<u>YOURCENTRALVALLEY.COM</u>

'A dream come true': Self-help homes come to Orosi

June 08, 2023

By: Victoria Meza



OROSI, Calif. (KSEE/KGPE) – Nine families finished building their own homes in Orosi thanks to the Self-Help Enterprises (SHE) and the Mutual Self-Help Housing program.

They welcomed the families to the community at 12517 Avenue 413 in Orosi by hosting a key ceremony in celebration of Homeownership Month and NeighborWorks Week.

Maria Gallegos Herrera, The California State Director for USDA Rural Development presented the families with their keys and awarded them a certificate recognizing their achievement as Self-Help owners.

"I'm thrilled to be here to celebrate with you all," said Herrera. "It's an honor to not only say you are homeowners, but also that you built this home with your own hands and together as a community."

According to SHE officials, The Mutual Self-Help Housing program allows families to group together and help each other build their houses with on-site supervision and guidance from SHE construction staff.

SHE officials said that families are required to contribute labor hours or "sweat equity" that is used as a down payment on their new home and reduces costs for a home that, under other circumstances, might not be affordable.

"When I first applied, I prayed that I would have the opportunity to make this dream true for my family," said Maria Gomez, one of the new homeowners through the program. "In these past 14 months of construction, I have learned the true value of all of our hard work. This home will always be one of my greatest accomplishments".

According to officials, special mortgage financing from the U.S. Department of Agriculture and gap financing through its HOME and CalHome funding programs from the County of Tulare makes these homes affordable and help homeowners to afford their monthly payments.

SHE officials said that all 37 families who are building their homes in Orosi are also graduates of SHE's housing counseling and homebuyer education program.