



## Hard Work Earns Families a Holiday Move-In

On Monday, December 21, 2009, Dr. Glenda Humiston, USDA Rural Development State Director joined SHE to celebrate with 11 families that had just completed their new homes and prepared to move in. Reedley Mayor Mary Fast and City Manager Rocky Rogers also participated in the ceremony. When complete, the Orchard Estates II subdivision will consist of 44 new self-help homes. The families in each group will spend over 1,500 hours building each other's homes. **Congratulations!**



*Dr. Glenda Humiston, USDA Rural Development State Director (fourth from left) is joined by Reedley Mayor Mary Fast (second from left) and SHE staff as they present certificates to one of the hardworking families who completed their home in time to move in for Christmas.*

*Left: Members of the 11 families pose in front of one of the homes they helped build together.*



## Partner Spotlight: Fresno County

The opportunity for 11 Reedley families to move into their new homes before Christmas was made possible by the coordinated efforts of many partners. A key player in the project was the County of Fresno which provided \$371,000 in HOME grant funds to help fund the project. The County has been an important partner with SHE to help increase and improve the affordable housing options for local low-income families. In addition to helping fund single-family projects, in the last few years, Fresno County has provided \$1.7 million for the construction of 92 affordable, safe, energy-efficient rental homes for hard-working families in Biola and Del Rey. In the last five years alone, Fresno County has directly supported local families through SHE's housing and community development efforts with HOME and CalHome funds totalling nearly \$3.4 million.



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### SHE 2009 Production at a Glance

New Homes .....	76
Rehabilitation .....	77
Water & Sewer.....	1,004
Multi-family Housing.....	44
Homebuyer .....	66

### SHE Total Completions

(as of 12/31/2009)

New Homes .....	5,779
Rehabilitation .....	5,861
Water & Sewer.....	26,041
Multi-family Housing.....	1,106
Homebuyer .....	1,316

***The mission of Self-Help Enterprises is to assist low-income families of the San Joaquin Valley to improve their living conditions.***

# 2009 Mutual Self-Help Homes

## 76 Families Completed Homes in 2009

Fresno County	Biola - 13 Fresno - 10 Reedley - 11
Tulare County	Lindsay - 30 Orosi - 12

## 67 Mutual Self-Help Homes In Construction

(as of 12/31/09)

Fresno County	Reedley - 33
Kern County	Lamont - 15
Merced County	Gustine - 18
Tulare County	Lindsay - 1

## Upcoming Mutual Self-Help Neighborhoods

In 2010 SHE homeowners-to-be will be building in:

Fresno County	Clovis Reedley
Kern County	Lamont Wasco
Madera County	Parksdale
Merced County	Gustine
Stanislaus County	Turlock
Tulare County	Goshen Tulare

houses – and volunteers who came from near (Reedley Mennonite Church; Provost & Pritchard) and far (Sacramento's Bayside Presbyterian Church; San Jose's Stone Church). Together we made it all the way to the beginning.

Self-Help Enterprises has been a partner to nearly 5,800 families in financing and building new homes since 1965; but it is only a beginning.

*At the move-in and certificate ceremony in Reedley, families pose with their newly constructed home (top), construction continues on the subdivision (middle), and new homeowners shake hands with and receive certificates from USDA RD State Director Dr. Glenda Humiston and SHE Area Superintendent Manuel Angulo.*

## The End is the Beginning for Self-Help Builders

The week of Christmas 2009 had special significance for 11 families in Reedley – construction on their homes was over; they were moving in! Home for the holidays!

Self-Help Enterprises' work was nearing completion with this group of owner-builders, and the New Homes staff was already moving on to work with other groups. But this end was really a beginning for each person in these families. Each family labored an average of over 2000 hours since late February to build these eleven homes, through the rains of winter and the furnace blast of summer, to get to this point – the beginning:

- The beginning of family life in a home that they built themselves;
- The beginning of a sense of security and of place that comes from living in a home that they own and can afford;
- The beginning of a homeowner's pride of accomplishment;
- The beginning of creating a place of their own.

They did not get there on their own. Self-Help Enterprises staff walked with them through every step from completing the loan application to USDA, to learning about escrow instructions and loan closings, to pouring concrete, to building walls and setting trusses, all the way to planting new trees and grass in the front lawns. They also had their new neighbors to thank – everyone worked on all the



# Housing Rehabilitation and Homeownership

Because a large portion of the affordable housing available to low-income people in the Valley is older homes, SHE operates a rehabilitation program to preserve and improve the existing stock of housing. SHE also promotes homeownership through our First-Time Homebuyer, Homeownership Counseling & Education, and Foreclosure Counseling programs.



