



2011 Annual Report

Building Houses - Homes - Communities

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SHE 2011 Production at a Glance

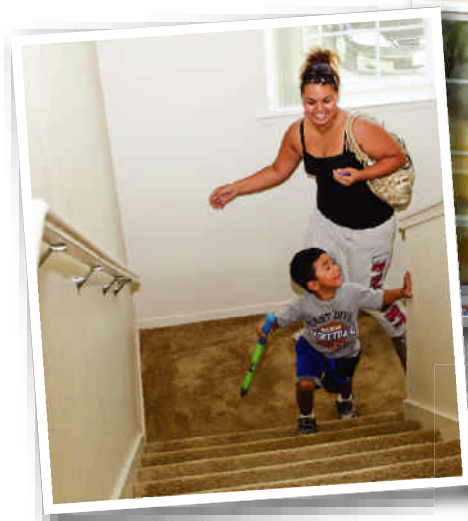
New Homes.....	65
Rehabilitation.....	81
Water & Sewer.....	681
Multifamily Housing.....	56
Homebuyer.....	84

SHE Total Completions

(as of 12/31/2011)

New Homes.....	5,911
Rehabilitation.....	6,071
Water & Sewer.....	27,236
Multifamily Housing.....	1,210
Homebuyer.....	1,484

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



Top: Families in the new Goshen subdivision receive certificates before moving into their new homes.

Middle Row: Families move into the brand new Goshen Village II apartments, part of the Park Village at Goshen community including new homes, a Family HealthCare Network clinic and a 10-acre community park.

Right: A SHE participant family poses in their safe and healthy rehabbed home.

Mutual Self-Help Homes

65 Families Completed Homes in 2011

Kern County	Lamont - 6 Wasco - 21
Madera County	Parksdale - 19
Tulare County	Goshen - 10 Tulare - 9

56 Mutual Self-Help Homes In Construction

(as of 12/31/11)

Fresno County	Clovis - 10
Kern County	Wasco - 11
Kings County	Corcoran - 8
Madera County	Parksdale - 7
Tualre County	Goshen - 20

Upcoming Mutual Self-Help Neighborhoods

In 2012 SHE homeowners-to-be will be building in:

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

Building Community in Goshen – Then and Now

Goshen 1962 Three farmworker families built their own homes in this small Tulare County community with the support of the American Friends Service Committee. Self-Help Enterprises evolved from that initial effort three years later. Nearly 6,000 owner-builder families have built homes with the assistance of SHE over the next 46 years. Two of those original participants still live in the houses that they built, and the lives of their children and grandchildren have been touched in ways that can only be imagined. As the motto states, SHE truly does build houses – homes – communities.

Goshen 2011 Just blocks from the site of those first three homes, ten of the most recent SHE owner-builders moved into their homes just before Christmas – a home for the holidays! Twenty-one of their neighbors-to-be had already begun construction of their own homes. The Park Village subdivision will eventually be a neighborhood for 77 owner-builders, along with the 56 families living in the adjacent and recently completed multi-family community. With plans for a 10-acre community park and a small commercial development featuring a new Family HealthCare Network clinic, Self-Help Enterprises is continuing to make an impact in this community.



The mission of Self-Help Enterprises is to assist low-income residents of the San Joaquin Valley in improving their own living conditions. SHE's New Homes program works to fulfill this mission by designing modest, energy-efficient houses and guiding the future homeowners through the process of securing a mortgage loan and building their home. Working in groups of 8-12 families, these owner-builders complete approximately 70% of the work needed to complete the construction. By providing this labor, they reduce costs, build immediate "sweat" equity, and gain an important asset for the future security of their families. In working together, the new homeowners create a sense of accomplishment and neighborhood that has long-term benefits in their lives and in the fabric of their communities.



Participant families hard at work on their new homes in Goshen. Top Right: Families receive certificates of completion.

Housing Rehabilitation and Homeownership

Homeownership Counseling and Education Creates Responsible Homeowners.

In a housing industry plagued with foreclosures, loan scams, and bankruptcies, SHE's homebuyers are extremely stable. SHE manages a loan portfolio of nearly 1,400 loans for 7 cities and counties with less than a 1% default rate.



