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

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>New Homes</td>
<td>53</td>
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<tr>
<td>Rehabilitation</td>
<td>49</td>
</tr>
<tr>
<td>Water &amp; Sewer</td>
<td>308</td>
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<tr>
<td>Multifamily Housing Rehabilitation</td>
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<td>Homebuyer</td>
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<tr>
<td>Housing Counseling</td>
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Total Completions (as of 12/31/2014)

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<td>1,660</td>
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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.

New Homes

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 Goshen (Merced County), with recruitment underway for 22 more homes to begin construction in 2015.

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.

Housing Rehabilitation and Partner Services

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

<table>
<thead>
<tr>
<th>Community</th>
<th>Projects completed to date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nueva Sierra Vista</td>
<td>35 units</td>
</tr>
<tr>
<td>Richgrove, Tulare County</td>
<td></td>
</tr>
</tbody>
</table>

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
- After School 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
- Proleus
- 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

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: 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.

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.

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.

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

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.
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.

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 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

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.
- 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.

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

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.
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

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

Family HealthCare Network
The Belay Foundation

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Alan McIntosh

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Graydon Nichols
Eddie Ocampo
Phyllis Ogden
Sarm Palmes
Louise Pease
Labor Consultants of California
Doug Pingle
Philip Porter
James B. Preston
Rudy Quintana
Juan & Bernice Rodriguez
Leon G. Romanazzi
San Jose Friends Meeting
Steve Santana
Julie Scaife
Richard L. Schaefer
Diane Post & Paul Schommer

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Duane W. Scott
Curt Seifert
Sequoia Lions Club
Don Sharp - Buchman-Mitchell Ins
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Julie Shelton
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Mabel Sparks
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John & Chris Sundstrom
Glenda Sutton
Lynd & Mike Thompson
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Cynthia Bruce
Sarah Cabrera
Mike Carnes
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Shauna Dolin

Helen Dunlap
Todd & Jane Fletcher
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Laurin Associates, a division of Raney
Planning
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Antoniusaus
Bruce McAllister
Keith McAllister

GIFTS WERE RECEIVED IN MEMORY OF

Deirdre Lewis
Pat Mailey
Nancy McLaughlin
Barbara Collishaw Ross

GIFTS WERE RECEIVED IN HONOR OF

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.

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<th>Community Builder</th>
<th>$10,000 or more</th>
<th>$3,000 to $9,999</th>
<th>$1,000 to $2,999</th>
<th>$500 to $999</th>
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<tr>
<td>Builder</td>
<td>$100 to $499</td>
<td>Gifts up to $999</td>
<td>Loans of $1,000 or more</td>
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</tbody>
</table>

Name ____________________________  
Address __________________________  
City ____________________________  
Zip ____________________________  

Please print your name the way you would like it to appear in Self-Help Enterprises newsletter.

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 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

<table>
<thead>
<tr>
<th>Chair</th>
<th>Isabel Olmos</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vice Chair</td>
<td>Susan Zachary-Kreps</td>
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ADMINISTRATIVE STAFF

<table>
<thead>
<tr>
<th>President/CEO</th>
<th>Tom Collishaw</th>
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<tbody>
<tr>
<td>Chief Financial Officer</td>
<td>Kathryn Long-Pence</td>
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<tr>
<td>Program Director, Community Development</td>
<td>Paul Boyer</td>
</tr>
<tr>
<td>Program Director, Partner Services</td>
<td>Susan Atkins</td>
</tr>
<tr>
<td>Program Director, Real Estate Development</td>
<td>Betsy McGovern-Garcia</td>
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NEWSLETTER STAFF

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<td>Editors</td>
<td>Sonia Sanchez &amp; Ethan Dutton</td>
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