



Self-Help Enterprises

Annual Report 2020



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Our Mission

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



LEADERSHIP MESSAGE

The year 2020 reminded us of the first line of the pamphlet by the American patriot Thomas Paine in 1776 – “These are the times that try men’s souls.”

Excusing, for the moment, the masculine bias of that phrase, this is perhaps the most apt framing of the demands and challenges for SHE in 2020, confronted by a once-in-a-century pandemic, as well as an urgent call for racial justice. Both combined to create a year like no other.

As we closed out the year – with threats no less profound but decidedly more hope – we are proud that SHE persevered and found ways to maintain and even expand our impact in the households and communities we serve. Highlights for the year included being named a “Top 50 Developer” nationally by Affordable Housing Finance magazine for a second time, opening our first housing for individuals transitioning out of street homelessness (Eden House), receiving a commitment of over \$20 million to ramp up our clean water work in disadvantaged communities, and beginning essential work in sustainable energy and emergency preparedness for our most vulnerable populations.

But Covid-19 imprinted itself on all of our operations. Closing our doors to the public (and most of the staff) in mid-March, resulted in challenges for continuing our essential work across numerous programs. While staff adapted to new safety protocols, virtual communication, and working from home, the effort continued, even in programs that depend upon person to person contact. In the meantime, the urgent needs of individuals became a growing drumbeat, as the inequities of the pandemic’s impacts became clear in our communities, where people of color disproportionately bore the worst of it. Farm laborers and other essential workers do not have the option to work from home, nor do their resources allow them to avoid overcrowded housing conditions. To address the most urgent needs created by Covid-19 and consistent with SHE’s commitment to racial equity, we created the Pandemic Relief Fund, which by year end had delivered up to \$500 in direct assistance to over 1,100 families for basic necessities such as food, rent or mortgage payments, or essential utilities.

2020 stressed SHE in unimagined ways, but at the same time strengthened our resolve to build and sustain healthy homes and communities in the San Joaquin Valley.

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NEW SINGLE-FAMILY HOMES

Mutual Self-Help Housing

Our mutual self-help housing program continues to provide opportunities for low income families to achieve their dreams of homeownership through hard work and collaboration. It is also a time honored strategy for wealth creation, particularly for families of color. Each participating family is required to contribute a minimum of 40 hours a week working on all homes in a building group, sharing labor with their neighbors for a period of 10 to 12 months. These labor hours, or sweat equity, are the down payment on their new house, reducing costs for a home they could not otherwise afford. The entire experience inevitably creates a community bond that lives on long after the homes are built. This year, 44 families completed construction of their new self-help homes, with hundreds more in the pipeline.

Other New Single-Family Homes

SHE works to locate properties that are blighted, deteriorated, or underused building sites, and then constructs new single-family homes for sale to first time homebuyers. In 2020, SHE expanded this effort to include financing Accessory Dwelling Units (ADUs) as a strategy to increase the availability of housing units in existing neighborhood footprints.

PROGRAM HIGHLIGHTS IN 2020



Meet Candie

After living with her parents in an overcrowded home, Candie, a passionate young woman and her 5-year-old son now have a place to call their own thanks to SHE's Mutual Self-Help Housing Program. "My parents are a huge support system for me. They would rather live three families in one home instead of ever kicking anyone out. We are here for each other. Nevertheless, I made it my goal to get a place of my own. I wanted to give my son that space and privacy. I worked with the homeownership counseling program, who said I was the ideal candidate. I had little debt and had my finances in order. I was able to take all of the homeownership classes online, which made it very convenient. Building and owning a home is an accomplishment for me. I am giving my son what my parents gave to me. I am so excited to start decorating and really make it my own."

"My parents are a huge support system for me."



