



SHEnews

2014 ANNUAL REPORT

The mission of Self-Help Enterprises is to work together with low-income families to build and sustain healthy homes and communities.



In This Issue

New Homes	2
Housing Rehab and Partner Services	3
Multifamily Housing	4
Community Development	5
Volunteers	6
Drought Relief Efforts	8
Healthy Homes and Communities	9
Connect With Us	9
Supporters of SHE	10



In 2014, Self-Help Enterprises' long-time CEO Peter Carey retired after 40 years with the organization. During Peter's 25 year tenure as CEO, Self-Help Enterprises developed thousands of single family and multifamily housing units, and became a leader in local homeownership, housing rehabilitation, sewer and water development, and community development efforts. The Board of Directors was proud to name Tom Collishaw, Vice President and Director of Development, as the new CEO.

2014 Production at a Glance

New Homes	53
Rehabilitation	49
Water & Sewer	308
Multifamily Housing Rehabilitation	35
Homebuyer	66
Housing Counseling	548

Total Completions (as of 12/31/2014)

New Homes	6,082
Rehabilitation	6,269
Water & Sewer	28,900
Multifamily Housing	1,306
Homebuyer	1,660
Housing Counseling	8,133

New Homes



Families Building Homes: Participant families hard at work on their new homes in Goshen.

50 Years of Building Houses, Homes and Communities



Since 1965, Self-Help Enterprises has worked with low-income families in the San Joaquin Valley to help realize their dream of owning a home. Through the New Homes program, eight to twelve families are grouped together and agree to make a commitment of providing a minimum of 40 hours of work every week that their house is being built. These labor hours, or “sweat equity”, are used as the down payment on their new home, reducing costs for a new home they could otherwise not afford. What has made this program so successful over the last 50 years is that the participating families do not only work on their own home; everyone works on every house in the building group and no one moves in until all houses are completed, creating a community bond.

53 Families Completed Homes in 2014

Madera County	
Parksdale	23
Tulare County	
Dinuba	11
Goshen	19

Upcoming Mutual Self-Help Neighborhoods

In 2015, homeowners-to-be will be building in:

Kern County	Arvin
Kings County	Corcoran
Fresno County	Riverdale
Merced County	Gustine
	Dos Palos
Tulare County	Tulare
	Goshen

2014 Accomplishments and Looking Forward

Self-Help Enterprises completed construction on the last 13 homes of a 49 home neighborhood in Parksdale. Families moved in on December 10, 2014 allowing them to spend their first Christmas in their new home. With the completion of this neighborhood, Self-Help Enterprises has now been a part of the construction of 103 single family homes and 96 apartments in Parksdale. Self-Help Enterprises is responsible for approximately 35% of all housing units in Parksdale.

2014 was also exciting for another reason: with the uptick in real estate prices and with help from the California Department of Housing and Community Development, Self-Help Enterprises was able to once again return to home building in the north part of the San Joaquin Valley, one of the hardest hit in our service area when it came to a drop in real estate prices. With the improvement in the real estate market, we were able to begin construction on 11 homes in Gustine (Merced County), with recruitment underway for 22 more homes to begin construction in 2015.

Housing Rehabilitation and Partner Services



Repairing Homes and Improving Lives

In 2014, Self-Help Enterprises and the City of Orange Cove celebrated the completion of the first ever city-funded housing rehabilitation project. A new home was built for Eduardo and Leticia Zavala and their children through the city’s Housing Rehabilitation Program, which is funded by a HOME grant from the state Department of Housing and Community Development and implemented by Self-Help Enterprises.

The Zavala’s 961 square-foot house had dry-rotted window frames and roof, exposed wiring, plumbing issues, cracked exterior walls, moldy walls and broken windows. The new 1,361 square-foot, four-bedroom, two-bathroom home was built on the same lot where the former house stood. On June 23, the Zavala family received an official welcome into their new, safe home and watched their old, hazardous home being demolished. Leticia Zavala said she often worried about her family living in unsafe conditions in their previous home. Now, her family’s dream for a new home has come true.