The low rate of delinquency is due to a pragmatic approach to counseling, and ensuring homebuyers have mortgages that are within their financial means. Families truly want to succeed in budgeting and debt payment. However, many do not have the tools to succeed

prior to enrolling in Homeownership Counseling and Education and are simply not equipped to handle the pressures and temptations of today's credit minded world inundated with claims of "easy payments" and the ubiquitous check cashing companies.

Each potential homeowner participates in 6 hours of group training and a minimum two hours of one-on-one budget and credit counseling. Participants leave with tools to successfully manage their credit and budget. Moreover, our counselors remain available to assist them even after a home purchase. As one client stated:

We are first-time buyers, so we were not familiar with anything at all, but we decided to look for help. Thankfully we found your programs and took your classes. We loved them!! The classes were clear and we came away very aware of the requirements and what we had to do in order to get a house. We were so happy because we were able to ask questions and get answers right there. Also, we were invited to talk to a counselor about our income now and how it would be once we bought a house. That was the best thing in your whole program for first time homebuyers because we had a clear vision of how our money was going to be spent and if we were going to make it. We would truly like to thank you for helping people like us that are first-time buyers and thank you for providing the classes that taught us a lot. Thank you!!!

At SHE, we love what we do and are committed to the principles of treating all who enter with dignity and respect. We establish an atmosphere of trust and open communication as a basis for responding to participants' identified needs. We ensure that participants have the opportunity to develop the skills which enable them to better provide for themselves and their communities.

Top: SHE Homeownership Counselor and Participant graduates. Right: A new, safe home (reconstruction)

2011 Services

Home Rehabilitations	64
Home Reconstructions	17
Emergency Home Repairs	29
Home Water Wells	2
First-Time Homebuyers	84
Homeownership Counseling & Education Graduates	917
Graduates that Purchased Homes	73
Foreclosure Families Counseled	324
IDA Graduate	16
IDA Enrollment	9
New Grants Written	16
Grants Managed	46
Loans in Portfolio	1,391
Loan Portfolio Total	\$44 Million



Multi-Family Development, Asset Management and Resident Services

Total Number of Projects Developed

24 rental projects serving 1,210 families

2011 Development Activity Completed

Goshen Village II	56 units	Goshen, Tulare County
Casas de la Vina <i>Rehabilitation</i>	56 units	Madera, Madera 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

Development Projects Under Construction or Rehabilitation

Parksdale Village II <i>New Construction</i>	48 units	Madera, Madera County
Caliente Creek <i>Rehabilitation</i>	46 units	Arvin, Kern County
Almond Court <i>Rehabilitation</i>	36 units	Wasco, Kern County

With the success of our partnership with One Economy, the effort to bridge the digital divide continues with SHE's collaboration with the Great Valley Center as they offer free adult computer classes to our MFH residents. Community members will learn how to use the Internet for essential tasks such as securing gainful employment, exploring higher education opportunities, accessing health and finance resources, utilizing social networks and advancing their general quality of life.



Goshen Village II Opens - Serving 56 Families

Goshen Village II is SHE's newest family-friendly rental home community. It features open spaces, a playground, BBQs, a basketball court, and a community center with afterschool programs and a computer lab.



SHE continues to champion good health by partnering with organizations such as Family HealthCare Network, Health Net, United Health Centers and Community Action Agencies throughout the San Joaquin Valley. Our goal is to find solutions by providing awareness and education connecting families to resources, ensuring healthy communities.



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
- Citizenship classes
- Green Energy programs
- Physical fitness programs

Major Resident Services Partnerships

- Kaweah Delta Healthcare District
- Family HealthCare Network
- College of the Sequoias
- Mercy Hospital
- FoodLink of Tulare County
- Fresno Food Bank
- CSET-Community Services & Employment Training
- Cutler/Orosi Joint Unified School District
- Mexican Consulate
- Tulare County Sheriff's Dept
- Fresno County Sheriff's Department
- Proteus
- Great Valley Center
- Health Net
- United Health Centers
- Clinica Sierra Vista
- Madera Star 399
- AT&T Pioneers
- Cesar Chavez Foundation

