



# Self-Help Enterprises

## CELEBRATING 60 YEARS



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## 2024 ANNUAL REPORT

# 2024

## CELEBRATING 60 YEARS OF BUILDING COMMUNITIES, ONE HOME AT A TIME



This year marked another significant step in our mission to create sustainable, thriving communities. 2024 was a year of organizational growth and community impact as we continued to expand our efforts across the San Joaquin Valley.

### STRENGTHENING COMMUNITIES THROUGH HOMEOWNERSHIP

- ▶ **Completed self-help neighborhoods** in Reedley, Shafter, and Turlock
- ▶ **786 families received counseling** to achieve homeownership
- ▶ **Completed and sold first infill homes** using New Markets Tax Credit financing

### SUPPORTING THRIVING HOUSEHOLDS THROUGH RESIDENT SERVICES

- ▶ Services provided to a portfolio of 2,941 units by year end
- ▶ 2,100+ hours of supportive services provided
- ▶ Increased number of Permanent Supportive Housing (PSH) units available to a total of 354
- ▶ 97% of PSH residents housed on January 1st remain stably housed at year end

### BUILDING LASTING AFFORDABLE HOUSING SOLUTIONS FOR ALL

- ▶ **Ranked #38 nationally** on Affordable Housing Finance's Top Developers list
- ▶ **300+ new rental units completed** in Farmersville, Tulare, Hanford, Reedley, and Oakhurst
- ▶ **Visalia Navigation Center** opens; the city's first low-barrier homeless shelter built on land donated by SHE to our partners CSET and TC Hope
- ▶ **The Neighborhood Village** creates housing opportunities - Our first manufactured unit PSH project in Goshen, in partnership with Salt+Light
- ▶ **70 homes rehabilitated**, giving homeowners throughout the Valley much-needed repairs

"THIS BEAUTIFUL COMPLEX OFFERS MORE THAN A SAFE HOME, IT IS A LIFE CHANGE. IT IS TRULY A BLESSING TO BE LIVING HERE."

**Sylvia Moreno**, Northstar Courts Resident





### ENSURING A SUSTAINABLE FUTURE

- ▶ Awarded a USDA Technical Assistance & Training Grant to launch our first water operator career development program
- ▶ 102 Groundwater Sustainability Agency meetings held across five subbasins, advancing SGMA implementation
- ▶ Launched My Community Depends On Water website in English and Spanish to raise awareness about sustainable water usage
- ▶ Completed a 15-year project for Richgrove Community Services District including a new well, storage tank, and connection to Rodriguez Labor Camp

### FOSTERING COMMUNITY RECOVERY AND RESILIENCE

- ▶ 215 new domestic wells drilled this year, allowing households to leave the tank water program
- ▶ Secured \$15.5 million for flood response and recovery
- ▶ Completed emergency water system repairs in six rural communities

### INVESTING IN THE NEXT GENERATION

- ▶ Awarded \$22,500 in scholarships to 16 students from SHE program families
- ▶ Honored 17 SHE staff members representing over 180 years of service
- ▶ Equity Team adopted a DEI strategic plan, including staff recruitment, career advancement, and staff recognition

"THIS IS THE BIGGEST OPPORTUNITY I COULD GIVE MY CHILDREN. WE'RE NOT JUST PAYING RENT, WE'RE INVESTING IN OUR FUTURE."

