



2010 in Review



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Partner Spotlight: Tulare County

Self-Help Enterprises was founded in Tulare County in 1965 and our main office has always been located in Visalia. We are very proud of the productive partnership we have maintained with the County of Tulare over the decades. In just the past five years alone, the County of Tulare has joined with SHE to invest millions of dollars in the construction of affordable housing and new water and waste water systems. SHE has also administered the County's Housing Rehabilitation/Reconstruction program and repaired and replaced unsafe and dilapidated homes in many communities.



As an example, the County of Tulare provided a CDBG grant of over \$350,000 to help develop a new water well in Richgrove. The previous well had become contaminated with nitrate and arsenic. Once completed, the new well will also serve the Rodriguez Labor Camp. SHE will apply for grant funding for construction from the California Department of Public Health.

SHE recently completed a New Homes subdivision in Orosi. The County of Tulare provided \$465,000 in HOME funds for mortgage assistance to 24 families, averaging \$20,000 per family. This secondary financing assures that our new homeowners have house payments they can afford.

The County of Tulare has committed \$600,000 in CDBG and redevelopment agency funds to rehabilitate our Vera Cruz Village apartments in Richgrove. The rehab work will consist primarily of cabinet, HVAC replacements, and enhancement of energy efficiency for the 49-unit farmworker project.

SHE 2010 Production at a Glance

New Homes.....	66
Rehabilitation	78
Water & Sewer.....	514
Multifamily Housing	48
Homebuyer	86

SHE Total Completions

(as of 12/31/2010)

New Homes.....	5,846
Rehabilitation	5,959
Water & Sewer.....	26,555
Multifamily Housing	1,154
Homebuyer	1,402

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

2010 Mutual Self-Help Homes

66 Families Completed Homes in 2010

Fresno County	Reedley - 33
Kern County	Lamont - 15
Merced County	Gustine - 18

55 Mutual Self-Help Homes In Construction

(as of 12/31/10)

Kern County	Lamont - 6 Wasco - 21
Madera County	Parksdale - 19
Tulare County	Tulare - 9

Upcoming Mutual Self-Help Neighborhoods

In 2011 SHE homeowners-to-be will be building in:

Fresno County	Clovis
Kern County	Lamont Wasco
Kings County	Corcoran
Madera County	Parksdale
Stanislaus County	Turlock
Tulare County	Goshen Tulare



“Green” is the word of the day when it comes to construction. While it may be a marketing “hook” for some, at Self-Help Enterprises it reflects our commitment to help build a sustainable future. The well-constructed, energy-efficient homes being built by SHE’s mutual self-help new homes program participants today will be as affordable for the new owner-builders to operate as they were to purchase.

SHE is designing green homes with features that include:

- Low VOC paints and adhesives to promote healthy indoor air quality;
- Energy Star appliances;
- Radiant barrier roof sheathing and attic ventilation to moderate attic temperatures;
- Solar-ready wiring to set the stage for possible future photo-voltaic panels;
- Low-water landscaping plans and plant selections.

The nine participant families that are currently building in our Gail Estates subdivision in Tulare are the first to incorporate all of these features into their new homes and the City of Tulare has played a key role in the effort. Working with GRID Alternatives, SHE is educating the participant families about the advantages of photo-voltaic solar panel systems and the opportunities provided by the State of California’s SASH (Single-Family Affordable Solar Housing) grant program for lower-income homeowners.



Building “green” has also fostered some new and renewed partnerships for Self-Help Enterprises. CSET’s YouthBuild participants have been working alongside the Tulare homeowners-to-be throughout the construction process. In addition to the GRID Alternatives staff, members of the Proteus weatherization and solar-installation classes have joined the efforts in Tulare, as well as in Parksdale.