Fostering Sustainable Homeownership

Self-Help Enterprises promotes homeownership through the First-Time Homebuyer and Homeownership Counseling and Education programs. The homebuyer assistance programs are designed to provide the additional financing needed to keep a first mortgage payment affordable to first-time homebuyers. Self-Help Enterprises’ emphasis on sustainable homeownership, combining counseling and education and an affordable mortgage has resulted in successful homeownership for thousands of San Joaquin Valley families.

Top Left. **Homeownership Education:** Homeownership education classes equip future homeowners with valuable information. Top Right. **Ribbon Cutting:** Members from the City of Orange Cove, Self-Help Enterprises and the Zavala family celebrate the new home with a ribbon cutting. Bottom Right. The Zavala family’s former, unsafe home (top) and the family’s new home (bottom).

Housing Rehabilitation and Home Ownership

Home Rehabilitations	26
Home Reconstruction	12
Emergency Home Repairs	7
Home Water Wells	3
First-Time Homebuyers	64
Homeownership Counseling & Education Graduates	365
IDA Graduate	1
IDA Enrollment	14
New Grants Written	13
Grants Managed	37
Loans in Portfolio	1,332
Loan Portfolio Total	\$43,500,000

Multi-Family Development, Asset Management and Resident Services

Preserving Affordable Rental Housing

In 2014, Self-Help Enterprises completed the rehabilitation of the Nueva Sierra Vista rental community in Richgrove, Tulare County. The project was funded by State CDBG funds that were awarded to Tulare County, and provided much-needed improvements to many of the units. The project also included HVAC retrofits and handicapped accessibility improvements. This project will help sustain the long-term preservation and affordability of the Nueva Sierra Vista units.

Helping Students Succeed

Self-Help Enterprises partnered with the local Madera Star 399 Chapter for a back-to-school backpack donation. The school supplies, generously donated by Madera Star 399 and Clawson Honda Motorsports, were presented to 180 low-income children in kindergarten to twelfth grade who reside in Self-Help Enterprises’ rental communities in Madera and Biola.

The donated school supplies help prepare students to succeed and build the next generation of leaders. Through Self-Help Enterprises and Madera Star 399’s continuing partnership and commitment to education, more than 1,500 backpacks with school supplies have been donated to children over the last several years.



Completed Rehabilitation Projects

Nueva Sierra Vista **35 units**
Richgrove, Tulare County



Main Resident Services Provided for Families and Children

Health and Wellness Programs • English as a Second Language • Children’s Head Start and Preschool 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 Health Care 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 Department • 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 • Golden Valley Health Centers • Boys & Girls Clubs of Kern County • Livingston Community Health • Vision y Compromiso • Network Leaders on the Move

Top. **Nueva Sierra Vista:** The Nueva Sierra Vista community underwent routine maintenance and energy efficiency improvement. Bottom Left and Right. **Madera Star 399 Backpack Distribution:** New backpacks filled with school supplies are given to students.

Community Development

Families benefited by Water and Sewer projects completed in 2013	308
Families benefited by Water and Sewer projects completed to date	28,900
Current Sewer and Water Projects	79
Communities Currently Served	58
Funds committed to active water and sewer projects (FY 2013-14)	\$13,964,512



Reliable Source of Water Comes to Cameron Creek Colony

Self-Help Enterprises assisted the City of Farmersville in securing \$1,000,000 in grants from the USDA Rural Development and the State Water Resources Control Board in order to extend water services to the community of Cameron Creek Colony where some people are living in homes without running water. In roughly half a year, the City of Farmersville, in cooperation with Tulare County, through a streamlined emergency funding process implemented by both the State and Federal government, has moved this project from concept through environmental approvals, to funding commitments, through design and an expedited bidding process. It is estimated that in April 2015, the extension of the City’s water distribution system through Cameron Creek Colony will be finalized. By spring, residents will have a reliable, clean source of water.



