

2015

# The Mutual Self-Help Housing Program

Reflecting on 50 years of  
success





Habitat for Human-  
ity of Sauk-Columbia  
Area

# National Rural Housing Coalition

1331 G Street, NW, 10th Floor · Washington, D.C. 20005

Phone (202) 393-5229 · Fax (202) 393-3034 · [www.ruralhousingcoalition.org](http://www.ruralhousingcoalition.org)

Rapoza Associates prepared this report for the National Rural Housing Coalition (NRHC).

NRHC is a national membership organization comprised of rural community activists, public officials, and nonprofit developers. NRHC fights for better housing and community services for low-income, rural families. NRHC is managed by Rapoza Associates, a public interest lobbying, policy analysis, and government relations firm located in Washington, D.C. that specializes in providing comprehensive legislative and support services to community development organizations, associations, and public agencies.

## Acknowledgements

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In preparing this report, NRHC benefitted from the advice and participation of its Board of Directors and Self-Help Grantees from around the country.

All photos in this report were provided by NRHC members, unless otherwise noted.

Cover Photo: Northwest Regional Housing Authority

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From Top to Bottom:

Dancers at the Coachella Valley Housing Corporation Self-Help Anniversary Block Party in California

Group Photo of the Kentucky Highlands and Fahe 50th Anniversary of Self-Help Groundbreaking in front of a self-help home frame

The beginnings of a Self-Help Home in Bayou Pass Village 4 from Florida Home Partnerships, Inc.

A self-help home taken at the Key ceremony by Little Dixie in Oklahoma

# Executive Summary

The goal of this report is to recognize and commemorate the 50<sup>th</sup> anniversary and 50,000<sup>th</sup> home built through the Section 523 Mutual Self-Help Housing Program. This program is designed to assist eligible families in achieving their dreams of homeownership. Administered by the United States Department of Agriculture (USDA), the program teams together families who work together to build each other's homes. All self-help homes are designed to be both affordable and safe, ranging in size and structure to accommodate different family needs. The Mutual Self-Help Program serves as an essential tool for rural Americans to achieve affordable homeownership, and improving the quality of life in rural areas.

Throughout rural America communities confront the lack of safe and affordable housing. Rural communities have less access to affordable credit options and lower incomes, which in turn leads to increased instances of persistent poverty. Additionally, many rural communities face substandard housing and lack of plumbing. Because of these issues, rural Americans are often unable to find or afford decent housing.

Section 523, which is typically utilized with USDA Section 502 Direct Loans, is the only federal program to combine sweat equity homeownership opportunities, technical assistance, and affordable home loans for rural Americans. Section 523 grantees use the funds to assist in pre-purchase counseling, to package 502 loans for self-help families, and construction supervision. The Mutual Self-Help Program targets low- and very low-income individuals and families who would otherwise be unable to access safe housing and affordable credit options, providing them an opportunity for homeownership and improving their economic mobility. Many Self-Help families are either minority and/or single family head of household.

Through the Mutual Self-Help Housing Program, with technical assistance from Self-Help Grantees, participants perform at least 65 percent of the labor for each other's homes, thereby earning equity in their properties and investing in their communities. Typically, there are 6 to 12 rural families working together on a self-help team, working nights and weekends to complete construction while working full time jobs and raising their children.

To highlight the impact that the Section 523 Mutual Self-Help Housing Program has had over the past 50 years, this report will examine the state of rural America today, focusing on the incidence of poverty and housing conditions. The report will then turn to how the Section 523 Mutual Self-Help Housing Program actually works. Next, it will highlight the benefits that the Self-Help Program has produced since it was created and how Self-Help Grantees celebrated the 50 year and 50,000<sup>th</sup> home milestone. The report will conclude by spotlighting Self-Help Grantees and Self-Help Families.

# State of Rural America

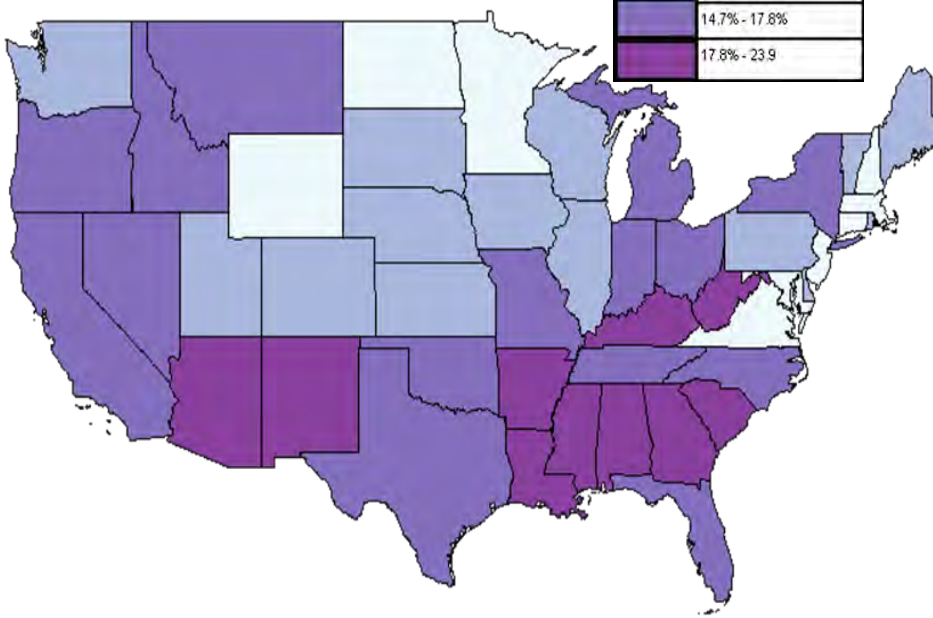
Although the national economy has improved since the Great Recession, many rural communities across America have not kept pace, and poverty and unemployment have risen. This widespread presence of poverty extends beyond income, translating into dangerous housing conditions that result in health problems, community instability, and decreased childhood educational outcomes.