Participant families hard at work on their energy efficient homes in Tulare



Housing Rehabilitation and Homeownership

What We Do

Home Rehabilitation

- Repairs / Reconstructions
- Water Well Repairs

Partner Services

- Grants Management
- Loan Portfolio Management

Homeownership

- Counseling & Education
- Individual Development Account Program
- Financial Assistance
- Foreclosure Counseling



Left: Home Rehabilitation

Below: (l to r) Financial Fitness Class, A new, safe home (reconstruction), Rehab staff

A Foreclosure Counseling Success Story!

In 2007, our clients purchased a home in Tulare County. In 2009, the wife began having serious medical issues and her spouse was unable to find a higher-paying job to replace the lost income. To stay afloat, the clients used their credit cards to cover their mortgage, food, utilities, medical insurance, etc. In 2010, the wife was diagnosed with cancer and their debt, accrued as a result of the wife's illness, deepened and the situation seemed hopeless.

The wife said it took all of her courage to ask SHE for help, but didn't know what else to do. When the clients met with the SHE counselor for a legal consultation, they could hardly believe the services were free. After discussing legal options, the wife said that just knowing what to expect, was enough to alleviate her fears and allow her to move forward with the process.

With SHE's help, our clients received a permanent loan modification from their lender, lowering their payment by \$445 (PITI) per month and lowering the interest rate from 6.340% to 5.375%.

2010 Services

Home Rehabilitations	56
Home Reconstructions	22
Emergency Home Repairs	17
Home Water Wells	5
First-Time Homebuyers	86
Homeownership Counseling & Education Graduates	551
Financial Literacy Graduates	13
Pre-Purchase Counseling	373
Post-Purchase Counseling	24
Graduates that Purchased Homes	157
Foreclosure Families Counseled	438
IDA Graduate	5
IDA Enrollment	21
New Grants Written	23
Grants Managed	51
Loans Serviced	1219
Loan Portfolio Total	\$41 Million



2010 Multi-Family Development, Asset Management and Resident Services

Total Number of Projects Developed

23 rental projects serving 1,154 families

2010 Development Activity

Parksdale Village	48 units	Madera, Madera County
Casas de la Vina <i>Rehabilitation</i>	35 units	Planada, Merced County
Northpark <i>Rehabilitation</i>	104 units	Bakersfield, Kern County
Nueva Sierra Vista <i>Rehabilitation</i>	35 units	Richgrove, Kern County
Solinas Village <i>Rehabilitation</i>	52 units	McFarland, Kern County
Vera Cruz Village <i>Rehabilitation</i>	49 units	Richgrove, Kern County
Goshen Village II <i>Under Construction</i>	56 units	Goshen, Tulare County

Pre-Development Projects in 2010

Parksdale Village II	48 units	Madera, Madera County
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Self Help Enterprises and the University of Southern California have combined efforts with the Good Samaritan Center of Visalia, Kaweah Delta Health Care District, Tulare-Kings Dental Society and the Cutler-Orosi Joint Unified School District to help provide twenty underprivileged children from Sand Creek and Villa de Guadalupe apartments with free dental care. The children received assessments and then were referred to a team of dentists from the University of Southern California for treatment of cavities, sealants and extractions.

Top: Dr. Jason Jeter volunteered to see and make dental assessments for Cutler/Orosi students.

Above: Halloween with MFH Resident Services

Right: Parksdale Village, Madera



The Second Digital Connectors class of 15 Cutler-Orosi Students

The effort to bridge the digital divide in the Cutler-Orosi area is continuing through our partnership with One Economy. Digital Connectors are providing heightened community awareness of current technology, offering free internet access and making low cost computers available to area residents.

