



**Self-Help
Enterprises**

ANNUAL REPORT

2022



MISSION

IN THE HEART OF THE SAN JOAQUIN VALLEY



Self-Help Enterprises (SHE) 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.



AREAS WE SERVE

Since its inception in 1965, SHE has remained the pioneer and leading developer of mutual self-help housing in the United States. Serving nine counties, its efforts today encompass a range of endeavors to build better homes and communities for farmworkers and other hard-working families.



EXECUTIVE MESSAGE

We are proud of the work we accomplished in 2022 and look forward to the numerous challenges before us.

In June, with extensive board and staff collaboration, we adopted a new five-year Strategic Plan, as well as an updated Business Plan. Highlights include an expansion of our service territory to include San Joaquin County, the northernmost area of the San Joaquin

Valley. Our immediate plans there are to fill a gap in drought emergency services and infrastructure work in disadvantaged rural communities.

2022 was a year when our rental housing development work went into high gear, with grand openings for projects in Goshen, Mariposa, Clovis, and Dinuba, as well as purchases of existing properties in Lindsay and Bakersfield. In addition to working families, these developments will enable us to successfully transition over 125 formerly unhoused individuals into permanent homes.

Our legacy programs also began to build back from the difficult challenges of the first two years of the pandemic. At year-end, 88 families were in construction in our mutual self-help housing program, the highest level of activity in years. And single-family housing rehabilitation activities are in a similar rebound, with 62 completions during the year.

Sadly, the ravages of our ongoing drought were the headliner for the year, as we continued to expand our role as a first responder for dry wells on single-family properties as well as whole communities. As the year drew to a close, nearly 2,000 families were reliant on SHE for their daily water use while we work to arrange for a new well to be drilled.

Lastly, though no less importantly, we are excited to have begun our diversity, equity and inclusion journey. A staff team has formed which will lead us in a full assessment of our operations and programs, to ensure we exemplify cultural competence, equity, and diversity in all our work.

Board and staff alike embrace the challenges of our persistent three-headed monster – the housing crisis, the drought, and climate change – as a humble, yet powerful, force for hope and opportunity in the San Joaquin Valley.

Tom Collishaw,
President and CEO

Martha Renteria,
Chair of the Board of Directors

BOARD OF DIRECTORS



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MAKING HOMEOWNERSHIP POSSIBLE

PROMOTING HOMEOWNERSHIP

Homeownership is the pinnacle of the American Dream. It enables the advancement of entire communities and helps families build wealth for future generations. We're committed to helping make this dream achievable and providing new homeowners the best tools to maintain it.

GATEWAY COUNSELING

Our Gateway Program empowers prospective homebuyers to select the right homebuying opportunity along with the financial planning to be successful.



772

GATEWAY COUNSELING PARTICIPANTS

HOMEBUYER ASSISTANCE

In cooperation with Valley cities and counties and the State of California, our homebuyer assistance programs provide additional financing needed to keep mortgage payments affordable for first-time homebuyers.



\$2,735,135

DOLLARS OF FINANCIAL ASSISTANCE FOR HOMEBUYERS



HOMEBUYERS LOANS



\$261,439

AVERAGE SALES PRICE

MUTUAL SELF-HELP HOUSING

Multiple families come together to build their homes through our Mutual Self-Help Housing program. Our construction staff offers onsite supervision and guidance to the families as they do the bulk of the work, from pouring foundations, framing walls, installing electrical wiring, painting, and other finishes. These dedicated labor hours, or "sweat equity," are used as the down payment on their new home, reducing costs for a house they could otherwise not afford.

TOTAL COST



SWEAT EQUITY

Covers the cost of a down payment

REMAINING COST

Results in a lower, more affordable remaining cost



44

FAMILIES BUILT THEIR HOMES IN 2022



"We are so relieved to have finally finished our house," says Olga. "The children are very happy and excited to decorate their own rooms. Entering the house as homeowners means that all our work and effort paid off."

— Olga Lopez Chavez, Mutual Self-Help Housing Participant in Reedley

RESILIENT NEIGHBORHOODS



FINANCIAL ASSISTANCE PROGRAMS

Rising costs of living, including repair costs and utilities, and the added impacts of the pandemic make it difficult for many families to maintain their homes. Whether it's by assisting with rent, utilities, or the physical condition of their home, SHE is committed to helping sustain the lives of Valley residents in need.