## Demographics of Rural Poverty in America

According to data from the USDA Economic Research Service (ERS), there are approximately 46.2 million people living in nonmetro counties, accounting for about fifteen percent of the nation's population.<sup>1</sup> Of residents of America's small towns and farming communities, approximately 8.2 million were living in poverty in 2014.<sup>2</sup> The median household incomes for both rural and urban areas have

declined since 2007. In 2012, Nonmetro median household income was at \$41,198 in 2012, which is \$11,790 less than metro areas.<sup>3</sup>

Percent of State Population of Poverty  
(all ages)



Source: U.S. Census Bureau, Small Area Income and Poverty Estimates.

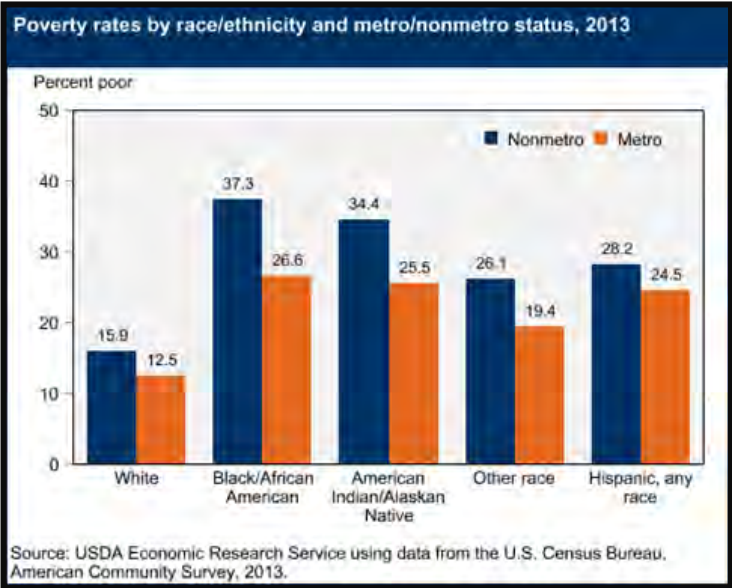
While poverty exists in both urban and rural areas, the poverty rate of people living outside metropolitan statistical areas is two percentage points higher compared to people living inside metropolitan areas (16.5 percent to 14.5 percent, respectively) in 2014.<sup>4</sup> USDA ERS also identified 353 “persistently poor” counties. The ERS defines “*persistently poor*” as having “20 percent or more of their populations . . . living in poverty over the last 30 years (measured by the 1980, 1990, and 2000 decennial censuses and 2007-11 American Community Survey 5



-year estimates).” Of the 353 persistently poor counties, 301, or 85.3 percent, are nonmetro.<sup>5</sup> Those nonmetro counties make up 15.2 percent of all nonmetro counties in the country.<sup>6</sup>

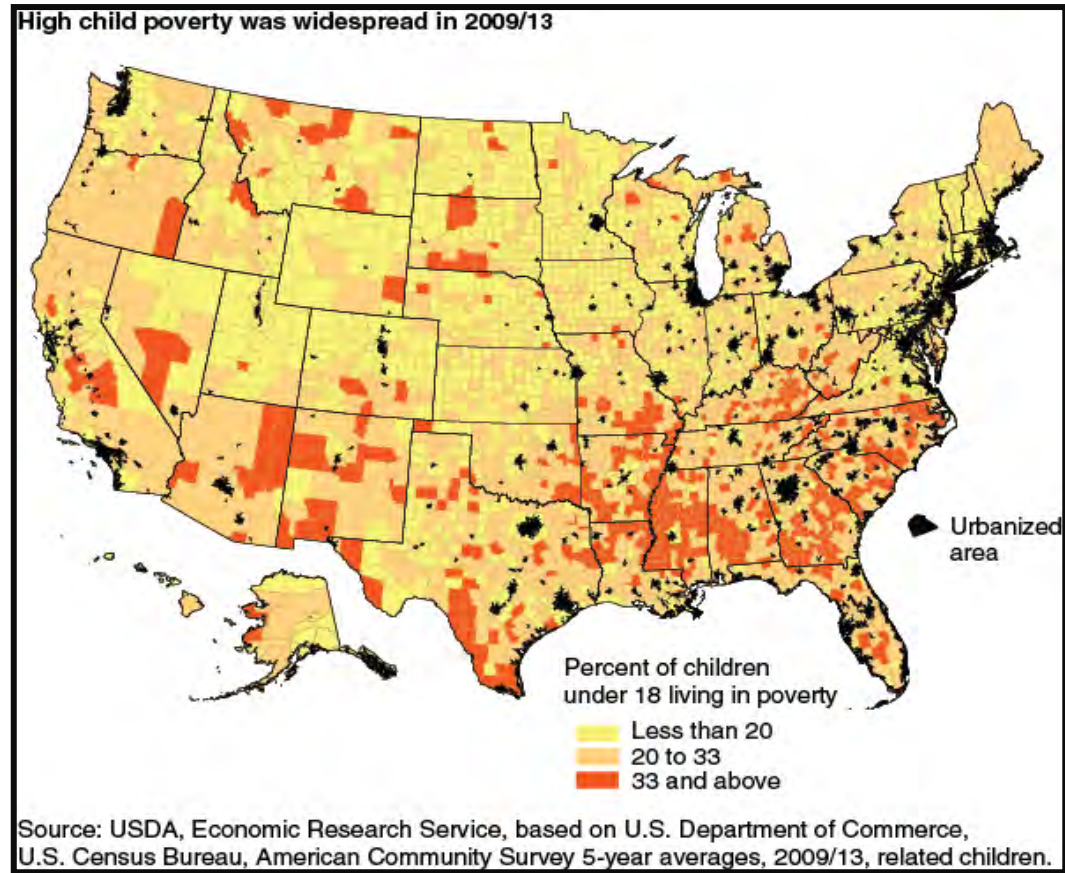
Poverty is typically clustered in regional, county or neighborhood groups, with poverty levels being higher in nonmetro counties than in metro counties.<sup>7</sup> This trend is particularly present in the south and the west.<sup>8</sup> In the South, between 2009 and 2013, the non-metro poverty rate was 21.7 percent, compared to 15.9 percent in metro areas and in the west, the poverty rate for non-metro areas was 17.2 percent versus 15.3 in metro areas.<sup>9</sup>

