



On Friday October 15, 2004, USDA Rural Development State Director, Paul Venosdel, visited the Ruiz Foods Mexican frozen food plant in Dinuba, Tulare County to deliver a grant check of \$100,000 for Self-Help Enterprises' Housing Counseling and Education Program. Ruiz Foods co-founder and Chairman Fred Ruiz participated in the ceremonial check presentation. Counseling classes are offered to Ruiz Foods team members on site by SHE staff.

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 Vice-President..... Tom Collishaw
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 Denise Fletcher
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 Housing..... Doug Pingel
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SHE NEWS

SELF-HELP ENTERPRISES

Annual Report 2004

Message from the Chief Executive Officer

The year we just concluded - the 40th for Self-Help Enterprises - was certainly a remarkable and eventful one for the organization. As we pursue our mission to provide affordable housing and related services to the communities of the San Joaquin Valley, we have been joined in our efforts by our many partners and friends.

We are very pleased to announce that Peter Malloch Ranches donated 40 acres of land in Goshen, Tulare County, with the long-term goal of facilitating development of a 10-acre park for the community of Goshen. Long-time SHE donor Russ Doe made the donation on behalf of the family trust which owns the surrounding land. Having grown up in Goshen, Russ was moved by a desire to do something significant for the children of Goshen. We will be working with the community and our partners at C-SET to bring this dream into reality. The land is located just north of our Goshen Village multi-family housing community.

Another very personal gift is highlighted in the adjoining story about the Doris "Do" Dooley Scholarship Fund.

In addition, the Fannie Mae Foundation and NeighborWorks® have awarded us significant operating support that will allow us to

(Continued on Page 2)

Former congressman Cal Dooley donates \$50,000 to SHE Scholarship Fund

In December, retiring US Representative Calvin Dooley announced a major contribution to the Self-Help Enterprises Scholarship Fund in honor of his mother, Doris "Do" Dooley. The surprise announcement was made at an event in Fresno honoring Cal's 14 years of service in Congress. No one was more surprised than Do, who was clearly touched by her son's generosity.

The \$50,000 gift was one of several made to local nonprofits from the Congressman's remaining campaign funds. A long-time friend and advocate of SHE, Cal directed the gift to the scholarship fund in recognition of Do's long commitment to the program. As a SHE Board member in the 1980s, Do and her husband Dick hosted a fundraiser at their ranch to initially endow the scholarship, and her interest has continued to this day. The announcement came as a surprise to Do and added to an emotional and touching evening for her.

Joining in recognizing her leadership, the SHE Board recently renamed the fund the Doris "Do" Dooley

Scholarship Fund. Do's passion and commitment were the driving force behind the establishment and growth of our scholarship program for participant families. Congressman Dooley's generous gift is a wonderful way to celebrate and expand her vision.



SHE Total Completions (As of Dec. 31, 2004)

New Homes	5,273
Housing Rehabilitation	5,265
Weatherization	39,207
Sewer and Water	18,354
Multifamily Housing	799
Homebuyer	911

SHE 2004 Production At a Glance

New Homes	99
Housing Rehabilitation	122
Multifamily Housing	52
Homebuyer	131

Message from the Chief Executive Officer

(Continued from page 1)

build the capacity to meet the major goals in our recently completed five-year business plan. In 2004, the Calvert Social Investment Foundation also increased the loan amount they extend to us for land acquisition and improvements.

The funds and land received are a significant help in carrying out the mission of Self-Help Enterprises. But it is not just the mission that wins support like this. It is the leadership and dedication of our Board of Directors, the hard work and commitment of each staff member, the success of the participants in each of our programs, the support and generosity of our staff and community donors, and the respect from our many partners.

Daily we work with our participants and our partners to face and overcome tremendous obstacles and challenges to providing affordable housing for low-income families in California's San Joaquin Valley. It is gratifying to know that our friends, donors and partners have such confidence in our ability to achieve our goals. We are grateful.

Sincerely,
Peter Carey

Housing Rehabilitation and Homebuyer Update

In 2004, the Housing Rehabilitation & Homebuyer staff prepared 32 applications providing cities and counties with \$14,600,000 in state and federal funds. These funds will be used to improve housing and increase homeownership in 13 cities and counties. Staff anticipates the programs, which include home repair, housing reconstruction and home buyer programs, will assist nearly 300 families.