Photo credit: Najib Joe Hakim

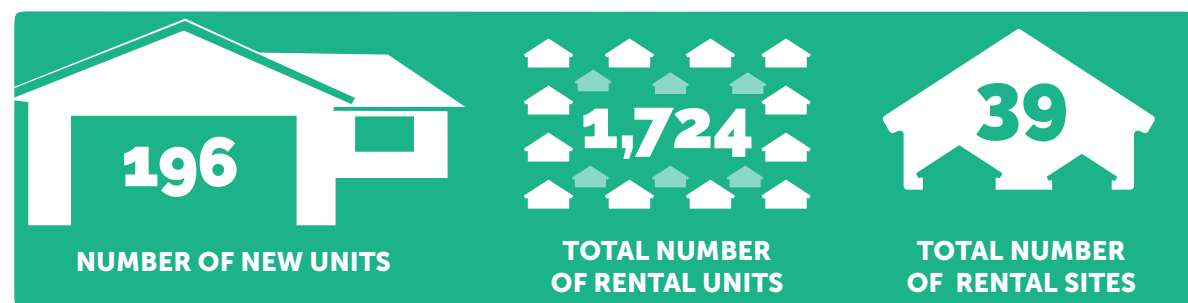
RENTAL HOUSING DEVELOPMENT

SHE develops quality, affordable rental apartments to serve the housing needs of low-income Valley residents and underserved farmworker communities. Residents in these communities face over-crowding and overpaying with most farmworkers struggling to obtain decent, affordable housing for their families. SHE builds rental housing communities with ample indoor and outdoor space, with play areas for children, and multi-use community centers complete with computer labs and kitchen facilities. In 2020 we completed and occupied Sequoia Commons in Goshen and Stonegate Village I in Patterson. Both are highly energy efficient and transit-friendly projects supported by the Affordable Housing and Sustainable Communities program, and they include solar PV, a variety of non-motorized transit improvements, and a ride sharing program in partnership with California Vanpool. SHE also completed Annadale Commons in Fresno, SHE's first 100% senior rental housing community.

Homeless Solutions

SHE actively pursues meaningful solutions for individuals and families in our communities who are experiencing homelessness. In March 2020, SHE opened Eden House, a 22-bed facility providing bridge housing for the most vulnerable residents of Tulare County. The project provides a safe housing solution for residents who are enrolled in a housing voucher program, and are working with case management to find an apartment. Eden House allows residents to access extensive wrap around services, including behavioral health supports, and serves as the bridge from street homelessness to permanent housing. In 2020 SHE also commenced construction on our first integrated Permanent Supportive Housing (PSH) project utilizing No Place Like Home funds at Sugar Pine Village, a 52-unit project in Madera. Sugar Pine Village integrates PSH units and provides for extensive resident and behavioral health services. Community is a crucial aspect of healing and remaining successfully housed for individuals who have experienced homelessness, and the integrated housing model provides that opportunity while also serving a broader population.

PROGRAM HIGHLIGHTS IN 2020



Meet Kevin

After 10 years of being homeless, Kevin moved into his new Sequoia Commons apartment where he says his entire life has changed. Prior to Sequoia Commons, he did his best finding odd jobs, but none were enough to secure an apartment. Once he finally had enough for an apartment, he was often told, "you don't have enough renter's credit." It was never enough.

Kevin reached out to the Kings and Tulare Homeless Alliance, a coalition that coordinates and leverages policy and resources that empower community partners to address homelessness in Kings and Tulare Counties. Once connected, Kevin learned about programs that help develop and provide housing and related supportive services for people moving from homelessness to independent and supportive living. With the help of the Homeless Alliance and other nonprofit partners, Kevin had the opportunity to apply to Sequoia Commons.

"You don't know what you have until it's gone and when you do get it back in this magnitude of greatness, where everything is so beautiful and clean," smiled Kevin. "It's a life-changer. I have my own place now. I have a place to cook my food, take a shower to get ready for my doctors' appointments."

"You don't know what you have until it's gone."



Photo credit: Aetna/ CVS

HOMEOWNERSHIP COUNSELING AND EDUCATION

The Gateway Program

Smart, sustainable homeownership begins with education. As a HUD-certified counseling agency, SHE offers educational and counseling services to equip participants during all stages of housing from rental to first-time home purchase to dealing with the financial effects of COVID and other challenges. Homebuyer counseling and education helps families qualify for reduced rates or mortgage insurance with some lenders, and for local homebuyer assistance programs.



"I knew it was going to be difficult with my student loans but working with one of SHE's Homeownership Counselors, was a great experience," said Elizabeth. "Every time we talked, she was always very positive." Over the course of 22 months,

Elizabeth's credit score increased from 579 to an impressive 708. Thanks to SHE's Gateway Program, Elizabeth now looks forward to purchasing a home through SHE's new self-help housing program in Goshen.