The regions of the country with the most severe poverty rates remain in the areas of the country that have historically been the poorest: the Mississippi Delta, Appalachia, and on Native American Lands.<sup>10</sup> Additionally, parts of the rural Southwest and North Central Midwest also contain high pockets of poverty.<sup>11</sup>



Nonmetro blacks and African Americans had the highest rates of poverty in 2013 at 37.3 percent compared to 26.6 percent for the same population in metro areas and 15.9 percent and 12.5 percent for nonmetro and metro whites, respectively.<sup>12</sup> Native Americans and Hispanics (any race) had the second and third highest incidents of poverty for both nonmetro and metro areas.<sup>13</sup> Native Americans had a nonmetro poverty rate of 34.4 percent and a metro poverty rate of 25.5 percent while

Hispanics had a nonmetro poverty rate of 28.2 percent and metro poverty rate of 24.5 percent.<sup>14</sup>



The ERS, citing the 2013 U.S. Census Bureau’s American Community Survey (ACS), found that almost 2.6 million nonmetropolitan children younger than age 18 live in households below the poverty line.<sup>15</sup> The survey also found that the overall nonmetropolitan poverty rate increased from 19 percent in the 2000 Census to 26 percent in 2013.<sup>16</sup> The nonmetropolitan child poverty rate was five percentage

points higher than the nonmetropolitan child poverty rate (21 percent).<sup>17</sup>

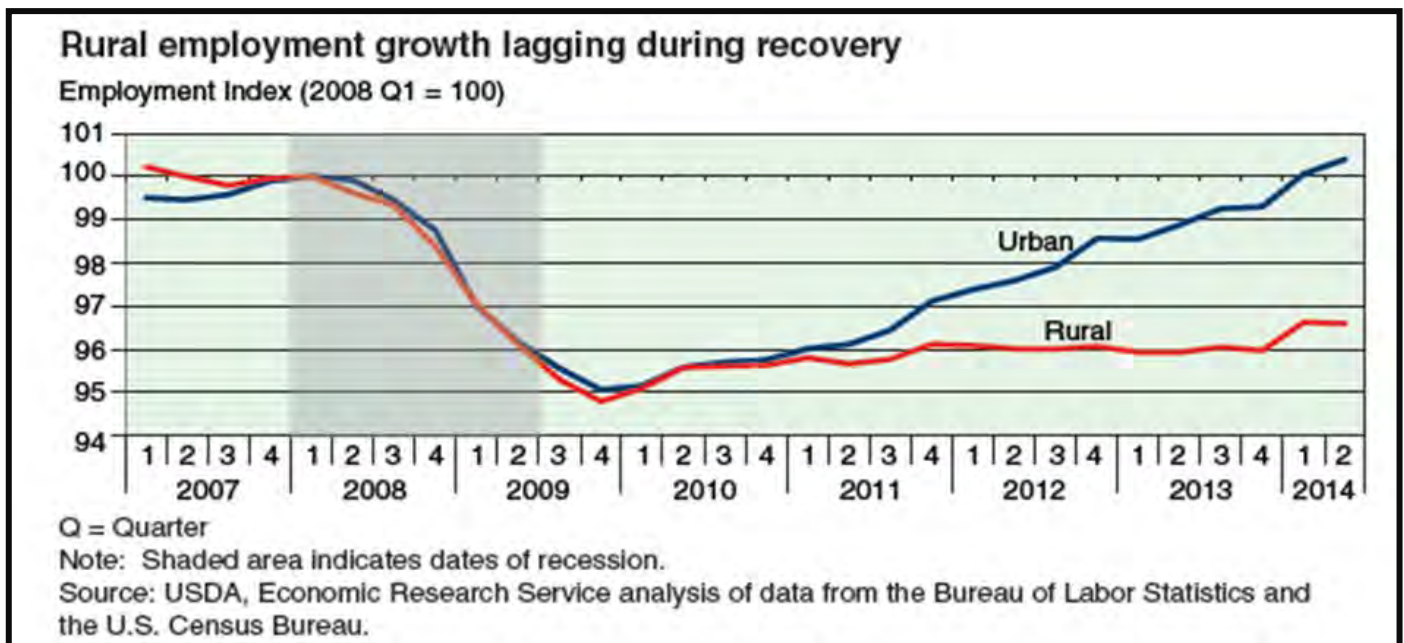
## Impact of Poverty

The pattern of concentrated poverty in rural areas leads to decreases in affordable, standard housing and health conditions for entire communities, as well as higher crime rates, poor educational outcomes, and higher unemployment. In particular, high poverty has had a disproportionate effect on children in rural communities, with these children having increased behavioral and emotional problems as well as increased health issues.<sup>18</sup>

## Issues Impacting Affordability

While housing in rural areas is substantially less costly than urban or suburban areas, a combination of lower incomes and limited housing stock prevents many rural residents from accessing affordable credit and obtaining safe quality housing.

Rural communities often have lack of employment opportunities. Many urban communities have seen steady employment growth since the Great Recession, with employment levels raising by 5 percent between the second quarters of 2010 and 2014.<sup>19</sup> However, the same rate of growth has not been matched in rural areas, which saw an increase in employment of only 1.1 percent for that same period, remaining at more than 3 percent below the pre-recession levels.<sup>20</sup> As with poverty in general, the South, Appalachia, Northwest and the Mountain West have been particularly hurt.<sup>21</sup>



Additionally, it should be noted that the decline in unemployment in rural areas has been linked to a decline in participation in the labor work force (from 62.2 percent to 60.6 percent) from 2009 to 2014, without significant employment opportunity growth.<sup>22</sup> Further, as with the urban workforce, the decline in the rural adult labor force in recent years also reflects the ageing of America.<sup>23</sup>



Another issue impacting rural American's ability to access affordable housing is limited credit opportunities. On average, rural counties have 4.33 banking firms, versus 10.90 in urban counties.<sup>24</sup> There is a lack of data on the state of small town banking, although there is evidence that local community banks are being bought out by national banking companies.<sup>25</sup> This transformation from local to national banking networks carries with it certain benefits, such as increased support resources. However, because the national networks often have more rigid standards, some rural communities, which may lack the capacity to handle the more complex systems, are left unable to access credit to finance needed construction projects.<sup>26</sup>

## Effects of Substandard Housing

Even where rural families have access to housing, it is often substandard quality and in need of extensive repairs and improvements to meet safety and health standards.

