

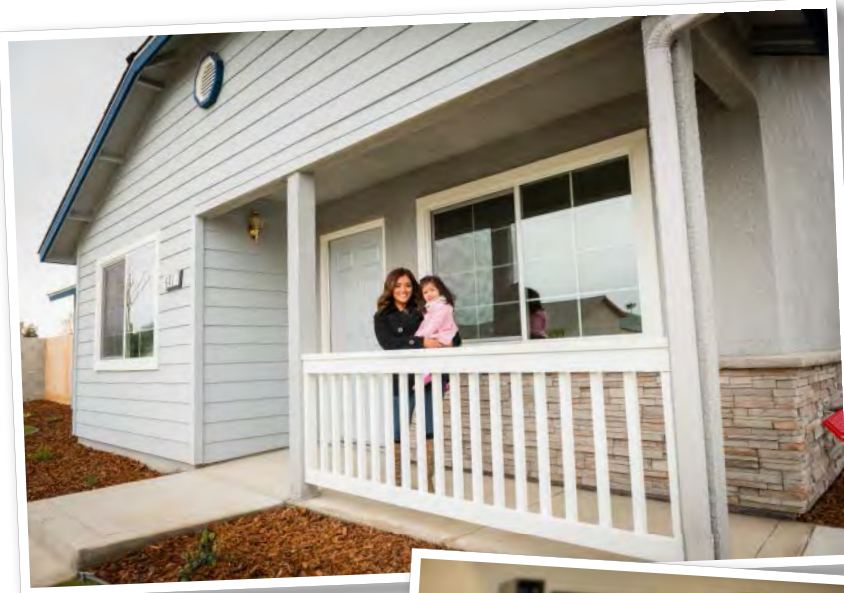


2013 Annual Report

Building Houses - Homes - Communities

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SHE 2013 Production at a Glance

New Homes.....	72
Rehabilitation.....	68
Water & Sewer.....	1,279
Multifamily Housing.....	48
Homebuyer.....	53

SHE Total Completions

(as of 12/31/2013)

New Homes.....	6,029
Rehabilitation.....	6,220
Water & Sewer.....	28,592
Multifamily Housing.....	1,306
Homebuyer.....	1,594

The mission of Self-Help Enterprises is to assist

low-income families of the

San Joaquin Valley to improve

their living conditions.

Top: **6,000th Home** – Mother & Child: Families move into the new Reedley subdivision in time for the holidays.

Left: **Community Development** – Matheny Tract: Construction to bring water to Matheny Tract

Middle Right: **Multifamily Housing** – Child enjoying an after school program at Goshen Village II.

Bottom Right: **Peter Malloch Park** – Ribbon Cutting: SHE Board celebrating the new Peter Malloch Park in Goshen with members of the Goshen Community Services District and descendants of Peter Malloch.

Mutual Self-Help Homes

72 Families Completed Homes in 2013

Fresno County	Clovis - 7
	Reedley - 30
Kern County	Lamont - 15
	Wasco - 11
Tulare County	Goshen - 9

Upcoming Mutual Self-Help Neighborhoods

In 2014, SHE homeowners-to-be will be building in:

Kern County	Arvin
Madera County	Parksdale
Stanislaus County	Gustine
Tulare County	Dinuba Goshen Tulare

Mutual Self-Help Homeownership - Dreams Realized through Hard Work and Cooperation.

For 49 years, SHE has worked with families to help them realize their dream of having a home of their own where children and grandchildren sense the stability that comes with ownership.

Through the New Homes program, families make a commitment to provide a minimum of 40 hours of work every week that their house is being built. These labor hours, or “sweat equity,” is used as the down payment on their new home, reducing costs for a new home they could otherwise not afford. What makes the program so successful is that the participating families not only work on their own home; everyone works on every house in the building group and no one moves in until all the houses are completed, creating a community bond.



This mutual self-help homeownership program was pioneered by the founders of SHE in the early 1960's and is the basis for over 100 similar programs around the country that have built homes for nearly 50,000 families.

SHE Helps Participants Build 6,000th New Home

SHE celebrated a significant milestone in December 2013 with the completion of the 6,000th mutual self-help home, one of 30 homes built in Reedley during the year. “Home for the holidays” had a special meaning for these hard-working new homeowners.



Housing Rehabilitation and Homeownership

Preservation and Education at the Heart of SHE's Partner Services Programs

Self-Help Enterprises' housing rehabilitation program serves to improve existing homes, thereby preserving and increasing access to safe, healthy, and affordable housing options for low-income families in the San Joaquin Valley. SHE also promotes homeownership through the First-Time Homebuyer and Homeownership Counseling and Education programs, and provides technical assistance and portfolio management services for several partner communities throughout the Valley.

