

# SHE NEWS

SELF-HELP ENTERPRISES

Annual Report 2007

## Saving the American Dream of Homeownership



Dear Friends,

The past year has been one of anxiety and difficulty for many homeowners. Unfortunately, sub-prime and adjustable rate mortgages have priced many families out of their homes.

The good news, however, is that less than one percent of our self-help families ever lose their homes due to foreclosure. We spend a great amount of effort in ensuring up-front that participants in our programs get the best possible mortgage for which they qualify. The United States Department of Agriculture/Rural Development, the Department of Housing and Urban Development and the California Housing Finance Agency are key partners in providing affordable long-term financing for stable homeownership.

We know that the real result of our investment in homeownership is seen in the lives of our participants, the future of their children, and in stronger, more productive communities. That is why, for 43 years, sustainable homeownership has been central to our mission. It is now more important than ever. People are counting on us!

- Peter Carey  
CEO



SHE staff recently had the pleasure of visiting with the Adame family (above) during a screening of the film *Six Houses/Six Homes* which features Elijio and Sally Adame and their daughter Connie as they built their own Self-Help home as part of the original building group in the Cutler-Orosi area in 1965.

### SHE 2007 Production at a Glance

New Housing.....	80
Rehabilitation.....	109
Sewer & Water.....	225
Multifamily Housing.....	148
Homebuyer.....	116

### SHE Total Completions

(as of 12/31/07)

New Housing.....	5,593
Rehabilitation.....	5,608
Sewer & Water.....	21,087
Multifamily Housing.....	1,023
Homebuyer.....	1,167

# 2007 New Homes

## 80 Families Completed Homes in 2007

Fresno County	Fresno	10
	Biola	11
Kern County	Shafter	30
	Delano	21
Tulare County	Tipton	8

Self-Help Enterprises pioneered the concept of mutual self-help housing construction in the 1960's. With skilled onsite supervision by SHE construction staff, families participate directly in the construction of homes for themselves and their neighbors. The cost savings – “sweat equity” – provides the downpayment on each home.



## 110 Mutual Self-Help Homes Under Construction

(as of 12/31/07)

Fresno County	Biola	35
	Fresno	20
Kern County	Bakersfield	11
	Shafter	10
Tulare County	Orosi	34

SHE staff locate and/or develop building lots, provide homeownership training, assist applicants with loan applications, assemble families into effective building teams, and provide technical assistance and construction supervision to the groups. The affordable mortgages are provided by the USDA/Rural Development 502 loan program or through the California Housing Finance Agency with funds from statewide housing bonds Proposition 46 (passed in 2002) or Proposition 1C (passed in 2006). Self-Help Enterprises also coordinates access to deferred payment secondary financing when needed to assure affordable and sustainable homeownership for very low-income families.

## Upcoming Mutual Self-Help Neighborhoods

Groups will begin building in 2008 in:

Fresno County	Biola, Fresno
Kern County	Bakersfield
Merced County	Dos Palos
Tulare County	Orosi, Lindsay

Since its inception, SHE has completed construction of homes with over 5,500 hard-working families, all built under the mutual self-help method of



construction, with homeowners providing over 70 percent of the construction labor. Participants and their helpers provide a minimum of 40 hours of labor each week during the 9-11 month construction process, and no family moves in until all of the homes in the group are completed. 🏠



# 2007 Housing Rehabilitation and Homeownership Update

## Growing To Serve

In supporting our organization's mission to improve the living conditions of low-income families throughout the San Joaquin Valley, we continue to provide the following services throughout SHE's eight-county service area:

- Housing rehabilitation, reconstruction, and emergency repairs
- Secondary financing for low-income homebuyers
- Homeownership counseling and education
- Federal and State housing grant management for cities and counties
- Servicing housing loan portfolios for city/county partners



In 2007, we experienced considerable growth: our loan servicing portfolio increased from 900 loans to 1500 loans, the number of partners for whom we provide grant management increased from 18 to 20, and the number of first-time homebuyers that received counseling and education increased from 159 to 313. In addition, we received the Joe Serna, Jr. Farm Worker grant for housing rehabilitation, and were funded for the second time for the USDA's Household Water Well Systems grant and the USDA RD 525 Homeownership Counseling and Education grant.



Continued growth drove the need for innovation and improvement in both productivity and efficiency. To address these needs, staff was added in Homebuyer Counseling and Education, Grant Management, and Support Services and Loan Processing implemented a new software-based loan processing program to improve efficiency in document development, file processing, and loan tracking.