Clean Water Flows in West Goshen

For a year and a half, the residents of West Goshen lived with water that had unsafe levels of nitrates and two faulty community wells that failed several times – risking the health and safety of the entire community. To address these issues, board members from the West Goshen Mutual Water Company partnered with Self-Help Enterprises for technical assistance to find a solution.

Self-Help Enterprises, the California Water Service Company, and the California Department of Public Health came together to reach a real solution to a very real problem. Self-Help Enterprises’ Community Development department secured \$3.4 million in grants that funded the construction to bring clean, reliable water to the homes in West Goshen.

In March 2014, a groundbreaking ceremony was held in West Goshen for a new mainline extension that would deliver a reliable and safe water supply to the local community. The first phase of construction installed the mile and a half long pipe connecting West Goshen’s system to Cal Water’s existing system, which provides clean water to Goshen and Visalia. The second phase of the project will replace the existing water system piping and install meters at every property. Today, residents are able to drink water from their taps and enjoy this long-term solution.

Top. **Cameron Creek:** Installation of the new water line serving Cameron Creek Colony. Left. **West Goshen Groundbreaking:** Groundbreaking ceremony that commemorated the important milestone of connecting West Goshen to Cal Water’s existing system. Right. **West Goshen Construction:** Phase I construction of the West Goshen mainline extension.

Volunteers

Thank you to all our volunteers for committing time, resources, and energy to help communities and low-income families in need of affordable housing and water conservation kits. We are incredibly grateful for the more than 7,500 hours our volunteers contributed in 2014.

Right. For a third year, the staff and students from the **Dunn School** in Los Olivos, CA joined Self-Help Enterprises as part of their volunteer service project. The group worked alongside families in Parksdale for six days in May.



Below. A group of ten young adults from the **AmeriCorps National Civilian Community Corps** worked alongside families building their homes in Goshen, Dinuba, Tulare and Parksdale. During their nine weeks with Self-Help Enterprises, the volunteers helped with framing, electrical work, trim carpentry and siding.



"For me, the greatest pleasure in volunteering for Self-Help Enterprises has been meeting all the wonderful people involved. I had never before seen a group of individuals as committed to the spirit of mutual prosperity, and for that, I shall always be inspired."
~ Travis Culbreth, National Civilian Community Corps



Above. Students from **Valley Oak Middle School** in Visalia joined Self-Help Enterprises to assemble 120 water conservation kits that were distributed to rural low-income communities. The students are part of the Tulare County Office of Education's Step Up Challenge where students are learning about drought awareness and community water conservation through volunteer service projects.

2014 Volunteers

AmeriCorps National Civilian Community Corps • CSU Fresno Construction Management Service Learning • UC Berkeley Alternative Spring Break • Anglican Diocese Youth • Midland School from Los Olivos, CA • Dunn School from Los Olivos, CA • Tulare County Association of Realtors • Faith Presbyterian Church from Sacramento • Christ Lutheran Church from Santa Clarita, CA • Rotary International exchange students • Outward Bound California • Valley Oak Middle School

Below. The **Tulare County Association of REALTORS®** (TCAOR) joined Self-Help Enterprises' homebuilders in raising walls on new homes in Goshen on June 11, 2014, as part of NeighborWorks® Week and the U.S. Department of Agriculture (USDA) Rural Development's National Homeownership Month. Over 80 REALTORS® and Affiliates with TCAOR, an organization of real estate professionals serving Tulare County, participated in the volunteer day. Together, TCAOR and Self-Help Enterprises share the mission of building strong communities by helping families achieve the dream of homeownership.



Drought Relief Efforts



The severe drought in California, persisting for more than three years now, took its toll on the low-income families we serve who rely on groundwater for their daily lives. Not only is the intense drought affecting areas that were already struggling to obtain access to clean drinking water, but it also causes health risks to vulnerable populations, including the elderly, those with health problems and low-income families.

The drought-impacted families are now running hoses from a neighbor's home, transporting buckets of water, and purchasing bottled water to meet their basic water needs. Self-Help Enterprises is working with the U.S. Department of Agriculture, State of California, Tulare County, Fresno County and other organizations to provide immediate, interim assistance, while working toward long-term solutions.