The thank you notes we receive from families inspire us to keep moving forward in our efforts to assist low-income families improve their living conditions.

I would like thank the staff at Self-Help Enterprises for making our dream as a family come true! Self-Help has helped our family by giving us the opportunity to own our own home. I have three kids and they never had a room to themselves. They are so excited and grateful, their happiness is priceless.

We pray that this kind of program continues for other families so that they may be blessed the same way we have been blessed.

*Dulce Martinez and Joshua Gutierrez
Photo: Gutierrez-Martinez Family*



We would like to thank all who helped us for our new home. Our old home was falling apart and we had no idea how we were going to fix it. We are so grateful for the Self-Help program because we would not have been able to improve our living conditions without the program.

It is a blessing for people who are working hard, but just don't make enough money to cover the cost of repairs to their homes. Thank you all so very, very much for all that you did to help us!

Tessie Dowers and Virginia Barnes

2013 Services

Home Rehabilitations	32
Home Reconstructions	15
Emergency Home Repairs	19
Home Water Wells	2
First-Time Homebuyers	53
Homeownership Counseling & Education Graduates	483
Graduates that Purchased Homes	47
IDA Graduate	1
IDA Enrollment	2
New Grants Written	18
Grants Managed	48
Loans in Portfolio	1,161
Loan Portfolio Total	\$44 Million



Multifamily Development, Asset Management and Resident Services

Total Number of Projects Developed
26 rental projects serving 1,306 families

2013 Development Activity Completed

Viscaya Gardens 48 units Dinuba, Tulare County

Development Projects Under Construction or Rehabilitation

Nueva Sierra Vista 35 units Richgrove, Tulare County Rehabilitation



Viscaya Gardens Opens Serving 48 Families

Viscaya Gardens is SHE's newest family-friendly rental home community. This 48 unit rental community in Dinuba, CA consists of 24 two-bedroom and 24 three-bedroom units, and features a playground, BBQs, and a community center with afterschool programs and a computer lab.

After School SHE delivers a free, high caliber K-12 after school program throughout our multi-family communities housed within the resident services program. The after-school staff are highly skilled with backgrounds in education and early childhood development. SHE's curriculum covers topics from math and science to arts and crafts, and provides homework assistance to help ensure that students have the necessary tools to be successful in school and beyond.



Health Fairs, Summer Lunch Program SHE has continued its collaboration with several food bank and food link organizations throughout the Valley that assist families with essential nutrition and food supplies. SHE provides the space via our community rooms for summer lunch programs that not only provide proper nutrition for our residents' children, but for the children throughout the communities we serve.



children, but for the children throughout the communities we serve.

National Night Out - McGruff The Sheriff Department's Law Enforcement Explorer's program is essential for youth guidance and leadership in the counties SHE serves. SHE's commitment and partnership with the local Sheriff's offices has created new inroads of understanding between youth, law enforcement and the community.



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

- Family HealthCare Network
- Kaweah Delta Healthcare District
- College of the Sequoias
- Mercy Hospital
- FoodLink of Tulare County
- CSET-Community Services & Employment Training
- Cutler/Orosi Joint Unified School District
- Mexican Consulate
- Tulare County Sheriff's Dept
- Fresno County Sheriff's Department
- Proteus
- Girl Scouts
- Great Valley Center
- Health Net
- United Health Centers
- Clinica Sierra Vista
- Madera Star 399
- Career Services Center
- Cesar Chavez Foundation
- Camarena Health

Community Development

Water and Wastewater Infrastructure Support

Small rural communities in the San Joaquin Valley often lack the most basic of services - clean drinking water and sanitary sewer systems. SHE's Community Development program works as a catalyst in seeking funding and technical assistance for communities developing water and wastewater systems and provides human resources and the technical assistance to these small towns to develop adequate water delivery and wastewater disposal systems.



Left: East Orosi – East Well: Rehabilitation of East Well to increase production and reduce nitrate levels.
Above: Hardwick Test Well: Second Test Well in Hardwick to locate potable water.



Above: Community Leadership Academy: SHE was proud to host the San Joaquin Valley Rural Community Leadership Institute. Participants acquired tools to become highly effective leaders in their communities.

