



**Self-Help
Enterprises**



2025

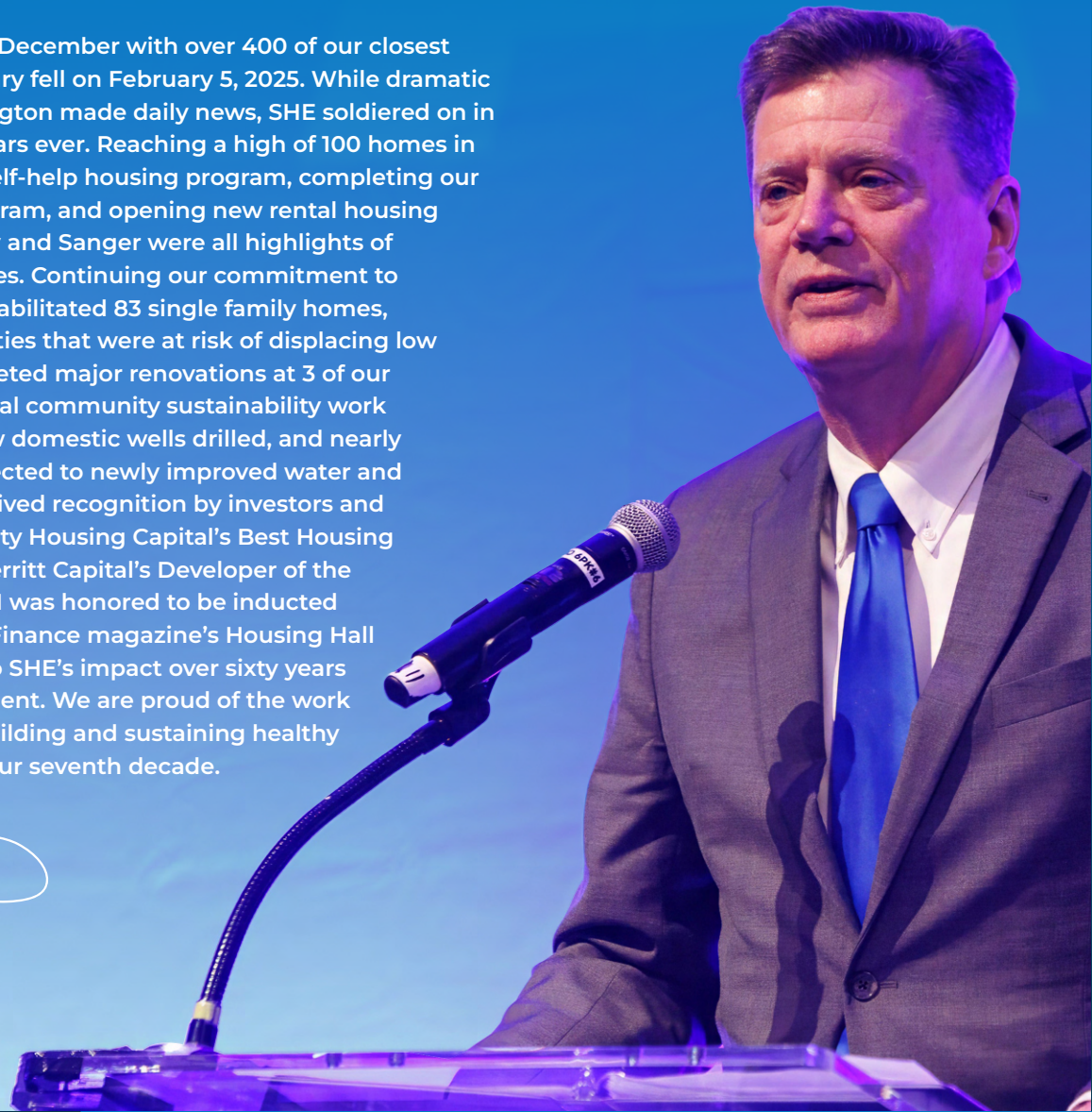
ANNUAL REPORT



After celebrating in style last December with over 400 of our closest friends, our sixtieth anniversary fell on February 5, 2025. While dramatic changes unfolding in Washington made daily news, SHE soldiered on in one of the most impactful years ever. Reaching a high of 100 homes in construction in our mutual self-help housing program, completing our first homes in the NMTC program, and opening new rental housing projects in Oakhurst, Reedley and Sanger were all highlights of our new construction activities. Continuing our commitment to housing preservation, we rehabilitated 83 single family homes, purchased four rental properties that were at risk of displacing low income residents, and completed major renovations at 3 of our aging rental properties. Critical community sustainability work continued, including 240 new domestic wells drilled, and nearly 1,400 households were connected to newly improved water and sewer systems. SHE also received recognition by investors and partners, including Community Housing Capital's Best Housing Preservation Strategy and Merritt Capital's Developer of the Year awards. To cap off 2025, I was honored to be inducted into the Affordable Housing Finance magazine's Housing Hall of Fame, a testament more to SHE's impact over sixty years than any individual achievement. We are proud of the work we do and look forward to building and sustaining healthy homes and communities in our seventh decade.



