

ABC 30 FRESNO

Program helping low-income families build homes in southwest Fresno

February 17, 2025

By: Dale Young



FRESNO, Calif. (KFSN) -- Residents like Cecilia Lemus moving into the Annadale Complex in southwest Fresno all must take a hands-on approach to their new home, whether it's putting in the irrigation system or landscaping.

Self-Help Enterprises is assisting 22 low-income families move into homes at Annadale and Ivy through a mutual self-help housing program.

CEO Tom Collishaw says families who can't buy a home because they can't afford a down payment have a workable option.

"These families are building their own homes and providing their down payment through their labor," he said.

All the work is done with supervisors who also serve as teachers.

The labor value is about 10% of the cost of the house. Collishaw calls the down payment "sweat equity."

"It ends up being about 1,500 hours of labor for each family," he said.

Applicants must go through housing counseling, have a stable income, good credit scores, be underwritten by a primary lender and also be willing to put in the work on your home.

Many apply but few are selected.

"We have thousands of people on our waitlist," Collishaw said.

Self-Help Enterprises partnered with the city of Fresno, most notably the Successor Agency to the Redevelopment Agency,

These homes have been appraised at about \$330,000.

"These folks are investing in themselves," Collishaw said. "They're investing in this neighborhood, and they're investing in the future of southwest Fresno."

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