PROGRAM HIGHLIGHTS IN 2020



973
COUNSELING
PARTICIPANTS



HOUSING PRESERVATION

Single-Family Housing Rehabilitation

Much of the existing affordable housing in our rural communities and city neighborhoods is comprised of detached single-family homes owned by low-income people. As a key strategy to improve deteriorating housing stock and revitalize neighborhoods, SHE works with public partners to provide owner-occupied housing repair services to low-income families, many of whom are seniors.

Rental Housing Preservation

Many low-income people rely on deed restricted rental housing projects to provide an affordable apartment in a safe and stable environment. While such projects are important community assets, over time they can be at risk of being lost to the affordable housing stock as occupancy restrictions expire. In such situations, the property could be sold on the private market and tenants can be evicted. SHE is stepping up to preserve such projects, improve them, and extend their life as affordable properties, thereby preventing displacement. In 2020, SHE completed acquisition and improvements at two such USDA Rural Development projects comprising a total of 48 units in Mariposa County and Madera County (Mariposa Oaks and Valley Oaks).

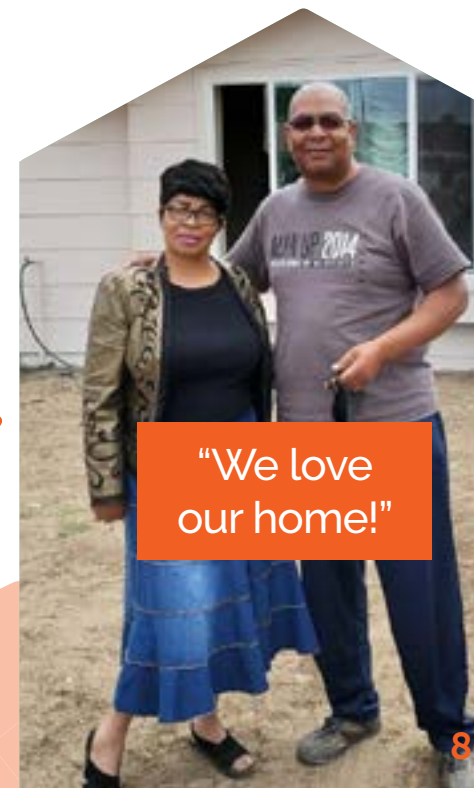
Meet John and Ann Hill

"It was last summer that my friend mentioned SHE was helping them with essential home repairs and suggested we give them a call. They walked us step by step through the process. It didn't matter how many questions we had, they patiently answered each one. We love our home!"

PROGRAM HIGHLIGHTS IN 2020

48
RENTAL UNITS
PRESERVED

22
SINGLE-FAMILY HOME
REHABILITATIONS



"We love our home!"


ASSET MANAGEMENT & RESIDENT SERVICES

Currently, SHE owns or sponsors 1,724 affordable rental units at 39 sites and is committed to providing sustainable affordable housing opportunities to local residents in perpetuity. As good stewards of these assets, SHE strives to maximize long-term financial stability and manage risk, while creating vibrant living spaces with robust resident services. The overall portfolio has extremely low vacancy rates, stable tenant populations, and high financial performance. While Covid-19 necessitated the curtailment of some programs in 2020, SHE continued to partner with local agencies and nonprofits to provide resident services at our onsite multi-use community centers.


Resident Services Include:

- Adult Education (including ESL)
- Afterschool Programs
- Fitness and Nutrition Programs
- Computer Lab and Free Internet
- Citizenship Classes
- Financial Education and Counseling
- Health and Resource Fairs
- Summer and Fall Lunch Programs