Typical Valley housing



"New" homes

Completions	
Housing Rehabilitation	122
Homebuyer	131

Grants Written: 32 grants totaling \$14.6 million (CalHome, HOME, CDBG and HPG)



Partners' Corner

Our work depends on the relationships we build with our municipal partners. Our team of administrative, lending and construction staff strives to assist our partners and provide the services their communities need. SHE does this through management of CDBG, HOME and CalHOME programs.

	2003	2004
New Funding	\$9.1M	\$14.6M
Families Served	221	319

Administrative Services:

- Grant Application & Implementation
- Loan Portfolio Management
- Wrote 32 grant applications
- Prepared 22 partners for state grantee monitoring visits
- Managed loan portfolios for 5 partners (500 loans)

Program Services

- Rehabilitation & Reconstruction Assistance
- Homebuyer Downpayment Assistance
- Homeownership Counseling and Education Certification
- Emergency Repair
- Participant Eligibility & Loan Processing

Sergio Renovato, Jr.
Rita B. & Company
Michael & Barbara Ross
Nancy Salzman
San Joaquin Pest Control
San Jose Friends Meeting
Karen & Rich Saucedo
Julie Scaife
Diane Post & Paul Schommer
Curt Seifert
Bill & Audrey Sell

Anonymous
Susan Atkins
Mary-Alice Avila & Stuart G. Seiden
Donna Bailey
Fred Balderston
Sharon Baranofsky & Mitchell Zucker
Joseph & Tamara Belden
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Rob Wiener
Henry & Jenny Yang
Randy & Faye Zeeb

GIFTS WERE RECEIVED IN HONOR OF THE FOLLOWING

Indira Clark • Do Dooley

GIFTS WERE RECEIVED IN MEMORY OF THE FOLLOWING

Gertrude Carey • John & Laraine Combs • Frances Honse • Jim & Naomi Stein

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 _____ City, zip _____

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

Thank you!

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

California Bank & Trust • Citigroup Foundation • Congressman Cal & Linda Dooley, Dooley for the Valley Committee
Fannie Mae Foundation • F.B. Heron Foundation • Wells Fargo Foundation

HOMESTEADER

Maria H. Bacigalupo • Dick & Do Dooley • Valley Independent Bank • World Savings

CORNERSTONE

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Tom & Suzanne Collishaw
Denise & Ed Fletcher

The Gindick Family Foundation
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Louise Washburn Pease
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B. J. Perch Construction, Inc.
Bob & Shirley Perry
James B. Preston, A Professional Corporation
Bob Rapoza
Jim & Geneva Rathbone

Emergency Repairs

In the middle of winter, one Hanford senior found herself without heat. The furnace she had come to depend on finally went out. Thanks to our Emergency Repair Fund and a grant by the Bank of America Foundation (Hanford Branch), we were able to replace the furnace.

First Home for First Baby

In August, Mark and Elizabeth Cowdrey became first-time homeowners just in time for their first baby girl. Mark, an assembly technician, and Elizabeth, a teacher's aide, heard about SHE's Homebuyer Assistance Program through a friend. Their daughter, Raylynn Marie, was born as her parents were closing escrow on a two-bedroom, one bath home. The Cowdreys are one of 131 families SHE has assisted to purchase a home through the Homebuyer Assistance Program that provides down payment and closing cost assistance.

Preparing for a Life Investment: Homeownership Counseling & Education

The series of four classes provides potential homeowners with the knowledge they need to purchase their first homes, including what will be required to maintain it. In 2004, 44 families completed the series that included individualized credit and budget counseling, and "how to" classes on shopping for a lender or a home. The value of these classes is reflected in the referrals received from other organizations throughout the Valley, resulting in more than 300 applicants. In some cases, the series is used to fulfill HUD's 8-hour first time homebuyer education requirement. The Homeownership Counseling & Education Certification Program is offered in both English and Spanish with orientation every first Monday evening at our Visalia office. In addition, we partner with Proteus, Ruiz Foods and the Community Action Partnership of Kern to provide similar services.



Youthbuild Partnership Works

In May of 2003, Toui See was expelled from high school for truancy. He was unemployed and felt unmotivated and discouraged. Toui was told he didn't have enough credits to graduate from high school anytime soon - he felt like a diploma was out of reach, even though he wanted to finish.

Then an opportunity arose. In June of 2003, See signed up for Youthbuild, HUD's nation-wide job training program that allows participants to alternate weekly between school and work, learning construction through hands-on training. He is one of the approximately 10 participants currently in the program and he is learning to build quality homes that will later be sold to low-income families.