Self-Help Enterprises' activities include:

- providing low-interest loans to drill new or deepen existing private wells;
- securing emergency funding for delivery of bottled drinking water;
- securing funding to drill deeper wells for rural community water systems;
- securing funding to connect drought stricken areas to nearby community water systems;
- coordinating support between the various public and private organizations now providing drought relief; and
- participating in various drought task forces.



Self-Help Enterprises successfully piloted an interim solution that provides a limited amount of water to homes with dry wells. Self-Help Enterprises designed and installed a simple tank and pump system that pressurizes the house plumbing with water and allows families to meet basic household and safety needs while restoring some normalcy.

As we enter another dry year, Self-Help Enterprises is working to ensure more residents with dry wells receive this type of emergency assistance.



Right. **Bank of the Sierra** presents \$50,000 to Self-Help Enterprises for drought relief efforts.

Healthy Homes & Communities

Self-Help Enterprises honored for sustainable business practices

Self-Help Enterprises has been recognized as a NeighborWorks® Green Organization for our comprehensive commitment to sustainable operations – both in the field and in the office.

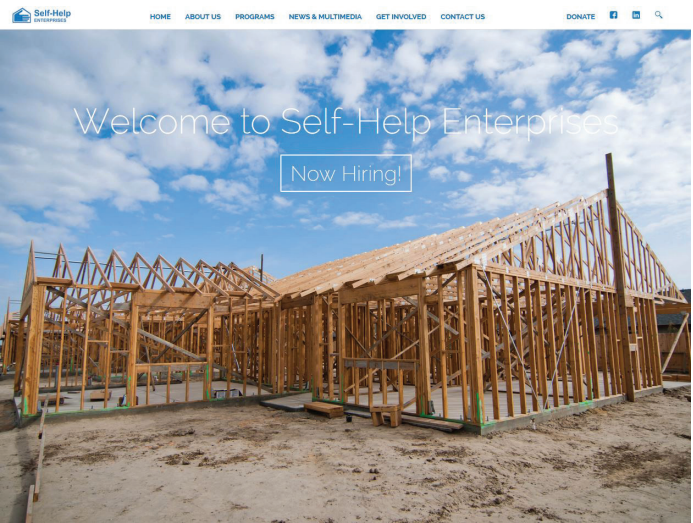
Self-Help Enterprises constructs new homes of modest size that reduce land use, builds eco-friendly playgrounds, and integrates Energy Star appliances and solar panels across homes and apartment complexes. In addition, all of our new rental communities are Build It Green Certified.



In the office, we have diverted much of our waste from landfills by including recycling bins rather than trash cans in staff work spaces, identifying recycling and composting bins in the employee break room, and changing printer settings to default to double-sided printing. Bicycles are also available to staff that reduce greenhouse gas emissions and promote physical activity.



Newly Designed Website



Self-Help Enterprises has launched an improved website with a new look and new multimedia integration. The website aims to be easier to navigate and has a number of new features that better showcases Self-Help Enterprises programs and services.

The new features include:

- User-friendly navigation bar to quickly find information
- Dedicated blog providing the latest program information and success stories
- News & Multimedia section where you can view videos, photo galleries, newsletters and press articles
- Answers to frequently asked questions for all our programs
- Fillable interest form to obtain more information about our housing and community development programs

The website also has a layout that is displayed optimally across a variety of devices like mobile phones and tablets.

Here are ways to digitally connect with us:

- **Website:** Visit us at selfhelpenterprises.org.
- **Newsletter:** Subscribe by visiting the Newsletter page on our website to stay informed about current and upcoming program activities as well as career opportunities.
- **Facebook:** "Like" our page at facebook.com/selfhelpenterprises for the latest photos and news.
- **Twitter:** Follow us at twitter.com/SelfHelpEnt or [@SelfHelpEnt](https://twitter.com/SelfHelpEnt).
- **LinkedIn:** Visit linkedin.com/company/self-help-enterprises to find out about job openings.
- **Resident Pit Stop Blog:** Visit our Resident Pit Stop blog – residentpitstop.blogspot.com – to learn more about the fun, creative and educational activities our residents enjoy.