5,445
SUMMER LUNCH PROGRAM



1,900
NEW COVID-19 RESPONSE FALL MEAL PROGRAM

PROGRAM HIGHLIGHTS IN 2020

2 PROPERTIES SERVED A TOTAL OF 1,900 MEALS

8 PROPERTIES SERVED OVER 5,445 MEALS

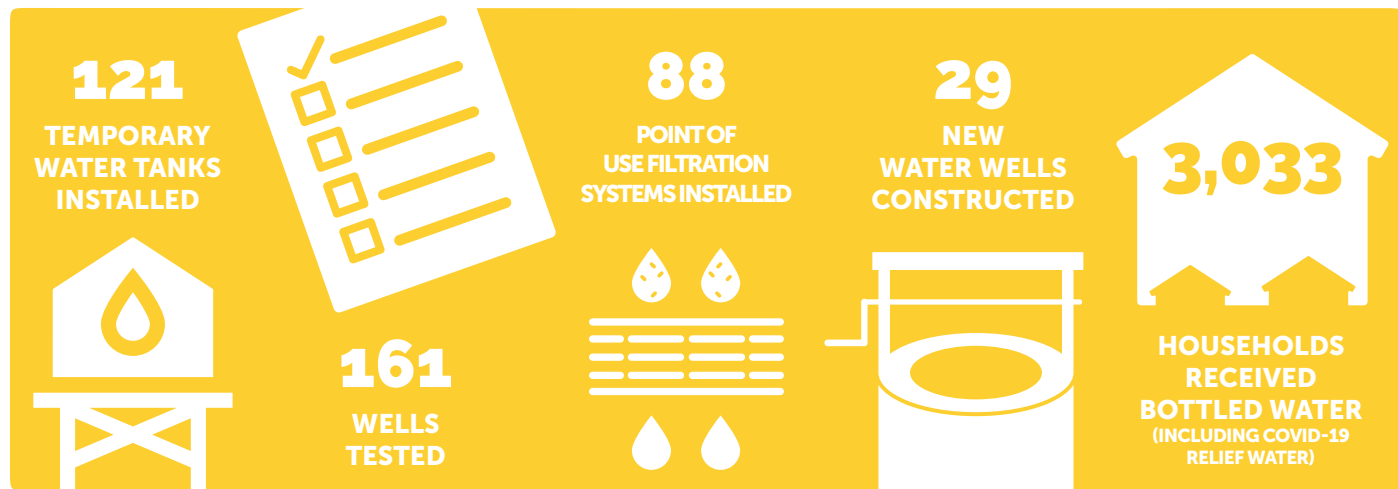
In response to the pandemic, SHE worked to bring supplies to seniors, low-income, and farmworker families in quarantine. In partnership with organizations such as AWI, Foodlink and Proteus, SHE's Resident Services Team delivered food supplies to families throughout Tulare County and beyond.

PROMOTING RESILIENCE

Building upon its response to persistent drought, SHE expanded its Emergency Services efforts to engage diverse and vulnerable populations to prepare for – and respond to – natural disasters such as wildfires, floods and earthquakes. The program also continued to help families receive urgent access to clean water, help with water well replacement and installing water filtration devices as needed.

Water: For families with wells that have gone dry or lost access to water in their homes, SHE installs a water storage tank on their property and connects it to their home. Once installed, water deliveries are coordinated until a permanent source of water can be found. SHE also tests water quality of existing wells and arranges for bottled water deliveries in communities where the water is unsafe to drink. In some cases, we provide filtering devices to alleviate the problem in homes where contaminants are found.

PROGRAM HIGHLIGHTS IN 2020



EMERGENCY PREPAREDNESS

In 2020 SHE became a key part of the LISTOS CA Campaign in Tulare County. This work includes collaborating with like-minded partners to ensure the most vulnerable populations are getting information and resources they need to prepare for natural and other disasters. In our first year, we disseminated critical information about the pandemic and wildfires, which ravaged our communities.