Main Resident Services Provided for Families and Children

- Health and Wellness Programs
- English as a Second Language
- Children's Head Start and Preschool Programs
- New Home Ownership Counseling
- Job and Career Programs
- Computer Workshops and Free Internet Programs
- Afterschool Youth Programs

Major Resident Services Partnerships

- Kaweah Delta Healthcare District
- Family HealthCare Network
- College of the Sequoias
- Mercy Hospital
- University of Southern California
- FoodLink of Tulare County
- Fresno Food Bank
- CSET-Community Services & Employment Training
- One Economy
- Cutler/Orosi Joint Unified School District
- The Good Samaritan Center
- Tulare County Sheriff's Department
- Fresno County Sheriff's Department

2010 Community Development Highlights



North Shafter Wastewater Project under Construction

Long-awaited relief is finally on the horizon for North Shafter and North Park, two adjacent Dust-Bowl-era communities known collectively as “North Shafter,” as construction of their new sewer collection system breaks ground. North Shafter

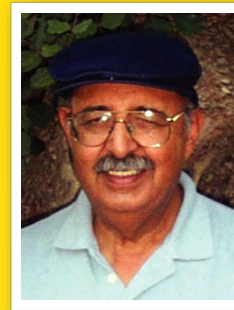
residents, most of whom are low-income, have coped for many years with failing septic systems that have contaminated their groundwater, and polluted their yards. Since 2006, the North Shafter Committee, led by Olivia Otañez, Celina Castro, Demetrio Moreno and others, petitioned the City of Shafter about their septic problems and asked for sewer service. The Committee documented that 71% of the area’s 206 properties had failing septic systems and/or disposed of greywater on their lawns. SHE’s AmeriCorps VISTA volunteer, Katie Amos, helped residents organize, documented the septic system problems, and secured a Weill Foundation grant to pay for an engineering study.

City staff and the North Shafter Committee, with assistance from Self-Help Enterprises, have worked hard to secure project funding. At a time when sewer funding looked depleted, a minor miracle occurred in the form of a \$2 million grant of Cleanup & Abatement funds offered to Shafter by the State Water Resources Control Board. The remaining project costs, approximately \$400,000, are being covered by the City of Shafter. As a result, the project can be constructed with no loan repayment burden on residents.

In October 2010, construction began on the sewer collection lines that will connect North Shafter to the City of Shafter/North of the River regional wastewater treatment plant. Born of true collaboration between the North Shafter Committee, City of Shafter, AmeriCorps VISTA and Self-Help Enterprises, the North Shafter wastewater collection system will greatly improve the quality of life for over 1,300 San Joaquin Valley residents.



Eusebio “Sam” Cuellar Remembering a Champion 1945 - 2011



The SHE family has lost a long-time friend and champion for low-income people and the communities we call home. Sam Cuellar, who passed

away in January, joined the SHE team in 1968. Through his career with SHE and with RCAC, he dedicated the next 30 years to meeting the housing and community development needs of the San Joaquin Valley, and throughout the West.

Sam’s family says his experience with Self-Help compelled him to get involved in public life. Elected as the first Latino on the Patterson City Council, Sam was serving once again when he passed away at the age of 65.

The son of a farmworker family, Sam found his calling as a member of the first group of Self-Help Enterprises home-builders in his hometown of Patterson. Forty years later, the home he and his wife Reyes built and where they raised their children, is still the family home.

A tireless advocate for those without a voice, Sam Cuellar was a champion for many, and will be missed by many more.



San Cuellar (front, center) with the SHE Community Development staff in 1989

Active CD Projects

Current Sewer and Water Projects	51
Communities Served	71

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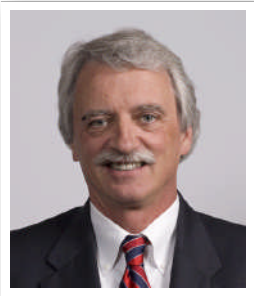
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Message from the President/CEO



Dear Friends,

The past year has certainly been a difficult one for all of us. The economic recession and housing crisis have been particularly acute in the San Joaquin Valley and Self-Help Enterprises has a key role to play in the recovery. It is in light of these challenges that the accomplishments of the last year are so rewarding. Among the highlights, 2010 included first time homeownership for 152 families.

We remain optimistic for the San Joaquin Valley even as we work through the challenges presented by the economy. This is because, in each of our programs, we continue to take the responsible, long-term view. We know that the real result of our investment is seen in the lives of our participants, the future of their children and in stronger, more productive communities. This mission inspires and motivates our board of directors and staff members in all that we do.

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