Tom Collishaw,
PRESIDENT & CEO



**Self-Help
Enterprises**

BUILDING HOMES & COMMUNITIES SINCE 1965

Celebrating our 60th anniversary, SHE reflected on decades of innovation and growth. From helping a few families build their own homes in 1965, we have grown into a nationally recognized organization with programs in Mutual Self-Help Housing, Emergency Services, Rental Housing Development, Permanent Supportive Housing, Community Infrastructure Development, Resident Services, and more.



SERVING THE SAN JOAQUIN VALLEY

2025
HIGHLIGHTS
& AWARDS



1,396 HOUSEHOLDS
WITH IMPROVED WATER & SEWER



240 DOMESTIC WELLS
DRILLED



MERRITT CAPITAL'S
DEVELOPER OF THE YEAR



COMMUNITY HOUSING CAPITAL'S
BEST HOUSING
PRESERVATION STRATEGY

\$22,500
AWARDED
IN SCHOLARSHIPS



100 HOMES
IN CONSTRUCTION

GUIDING OUR MISSION SHE BOARD

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FAMILIES BUILDING HOMES, COMMUNITIES, & FUTURES

At the core of Self-Help Enterprises' legacy is the Mutual Self-Help Housing (MSHH) program, a model that enables families to build their own homes alongside their future neighbors. This year, families across the San Joaquin Valley came together through shared effort, perseverance, and wealth creation to turn vacant lots into thriving neighborhoods.



MILESTONE CELEBRATION IN PLANADA

This summer, SHE celebrated NeighborWorks Week and a major milestone in Planada: the construction of the 300th home built in this small Merced County farmworker community. These homes represent far more than housing; they have meant opportunity, stability, and long-term economic security for hundreds of families.

"Planada has shown extraordinary resilience in the face of adversity, and it's our privilege to continue working alongside residents as they invest in this community, in themselves, and in each other."

- SHE President and CEO Tom Collishaw



A NEW CHAPTER IN SOUTHWEST FRESNO

In Southwest Fresno, 22 families achieved homeownership by completing their self-built homes.

Siblings Esmeralda Melecio Lopez and Max Melesio Lopez shared what the journey meant to their family.

"We didn't just build a house, we built a community and a future," said Esmeralda. *"I'm so grateful to Self-Help Enterprises—not just for helping us build a home, but for believing in us and guiding us every step of the way."*



EXPANDING HOMEOWNERSHIP & REVITALIZING NEIGHBORHOODS

SHE promotes safe, affordable housing that transforms lives. From home repairs and infill construction to new homeownership opportunities, our variety of programs give families stability, security, and a place to call home.

HOUSING REHABILITATION

Hundreds of residents received critical upgrades, emergency repairs, and full reconstructions that improved safety and comfort. For homeowners like Margarita Negrete in Corcoran, years of roof leaks and damage to her front door and windows were repaired, helping make her home safe and welcoming again.

"I feel so much better inside my home. The roof was really important, and they made sure the job was done right. The team supported me every step of the way."

- Margarita Negrete



NEW HOMEOWNERSHIP OPPORTUNITIES

This year, SHE received its first private investment through the New Markets Tax Credit program (NMTC) to expand access to homeownership in two communities.

In Hanford, three families closed on new homes through SHE's infill development efforts, transforming neglected property into vibrant, energy-efficient homes.

"Being able to give my family the house they deserve means so much."

- Christian Hernandez, new homeowner

On July 23, SHE and the City of Fresno marked progress on two affordable infill developments, creating opportunities for 17 more families.

"This isn't just about a house. It's about stability, opportunity, and the sense of belonging that comes with having a place to truly call home."

- Edgar Navarro, new homeowner

INVESTING IN FUTURE AFFORDABILITY

SHE joined in the groundbreaking celebration of the Bakersfield Community Land Trust's first set of homes, which will remain permanently affordable. As a partner and co-developer, SHE stepped up to champion this innovative approach to tackle our affordable housing crisis.



CREATING PLACES TO THRIVE

This year, Self-Help Enterprises passed the 3,000 affordable rental units milestone across the Valley, providing families and individuals a place to call home and a foundation for the future.

GRAND OPENINGS IN 2025

CHERRY CROSSING – SANGER, CA

Located in the heart of Sanger, Cherry Crossing offers 72 energy-efficient homes, including 18 reserved for farmworker families.

"Cherry Crossing gave me the chance to start fresh. My son and I finally have a home we can afford—and peace of mind." – Jasmin Paz

GUARDIAN VILLAGE – REEDLEY, CA

With 48 new homes for farmworker and other low-income families, Guardian Village helps families build roots and economic stability.