### What is substandard housing?

According to the U.S. Census Bureau's American Housing Survey, substandard housing often has inadequate:

- Plumbing** Substandard housing lacks hot or cold piped water, an indoor flush toilet, or both a shower and a bathtub;
- Heating** Substandard housing lacks a safe and reliable heating source;
- Electricity** Substandard housing has no electricity, or has exposed wiring or inadequate illumination;
- Structure or Materials** Substandard housing has a leaking roof, windows, basement, or plumbing, holes in walls or ceilings, peeling paint or plaster, rodent problems, or lead-based paint; or
- Access** Substandard housing has public areas without working lights, loose or missing steps or railings, or no working elevators.

Poor quality housing often includes features such as exposed heating sources, lack of adequate plumbing, inadequate lighting, and unprotected windows, which contribute to increased incidents of injury in the home. Characteristics of poor housing that are linked to infectious diseases include contaminated water supply, poor waste disposal, insect and rodent infestations, as well as overcrowding.<sup>27</sup> Poor indoor air quality, caused by poor insulation and exposure to dampness in the environment, contribute to asthma and other allergy problems.<sup>28</sup> Children are particularly susceptible to these conditions, which in turn impacts their educational outputs.<sup>29</sup>

According to a report by the MacArthur Foundation, there is a link between poor housing quality and the emotional and behavioral wellbeing of children. Where children live in substandard housing, they are more likely to have behavioral and emotional problems. Additionally, poor quality housing

has been linked to lower reading and math skills in standardized achievement tests.<sup>30</sup> Additionally, residential instability impacts children and youth's emotional and behavioral development.<sup>31</sup>

Affordability issues, as well as whether the children were living in owned homes or government assistance housing, did not have a noticeable impact on children, unless the housing unit was poor quality.<sup>32</sup> Poor quality housing, and the strain of affordability issues creates stress for parents or guardians, which in turn leads "to symptoms of depression and anxiety, and to less stable family routines" for children, and "[t]hus, rather than being a source of stability and security, a home lacking some of the most basic elements of comfort may exacerbate or pressures that poor parents face."<sup>33</sup>

# Mutual Self-Help Housing

This year marked the 50<sup>th</sup> Anniversary of the Mutual Self-Help Housing Program, as well as the 50,000<sup>th</sup> home built through the program. In the past half a century, this program has been an essential tool for helping low- and very-low income families in rural America have a decent and safe place to call home and achieve financial stability.



*"Raising the Roof" at Copper Basin, photo credit: NeighborWorks Great Falls*

## What is the Mutual Self-Help Program?

The Mutual Self-Help Program is an U.S. Department of Agriculture affordable housing program in which participants work together to construct their own homes, earning "sweat equity" that reduces the overall cost of their own homes. A Self-Help Grantee, typically a nonprofit housing development





*Photo of Keola Kiyuna, a self-help participant, husband, and father of five. To read more about Mr. Kiyuna and his experience with the self-help program, read the profile on Hawaii Island Development Corp. on page 40.*

organization, organizes groups of eight to twelve families. These families assist each other with the construction their homes, under the supervision of trained on-site construction professionals. Self-Help participants complete approximately 65% of the labor themselves, and no one moves in until all the homes in the Self-Help group are completed.

Because the program uses the sweat equity model to reduce costs, Mutual Self-Help is able to increase access to homeownership among low and very-low income individuals and families, who would otherwise be precluded from achieving this aspect of the American dream.

The Mutual Self-Help Program has seven key features:

1. It encourages self-reliance and hard work for participating families and their children, who help build their homes;
2. It facilitates affordable homeownership by combining affordable mortgages with savings from sweat equity to avoid high down payments;
3. The program is designed to serve members of rural communities with greatest need, by exclusively targeting low to very low income families;
4. The Mutual Self-Help Program builds wealth by serving as a tool for families to build equity by obtaining homeownership;
5. The Mutual Self-Help program strengthens rural communities. Because self-help families must work together to help each other build their homes, lifetime relationships are forged among new neighbors, giving each member of the family a vested interest in their community;
6. The program stipulates local economies through job creation, local income, and tax payer revenue; and
7. There is a high demand for the continuation of this program.



*Karen and Oscar, self-help homeowners, sign the final documents before moving into their new self-help home in 2015, with help from Housing Resources of Western Colorado staff. Read more about Karen and Oscar's story on page 37.*

Further, the Mutual Self-Help Program provides a stable environment for children, who become active in their communities, set higher goals, and reach higher levels of education.

As Self-Help Enterprises, of California, described it thirty years ago, the result of the Self-Help Program “goes beyond improved living conditions and beyond the time in which the participant is involved with the program.”<sup>34</sup> The result of the program is an understanding of the responsibilities that come with homeownership, such as taxes, insurance, house design, home maintenance. Additionally, in assisting each other with the construction of their homes the families improve group problem solving skills, and by personally completing the required labor, they have a personal hand in making the project affordable. Finally, because the Self-Help families turn into neighbors after construction is complete, by the time move-in occurs they already have established a strong community bond.