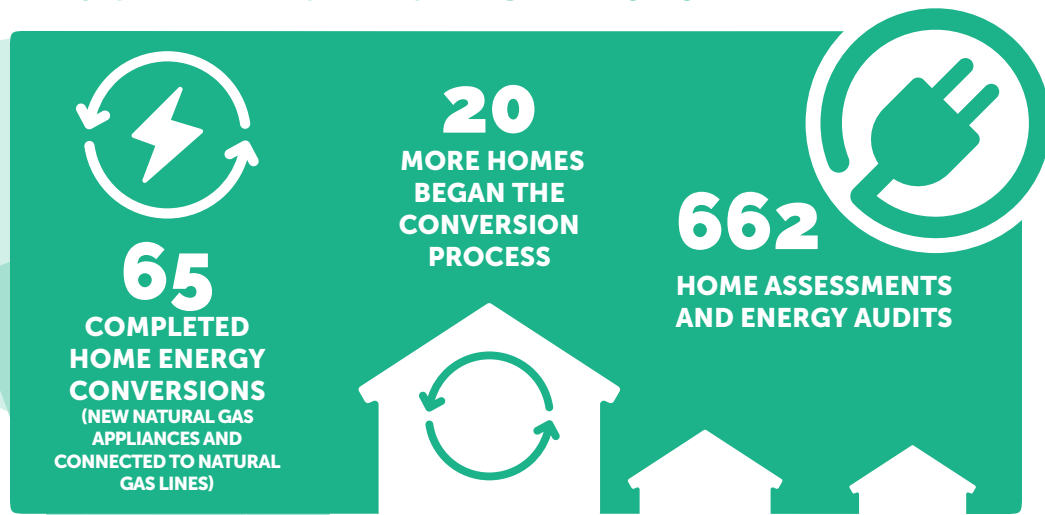
PROGRAM HIGHLIGHTS IN 2020



SUSTAINABLE ENERGY SOLUTIONS

Our Sustainable Energy Solutions team focuses on connecting disadvantaged communities to affordable energy and clean transportation infrastructure. SHE provides technical assistance to plan and develop sustainable energy projects in disadvantaged communities. This includes community needs assessments, evaluation and review of alternatives, project development, project management, community engagement and capacity building.

PROGRAM HIGHLIGHTS IN 2020



SAN JOAQUIN VALLEY AFFORDABLE ENERGY PROJECT

The San Joaquin Valley Affordable Energy Project is a pilot project to provide 11 communities with sustainable, more affordable energy by converting their homes from propane or wood-burning to all-electric homes. In addition to electric dryers, participating customers will also be receiving heating/cooling systems, a water heater and a stove. Customers who already have electric appliances are also eligible to apply for replacement of their old appliances with new, energy-efficient ones. Participants will receive monthly energy cost discounts as well.

Meet Olivia

"I am a long-time Le Grand community resident and a senior citizen. Over the last 30 years, I have had to use propane as a secondary use of energy. I feared for my safety using propane, but I could not afford to replace my propane appliances due to being on a fixed income," said Olivia.

"I am so thankful for the San Joaquin Valley Affordable Energy Project and the kindness of their team. They made signing up so easy. My newly installed heat pump water heater is so nice. I love it! Thank you all."

"I love it!
Thank you all."



COMMUNITY DEVELOPMENT


Leadership on Water Issues

Most of the approximately 200 disadvantaged communities in California that lack access to clean water are located in the San Joaquin Valley. The vast majority of these rural communities rely on groundwater sources which are often contaminated or located in water basins that are critically overdrafted by agricultural, industrial and domestic users. Since landmark legislation created the Sustainable Groundwater Management Act, SHE staff have worked to ensure a seat at the table for residents of disadvantaged communities as plans have been developed for allocation and replenishment of this precious resource. This work continues as plans are being adopted and implementation begins to unfold.

Solving Infrastructure Problems

Disadvantaged communities need help to drill new wells, consolidate small water and sewer systems, install new water distribution lines, enhance storage, or simply connect to an established nearby provider. SHE staff provide the support and technical experience that links small independent water/sewer providers to resources, expertise, and advocacy to solve their infrastructure needs. With climate change and persistent drought, this work continues to expand as SHE builds capacity commensurate with the challenge, now working with over 140 disadvantaged communities to assist them with pursuing answers to their local problems.


PROGRAM HIGHLIGHTS IN 2020



327

NEW WATER AND SEWER INFRASTRUCTURE CONNECTIONS

BEVERLY GRAND MUTUAL WATER COMPANY CONSOLIDATION PROJECT



28

HOMES WERE CONNECTED TO THE CITY OF PORTERVILLE



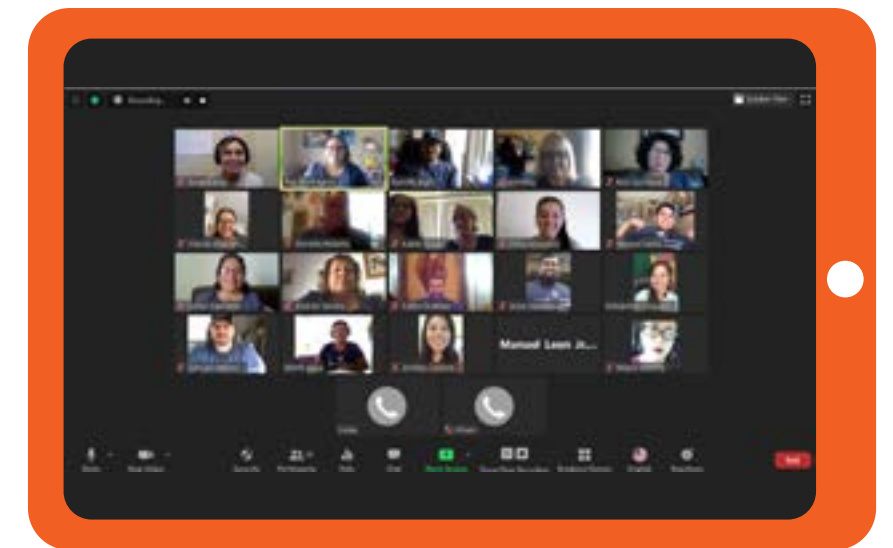
COMMUNITY ENGAGEMENT & LEADERSHIP DEVELOPMENT