The local Youthbuild program has been jointly run by Self-Help Enterprises and C-SET, the community

action agency of Tulare County, since 1996. According to SHE Vice-President, Tom Collishaw, the partnership is beneficial to both organizations and the youth participants.

"What Self-Help Enterprises is good at is teaching unskilled laborers how to build homes and giving people second chances. C-SET is great at doing outreach to troubled youth, providing education and on-going job training and job placement," Collishaw said.

C-SET applies for the federal Youthbuild grant which pays for all administrative costs associated with running the program and conducts the academic courses for the students. Through the Washburn Construction Loan Fund, SHE provides all the capital involved in the actual construction of the homes.

Communities benefit as much from Youthbuild as the students. The at-

tractive, finished homes are sold to low-income families with assistance often provided by SHE through the First-Time Homebuyers Program.

Youthbuild participants like Toui benefit from the program's unconventional method of education and job training. Most participants, who did not succeed in a traditional academic environment, end up enjoying school with this program.

"It's way better than regular high school," See said. "It's not boring because we are always busy." The Youthbuild classroom structure allows enough time for the students to finish their work during school hours. Toui proudly received his high school diploma in May of 2004 - a goal he did not think he would accomplish just one year before.

People are counting on us!

New Homes Update

2004 Completed Homes

Lindsay – 13
 Reedley – 23
 Farmersville – 2
 Fresno – 21
 Poplar – 22
 Clovis – 10
 Woodlake – 3
 Wasco – 12
106 completed homes in calendar year 2004



Homes Under Construction

Lindsay – 24
 Wasco – 12
 Tulare – 11
 Del Rey – 21
 Winton – 10
 Woodlake – 3
 Youthbuild – 2

Upcoming SHE Neighborhoods

Earlimart
 Orosi
 Dos Palos
 Delhi
 Lamont
 Biola
 Parksdale
 Delano
 Planada
 Shafter
 Fresno
 LeGrand
 Clovis

South Valley Profile - Wasco, Kern County

The Wasco 5 building group consisted of 12 families building within a new subdivision in southwest Wasco. SHE purchased 24 additional lots and has two additional groups of families under construction. The Wasco 5 families started construction in January 2004 and were thrilled to celebrate Christmas in their new homes.

12 families:

5 low-income families (80% or less Area Median Income)

7 very low income families (50% or less AMI)

8 families involved in farm work as their primary occupation

Average family income: \$21,488

Average family size: 3

Sales price: \$82,900

Appraised Value \$97,000
Sweat Equity Earned - \$14,100
Per Family



Neighborhoods in Process – North Valley Montara Estates – Winton, Merced County

10 families:

Lowest Family Income: \$26,000

Average family size: 5

Sales price: \$175,000

Cost to Family: \$149,000

Construction Financing:

Washburn Fund

Financing:

Primary Mortgage – CalHFA self-help

housing program, 3% fixed 30 year-loans

Average mortgage: \$126,800

Avg. Monthly Payment: \$532

Secondary financing from \$10,000 to \$40,000 provided by NeighborWorks and CalHOME – deferred payment, zero interest, 30 year loans

2004 Multi-Family Development and Asset Management

Built and Opened in 2004

Rolling Hills
 Newman, Stanislaus County
 52 units

22 - 2 Bedrooms

26 - 3 Bedrooms

4 - 4 Bedrooms

With large community building and recreational facilities



Started Construction 2004

Villa del Rey
 Del Rey, Fresno County
 44 units

18 - 2 Bedrooms

22 - 3 Bedrooms

4 - 4 Bedrooms

With large community building and recreational facilities



Programs for Families and Children

After school programs

Computer lab with computer training classes
 English as a Second Language (ESL)
 Neighborhood Watch
 Health and safety fairs
 AA meetings
 Family literacy
 Summer lunch program
 HomeBase program
 Cooperative childcare

Headstart and Latch Key pre-school
 Homebuyer Education
 Camp Fire Boys and Girls Club
 Bridge After School Program
 Field trips
 Business Education Workshop

Existing Site Activities

New paint and face-lifts

New Programs Started

Goshen Village after school

Gateway Village after school
 Vera Cruz Village after school

New Partnerships

Bakersfield Adult School
 Proteus, Inc.
 Kaweah Delta Health Care District
 Toys for Tots
 FoodLink
 Second Harvest Food Bank
 Local social service organizations