## A Historical Perspective

USDA’s Mutual Self-Help Housing Program, which began in the 1960s, has its roots in a program by the Pennsylvania Relief Board in Westmoreland County, Pennsylvania in 1933.<sup>35</sup> That program used unemployed coal miners, and between 1933 and 1940 resulted in 250 units of housing being completed.<sup>36</sup>

The first self-help project to involve preconstruction training was sponsored by St. Francis Xavier University in Nova Scotia in 1938.<sup>37</sup> In less than 30 years 2,000 self-help housing units were created.<sup>38</sup> There were similar programs throughout America and Puerto Rico between the 1940s to the 1960s, but the Farmers Home Administration (FmHA) was not involved until 1961. In 1961, the Section 502 loan program eligi-

bility requirements were expanded to include non-farm rural citizens.<sup>39</sup>

Over the next several years FmHA became more and more involved in the self-help housing system. In 1963, the first USDA loans for Self-Help demonstration were approved in New Jersey.<sup>40</sup> When the Housing Act of 1964 was passed, Section 502 guidelines were again expanded to permit land purchases with loan funds. Additionally, the size of rural areas eligible for participation expanded to include larger populations (from 2,500 to 5,500). By 1966, the year after Self-Help Enterprises began in Visalia, California, there were Self-Help Projects located in 16 states across the country.<sup>41</sup>

In 1968, the Housing and Urban Development Act authorized Section 523 Self-Help Technical Assistance.<sup>42</sup> Sec-



Photo from "The Story of Self-Help Enterprises," Richard Unwin, Self-Help Enterprises August 1974

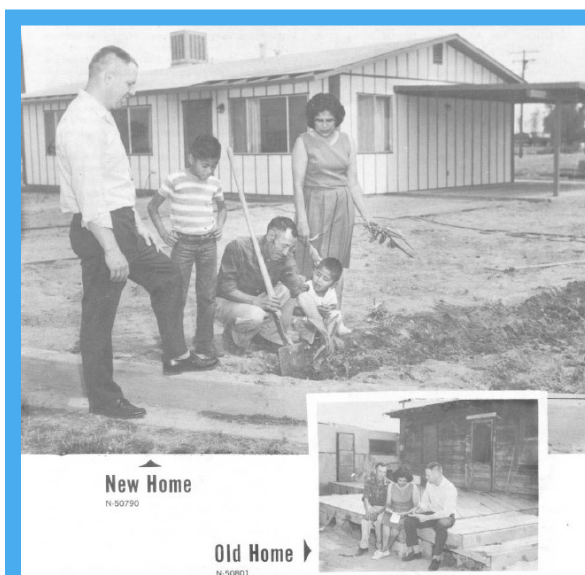


Photo from "Do-It-Yourself Construction by Farm Workers May Be One Answer to Knotty Rural Housing Problem," Self-Help Enterprises, 1963



tion 523 is the only federal program that combines “sweat equity” homeownership opportunities with technical assistance and affordable loans for rural Americans.<sup>43</sup> The Section 523 program was implemented in 1971. Eight years later, in 1979, Technical Management Assistance was implemented which allowed contractors to provide technical assistance to self-help sponsors.

By 1980, 10,000 self-help homes had been built.<sup>44</sup> In 1990, USDA finalized the Self-Help grant regulations, implementing the still existing requirement that families contribute at least 65 percent of the labor for their homes.<sup>45</sup> Section 523 was permanently authorized in 1992.<sup>46</sup>

In 50 years, the Section 523 Mutual Self-Help Housing program has assisted 50,000 families realize the American Dream of Homeownership. The program’s unique structure, requiring participating individuals and families to complete 65 percent of the construction themselves, gives the families a stronger personal stake in their homes and their communities. Today, nearly 100 state and local organizations across the country participate in the program.



*Photo from Self-Help Enterprises, "Working Together - Twenty Years of Self-Help Enterprises," May 1985*

## Legislation Behind Self-Help

Self-Help Housing Organizations are supported by two USDA funding programs: Section 523 Mutual Self-Help Housing Technical Assistance Grants, which permit experienced nonprofit developers to provide training, construction supervision, and technical assistance to self-help families; and Section 502 Direct Loans, which provide the families with access to affordable mortgages with subsidized interest rates as low as one percent. By addressing both the capacity and affordability issues that hamper rural communities’ ability to construct decent housing, these programs are able to provide clean, decent, and affordable housing for rural families.



## Section 523

Section 523 Technical Assistance (TA) grants, offered by USDA, targets low- and very-low income rural communities. Any state, political subdivision, or private or public nonprofit corporation is eligible to apply.<sup>47</sup> The grantees use this financial assistance to aid low and very-low income individuals and families living in rural areas in building their homes through the self-help program.<sup>48</sup> Primarily, grantees use Section 5233 funds to provide pre-packaging counseling and assist families in packaging section 502 loans. The funds can also be applied to hiring personally to carry out technical assistance, to pay reasonable office expenses, to purchase or rent equipment needed by the families to build their homes, such as power tools.<sup>49</sup>

Section 523 TA funds can also be used for training for the participating families, to educate them on proper safe construction techniques.<sup>50</sup> Grantees are not allowed to use any funds to hire outside personnel to perform construction services, to buy real estate or building materials, or pay debts.<sup>51</sup>

### Section 523 Total Number of Loans and Amounts 2009-2014

Section 523 Totals FY2009-2014	2009-2012		2013		2014		Total Amount	Total Award
	Amount	Award	Amount	Award	Amount	Award		
SFH Self-Help Grants	\$125,788,073	235	\$25,654,222	45	\$12,362,875	22	\$163,805,170	302

Source: U.S. Department of Agriculture 2014 Progress Report; <http://www.rd.usda.gov/files/RD2014ProgressReport.pdf>.

## Section 502

A vast majority of participating Self-Help families finance their homes with Section 502 direct loans. The Section 502 Direct Loan Program assists low and very low income individuals and families living in rural areas obtain safe, affordable, adequate housing through payment assistance.<sup>52</sup> The families would be unable to obtain a loan from a traditional lending source on terms that they would be able to repay. Section 502 direct is the only federal homeownership loan program that exclusively targets low- and very-low income rural households.

