

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1965

Location: Visalia, CA

Housing Units Developed: 46

Households Assisted: 19,290

Financing Secured: \$50.6M

Self-Help Enterprises (SHE) is a nationally recognized community development organization with a mission to work together with low-income families to build and sustain healthy homes and communities. SHE's efforts in the San Joaquin Valley in California include Mutual Self-Help Housing, Housing Rehabilitation, Rental Housing, Homebuyer Education, and Sewer and Water Development.

Recognizing that farmworkers struggle to find clean, decent housing and often have insufficient incomes to qualify for standard, new home loans, SHE works with determined and hardworking families to realize the dream of homeownership. Since 1965, SHE has helped bridge the gulf between dreams and reality through the concept of "Self-Help," based on the conviction that given the proper tools, individuals can and will do what is necessary to improve their living conditions.

SHE provides technical services and support, helping families and communities in Kern, Fresno, Kings, Madera, Mariposa, Merced, Stanislaus, and Tulare Counties compete for scarce financial resources. With funding assistance from the U.S. Department of Agriculture (USDA) Section 502 Direct Loan Program and SHE's Mutual Self-Help Housing program, rural residents are able to realize the dream of homeownership. Program participants spend a minimum of 40 hours per week on home construction, working with eight to 12 other families for 10 to 12 months. Upon completion, these families have new homes in a safe and secure neighborhood where they know everyone as

a result of their team effort. Without USDA-funded programs, many families would never rise out of the cycle of poverty and build financial assets.

To date, SHE's combined efforts have touched the lives of more than 50,000 low-income families, providing security and stability for these families and building more productive communities.

## Reedley, California

"Home for the holidays" had an extra special meaning for 11 families in Reedley, California, who received the keys to their Mutual Self-Help Homes on December 19, 2013. This celebration also marked an important milestone for SHE: the completion of 6,000 Mutual Self-Help Homes built by first-time homeowners since SHE pioneered the Mutual Self-Help model in 1965.

The event brought Reedley's total number of Mutual Self-Help Homes to 117 since the first ones were constructed in 1978. The families, most with annual household incomes of less than \$25,000, used sweat equity to help reduce the cost of the homes. USDA provided nearly \$1.2 million in low-cost loans to families who were unable to buy decent and safe housing through conventional methods. In addition, families also received \$218,000 in assistance from the state's CalHome and Farmworker Housing Grants programs and contributed \$214,500 in sweat equity.

SHE's emphasis on sustainable homeownership—combining counseling and education, an affordable mortgage, and sweat equity down payments—has resulted in successful homeownership for thousands of Valley families. Families not only build their homes and those of their neighbors, but they also build an instant community, a sense of place, and skills that last a lifetime.