*A brand new safe home! (Reconstruction)*



*Learning to be a responsible homeowner (HCE / HB)*

## A Foreclosure Counseling Success Story!

Foreclosure counseling can end with a successful outcome for some. One client lost his job and was unable to afford his \$1328/mo payment. After 10 months of working with the client and his lender a final modification was signed which reduced his monthly payment to \$592, including taxes, for 27 years! The loan modification was made possible under the Obama Administration's Making Home Affordable Program.



*A 91 year-old home gets a new beginning for its 81 year-old owner! (Rehabilitation)*



*Fresh, clean water for the first time in months! (HWWS)*

### Our Partners

- City of Avenal
- City of Chowchilla
- City of Coalinga
- City of Corcoran
- City of Delano
- City of Dinuba
- City of Exeter
- City of Farmersville
- City of Hughson
- City of Huron
- City of Livingston
- City of Parlier
- City of Visalia
- City of Woodlake
- Kings County
- Madera County
- Merced County
- Tulare County
- USDA –RD

## 2009 Services

Home Rehabilitations	81
Home Reconstructions	21
Emergency Home Repairs	28
Home Water Wells	8
First-Time Homebuyers	67
Homeownership Counseling & Education Graduates	392
Financial Literacy Graduates	14
Pre-Purchase Counseling	420
Post-Purchase Counseling	31
Graduates that Purchased Homes	92
Foreclosure Families Counseled	559
New Grants Written	14
Grants Managed	49
Loans Serviced	1389
Loan Portfolio Total	\$51 Million



*It takes a great team to make it all happen!*

# 2009 Multi-Family Development, Asset Management and Resident Services

## Total Number of Projects Developed

22 rental projects serving 1,106 families

### 2009 Development Activity

Rancho Lindo	44 units	Lamont, Kern County
Bear Creek Rehabilitation	35 units	Planada, Merced County
Parksdale Village Under Construction - March 2010 Completion	48 units	Madera, Madera County

### Pre-Development Projects in 2010

Goshen Village II	56 units	Goshen, Tulare County
Parksdale Village II	48 units	Madera, Madera County



Top Left: Digital Connectors promote affordable computers to families. Above: Parksdale Village 2 under construction Left: Rancho Lindo

"Rancho Lindo is a promise fulfilled to the community of Lamont"  
Sister Marie Francis Schroeffer,  
Community Advocate



Bear Creek Housing Community underwent a major rehabilitation focusing on increased energy efficiency.



MFH Resident Services



MFH Team

## Main Resident Services Provided for Families and Children

- After- School Programs
- Computer Training
- English as a Second Language Classes
- Summer Lunch Programs
- Homebuyer Education and Counseling

## Major Resident Services Partnerships

- Community Services & Employment Training
- Family HealthCare Network
- College of the Sequoias
- Fresno Community Food Bank
- First Book, California State University, Fresno
- Tulare County FoodLink
- Kern Career Services
- Lamont/Weedpatch Collaborative
- Radio Bilingüe
- Richgrove School District
- Kern County Community Action Program
- Madera County HeadStart Program
- Merced County Office of Education

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

# 2009 Community Development Highlights

## Community Connections - Working Together to Bring Safe Drinking Water to Valley Residents

The Edmundson Acres water system has unsafe nitrate levels in the drinking water. SHE has worked with the Arvin Community Services District, Edmundson Acres Mutual Water Company and residents to obtain affordable funding to build this project. This project is paid for with federal economic stimulus money (ARRA funds) and State Proposition 84 funds.



*12 inch main water transmission pipeline was installed to connect the Edmundson Acres community to the Arvin CSD water system.*

## Buttonwillow Storage Tank



SHE worked with the community of Buttonwillow to construct a 500,000 gallon welded storage tank. The project was funded by Kern County CDBG and Buttonwillow County Water District.

## Technical Assistance Helps Communities Meet their Needs

The Buttonwillow Wastewater Project, a \$2,766,812 endeavor, provided for the replacement of a 50 plus year old wastewater treatment and disposal plant. The project included new lift stations and sewer force main, cleaning and relining of the trunkline, and construction of a new wastewater treatment and disposal plant.

Self-Help Enterprises provided technical assistance and guidance to the project that was funded by a State Small Community Wastewater Grant, a USDA/Rural Development Loan and Grant, and the Buttonwillow County Water District.



# THANK YOU FOR YOUR SUPPORT

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 Cornerstone.....\$1,000 to \$2,999

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

## B of A supports SHE's Homeownership efforts

Lynn Knudson, Senior Vice President with Bank of America, presents SHE Board Chair Ray Chavez with a check for \$90,000 in support of our homeownership counseling and education efforts and related activities.

Lynn and Ray were joined by members of SHE's Board of Directors and staff.

We are very grateful for this generous, ongoing partnership with the Bank of America Foundation directed at ensuring sustainable, long-term homeownership for program participants.



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