Active CD Projects	
Current Sewer and Water Projects	66
Communities Served	78
Funds Currently Committed	\$33,709,640

Partnering to Help Communities in Need

Due in part to expanded partnerships with state and federal agencies, SHE's Community Development program is more robust than at any time in the past 20 years with seven full-time staff. This staffing level has allowed SHE to maintain and expand activities resulting in:

- Advocating for more affordable water and sewer funding for small poor rural communities
- Playing a key role in the development of Disadvantaged Community Pilot Studies for the Kings Basin Water Authority and the Tulare Lake Basin
- Assisting a number of Valley communities to access funding that incentivizes regional solutions for water problems
- Preparing numerous funding applications to State and Federal agencies
- Preparing 8 of the 20 pre-planning applications funded statewide by the California Department of Public Health
- Preparing 10 of the 19 Emergency Interim Drinking Water Program applications funded statewide by the California Department of Public Health
- Hosting and helping organize with Community Water Center a 50 hour, four-month Community Leadership Training by the Rural Community Assistance Corporation for 33 rural community leaders
- Assisting private water well owners with contaminated or dry wells in seeking community-wide solutions

Healthy and Sustainable Communities

Self-Help Enterprises has been on the forefront of developing affordable, healthy, sustainable homes and communities for the hard working families of the San Joaquin Valley. SHE's commitment to building responsibly and fostering a sustainable future is put into action through the well-constructed, energy-efficient homes being built by SHE's Mutual Self-Help New Homes program participants.

The green homes designed by SHE feature:

- 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 energy
- Cool roof tiles
- Energy efficient windows
- Low-water landscaping plans and plant selections



Viscaya Gardens in Dinuba, SHE's most recent multifamily community, is designed as a highly energy efficient project, exceeding the rigorous California high energy standards by 20% and rating 119 by Build It Green energy standard program.

GRID Alternatives and SHE Partnered for Solarthon

SHE partnered with nonprofit solar installer Grid Alternatives to install power systems for 10 low-income families in one day. Volunteers gathered at SHE's Park Village neighborhood in Goshen for the GRID Alternatives Central Valley Solarthon to install solar systems that provide clean, renewable energy using the power of the sun. Families will not only reduce environmental impacts, but they will also benefit from reduced energy bills and improved environmental health.



Green+Play = Healthy Fun SHE's multifamily communities also have smart recreational design features built in. We understand the importance of providing eco-friendly playgrounds and ample green space for children to play and recreate as an essential component of a healthy and active lifestyle.



SHE Honored for Commitment to Health

SHE was presented CalViva Health's "Solution Makers Award" and a \$1,000 check by CalViva Health CEO Greg Hund at a ceremony recognizing SHE's efforts to make a positive difference in the health and well-being of the communities we serve. California State Senator Anthony Cannella's staff also presented SHE with a California Senate Certificate of Recognition for all the hard work that goes into providing healthy housing and community development for the families and communities throughout the San Joaquin Valley.



Connect with Self-Help Enterprises

Are you curious about what's happening at SHE? We're moving toward more digital communication platforms to regularly communicate with you. Here are five ways to digitally connect with us:

1

Facebook: Follow us on Facebook for the latest photos, job announcements and up-to-date news about our programs. As we enter our 50th year, we'll be sharing inspiring stories and photos of our work in the San Joaquin Valley. To "Like" our page, visit us at facebook.com/selfhelpenterprises.



2

LinkedIn: Follow us on LinkedIn to find out about job openings and to read the latest press coverage and other news from SHE. To follow our page, visit www.linkedin.com/company/self-help-enterprises.



3

Newsletter: Our newsletter is a great way to stay informed about current and upcoming program activities as well as career opportunities. To get our latest news delivered to your inbox, visit www.selfhelpenterprises.org and click on the "Newsletter Signup" button on the top of the homepage.

4

Website: While you stop by to sign up for our newsletter, we invite you to visit our gallery of videos in the "News and Events" tab. The videos highlight our programs, community grand openings, and milestone achievements. You'll also meet families who have improved their lives through SHE's mutual self-help housing and housing rehabilitation.

5

Resident Pit Stop Blog: Visit our Residential Pit Stop blog to learn more about the fun, creative and educational activities our residents enjoy. Check it out at: residentpitstop.blogspot.com



Visit us online at:
www.selfhelpenterprises.org

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

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Looking Forward - The Next 50 Years



AND COUNTING

As we end 2013 and we enter into Self-Help Enterprises' 50th year, we celebrate milestone accomplishments as one of the nation's oldest non-profit housing and community development organizations. SHE has grown from a group of visionaries, who in 1964 helped three low-income families build their own homes in Goshen, to a pioneer and leading provider of mutual self-help housing in the United States. Today, SHE's efforts encompass a range of efforts

to build better homes and communities for farmworkers and other hard working families in the San Joaquin Valley.

We look forward to the next 50 years and the impact SHE will have in the nation, in our communities, and in the lives of people.

www.selfhelpenterprises.org

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