

Self Help Enterprises

Visalia, CA

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IMPACT (1965-2020)

- Jobs created or retained: 10,000
- Number of households/families assisted: 60,000+
- Number of housing or community development projects assisted: 300+
- Total amount of financing secured: \$965 million
- selfhelpenterprises.org

ABOUT

Self-Help Enterprises (SHE) is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. SHE's efforts in the San Joaquin Valley – an area comprised of Fresno, Kern, Kings, Madera, Mariposa, Merced, Stanislaus and Tulare Counties – encompass a range of programs, including mutual self-help housing, sewer and water development, emergency preparedness and disaster relief, housing rehabilitation, multifamily rental housing, and down payment assistance programs. Since 1965, SHE has served low-income individuals and families, many who provide the source of labor for the San Joaquin Valley's largely agricultural economy. Due to the chronic lack of

safe, affordable housing, SHE works to provide housing opportunities through its mutual self-help housing and rental housing development programs.

For housing and infrastructure development in rural communities, USDA Rural Development (RD) is SHE's most important partner. SHE makes extensive use of the Section 502 Direct Loan Program, the primary loan program for participants in the Mutual Self-Help Housing Program, where homeowners provide over 65% of the construction labor for a period of 8 to 12 months. Core program delivery funding comes from RD 523 Mutual Self-Help Housing technical assistance grants. SHE is the largest producer of mutual self-help housing in the nation with over 6,400 homes built under the program. For single family home rehabilitation and improvements, SHE utilizes 504 Grants, Housing Preservation Grants, and Household Water Well System Loans. For rural rental housing, SHE utilizes the 514 Farm Labor Housing, 521 Rental Assistance, and the MPR program to preserve 515 rental housing units. For the development of water and sewer infrastructure in rural communities, SHE utilizes Water and Sewer loans and grants. SHE efforts have touched the lives of over 60,000 rural households, with RD funding vital to this effort.

SUCCESS STORY



Improving Housing Conditions in a Farmworker Community

Patterson is a rural town on the west side of the San Joaquin Valley that was built on the backs of Latino farmworkers, yet in recent years has grown as a bedroom community for east Bay Area commuters, leaving many local families behind. The median sales price for a home in Patterson is approximately \$382,000, with minimum monthly mortgage payments over \$1,800, which means a family needs to earn nearly \$73,000 annually to afford a home. Renters need to earn nearly twice the state minimum wage in order to afford the average asking rents in Patterson.

To address the housing crisis, SHE embarked on two adjacent affordable housing projects in Patterson - Stonegate Shire and Stonegate Village. Stonegate Shire is a development of 118 single-family detached homes being built through the mutual self-help housing program. Core project funding includes RD 523 Self-Help technical assistance, RD 502 Direct Mortgages, an RD Section 524 site loan, HOME funding, and local assistance from the City of Patterson. Stonegate Village is a rental community featuring 138 affordable 1, 2 and 3 bedroom units. The project includes a community room and computer lab, with funding including 4% and 9% Low-Income Housing Tax Credits, National Housing Trust Fund, Tax-Exempt Bonds, and Capital Magnet Fund.

MORE ON SELF-HELP ENTERPRISES (SHE)

- SHE is the largest producer of mutual self-help housing in the nation with over 6,400 homes built under the program.
- SHE has developed over 2,000 units of affordable rental housing; 100% for low-income households.