Eligibility is limited to households with incomes that do not exceed 80 percent of the area median income (AMI).<sup>53</sup> At least 40 percent of all Section 502 loan funds must go to very-low income households, whose income does not exceed 50 percent of the AMI.

The Section 502 Direct Loan program offers subsidized interest rates, sometimes as low as one percent, to ensure that it is affordable for some of the nation's neediest populations.<sup>54</sup> Additionally, the

program offers participants longer loan terms (up to 38 years) than a traditional home loan.

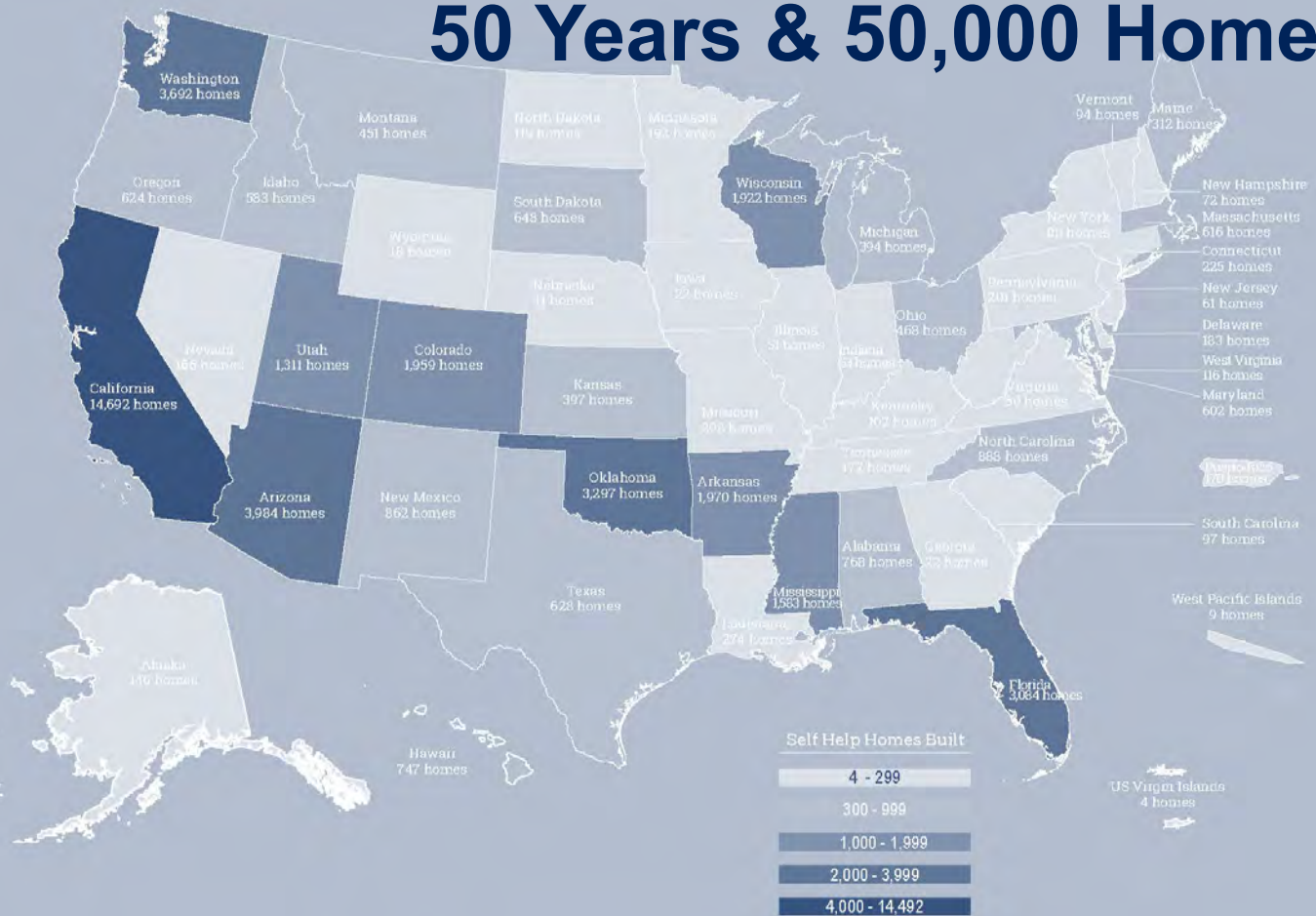
## Section 502 Total Number of Loans and Amounts 2009-2014

Section 502 Totals FY2009- 2014	2009-2012		2013		2014		Total Amount	Total Award
	Amount	Award	Amount	Award	Amount	Award		
SFH Direct	\$5,623,704,080	47,471	\$827,817,571	7,124	\$809,060,301	6,575	\$7,260,581,952	61,170

Source: U.S. Department of Agriculture 2014 Progress Report; <http://www.rd.usda.gov/files/RD2014ProgressReport.pdf>.

