

SHE Board Chair Appointed to Governor's Cabinet



SHE Board Chair, Mike Chrisman, was recently appointed by Governor Arnold Schwarzenegger to the cabinet-level post of Secretary of Resources. While we will miss Mike and his significant contributions to our organization, we can't

think of a better person to lead this agency. Mike's appointment was then followed by the announcement that SHE's CEO, Peter Carey, has been named by the Governor to the Board of Directors of the California Housing Finance Agency. These are certainly unique opportunities for the San Joaquin Valley to be represented in the state decision-making process.



SHE CEO Peter Carey (left) and Tulare County Supervisor Bill Sanders at Youthbuild groundbreaking in the City of Lindsay.

OFFICERS OF THE BOARD

Chair.....Mike Chrisman
Vice-Chair.....Graciela Martinez
Treasurer.....Sherry Tietjens

ADMINISTRATIVE STAFF

President/CEO.....Peter Carey
Vice-President.....Tom Collishaw
Program Manager Housing Rehabilitation.....Denise Fletcher
Program Manager Multi-Family Housing.....Doug Pingel
Controller.....Carol Glass

NEWSLETTER STAFF

Editor.....Michael Lane
Design and layout.....Rita B.& Co.

Return Service Requested

Visalia, CA 93290
P.O. Box 6520

A nonprofit corporation



NON PROFIT ORGANIZATION
U.S. Postage PAID
Permit number 40 VISALIA, CA

SHE NEWS

SELF-HELP ENTERPRISES

Annual Report 2003

Message from the Chief Executive Officer

Dear Friends, I am pleased to present to you this first edition of the SHE Annual Report. We see this as a tool for our friends, donors, partners and funders to review highlights and milestones after the end of the calendar year. This report covers our activity for January through December of 2003.



Peter Carey

It was a year of significant productivity and accomplishments. As we crunch numbers and calculate units constructed, however, we do not lose sight of our overarching mission to improve the lives of low-income residents of the San Joaquin Valley.

A recent study by the Consumer Federation of America found that "well over one-half of the personal wealth held by lower income and minority homeowners represents home equity, and their wealth is far greater than that of comparable non-homeowning households."

We at Self-Help Enterprises have understood this connection between homeownership and wealth-building for low-income families for 39 years and have seen the results through our programs.

We are grateful for your continued vote of confidence and financial support.

Sincerely,
Peter Carey

Building Homes and Families

Self-Help Enterprises has experienced another year of growth and success, with new homes built, older homes improved, sewer and water projects completed and multifamily housing developed.

We have added staff, developed new programs and provided technical assistance to other organizations so that the success of our program can be duplicated in other areas of the nation.

While it is often new home construction that receives the attention, for many families the rehabilitation of their home is just as life-changing. And, in several of the Valley's rural communities, it is the availability of clean water that is making a difference in people's lives.

Following are a few statistics that document our accomplishments in 2003.

Housing Counseling and Education

SHE developed a comprehensive Housing Counseling and Education program in 2003 that complements our existing work. This program will provide prospective first-time homebuyers with the basic knowledge necessary to successfully complete the homebuying process. Courses will also be offered to current homeowners to help them successfully maintain homeownership.

The Housing Counseling and Education effort is currently focused in Tulare and Fresno Counties but will expand into other parts of the SHE service area over the next three years.



SHE Total Completions (As of Dec. 31, 2003)

New Homes	5,162
Housing Rehabilitation	5,143
Weatherization	39,207
Sewer and Water	18,354
Multifamily Housing	747
Homebuyer	780

SHE 2003 Production At a Glance

New Homes	130
Housing Rehabilitation	97
Sewer and Water	116
Multifamily Housing	108
Homebuyer	128

Congressman Devin Nunes shares a moment with C-SET Youthbuild Corps Members

Completions

Housing Rehabilitation 97
Homebuyer 128

Family Success Story The Haro Family, Woodlake, Tulare County

Fernando Haro is wheelchair-bound and suffers from respiratory problems. At 71 years of age, his daughter Andrea and her husband and two children live with him and care for him. Fernando's doctor recommended changing the swamp cooler and wall heater to an A/C and central heating in order to help him breathe more comfortably. SHE had originally done rehabilitation work on the home in 1992 so the family contacted us again.