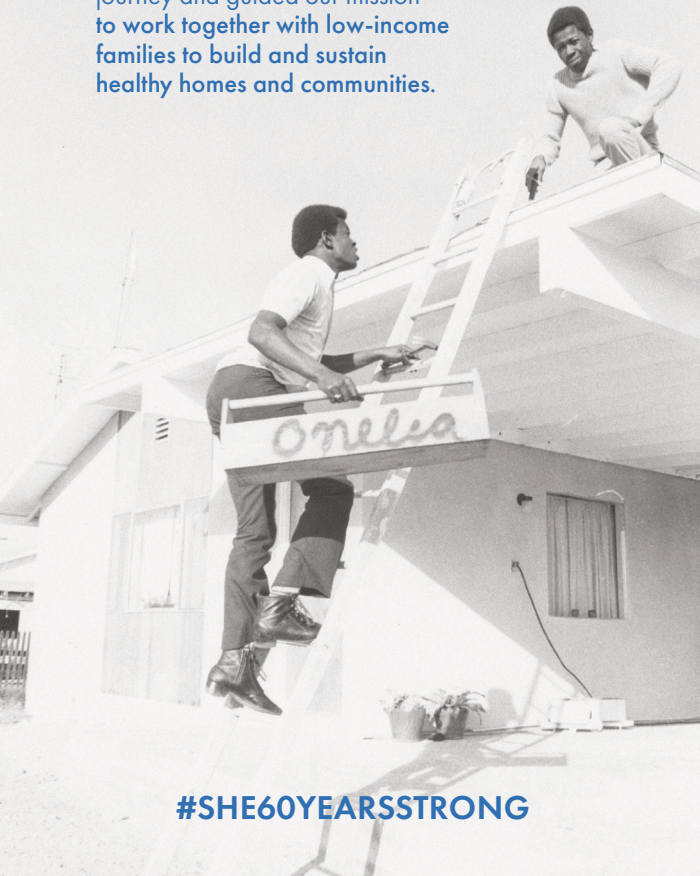
**Ana Duran**, Homeowner in Planada





## Self-Help Enterprises

For 60 years, Self-Help Enterprises has grown from a small self-help housing program into a leader in community development across the Valley. This timeline highlights key milestones that have shaped our journey and guided our mission – to work together with low-income families to build and sustain healthy homes and communities.



#SHE60YEARSSTRONG

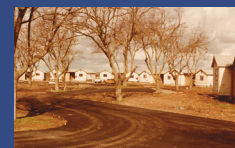
## 1950-60s

- 1955** American Friends Service Committee (AFSC) moves Bard McAllister to the San Joaquin Valley to direct its Farm Labor Project
- 1961** Housing Act passes, which makes rural residents eligible for Farmers Home Administration (FmHA) housing loans (in addition to farmers)
- 1962** AFSC secures funding to build 20 houses over three years; hires Howard Washburn to direct the effort
- 1963** Ground broken on three homes in Goshen, the first mutual self-help housing project in the nation
- 1964** Economic Opportunity Act passes, enacting President Lyndon Johnson's War on Poverty
- 1965** Mary Diran, Lilia Jiminez, Ralph Rosedale, Jim Stein, Stephen Thiermann, and State Senator Howard Way meet in Exeter to adopt Articles of Incorporation and Bylaws, becoming the first board of directors.
- Papers filed for the Incorporation of Self-Help Enterprises (SHE) on February 5, 1965
- 1966** Howard Washburn named Executive Director
- Office of Economic Opportunity (OEO) approves first grant (through the Tulare County Community Action Agency, led by Everett Krackov)
- 1966** Howard Washburn dies in tragic auto accident in August; within 90 days Bob Marshall named as successor
- 1968** OEO grant hits apex of \$1 million; USDA Farmers Home Administration (FmHA) 523 mutual self-help housing program created by Housing Act of 1968
- Opening of SHE Cabinet Shop and first Bravo Industries facility to produce factory-constructed building components
- 1969** First VISTA Volunteers assigned to SHE
- First HUD 235-financed self-help homes



## 1970s

- 1971** Completion of 1,000th SHE Home – Dos Palos
- First grant received from USDA FmHA 523 program for self-help housing technical assistance
- 1973** Nixon administration dismantles OEO and freezes subsidized housing programs, necessitating deep cuts in staffing at SHE
- Autonomous SHE County Committees reduced to three general regions with centralized administration
- 1974** Housing Rehabilitation program initiated with Tulare County Community Action Program (CAP) funding and CETA workers
- Community Development program started with Rural Housing Alliance to pursue rural rental housing with funds from the Housing and Community Development Act of 1974
- 1975** First contract with National Demonstration Water Project enables SHE staff to work on improving water in six impoverished communities
- SHE selected for inclusion in HUD Horizons on Display Bicentennial Program exemplifying the pioneering spirit still alive 200 years after U.S. independence
- 1976** SHE spins off Self-Help Training and Employment, which later became Community Services and Employment Training (CSET)
- 1977** SHE celebrates completion of 2,000th self-help home in Farmersville
- 1978** Several SHE staff depart to create Rural Community Assistance Corporation (RCAC), led by William French
- 1979** Bear Creek land purchased in Planada for limited equity farmworker housing cooperative



## 1980-90s

- 1980** Housing Counseling program funded for first time
- Solar "breadboxes" built and installed by SHE to preheat water for residences in Tevison
- 1981** SHE builds demonstration house in one day in Visalia with assistance from Rural America
- 1982** Weatherization program begins
- 1983** Urban self-help program begins in the City of Tulare
- SHE makes first deferred loans to homeowners as a direct lender
- 1984** Chukchansi Village project in Madera County is completed, renovating long abandoned former air base officer housing through mutual self-help housing rehabilitation
- 1985** Washburn Fund created as first major fundraising effort to support urban self-help housing
- 1986** 3,000th self-help home completed in Planada
- 1990** Peter Carey named SHE's third Executive Director as Bob Marshall retires
- Board makes decision to pursue rental housing development as a core activity at SHE
- 1991** SHE becomes a "homeowner" by purchasing its first office building at 8445 W. Elwin Ct. in Visalia
- 1995** Solinas Village rental project opens in McFarland, first SHE project utilizing Low Income Housing Tax Credits (LIHTC)
- 1997** Purchase of NorthPark Apartments in Oildale – SHE's first major rental housing preservation project
- SHE Scholarship Fund established for children of participants, later renamed the Doris Dooley Scholarship fund
- First Youthbuild homes completed in Visalia and Tulare
- 1998** First housing rehabilitation completed in Mariposa County, a new county added to SHE service territory