As we move forward we anticipate continued growth and progress in our efforts to assist low-income families to improve their living conditions in partnership with Valley cities and counties. 🏠

### Home Improvements

\$8.2 Million in Grant Funds

Fresno County.....	2
Kern County.....	4
Kings County.....	15
Madera County.....	8
Merced County.....	5
Stanislaus County.....	7
Tulare County	37
<b>TOTAL</b>	<b>78</b>

### Homeownership Assistance

\$9 Million in Grant Funds

Fresno County.....	15
Kern County.....	6
Kings County.....	26
Madera County.....	2
Merced County.....	14
<u>Tulare County</u>	<u>36</u>
<b>TOTAL</b>	<b>99</b>

As we move forward we anticipate continued growth and progress in our efforts to assist low-income families to improve their living conditions in partnership with Valley cities and counties. 🏠



### Homeownership Counseling / Emergency Assistance

Families Counseled.....313

Emergency Assistance.....38

# 2007 Multi-Family Development and Asset Management

*The mission of the Multi-Family Housing Program is to provide decent, safe, affordable and well-managed housing to lower income families.*

## New Projects Opened in 2007

Biola Village - Fresno Co. ....	44 units
<u>Lincoln Plaza - Kings Co. ....</u>	<u>40 units</u>
<b>TOTAL NEW RENTAL UNITS</b>	<b>84 units</b>

**Total Rental Residences - 1,062 at 21 locations**

## Projects Currently in Development

Lamont Village - Kern Co. ....	44 units
Parksdale Village - Madera Co. ....	48 units



## Resident Services Provided for Families and Children

- After-School Programs
- Computer Lab with Computer Skills Workshops
- English as a Second Language
- Neighborhood Watch
- Health and Safety Fairs
- Family Literacy
- Summer Lunch Programs
- Free Tax Preparation
- Youth Leadership and Activities
- Head-Start Programs and Pre-school
- Homebuyer Education and Counseling
- Campfire Boys and Girls
- Boy Scouts
- Business Education Workshops
- Educational Tutoring
- Nutrition Classes
- Education Workshops - College Prep, GED, Literacy Classes
- Vocational Training Workshops
- Life-Skills
- Parenting Classes
- Financial Management
- CPR

## Resident Services Partnerships

- CSET-Community Services Employment Training
- One by One Leadership, Care Fresno
- Community Action Partnership of Kern
- Madera Community Action Agency
- Tulare Office of Health and Human Services
- Family HealthCare Network
- Cesar Chavez Education Institute
- College of the Sequoias
- Madera Unified School District-Adult School
- Food Link
- Proteus
- Metro Services of Bakersfield
- Lemoore Naval Air Station-Toys for Tots
- Tulare County Office of Education
- Health Net
- Poder Popular

# 2007 Community Development Milestones

Over the past four decades, the Community Development (CD) department has helped over 130 communities throughout the SHE service area obtain clean water and sanitary sewer systems. The CD staff helps communities review their options for obtaining clean water and sewer, apply for and obtain project funds and go through the process of construction and connection to the new systems. Typically these water and sewer project takes three to ten years to complete from start to finish!



*Rancho Seco Board with Dan Johnson of USDA/Rural Development & SHE Staff*

To help meet this need our Community Development department has expanded from a staff of 2 to 5. With the addition of these three new staff members the CD department is poised to serve even more communities. 🏠

## *Arvin Water Project Funded*

The Arvin Community Services District has accepted \$4.5M in state funds to replace and/or treat wells that do not meet the new state arsenic drinking water standard. These water system upgrades will allow the District to annex and supply water to the Edmundson Acres Water Project. Like Arvin CSD, the low-income community of Edmundson Acres is supplied with a well that does not meet the new arsenic drinking water standard. 🏠

## *Rexland Acres Construction Begins*

The residents of Rexland Acres have struggled for years with failing septic systems and contaminated groundwater. Ten years of hard work by community residents, especially the Rexland Acres Committee, along with Kern County staff, past and present County Supervisors, former Congressman Bill Thomas and an additional \$1 million grant from the USDA/Rural Development (RD) has allowed construction to start. The project costs of \$9,145,100 were funded with a combination of grants from USDA/RD (\$2 million), EPA (\$1.4 million), State Small Community Wastewater Program (\$2 million), State Workforce Housing Grant (\$468,500), County CSA (\$126,000), a \$5,000 grant from the Federal Health and Human Services agency and a \$3,112,000 USDA/RD loan. The project will serve 688 users with about 2,900 residents, a school with 700 students and several small businesses and churches. 🏠



## *Construction Complete in Rancho Seco*

Out with the 50-year-old leaking, steel lines and tanks and in with the new water system! After over a year of construction and almost eight years of preparation, the Rancho Seco community water system is now complete with new storage and pressure tanks, and waterlines. The dedicated work of Rancho Seco Inc. Board President, Dawn Martin, husband Jack and Boardmembers Sam Andrus and Larry Leger has borne fruit for this rural community of 65 residents located in the Mojave Desert east of Jawbone Canyon. The water project was financed with a USDA/Rural Development loan and grant along with additional support from the mutual water company. 🏠

# THANK YOU FOR YOUR SUPPORT

*Since the publishing of the 2006 SHE Annual Report, we have received contributions at the following levels:*

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**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	

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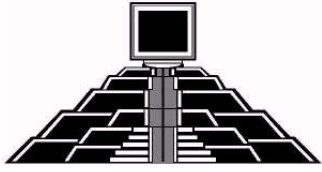
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**Thank you!**  
*All donations are tax deductible*

# SHE Honored by Hispanic Chamber

## 2007 Community Organization of the Year



Tom Collishaw, Vice President and Director of Development, accepts the Tulare Kings Hispanic Chamber of Commerce award for Community Organization of the Year on behalf of Self-Help Enterprises. 🏠

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