We were able to replace the swamp cooler with grant funds. Fernando is very grateful for SHE's work on his behalf.

People are counting on us!

Grants Written: 23 grants totaling \$9 million (CalHome, HOME, CDBG and HPG)

Housing Rehabilitation and Homebuyer Update



SHE's Housing Rehabilitation program allows low-income families to have important health and safety repairs made to their homes. The program currently operates in 21 communities in the San Joaquin Valley.

Our Homebuyer Assistance program helps participant families achieve their dreams and become homeowners for the first time. The program currently operates in 16 communities.

In 2003, SHE helped 128 first-time homebuyers with the purchase of their homes. New HOME grant funds were received totaling \$1,800,000 to assist approximately 65 first-time homebuyers and applications were submitted requesting \$2,400,000 in grant funds to assist approximately 58 additional first-time homebuyers.

Staff members have been added to the Housing Rehabilitation and Homebuyer Assistance programs to better serve our partners. In 2003, SHE moved to a new office location in the City of Madera in order to expand our access to participant families.

SHE staff worked to develop software that will help our partner communities manage CDBG & HOME loan portfolios. SHE currently provides loan portfolio management services to four partners.

New Partners for Housing Rehabilitation

City of Oakdale, Stanislaus County
City of Madera, Madera County

New Partner for New Construction

City of Delano, Kern County



BUILDER

Anonymous
47th Place Carpet One
Pete and Joan Akin
Linda and Joe Altschule
Tom and Carla Arnold
Susan and Stacy Atkins
Byron and Betty Augspurger
Andrew and Barbara Balerud
Sharon Baranofsky and Mitchell H. Zucker
Stan Barnes
Rita and Richard Barron
Larry and Marlene Bibbens
Jim and Linda Ely
Paul and Noemi Boyer
Marc Brown and Associates
California Housing Partnership Corporation
Mrs. Paul B. Carey
Ted Chandler
Indira Clark
Earl and Margaret Clime
Ken and Carmelita Conn
The Costa Group
Xavier and Vivian Crisanto
DG Insurance Agency
Norm DeWeaver
Jesse and Lupe Diaz
Diana Dooley
Cindy D. Duerksen
Bill and Florence Evans
Margaret Foley
Forester, Weber and Associates
Bill and Robin French
Britt and Judy Fussel

Olivia Gamboa
Gary Ganci
Dr. and Mrs. John W. Gates
Dean and Jenny Glass
Gerardo and Belinda Gomez
Makiji Hase
Havner Brothers Construction
Diane Hawkes
Mike and Marcia Heinzen
Pam Hinchey
Ingels-Braun and Associates
Ronald Javor
Renee Jewett
Mel Johnson
Dennis Keller
Robert and Angelina Kelly
Keni and Carole Kent
Everett and Bobbie Krackov
Michael Lane
Bill and Doni Lewis
Bill and Grace Littleton
Craig and Roberta MacGlashan
Mike Mantle
Bob and Joy Marshall
Olga McAllister
Nancy McLaughlin and Keeley Kirkendall
Mogavero Notestine Associates
Socorro Moran
Leonard & Helen-Jeanne Munter
Sarah J. Nettels
Graydon Nichols
Kevin and Marti Noell
Joanna Nugent
O'Dell Engineering

Sam Palmer
Stephanie L. Paul and Carie Guevara
Alex and Jennifer Peltzer
Tom Peltzer
Diane Post and Paul Schommer
James B. Preston, A Professional Corporation
Bob Rapoza
James and Geneva Rathbone
Sergio Renovato, Jr.
Jenny Rodriguez
Steve Santana
Julie Scaife
Don Sharp, Sharp Insurance and Bonding
Stanley and Wendy Simpson
Sherald and Mary Ellen Sluka
Drew Sorensen
Mabel Sparks
St. Paul's Parish, Inc.
Vicki L. Stasch,
Management Consulting
Kim Sturges
Gailerd Swisgood
Marshall J. Taylor, DDS
Thomas Tomaszewski
Ana Baiz-Torres and Tomas Torres
Mrs. Nathan Unikel
Ralph and Polly Victor
Visalia Sequoia Lions Club
Jim Wagele
Terry Williams
Anne and Kirke Wilson
Carolyn and Robert Winter

I want to help Self-Help Enterprises in its efforts to meet the housing needs of the San Joaquin Valley by making a gift of \$_____ to the Washburn Fund.

