

YOUR CENTRAL VALLEY

22 Fresno families celebrate new homes they helped build, pay off through ‘sweat equity’

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FRESNO, Calif. ([KSEE/KGPE](#)) – Over two dozen families walked into dreams they helped build this week; on Friday, 22 families opened the doors to their new self-built homes in Southwest Fresno’s Annadale neighborhood.

The homes were part of a year-long project to help families overcome “the challenging financing landscape” and make home ownership more attainable for low-income families.

In a tangible step toward equity and long-term transformation, the city donated \$1.4 million and partnered with Self-Help Enterprises (SHE), a development organization whose mission is to work with low-income families to build and sustain healthy homes and communities.

The families worked side-by-side, contributing “sweat equity” instead of a down payment. This was achieved through tasks like pouring foundations, framing walls, wiring, and painting, saving homeowners \$17,000 each.

The work, however, was more than just about reducing costs; it was about building community.

“We didn’t just build a house—we built a community and a future,” said Esmeralda Melecio Lopez. “My family was my motivation. Their support kept me focused on the bigger picture and reminded me what we were working toward.”

The typical homebuyer was also provided \$10,000 through SHE’s down payment assistance program, \$100,000 from State CalHome, \$29,000 from the Federal Home Loan Bank of San Francisco’s WISH Program, and up to \$7,500 towards closing costs from Tri Counties Bank Homeownership Access Program.

The [project was first announced](#) in January 2022 to provide affordable housing while tackling the housing crisis.