

THE FRESNO BEE

Affordable homes coming to Fresno close to schools.

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By: Cassandra Garibay

More than 20 affordable single-family homes are set to be built on what was once a homeless encampment across from southwest Fresno elementary and middle schools. Self Help Enterprises is currently laying the framework for the development – 22 three- and four-bedroom homes on Ivy and East Annadale avenues, just across from West Fresno Middle and West Fresno Elementary schools. Construction is set to begin around September and should be completed by the end of 2023, according to Tom Collishaw, president and CEO of Self Help Enterprises.

“Homeownership is the way you build wealth in the United States,” Collishaw said. The single family home development will provide homeownership opportunities for households earning less than 80% of the area median income – \$56,000 per year for a household of four in Fresno.

Those who meet the qualifications for the home will be required to take part in building their home as well, to provide “sweat equity” in place of a down payment of the home, according to Collishaw.

“For low-income families to be able to do that when they’ve been left behind for so many years, and certainly this area of Fresno has been left behind, it’s just an effort that we’re proud to be a part of,” he added.

Ivy - Annadale Homes



- 2021 income limits (based on household of 4):
 - 60% of AMI - \$42,000
 - 80% of AMI - \$56,000
- 22 affordable single-family units
 - 3-bedroom/2-bathroom units
 - 4-bedroom/2-bathroom units

A poster displayed at a press conference, showing one of the proposed new homes, to be constructed at Annadale and Ivy avenues for a Self-Help Enterprises project for affordable homes in Southwest Fresno, Tuesday morning, Jan. 25, 2022. JOHN WALKER JWALKER@FRESNOBEE.COM

This development is the second phase of a plan for Self Help Enterprises to build affordable homes in southwest Fresno.

The first phase is the Annadale Commons, a 40-unit development built in 2018 that provides affordable homes to seniors.

The third phase will consist of 17 affordable single-family homes that will be built a few blocks away, on Walnut and Florence avenues.

According to Fresno City Councilmember Miguel Arias, the 22-home development, costing about \$4.4 million, is fully funded by a patchwork of state and local funding.

However, a request will come before the City Council on Thursday for gap-financing of the third Self Help Enterprises development.

Arias, who represents District 3, where the homes will be located, said he is asking the City Council to give Self Help Enterprises an \$800,000 zero-percent interest loan from the HOME American Recovery Plan funds to meet the financial obligations for the 17-home project, estimated to cost about \$4.2 million.

THE NEED FOR AFFORDABLE HOMEOWNERSHIP IN SOUTHWEST FRESNO

Arias said the developments will help bring much-needed investment into west Fresno.

“The vast majority of our residents in Fresno are essential workers (who) work picking our crops, sorting our Amazon packages and working everyday service jobs,” Arias said.

The councilmember added that as rent and home prices have risen over the past few years, affordable housing developments are crucial to avoid displacement of long-time Fresno residents.

“The increase in rent,” Arias said, “has been far greater than the increase in wages in our city, leaving a lot of our folks priced out of the market.”

Debbie Darden, a longtime resident of southwest Fresno and co-chair of the Golden Southwest Planning Committee, said the affordable homeownership program will open doors for families renting in the area for years and unable to break into the housing market.

“We’ve been living in the dark shadows for a very long time,” Darden said, “and now we’re starting to see the light here.”

Eric Payne, the executive director of the Central Valley Urban Institute, said the project will help the community “bounce back from the brink of divestment.”

“This is creating generational wealth and creating an access point to homeownership.”



Tom Collishaw, President/CEO, Self Help Enterprises, speaks during a press conference at Annadale and Ivy avenues, with Council member Miguel Arias, right, to announce the beginning of a project to bring affordable homes to Southwest Fresno, Tuesday morning, Jan. 25, 2022. JOHN WALKER JWALKER@FRESNOBEE.COM

HOW THE PROGRAM WORKS

According to Collishaw, people seeking to build their own home with Self-Help Enterprises must meet income eligibility requirements, commit to providing labor and have good credit and stable income. Arias said that longtime west Fresno renters will be targeted for the homes.

Self Help Enterprises will approve 11 families, and once those 11 homes are built, they will approve the second half, Collishaw said. Approved families must spend at least 40 hours per week working on the homes with the primary homeowner committing at least 10 hours per week themselves; the rest of the hours can be completed by family members, neighbors and friends.

People selected will not only be working on their own home, but the homes of their neighbors, as well.

While plumbing, electrical and sheet rocking are subcontracted out by Self Help Enterprises, about 70% of the labor comes from the homeowners; the labor is their down payment.

“A down payment is a barrier for working families that are working paycheck to paycheck,” Arias said.

Monthly mortgage payments vary, depending on each household’s financial situation, Collishaw said.

Self-Help Enterprises has begun working with some families in preparation for the application process, which is set to open this summer.

To apply for a house call Self-Help Enterprises at 559-651-1000.