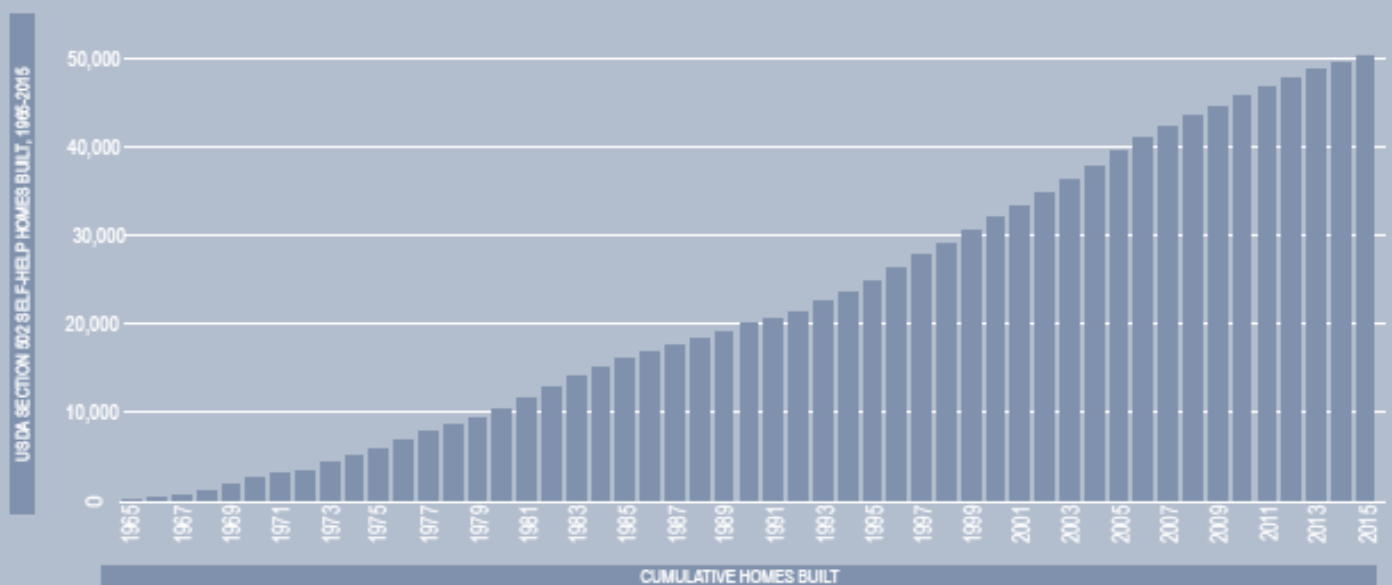
# Mutual Self-Help Housing Program: 50 Years & 50,000 Homes

From: Housing Assistance Council, "Rural Voices: 50 Years, 50,000 Homes," (2015) <http://www.ruralhome.org/storage/documents/rural-voices/maps/iv-summer-2015.pdf>.



Produced by the Housing Assistance Council (HAC) Source: HAC Tabulation of USDA-RD Report Data

Since 1965 More than 50,000 Families Have Achieved Homeownership Through USDA's Self-Help Housing Model





# Celebration Spotlight

This year marked a momentous occasion for the Mutual Self-Help Program with the occurrence of two major milestones: the 50<sup>th</sup> year of the program, and the 50,000 home built through the program. Instead of just one celebration, Self-Help Grantee organizations around the country hosted events recognizing this occasion all year long, in a fitting recognition of a program which requires teamwork and commitment from everyone involved.

Here are just a few of those celebrations.



## Community Housing Improvements Programs (CHIP)

Community members, government representatives, and 56 new Self-Help homeowners joined together for a block party celebration at the North Biggs Estates Subdivision. The event, included entertainment, games, and lunch, and recognized the hard work from Self-Help families and the community. The families each spent a minimum of 30 hours a week on the construction of their homes in groups of six to ten families.



## Community Development Corporation of Brownsville



The CDC of Brownsville and USDA Rural Development came hosted “A Celebration of Homeownership.” The event was attended by USDA RD State Director Paco Valentin, the Mayor of Brownsville, Tony Martinez, Cameron County Commissioner Alex Dominguez, and a representative from the Office of Rep. Filemon Vela.

The Los Jardines community and the celebration was a visual embodiment of the importance of the Self-Help Program: bringing together neighbors to strengthen the community and provide economic stabilization and growth.

## Kentucky Highlands Investment Corporation & Fahe

Kentucky Highlands and Fahe honored National Homeownership Month and the Self-Help Program with the help of community members, Self-Help families, and Rep. Hal Rogers. At the event, the McClellan family, pictured to the left, and their fellow Self-Help family groups worked on their future homes.





## Little Dixie Community Action Agency



Little Dixie Community Action Agency, Inc. celebrated National Homeownership Month and 50 Years, 50,000 Homes this year by hosting an open house. At the open house, Rural Development staff conducted the final inspection, and a key ceremony was held to commemorate the family moving into their new home.

## Florida Home Partnership



Florida Home Partnership participated in the 50 Years and 50,000 Homes build celebrations by hosting a commemorative ceremonial ground breaking program. Artwork from children called "My Dream House" was displayed in the Bayou Pass Village model home for the community to view.

## Northwest Regional Housing Authority



The Northwest Regional Housing Authority hosted an event called "Appreciating 50 Years of Building Dreams." Attendees included employees from NWRHA, Little Dixie Community Action Agency, and USDA Rural Development; Self-Help Homeowners, and an aid from Congressman Rick Crawford's (AR) office.





## Coachella Valley Housing Coalition

The Coachella Valley Housing Coalition (CVHC) hosted a block party in the Los Jardines subdivision of Coachella, California to celebrate 50YRS & 50K Homes.

The event also recognized the completion of 205 single family homes constructed through the Mutual Self-Help Program.

## Self-Help Housing Corporation of Hawaii

The Self-Help Housing Corporation of Hawaii worked with the offices of Governor David Ige and Lt. Governor Shan Tsutsui to recognize the Self-Help Program. June 15, 2015 was named Self-Help Housing Day in Hawaii by gubernatorial proclamation.

## RurAL CAP

Rural Alaska Community Action Program, Inc., RurAL CAP, hosted an event in honor of the 50th year and 50,000 home built through the Mutual Self-Help Housing Program and RurAL CAP's own 50th anniversary. The event was attended by local dignitaries and self-help families.



### *Proclamation* *Presented to*

#### **Self-Help Housing Corporation of Hawai'i**

**WHEREAS**, this year marks the 50<sup>th</sup> anniversary of the Self-Help Housing Program under the United States Department of Agriculture (USDA) Rural Housing Programs; and

**WHEREAS**, 50,000 homes have been built by self-help families throughout the United States as of the year 2015; and

**WHEREAS**, approximately 1,000 houses have been built by self-help families throughout the state of Hawai'i; and

**WHEREAS**, the Hawai'i federal resources, state resources, public and private resources, and profit and non-profit entities have collaborated to build self-help housing projects; and

**WHEREAS**, through the Self-Help Housing Program, minority families, single parent families, Native American families, Native Hawaiian families, migrant farmers, and other low income families have been able to attain homeownership; and

**WHEREAS**, through the Self-Help Housing Program, low income families have attained decent affordable housing and gained equity as a result of their efforts; and

**WHEREAS**, in Hawai'i, the Self-Help Housing Program is a proven successful vehicle for the workforce of the State to attain homeownership;

**THEREFORE I, DAVID Y. IGE, Governor, and I, SHAN S. TSUTSUI, Lieutenant Governor of the State of Hawai'i, do hereby proclaim June 15, 2015 as**

#### **"SELF-HELP HOUSING DAY"**

in Hawai'i and encourage the citizens of the Aloha State to join us in recognizing the hard work and dedication of the Self-Help Housing Program of Hawai'i in assisting families in building their homes through the self-help housing method.