Thank You For Your Support

COMMUNITY BUILDER

Anonymous
BBVA Compass
Bank of America Foundation

Bank of the Sierra
Fresno Regional Foundation
Keeley Kirkendall

NeighborWorks America
Donna & Darwin Poulos
Wells Fargo Foundation

HOMESTEADER

Valley Business Bank
Bank of the West

Family HealthCare Network

The Belay Foundation

CORNERSTONE

Anonymous
Ashwood Construction, Inc.
Peter & Cathy Carey
Tom & Suzanne Collishaw
Community Economics
Dick & Do Dooley
Cal & Linda Dooley
Denise & Ed Fletcher

Belinda & Gerardo Gomez
Bill & Joan Gordon
Gubb & Barshay, LLP
J. D. Heiskell & Co.
Lane Engineers, Inc
Morse Wittwer Sampson LLP
Glenn Nunez
Provident-Salierno Family Foundation

Provost & Pritchard Consulting Group
Sherry & Frank Tietjens
Jackie & Dick Ursitti
Visalia Breakfast Rotary Club
Walmart - Hanford
Terry Williams

ARCHITECT

AWI Management Corporation
Rich & Kim Aicklen
Anonymous
Steve Antonino & DiBuduo & DeFendis
Insurance Brokers
Paul & Noemi Boyer
Brown Construction, Inc.
Michael & Linda Perez Carroll
Ray M. & Miriam Chavez
Margaret & Earl Clime
Vivian & Xavier Crisanto
Diana & Dan Dooley

Fausto S. Escamilla
Ednah Beth Friedman
Robert & Carol Friesen
Senaida Garcia
Carol Glass
Green Leaf Farms, Inc.
Bill & Cindy Hill
Jim & Pat Holly
Steve & Georgine Holman
Karl & Sally Hufbauer
Patrick Isherwood
Keni & Carole Kent

Kathy Long-Pence
Robert & Carol Ludekens
Phil & Marty Pigott
Quad Knopf, Inc.
Bob Rapoza
Gary & Chris Reed
Michael Ross
Richy & Karen Saucedo
St. Paul's Parish, Inc.
Gailerd Swisegood
Susan & Michael Kreps
Zim Industries

BUILDER

Pete & Joan Akin
Suzanna & Russ Anarde
Anonymous
Rita & Richard Barron
Charles Baum
S & J Lumber
Bruce & Kathy Borrud
Richard Brassfield
Elizabeth Burns
Sarah Cabrera
Pearl B. Call
Mike & Barbara Chrisman
Mary Clark
Greg Collins
Mary Lou Cooper
Cutler Enterprises, LLC
Mrs. Marilyn T. Doe
Ethan & Ruth Dutton
James D. Ely

Bill & Florence Evans
Total Office Products
Guadalupe Felix
Robin & Bill French
Jesus & Olivia Gamboa
Benjamin Giuliani
Diane Hawkes
Dirk Holkeboer & Betsy Murphy
Ron Javor
Thomas L. Johnson
Robert & Angelina Kelly
Bill Kitchen
John Lababit
Judy Lawsen
Valu Plumbing
Bob & Joy Marshall
Beth & Stephen McAuliff
Elizabeth McGovern Garcia
Alan McIntosh

NCALL Research, Inc.
Sarah Nettels
Graydon Nichols
Eddie Ocampo
Phyllis Ogden
Sam Palmer
Louise Pease
Labor Consultants of California
Doug Pingel
Philip Porter
James B. Preston
Rudy Quintana
Juan & Bernice Rodriguez
Léon G. Romanazzi
San Jose Friends Meeting
Steve Santana
Julie Scaife
Richard L. Schafer
Diane Post & Paul Schommer

Schuil & Associates
Duane W. Scott
Curt Seifert
Sequoia Lions Club
Don Sharp - Buchman-Mitchell Ins
Mary Ellen Shay
Julie Shelton
Andrea Sherrill
Deb & Tom Sherry