Partnering with local community agencies, we identify housing needs and secure the funding necessary to help residents rehabilitate their homes.

COVID RENT, MORTGAGE, AND UTILITY ASSISTANCES

 **1,259**

Household Assistance in the amount of

\$2,278,704

SMALL BUSINESS ASSISTANCE

 **13**

Business Assistance in the amount of

\$442,000

HOME REHABILITATION

For the Castellanos family, the condition of their Woodlake home became increasingly hazardous, and cost estimates for home repairs were unfeasible. There were various cracks in the roof, pest damage, faulty windows, and structural faults throughout their home.

Because the home's deterioration was so extensive, a complete reconstruction was required. Improvements via the City of Woodlake's Housing Rehabilitation Program also included energy-efficient solar panels, heating/cooling, and a drought-conscious yard for the family to enjoy.



Castellanos Family



**REHABS, RECONSTRUCTIONS,
& EMERGENCY REPAIRS**

"We lived a humble life and did what we could, but it was truly a miracle that the home did not collapse on us. It's incredible that organizations like SHE exist to help low-income families, like us, live in safe homes like in the house we are living in today."

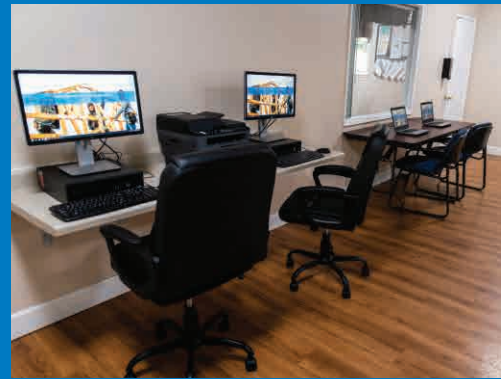
*- Argelia Castellanos, Housing Rehab
Participant in Woodlake*

BEFORE



AFTER





RESIDENT SERVICES

Our Resident Services programs create a vibrant and safe learning environment for residents. Centrally located community rooms provide a computer lab and meeting space for residents to participate in various social activities and enrichment services. These include exercise classes, wellness programs, and after-school programs for children.

"Everything is so expensive, especially for a low-income family like mine. This place is making it that much easier, that much better, and that much safer"

- Cristal Segura, New resident of Sierra Village 2

THRIVING COMMUNITIES

At Self-Help Enterprises, we believe that having a place to call home is a fundamental right. A home is not just a roof over someone's head, but an essential safe space for people to thrive and connect with one another.

GRAND OPENINGS

• Creekside Terrace - Mariposa

SHE's first new construction rental project in Mariposa County offers 42 units, including 11 units for people transitioning from homelessness.

• Butterfly Gardens - Clovis

Butterfly Gardens features 75 single-bedroom units and is Clovis's first-ever permanent supportive housing development.

• Sierra Village - Dinuba

The initial phase of the site first opened in 2018, featuring 44 units. This second phase adds 64 units to the community for a total of 108 units of permanently affordable rental housing.

Affordable rental homes with robust services are vital to the sustainability of communities and the development of neighborhoods of opportunity. This year, we took bold steps toward addressing the need for affordable housing in the Valley!



Butterfly Gardens Grand Opening

GROUNDBREAKINGS

• Los Arroyos - Farmersville

108 permanent affordable rental units

• Neighborhood Village - Goshen

52 Permanent Supportive Housing units

COMMUNITY DEVELOPMENT

Our most disadvantaged Valley residents often lack the capacity, technical expertise, and financial resources necessary to manage their communities' essential services effectively.

Our Community Development (CD) team serves as the bridge between communities and the funds needed to improve their living conditions. These efforts result in essential infrastructure projects.

Sustainable solutions come from both physical and human infrastructure. This year, SHE's Leadership Institute trained 27 new water leaders to effectively represent and empower their rural communities. Throughout six months of training, participants attended workshops and educational tours that prepared them to build and maintain long-term water management.



