereda of Self-Help Enterprises at (559) 802-1262.