#SHE60YEARSSTRONG

## 2020s

2020

First exclusive senior housing rental project (Annadale Commons) opens in Fresno

First Native American partnership (Nupchi O'oy) rental project opens in Porterville



Raised and distributed over \$600,000 in direct Covid-relief financial assistance to over 1,100 households

First transitional housing project opens in Visalia (Eden House)



2022

2,000th rental home placed in service



San Joaquin County added to SHE service area

Staff Equity Team formed to improve diversity, equity, and inclusion in SHE operations

2023

First zero net energy all electric project at Santa Fe Commons opens in Tulare

2024

3,000th rental housing unit starts construction at Cherry Crossing in Sanger

## 2010s

2011

6,000th single family home rehabilitated by SHE

2012

SHE hosts "Coming Home," a Rural Seminar jointly presented by NeighborWorks, Rural LISC, and RCAC



2013

First Leadership Institute cohort offered by SHE to local small water district directors

SHE completes 6,000th self-help home in Reedley



2014

Tom Collishaw named CEO following Peter Carey's retirement

Drought response work begins with grant from Bank of the Sierra



2015

Awarded contract for improving drinking water in disadvantaged communities from State Water Resources Control Board (SWRCB) after state declares a "human right to water"

2016

First Permanent Supportive Housing units placed in service at Strawberry Street Apartments in Visalia

2,000th first time homebuyer provided financial assistance beyond the self-help program



2018

SHE recognized as a Top 50 Affordable Housing Developer by Affordable Housing Finance magazine for first time

SHE named Nonprofit of the Year by the State of California legislature



2019

Executed contract with SWRCB to provide emergency response for drought throughout SHE service territory

Installed first Electric Vehicle (EV) chargers at four SHE rental housing sites



## 2000s

2000

Assisted Family HealthCare Network to locate, finance, and build its first medical center in Cutler, adjacent to Villa de Guadalupe rental project



2001

Weatherization program ends after serving over 39,000 households, deferring to other nonprofit partners

2002

5000th self-help home completed



2003

SHE receives Maxwell Award of Excellence for LaVina farmworker rental and self-help housing project



2006

SHE wins Central California Excellence in Business award

SHE becomes chartered member of NeighborWorks America



2007

California Dept. Of Public Health (CDPH) awards SHE funds for water projects, dramatically expanding capacity and reach of the Community Development program





# BY THE NUMBERS

## Statement of Financial Position as of June 30, 2024

Cash & cash equivalents	\$ 16,987,222
Accounts, Grants & Contracts receivable	33,120,432
Investments	6,967,442
Restricted Cash	25,303,636
Notes Receivable (net of deferred loans)	71,138,783
Other Assets	7,146,690
Development projects in progress	26,379,783
Property & Equipment (net of depreciation)	60,915,088
<b>Total Assets</b>	<b>\$247,959,076</b>
Accounts Payable & Accrued Liabilities	\$ 16,025,961
Deferred grants	20,428,882
Notes Payable & Accrued Interest	93,734,336
Deferred Loans	41,072,355
Net Assets	76,697,542
<b>Total Liabilities &amp; Net Assets</b>	<b>\$247,959,076</b>

## Statement of Activities for the year ended June 30, 2024

Rental	\$ 11,573,256
Grants & Contracts	85,165,959
Land/development sales	7,955,100
Developer Fees	5,724,856
Contributions	1,104,620
Other	1,968,866
<b>Total Revenue</b>	<b>\$ 113,492,657</b>
Program Services	\$94,574,765
Management & General	3,320,730
Fundraising	16,740
<b>Total Expenses</b>	<b>\$97,912,235</b>
<b>Increase (decrease) in net assets</b>	<b>\$ 15,580,422</b>

Total Completions	2024	Cumulative
Self-Help Housing	84	6,631
Multi-Family Housing	300	2,941
Homebuyer Assistance	37	2,295
Infrastructure - Water and Sewer	802	34,727
Housing Rehabilitation	103	7,027
Emergency Services - Temporary Solutions <sup>1</sup>	5,715	11,005
Emergency Services - Permanent Solutions <sup>2</sup>	308	1,077

Total Completions	2024	Cumulative
Gateway Program Counseling	747	16,108
Grant Applications Written	14	677
New Grants Managed	11	NA
Loans in Portfolio	(cumulative)	2,346
Loan Portfolio Total	(cumulative)	\$86,317,791

<sup>1</sup>Emergency Tanks, Bottled Water Deliveries

<sup>2</sup> Wells Constructed, Filtration Systems Installed



# THANK YOU DONORS

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\$10,000 or more

Arsenal Well Drilling Inc  
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## GIFTS WERE RECEIVED IN HONOR OF

William Lutterbein  
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