"Finding a place like this feels like such a blessing. My kids were thrilled, and the playground right here in our community has made a huge difference." – Cindy Vidal

RIVER GROVE – OAKHURST, CA

Nestled among the scenic Sierra Nevada foothills, River Grove opened in March 2025 with 70 affordable apartments, including 22 Permanent Supportive Housing units for individuals experiencing homelessness or living with disabilities.

"Being here today means so much to me. River Grove has given me a fresh start and a place to call home. The support I've received has helped me get back on my feet, and now I feel like I'm finally moving forward." – Jessica Turner

REIMAGINING WHAT'S ALREADY HOME

A home doesn't have to be new to make a difference. As part of our broader housing solutions, we took steps this year to preserve four Heritage communities, including senior projects in Selma, Reedley, Lemoore and Exeter. Breathing new life into these long-standing homes ensures they remain safe, welcoming places where residents can build stability and pride.

SUPPORTING RESIDENTS WHERE THEY LIVE

At SHE, housing is only the beginning. SHE's Resident Services Program gives families tools to strengthen well-being, financial stability, and connection. In 2025, over 1,500 residents participated in programs across our rental communities.



RESIDENT SERVICES IN ACTION

BACK-TO-SCHOOL

North Park, Oildale: 65+ families received backpacks and school supplies while connecting with community partners.

FINANCIAL EMPOWERMENT

Madison Place, Bakersfield: Blueprint for Financial Success workshops taught budgeting, credit, and savings strategies.

COMMUNITY PREPAREDNESS

Summer Safety Program: Staff taught disaster safety through Listos California, helping children learn about extreme heat and water safety.

HEALTHY MEALS

200+ children received daily meals through the Free Summer Lunch Program at 11 properties in five counties.

NEW INITIATIVES

Expanded CalAIM care coordination services through Permanent Supportive Housing (PSH) partnerships and launched a Health Action Plan at Guardian Village to strengthen connections between housing and health.

2025 HIGHLIGHTS

3,100+

Affordable rental homes developed

3

GRAND OPENINGS

Cherry Crossing (Sanger)
Guardian Village (Reedley)
River Grove (Oakhurst)

22

PERMANENT SUPPORTIVE HOUSING UNITS

Added at River Grove

18

FARMWORKER FAMILIES

Housed through Cherry Crossing

1,500+

RESIDENTS

Participated in programs and community-building activities



2025 HIGHLIGHTS

192+
Communities benefited from CD projects and programs

150
Participants in community education workshops

206
Water & infrastructure projects improving local systems

52
Schools received funds for new drinking water fountains and fixtures

WHERE INFRASTRUCTURE MEETS OPPORTUNITY



This year, more than 192 communities benefited from SHE's Community Development projects and programs that expanded water access, strengthened essential infrastructure, and built long-term resilience.

EXPANDING WATER & INFRASTRUCTURE ACCESS

Tombstone Water System Consolidation

Connecting 41 homes to the City of Sanger's water system, replacing aging, unreliable wells with safe drinking water.

Frazier Park

Frazier Park Public Utility District installed 1,273 radio-read water meters to support water conservation efforts.

WORKFORCE DEVELOPMENT

Water Operator Training Program

Residents from Lindsay, Richgrove, Allensworth, Lemon Cove, and Woodville completed coursework and hands-on training, including a tour of the Alpaugh water treatment facility. Seven participants are ready to take or have passed the state certification exam, preparing them to support local water systems.

EDUCATION & ENGAGEMENT

Science of Water Workshop

SHE and partners offered presentations, hands-on activities, and resources to help residents better understand their drinking water as part of the Leadership Institute.

MLRP Pause & Reflect

(Multi-benefit Land Repurposing Program)

SHE partnered with the Environmental Defense Fund, Environmental Incentives, and the Department of Conservation to host grantees from across the state in Tulare County for reflection, learning, and a field day with the Wukchumni Tribe.

2025 HIGHLIGHTS

140
Filtration systems installed

240
Water wells constructed

1,281
Water deliveries

3,780
Bottled water deliveries

KEEPING COMMUNITIES SAFE & RESILIENT



SHE's Emergency Services (ES) team helps protect community health and strengthen resilience by ensuring access to safe water, disaster preparedness resources, and critical support during emergencies.

IN TIMES OF CRISIS

When disasters and service disruptions occur, ES responds quickly to meet urgent community needs.

Emergency Water Support

ES responded to local water outages by providing bottled water to 30 households in Kern County and delivering hauled water to 109 households in Teviston, helping ensure continued access to safe drinking water.

COMMUNITY OUTREACH

Summer Night Lights

175+ attendees participated in fun hands-on activities, including:

- 90+ children received backpacks, books, and school supplies.
- Families connected with fresh food delivery programs for rural households.