Water in Schools


The Drinking Water for Schools Grant Program was established to improve access to clean drinking water for children in public schools. SHE provides assistance to school districts throughout the San Joaquin Valley located within or serving a disadvantaged community. SHE helps with site assessments (identifying issues and potential solutions), school board resolutions, funding applications and project implementation. Solutions for the affected schools include new drinking fountains and/or bottle filling stations, infrastructure repair, and point-of-use treatment devices.

Leadership Institute

The Rural Communities Water Managers Leadership Institute offers an opportunity for community leaders and residents across SHE's service area to build their capacity to better participate in water management programs at the local, regional and State level. Each session focuses on a different water management topic ranging from the groundwater planning to an overview of small water systems. In 2020, the Leadership Institute hosted two cohorts in virtual sessions from May to October with 37 graduates from 25 communities.




PROGRAM HIGHLIGHTS IN 2020



40

PARTICIPANTS IN THE 2020 LEADERSHIP INSTITUTE



SERVED 18 SCHOOLS IN 12 DIFFERENT SCHOOL DISTRICTS

LENDING & PROFESSIONAL SERVICES


Lending Activities

Homeownership in the San Joaquin Valley is often out of reach for many low-income families because of the high cost of housing, lack of assets or a monthly payment that is not affordable. To meet the needs of those seeking homeownership, SHE, in partnership with Valley cities and counties, operates homebuyer assistance programs. The programs provide the additional financing needed to keep a first mortgage payment affordable to first-time homebuyers. Low-interest loans for private wells are also available. SHE helps qualified homeowners access low-interest loans to drill a new private well, deepen an existing private well or lower a pump in an existing well.

Professional Services

Small cities and counties often struggle to develop and maintain the capacity to deliver housing and infrastructure programs in a competitive funding environment. Because of these gaps, SHE provides a wide variety of consulting services and technical assistance throughout our service area. In this role, SHE staff provide expertise and capacity where otherwise none exists. Notably, these services include monitoring affordable properties, conducting surveys, developing funding proposals, and developing local guidelines and procedures to support housing development.

PROGRAM HIGHLIGHTS IN 2020




27
FAMILIES RECEIVED
DOWNPAYMENT
ASSISTANCE IN 2020

COVID-19 & PANDEMIC RELIEF FUND

As the first stay-at-home orders were issued by the governor in March, SHE recognized that impacts of the pandemic would fall disproportionately on the people we serve. By early April, SHE staff were hearing regularly from households stressed by the fallout from COVID-19, including sudden loss of income. It became very clear that we would have to provide emergency financial assistance to our most vulnerable populations. Immediately, SHE began a fundraising campaign for a new "Pandemic Relief Fund," intending to make cash assistance to individuals and households affected by COVID-19. With substantial funding awards from F.B Heron Foundation, NeighborWorks America, California Coalition for Rural Housing (CCRH), an anonymous foundation and other donors, we raised over \$600,000. By year-end, we were able to assist over 1,100 households with up to \$500 in cash to help with groceries, rent, mortgage payments, and utilities, with a focus on undocumented persons, farmworkers, and households experiencing homelessness.