Community Builder	\$10,000 or more	Architect.....	\$500 to \$999	Lender	Loans of \$1,000 or more
Homesteader	\$3,000 to \$9,999	Builder.....	\$100 to \$499		
Cornerstone	\$1,000 to \$2,999	Artisan.....	Gifts up to \$99		

Name _____

Address _____

Please print your name the way you would like it to appear in the SHE newsletter

Name _____

Annual contributors of \$500 or more receive a Washburn Plaque.

Please make checks payable to:
Self-Help Enterprises
P.O. Box 6520 • Visalia, CA 93290 • 559-651-1000

All donations are tax deductible

THANK YOU FOR YOUR SUPPORT

Since the last issue of SHE News, we have received contributions at the following levels:

COMMUNITY BUILDER

Citigroup Foundation • Fannie Mae Foundation • F.B. Heron Foundation

HOMESTEADER

Maria Bacigalupo • Bank of America • Fannie Mae • Jackie and Dick Ursitti • Blanche and Irma Weill Foundation

CORNERSTONE

Anonymous
Anlin Industries
Tom and Suzanne Collishaw

Maureen Kennedy
Lane Engineers, Inc.
Glenn Nunez

The PAM Company
Donna and Darwin Poulos
Surroz Motors, Inc.

ARCHITECT

Architecture Plus, Inc.
Duane and Pearl Call
Alice and Lee Carey
Peter and Cathy Carey
Community Economics, Inc.
Linda Craig
Cal and Linda Dooley
Dick and Do Dooley
Steve and Joanne Farnsworth
Tom Fasold

Denise Fletcher
Robert and Carol Friesen
Carol A. Glass
Bill and Joan Gordon
Gubb and Barshay, LLP
Cindy Hill
Calvin and Arline Hilty
Jim and Pat Holly
Stuart Honse
Michael Kreps, Architect

Mangano Homes, Inc.
Doug and Judy Pingel
Nancy Salzman
Karen Saucedo
Sherry Tietjens
Annette Trujillo
Louis R. Urbano
Wallace and Smith Contractors
Ray and Liz Wynn

ARTISAN

Anonymous
Rich Aicklen
Manuel Angulo
Betty Anthony
Mary-Alice Avila &
Stuart G. Seiden
Fred Balderston
Joseph and Tamara Belden
William and Jane Bryant
Edna Cools
Michael Berzinsky
Mark and Rose Bonar
Phyllis and Don Chapin
Chris and Karen Cooper
Hector Fernandez
Lupe Felix
Lillian S. Glass
Lincoln and Gerry Hall
Lloyd Halverson

Helen Headrick
David Hodges
Chris and Rhoda Holabird
Jeffrey Landsman
Thomas Lauderbach
George and Marge Leavitt
Lillian Lewis
Evan and Carole Long
Edward Lopez, Jr.
Anthony Manousos
Gwyn Marshall
James Mather
Susanna Matthay
Susan Peck
Bob and Shirley Perry
Pigott and Associates,
Professional Financial and
Insurance Services
Michael and Izvara Predmore

Dora Prescott
Rudy Quintana
Nancy Richard
Eunice Riso
Bill and Audrey Sell
Mary Ellen Shay
Lee and Scott Slater
Helen Solinas
Ann Gero-Stillwell
Don and Jonnie Stone
Dick and Marilyn Watson
Barbara Wauchope
Rob Wiener
Stephen Thiermann
Lynn Thompson
Sopac McCarthy Tompkins
Henry and Jenny Yang
Randy and Faye Zeeb

GIFTS WERE RECEIVED IN HONOR OF THE FOLLOWING

Bobby Butler • Dot and Howard Nunez

GIFTS WERE RECEIVED IN MEMORY OF THE FOLLOWING

Paul B. Carey • Sam Tyson • Nathan Unikel • Frances Honse

New Homes Update

2003 Completed Homes by Community

Farmersville, Tulare County - 12
(Youthbuild - 2)
Porterville, Tulare County - 10
Armona, Kings County - 12
Mendota, Fresno County - 22
Riverbank, Stanislaus County - 12
Delhi, Merced County - 22
Poplar, Tulare County - 24
Reedley, Fresno County - 12
Woodlake, Tulare County - 4
(infill)

**Total: 130 completed homes in
calendar year 2003**



Homes Under Construction by Community

Fresno - 21
Poplar - 22
Reedley - 23
Lindsay - 12
Farmersville - 2 (Youthbuild in
partnership with C-SET)
Wasco - 12
Clovis - 10
**Total: 102 homes in
construction**



Neighborhood Profile Harvest Acres

The Harvest Acres subdivision, consisting of 21 homes, is the first SHE housing development in the City of Fresno in 25 years. The participant families are quite diverse.