San Joaquin Valley Groundwater Tour



288

NEW MULTIFAMILY
UNITS ADDED IN 2022



2,236

TOTAL MULTIFAMILY UNITS

PERMANENT SUPPORTIVE HOUSING

THE GRAND OPENING OF CREEKSIDE TERRACE IN MARIPOSA

In partnership with Mariposa County, Creekside Terrace will provide extensive supportive services to ensure formerly unhoused residents are successful in their new home!

“ We love it here,” said Patricia Guzman, resident of Creekside Terrace. “I’m so thankful for this process and to finally be able to provide a safe place for my kids to grow up in.”

HOMELESS

As we grow our rental communities for the broader working low-income population, we are also paving the way for those experiencing homelessness to move into safe and stable housing. We do this by partnering with community leaders and mission-driven organizations to empower people experiencing homelessness to build a better future.

Our Permanent Supportive Housing (PSH) program reserves multiple new units for people experiencing homelessness, making our rental communities an immediate housing-first solution.

In partnership with both public and private service providers and programs like No Place Like Home (NPLH), we can provide a safe place to live for those currently unhoused and the supportive services to ensure they can remain in their new home.

WELCOME HOME KITS

When residents first move into our rental communities after experiencing homelessness, they typically lack many essential items for living in a home. Thanks to generous partner sponsorships, incoming PSH residents receive Welcome Home Kits, which include various household items such as blankets, kitchenware, and toiletries. These allow for a fresh start and turn their new living space into a home.

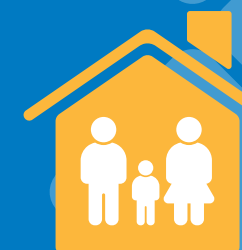


PSH UNITS ADDED IN 2022



144

TOTAL PSH UNITS



90

**WELCOME
HOME KITS**

CLIMATE ACTION



EMERGENCY SERVICES

Our Emergency Services (ES) team provides the San Joaquin Valley's most vulnerable communities with direct responses during natural disasters, including the pandemic, drought, and fire.

The worsening drought conditions of 2022 came with record-breaking temperatures that left many rural families without water. Families with dry wells lose their source of water for cooking, cooling, and basic hygienic necessities.

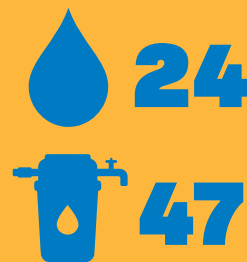
In August, our ES and CD teams helped over 200 residents at the Del Rancho Y Mobile Villa mobile home park in southern Bakersfield, whose well had run dry. Coordinating the installation of a backflow device and 550 feet of temporary pipeline brought clean and reliable water to the community. The ES team also delivered a two-week-long supply of bottled water, including 3,168 gallons of water to 88 residences!



WATER DELIVERIES



EMERGENCY TANKS INSTALLED



24 WELLS CONSTRUCTED

47 FILTRATION SYSTEMS INSTALLED

SUSTAINABLE ENERGY PROGRAMS

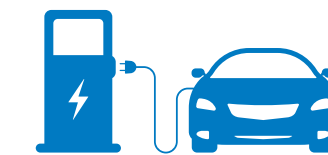
SUSTAINABLE ENERGY SOLUTIONS

Our Sustainable Energy Solutions team leads efforts to connect communities with affordable energy and clean transportation resources.



The Solar on Multifamily Affordable Housing (SOMAH) program provides financial incentives for installing photovoltaic (PV) energy systems on multifamily affordable housing.

780 SHE APARTMENT HOUSEHOLDS SAVED \$46 EACH PER MONTH



ELECTRIC VEHICLES

Electric vehicles (EVs) help reduce carbon emissions, which lessens the effects of climate change.

Miocar is a 100% EV carsharing service available at multiple SHE properties. Miocar gives rural community residents an affordable and flexible transportation option to get to destinations outside of fixed transit routes.



911 TRIPS 68,808 MILES

FROM SHE RESIDENTS IN 2022

ENERGY EFFICIENCY

All of our housing projects are designed with sustainability and energy efficiency in mind. Communal areas and rental units are powered with solar PV energy systems, ensuring renewable electricity is readily available. Energy Star appliances and energy-efficient lighting also reduce utility bills for residents. Our recently completed Sierra Village community in Dinuba is a grid-neutral, zero-net energy project that will reduce greenhouse gas emissions and air pollution.