Disaster Response Efforts

When wildfires struck Southern California, ES staff and volunteers acted quickly to support residents in need. They collected and delivered bottled water, essential supplies and cash donations, showing that our team steps in wherever help is needed.

World Ag Expo

Connected 2,000 attendees with disaster preparedness resources and water education.

LISTOS California

Over 57,000 residents engaged through presentation, door-to-door outreach, and earthquake drills.



BY THE NUMBERS

STATEMENT OF FINANCIAL POSITION

As of June 30, 2025

Cash & cash equivalents	\$ 38,754,035
Accounts, Grants & Contracts receivable	21,160,631
Investments	9,620,294
Restricted Cash	25,848,711
Notes Receivable (net of deferred loans)	97,302,200
Other Assets	7,411,123
Development projects in progress	24,672,330
Property & Equipment (net of depreciation)	96,195,742
Total Assets	\$ 320,965,066
Accounts Payable & Accrued Liabilities	\$ 15,283,927
Deferred grants	18,829,712
Notes Payable & Accrued Interest	135,989,649
Deferred Loans	58,339,195
Net Assets	92,522,583
Total Liabilities & net assets	\$ 320,965,066

STATEMENT OF ACTIVITIES

As of June 30, 2025

Rental	\$ 12,807,378
Grants & Contracts	82,043,913
Land\development sales	23,269,604
Developer Fees	7,817,809
Contributions	11,518,698
Other	2,923,344
Total Revenue	\$ 140,380,746
Program Services	\$ 122,286,248
Management & General	3,687,204
Fundraising	13,091
Total Expenses	\$ 125,986,543
Changes in net assets from operations	\$ 14,394,203
Contributed Capital	1,430,838
Increase (decrease) in net assets	\$ 15,825,041

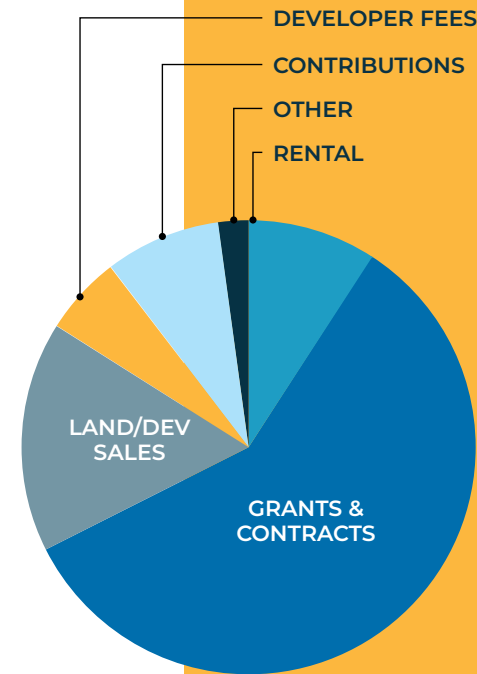
TOTAL COMPLETIONS

2025

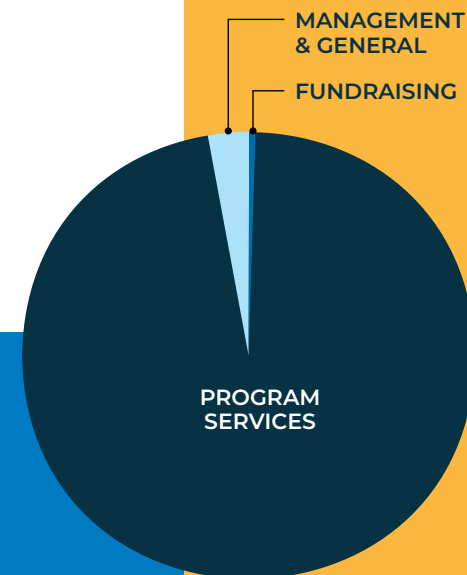
CUMULATIVE

Self-Help Housing	75	6,706
Multi-Family Housing	166	3,107
Homebuyer Assistance	98	3,172
Infrastructure Water and Sewer	1,396	36,123
Housing Rehabilitation	83	7,110
Gateway Program Counseling	725	18,560
Infill Homes	18	50
Water Wells	240	1,037
Loans in Portfolio	N/A	3,023

REVENUE



EXPENSES



COMMUNITY BUILDER \$10,000 OR MORE

Sustain Our Future/
Amalgamated
Charitable Foundation
Bank of America Foundation
Bank of the Sierra
Citizens Business Bank
Colegio de la Tierra
Carole Kent
Mechanics Bank
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Self-Help Enterprises



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CONTACT

Phone: 559.651.1000

8445 W. Elowin Court
Visalia, CA 93291

VISIT US ONLINE

selfhelpenterprises.org