21 families:

17 low income (80% of Area Median Income)

4 very low income (50% of Area Median Income)

Average family income \$25,957

Average family size - 5

Sales Price - \$101,000



12 Hispanic families (57%)

8 Asian families - (38%)

1 Anglo family - (5%)

**Appraised Value \$112,500
Sweat Equity Earned - \$11,500
Per Family**



Community Development Update

Randsburg Communities Water District

The Community Development staff of Self-Help Enterprises worked this year with the desert communities of Randsburg and Johannesburg in Kern County and Red Hill in San Bernardino County.

Staff members conducted a survey of Randsburg and Johannesburg residents over several days in July to document the percent of residents with low or moderate incomes. The result is a finding of 51 percent of the population at these income levels, which qualifies these communities to apply for Community Development Block Grant (CDBG) funds.

These funds will be used to install a new water storage tank.

Allensworth, Tulare County

SHE is working with the water board in this historic community to help resolve issues with the water distribution system. Staff is also completing a community survey on natural gas. Our SHE housing rehabilitation department is assessing the condition of the community center in Allensworth and indicating what needs to be done before the building can serve as a community gathering place.



Plainview, Tulare County- A test well was drilled in November of 2003 using CDBG funds. A good water supply was found and SHE is moving forward with an application to USDA Rural Development to finance construction of a production well to serve residents.



Fairway Tract, Tulare County

Staff is working with the Fairway Tract Mutual Water Company and the City of Porterville to solve water quality issues. The drinking water currently has high levels of nitrates.

Alpaugh, Tulare County

SHE recently received a letter of commitment from the Department of Water Resources for \$2.1 million in grant money and we are hoping to soon receive a letter of commitment from the USDA for \$1.5 million in grants and a \$500,000 loan. We are working with the engineer to help refine construction plans for the water project.

South Shafter, Kern County

SHE recently received a \$9,000 grant from the Weill Foundation which will be used for a preliminary report for a sewer project in the communities south of Shafter (including Smith Corners, Thomas Lane, Cherokee Strip, Burbank, and Southwest Shafter). The preliminary engineering report is a requirement for applying to other funding sources. We are concluding a sewer survey in the area.

Mettler County Water District

In this Kern County community, located 20 miles south of Bakersfield, SHE staff provided training in board operations and responsibilities to the board members of the water district.

In addition, SHE staff helped the district review and update water rates.

Tulare County - The Ducor Community Services District was awarded \$494,600 in emergency funds by USDA Rural Development in order to drill a new replacement well. The system has run out of water during the summer months for the past two years due to perforations in the line.



2003 Multi-Family Development and Asset Management

Complexes Built in 2003

Goshen Village - Goshen, Tulare County - 64 units (2-, 3- and 4-bedroom units)

Sunrise Villa - Wasco, Kern County - 44 units (2-, 3- and 4-bedroom units)

Currently Under Construction

Rolling Hills - Newman, Stanislaus County - 52 units (2-, 3- and 4- bedroom units)
This property is scheduled to open in September 2004.

Programs for Families and Children

Lights On After School
Computer lab and computer training
English as a Second Language (ESL)
Neighborhood Watch
Health and Safety fairs
AA meetings
Family Literacy
Summer Lunch Program
HomeBase Program
Cooperative childcare
Headstart Pre-School



Existing Site Activities

New paint and face-lifts

Milestone

108 units constructed in 2003

New Partnerships

C-SET
Catholic Charities
Goshen Planning Committee

Grants

Great Valley Center - LEGACI
Grant for supportive services at Gateway Village and Goshen Village - \$13,500
State Farm Grant for After School Program at Gateway Village and Goshen Village - \$9,000