PROGRAM HIGHLIGHTS IN 2020



1,151
HOUSEHOLDS
SUPPORTED
WITH COVID
RELIEF FUNDS



BY THE NUMBERS

Total Completions	In 2020	Cumulative
Self-Help Housing	44	6,390
Multi-Family Housing	196	1,724
Homebuyer Assistance	27	2,140
Infrastructure - Water & Sewer	327	32,868
Rehabilitation Program	22	6,753
Emergency Services Temporary Solutions*	3,133	4,503
Emergency Services Permanent Solutions**	91	419
COVID-19 Assistance***	62	62
Gateway Program Counseling	973	14,544
New Grant Applications Written	36	579
Grants Managed	9	
Loans In Portfolio		2,115
Loan Portfolio Dollar Total		\$60,931,427

* EMERGENCY TANKS, BOTTLED WATER DELIVERIES
 ** WELLS CONSTRUCTED, FILTRATION SYSTEMS INSTALLED
 *** RENT, MORTGAGE, UTILITY (IN ADDITION TO PANDEMIC RELIEF FUND)

STATEMENT OF FINANCIAL POSITION

Cash and Cash Equivalents	\$ 13,721,262
Accounts, Grants and Contracts Receivable	\$ 8,402,709
Investments	\$ 7,331,338
Restricted Cash	\$ 8,538,332
Notes Receivable (Net of deferred loans)	\$ 10,113,001
Prepaid Expenses	\$ 593,924
Development Projects in Process	\$ 23,150,070
Property and Equipment (Net of Depreciation)	\$ 34,552,943
Accounts Payable and Accrued Liabilities	\$ 4,296,380
Deferred Revenues	\$ 5,103,787
Notes Payable & Accrued Interest	\$ 47,505,981
Other Liabilities	\$ 2,153,540
Unrestricted Net Assets	\$ 47,141,949
Restricted Net Assets	\$ 201,942

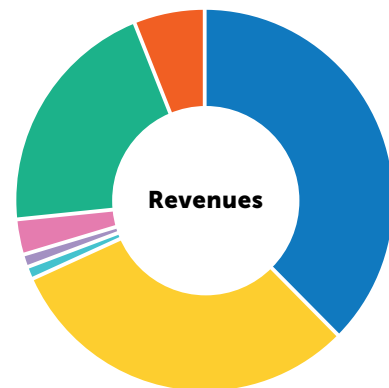
Total Assets
\$106,403,579

Total Liabilities
\$59,059,688

Net Assets \$47,343,891

REVENUES

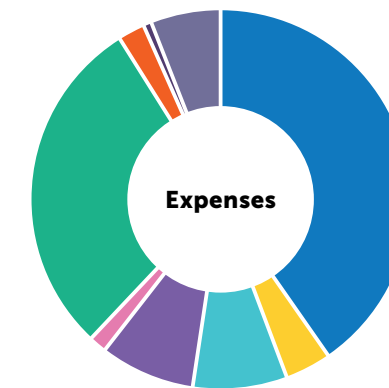
\$28,525,048



● Grant Income	\$ 10,781,894	38%
● Contract Income	\$ 8,944,528	31%
● Investment/Interest Income	\$ 167,034	1%
● Land Sales (Net)	\$ 425,440	1%
● Contributions	\$ 741,846	3%
● Rental Income	\$ 5,857,125	21%
● Other Income	\$ 1,607,181	6%

EXPENSES

\$26,416,454



● Salaries/Benefits	\$ 10,613,266	40%
● Contract Services	\$ 1,065,933	4%
● Office Space	\$ 2,133,346	8%
● Depreciation	\$ 2,145,579	8%
● Insurance	\$ 416,077	2%
● Project Costs	\$ 7,734,067	29%
● Interest	\$ 625,446	2%
● Reserve Expense	\$ 161,962	1%
● Other Costs	\$ 1,520,778	6%

DONORS

COMMUNITY BUILDER

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Bank of the Sierra
Bank of the West
Central Valley Community
Foundation
FB Heron Foundation
JPMorgan Chase & Co.
Morgan Stanley
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NeighborWorks America
US Bank
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Edward Bueno
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Bob Kelly
Doug & Donna Waterman

GIFTS WERE MADE IN MEMORY OF

Joseph Y. Friedman
Graciela Martinez
Rudy Potochnik
Ralph Rosedale
Gary Tillery
Samuel R. Tyson
Howard Washburn
Dick Watson

If you would like to help Self-Help Enterprises in its efforts to meet the housing and community development needs of the San Joaquin Valley please visit our website, www.selfhelpenterprises.org and click "Donate" at the top of the page, or mail donations to PO Box 6520, Visalia, CA 93290. Thank you!



Self-Help Enterprises

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