Community Development

Fairways Tract Water Company Closes Up Shop

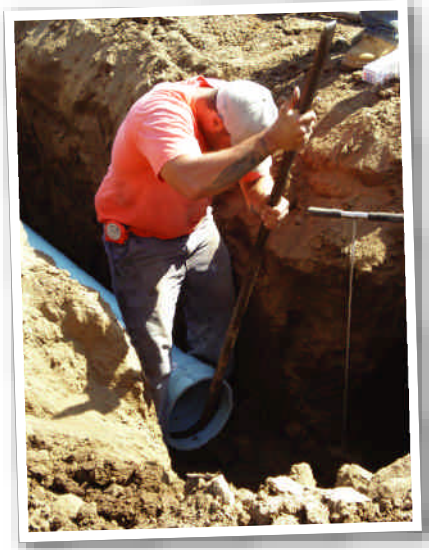
Fairways Tract Water Company has had a long journey to putting itself out of business, and it has finally arrived. For

years, this small water company serving about 60 homes on the eastern edge of Porterville in Tulare County has tolerated nitrate (often three times the allowable limit) and bacteriological contamination in its drinking water. Residents were long-accustomed to using the delivered water for irrigation and non-potable uses only, and

buying bottled water for drinking and cooking. Two board members, Jim Pinney and Lino Padilla, remained devoted to the care of the water company, and worked long and hard to secure the funding to get Fairways Tract out of the water business and onto City of Porterville water.

It took almost ten years, but the neighborhood is now drinking City water. To address the contamination problems, the water company and its members agreed to be annexed into the City of Porterville. Through the use of Proposition 84 funding through the Department of Public Health, a new distribution system was constructed in the neighborhood that meets City standards and eliminates all the old leaks and bacteria problems. Residents received new water meters and their connection fees were paid by the CDPH funding. City staff, engineers at Provost & Pritchard, and Self-Help Enterprises CD staff worked with Pinney and Padilla to keep the community informed and bring the project to a successful conclusion. The old mutual water company, after nearly 65 years, is no longer needed and has been dissolved.

Self-Help Enterprises congratulates the community on its perseverance and achievement.



Partnering to Help Communities in Need

This past year, SHE Community Development staff continued to assist almost 70 communities in the development of over 50 water and/or wastewater projects. In addition to this project development work, staff has become more involved in addressing the needs of economically disadvantaged communities (DACs) in what the Department of Water Resources calls the Integrated Regional Water Management Planning (IRWMP) process. This process, which was earmarked for funding in both propositions 50 and 84, is intended to have many players in the water field, both traditional and nontraditional, collaborate on the best approach to solving water issues on a regional basis.

We have become involved in numerous Integrated Regional Water Management planning areas and processes throughout the Valley, serving as an advocate for the needs of disadvantaged communities. These new activities and roles of CD staff, combined with traditional work in communities, have broadened the scope of CD efforts. One outcome of these efforts has been the formation of a local project team consisting of Provost & Pritchard, Community Water Center, Keller and Wegley, and SHE in a major contract offering by Tulare County to catalog problems and develop pilot studies for DAC water and wastewater projects in the Tulare Lake Basin, which includes the southern half of the San Joaquin Valley



Construction (top) and final inspection (above) on the Fairways Tract connections.

Active CD Projects

Current Sewer and Water Projects	58
Communities Served	69

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Community Builder.....\$10,000 or more
 Homesteader.....\$3,000 to \$9,999
 Cornerstone.....\$1,000 to \$2,999

Architect.....\$500 to \$999
 Builder.....\$100 to \$499
 Artisan.....Gifts up to \$99

Lender.....Loans of \$1,000 or more

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Name _____

Annual contributors of \$500 or more receive a recognition plaque

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Thank you!
All donations are tax deductible

Wells Fargo Invests in Lamont



Self-Help Enterprises received a \$175,000 grant from Wells Fargo & Company as part of a \$5.53 million Leading the Way Home® Program Priority Markets Initiative to help stabilize and revitalize neighborhoods hard hit by the economy. Self-Help Enterprises will be able to resume construction on 15 homes in Lamont, CA (Kern County) that had been otherwise stalled. Families have been waiting for the opportunity to begin construction on their homes and those of their neighbors. With the financial support from Wells Fargo, the wait is over.

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