Jessi Snyder
Drew & Leslie Sorensen
Mabel Sparks
Vicki Stasch
Kim Sturges
John & Chris Sundstrom
Glenda Sutton
Lynn & Mike Thompson
Tucoemas Federal Credit Union

Tulare County Supervisors Cox, Ishida, & Worthley
David & Leta Warner
Marilyn Watson
Teri & Dave Williamson
Ann & Kirke Wilson
Liz Wynn
Faye Zeeb
Marty & Jenny Zeeb

ARTISAN

Anonymous
Donna Bailey
Barbara Balerud
Anthony & Elsie Barba
Andrea Barnier
Cynthia Bruce
Sarah Cabrera
Mike Carnes
Norene Chavez
Indira Clark
Ken & Carmelita Conn
Norm DeWeaver
Shauna Dolin

Helen Dunlap
Todd & Jane Fletcher
Ron & Sylvia Garrett
Ann Gero-Stillwell
Mike Hartman
Laurin Associates, a division of Raney Planning
Lloyd Hicks
Chris & Rhoda Holabird
Lillian Lewis
Anthony Manousos
Bruce McAllister
Keith McAllister

Olga McAllister
Verl Nash
Joanna Nugent
A.E. Paschkis
Suzanne Powell
Richard Predmore
Michael & Izvara Predmore
Nancy Richard
Peggie Rodriguez
Helen Solinas
Jonnie & Don Stone
Lee Tesdell
Henry & Jenny Yang

GIFTS WERE RECEIVED IN MEMORY OF

Don Chapin
Joseph Friedman
Lillian Glass
Everett & Roberta Krackov

Deirdre Lewis
Pat Malley
Nancy McLaughlin
Barbara Collishaw Ross

John Sparks
Dick Watson
Gloria Wright

GIFTS WERE RECEIVED IN HONOR OF

Peter Carey
Curt Seifert

Greg Sparks

Self-Help Enterprises' 50th Anniversary

I want to help Self-Help Enterprises in its effort 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	Builder	\$100 to \$499
Homesteader	\$3,000 to \$9,999	Artisan	Gifts up to \$99
Cornerstone	\$1,000 to \$2,999	Lender	Loans of \$1,000 or more
Architect	\$500 to \$999		

Name _____
Address _____ City _____ Zip _____
Please print your name the way you would like it to appear in Self-Help Enterprises' newsletter.
Name _____

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

Please make checks payable to:
Self-Help Enterprises
P.O. Box 6520 • Visalia, CA 93290
559-651-1000

Thank you!
All donations
are tax deductible



A New Mission Statement for the Future

This year, Self-Help Enterprises celebrates the 50th year since the organization was founded by a group of visionaries in 1965. Since our founding, Self-Help Enterprises has helped more than 6,000 families build their own homes, rehabilitated over 6,000 unsafe

AND COUNTING

homes, developed over 1,300 units of affordable rental housing and has provided technical assistance for reliable access to safe drinking water and sanitary sewer infrastructures to more than 160 small communities.

As we celebrate these milestone accomplishments, we felt this would be a good time to refresh our mission statement to better reflect the organization's broader sense of community and our work. Our new mission statement is:

Working together with low-income families to build and sustain healthy homes and communities.

As we look to the next 50 years, the new mission statement lays the foundation for the future of Self-Help Enterprises' commitment to low-income families and the San Joaquin Valley.

OFFICERS OF THE BOARD

Chair

Isabel Olmos

Vice Chair

Susan Zachary-Kreps

ADMINISTRATIVE STAFF

President/CEO

Tom Collishaw

Chief Financial Officer

Kathryn Long-Pence

**Program Director,
Community Development**

Paul Boyer

**Program Director,
Partner Services**

Susan Atkins

**Program Director,
Real Estate Development**

Betsy McGovern-Garcia

NEWSLETTER STAFF

**Design
Editors**

Three Cords Studio
Sonia Sanchez
& Ethan Dutton