ENERGY EFFICIENCY = HEALTH + SAFETY

LEGACY

THE DORIS "DO" DOOLEY SCHOLARSHIP

As part of our commitment to expanding opportunity for the people who make up the San Joaquin Valley, we offer scholarships to students pursuing a higher education whose families participated in a SHE program.

The Doris "Do" Dooley Scholarship was named after SHE's former Board member and dedicated friend of the organization. This year, Self-Help Enterprises awarded a total of \$22,500 in scholarships to 16 of the Valley's brightest students!



2022 SAN JOAQUIN VALLEY BLUEPRINT AWARD OF EXCELLENCE FOR RESIDENTIAL DEVELOPMENT



This summer, SHE was awarded the 2022 San Joaquin Valley Blueprint Award of Excellence for Residential Development in recognition of Sequoia Commons, a 126-unit multi-family affordable housing development in Goshen.

The Blueprint Award recognizes outstanding achievements and practices in the built environment that reflect the Blueprint Principles. These principles are grounded in efficient and environmentally conscious projects throughout the San Joaquin Valley.

Sequoia Commons serves households previously experiencing homelessness alongside seniors and working families to create a balanced community with enriched services. The project also prioritized strategic investments in transportation enhancements and environmental sustainability. It emphasized compact development, reducing vehicle miles traveled, reducing greenhouse gas emissions, and increasing food equity for the Tulare County community



EXPANDED SERVICE AREA

After maintaining a strict geographic focus for decades, we added San Joaquin County to our (now) nine-county service territory in 2022. The primary reason for this was a gap in drought-related emergency services and also the provision of assistance to disadvantaged communities with water challenges in that area. San Joaquin County "completes the map" of the full San Joaquin Valley.

A VIEW AHEAD

Where do we go from here? As we reflect on our past achievements, we also look toward our future. A trio of persistent crises – housing, drought, climate change – means our work is as crucial as ever. SHE grew to a staff of over 200 for the first time in late 2022, and more growth is contemplated as we continue to expand our impact in Valley communities.



GRAND OPENINGS COMING SOON

• Palm Terrace II

With the addition of 54 new units, the project's second phase will increase the availability of affordable rental housing units to 104 in Lindsay.

• Los Arroyos

Los Arroyos will provide 108 units of permanent affordable rental housing to working people in Farmersville.

• Santa Fe Commons I

The first phase of this Tulare-based affordable housing community will provide 81 units.

• The Lofts at Fort Visalia

In the heart of downtown Visalia, The Lofts will offer 81 affordable rental units to low-income residents in the community.

• Neighborhood Village

The 52-unit master-planned community in Goshen is the first permanent, supportive housing community of its kind for those experiencing homelessness in the State of California.

EXPANDING IMPACT

Look for expanded housing efforts in single-family programs like Mutual Self-Help, more PSH units coming online, and continued partnerships with other organizations to develop permanently affordable housing.

In our ongoing drought response, look for a continuing role in emergency response, but also a growing role in recovery (new wells and connections).

As for climate change, we have over 200 water and sewer projects to complete in disadvantaged communities throughout the valley. We expect our role as facilitator to grow in the resiliency sphere, with new efforts to convene stakeholders in long-term groundwater planning, including land repurposing.

For SHE as an organization, we are also embarking on an inward and outward look at all of our systems and programs to ensure we are removing any barriers to the diversity, equity and inclusion goals to which we aspire.



MEASURING OUR IMPACT

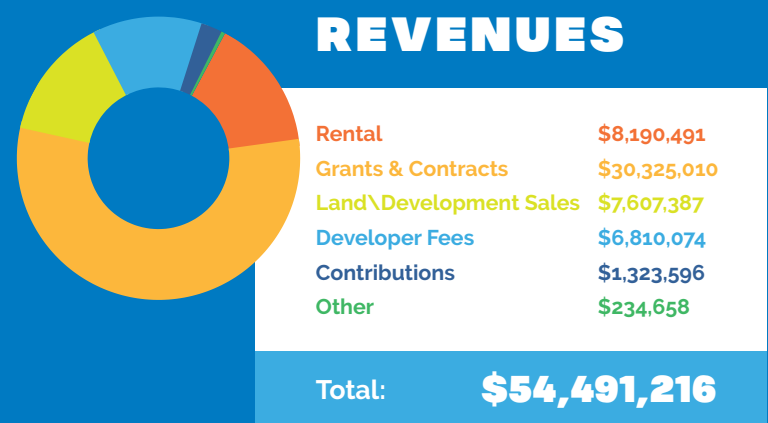
BY THE NUMBERS

TOTAL COMPLETIONS	IN 2022	CUMULATIVE
Self-Help Housing	44	6,478
Multi-Family Housing	288	2,236
Homebuyer Assistance	27	2,227
Infrastructure - Water & Sewer	471	33,503
Housing Rehabilitation	62	6,865
Emergency Services Temporary Solutions ¹	3,512	9,795
Emergenct Services Permanent Solutions ²	70	539
COVID-19 Assistance ³	1352	3,468
Gateway Program Counseling	772	16,235
New Grant Applications Written	31	640
Grants Managed	8	N/A
Loans In Portfolio	N/A	2,068
Loan Portfolio Total	N/A	\$63,731,826

¹ EMERGENCY TANKS, BOTTLED WATER DELIVERIES
² WELLS CONSTRUCTED, FILTRATION SYSTEMS INSTALLED
³ RENT, MORTGAGE, UTILITY (IN ADDITION TO PANDEMIC RELIEF FUND)

STATEMENT OF FINANCIAL POSITION

Cash and Cash Equivalents	\$13,016,834	Total Assets \$159,729,628
Accounts, Grants and Contracts Receivable	\$17,347,044	
Investments	\$8,174,386	
Restricted Cash	\$12,275,166	
Notes Receivable (Net of deferred loans)	\$35,548,603	
Other Assets	\$721,235	
Development Projects in Process	\$23,071,937	
Property and Equipment (Net of Depreciation)	\$49,574,423	Total Liabilities & Net Assets \$159,729,628
Accounts Payable and Accrued Liabilities	\$8,521,219	
Deferred Grants	\$5,711,834	
Notes Payable and Accrued Interest	\$64,547,945	
Deferred Loans	\$20,918,125	
Net Assets	\$60,030,505	



DONORS

THANK YOU
FOR YOUR SUPPORT!

COMMUNITY BUILDER

- Anthem Blue Cross
- Bank of America
- Bank of the Sierra
- Bank of the West
- Citizens Business Bank
- Heron Foundation
- Keith Campbell Foundation
- Local Initiative Support Corporation
- Morgan Stanley
- NeighborWorks® America
- Tri Counties Bank
- Union Bank Foundation
- Wells Fargo Bank

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- Tom Johnson
- Lenin Juarez - LVM Foundation
- United HealthCare
- Carole Ludekens
- Pacific Western Bank
- Phil & Marty Pigott Family Foundation
- Jackie & Dick Ursitti

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- Nancy Washburn
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- Henry & Jenny Yang

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IN HONOR OF

- Elizabeth Brasfield
- Al Chavez
- Ethan Dutton

GIFTS WERE RECEIVED
IN MEMORY OF

- Theresa Batti
- Robert Collishaw
- Sam Cuellar
- Joseph Friedman
- Robert Marshall
- Hope Medina
- Ken Ramage
- Howard Washburn
- Doug Waterman
- Chris Webber

DONATE NOW

Amidst these unsettling times, there is one thing you can be sure of: Self-Help Enterprises continues to address the basic needs of shelter, water, and community resilience for the most vulnerable among us.

Donations to Self-Help Enterprises fund a range of programs and services that help low-income families to build and sustain healthy homes and communities. By contributing to any of our campaigns, you'll help ensure that our work to help communities continues.



HOW TO GET INVOLVED

To get involved, please visit www.selfhelpenterprises.org/get-involved

VOLUNTEER TO HELP BUILD HOMES FOR FAMILIES

You will have an opportunity to work side-by-side with the participants, and together you'll help to build what for many low-income families is only a dream. The great thing about this dream is that you'll be helping to make it come true!



Self-Help Enterprises



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Self-Help Enterprises

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