**DONE** at the State Capitol, in the Executive Chambers, Honolulu, State of Hawai'i, on this twelfth day of June 2015.

*David Y. Ige*  
DAVID Y. IGE  
Governor, State of Hawai'i

*Shan S. Tsutsui*  
SHAN S. TSUTSUI  
Lt. Governor, State of Hawai'i

## Self-Help Homes



GRANT HINDSLEY, *Daily Herald*

Self-Help Homes, in Utah, hosted a celebration during the completion of one group of houses built through Self Help Homes and the Mutual Self-Help Housing Program. This event was also a celebration of the 50th anniversary. Members of the community gathered together in Elk Ridge on Tuesday, June 30, 2015. The organization's help families earn equity towards a new home in a rural development through family members working thirty five hours a week on the construction of their homes.

## Milford Housing Development Corporation

Milford Housing Development Corporation celebrated 50 years and 50,000 families served through the Mutual Self-Help Housing Program in June as a part of National Homeownership Month.



## Self-Help Enterprises



Self-Help Enterprises held a celebration in conjunction with NeighborWorks Week and National Homeownership Month.

The event was held where 20 families are currently building their new safe and affordable homes. It was attended by Representative Valadao and USDA Administrator Hernandez.

# Self-Help By the Numbers

We surveyed 53 self-help grantee organizations from across the country to find out how the Mutual Self-Help Housing Program has impacted their communities over the past fifty years. Here is what we found:

## Length of Time as A Self-Help Grantee

Of the 50 responding self-help grantees, the average length of time that the organization has served as a grantee is 20 years, with the most recent one beginning this year and the longest serving organization serving as a self-help grantee for 50 years.

## Hours of Labor Provided by Families

Survey respondents reported that the total average of hours of labor self-help families provide for the course of a project is 1,189.9, of a survey size of 41. The range of hours per project per family was 360 hours to 1,700. For self-help grantees who track their participant's labor contributions by week, the average number of hours per week was 23.5, with a range of 8 to 35 hours per week for nine responding grantees.

## Number of Homes Built or Planned for Current Grant Terms

Responding self-help grantees are planning or have built some 1,566 homes in their current grant terms (ranging up to 5 years). The number of homes to be built ranges from 4 to 220, the median of that group is 20.<sup>52</sup>

## Number of Home Rehabilitations Completed or Planned for Current Grant Terms

Two responding grantees are involved in self-help home rehabilitations, and have 91 rehabilitations planned for the current grant period.

## Percent of Self-Help Families that are Single-Parent Households

Survey respondents indicated that 52 percent of self-help participants are single-parent households.<sup>53</sup>

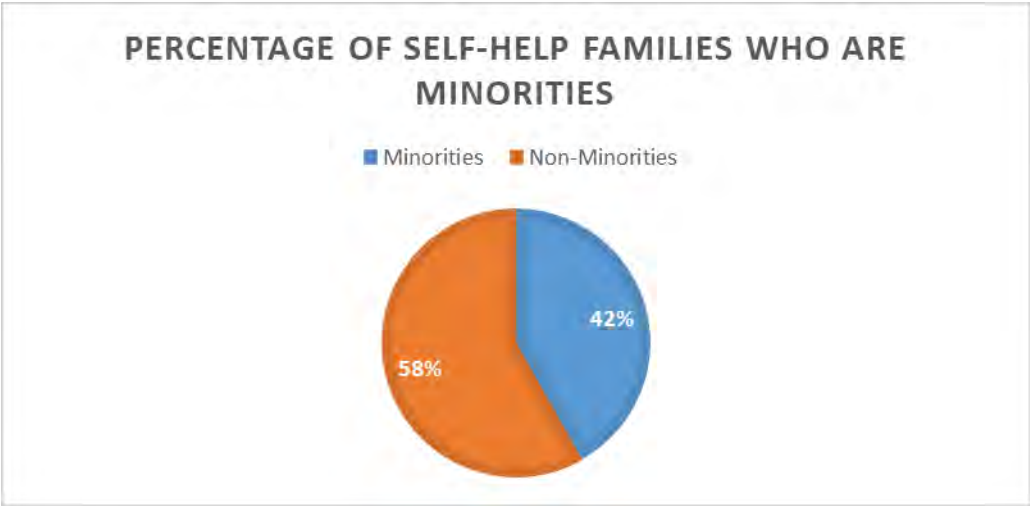
## Number Children Living in Self-Help Homes

Twenty-five of the responding self-help grantees were able to provide the number of self-help families they have partnered with that have or had children living in the self-help home. Those organizations report that, thanks to the Mutual Self-Help Program, 11,308 children have a safe and decent place to call home. Of the 28 organization who track the number of self-help families with children in

the home by percent of all their self-help families, they reported that 75 percent of their families have or had children living in the self-help home.

### Percent of Minority Families Served

According to survey responders, 46% of the families participating in the Mutual Self-Help Housing Program are minorities.<sup>54</sup>



### Percent Low and Very-Low Income

One of the largest benefits of the Mutual Self-Help Program is that it targets low- and very-low income families. Forty-nine responding self-help organizations reported that, on average, 45 percent of their self-help families are very-low income and the remaining participants are low-income.<sup>55</sup>





## Profiles

To showcase the success of the program, to recognize the hard work of both Self-Help Families and Grantees, and to highlight the positive impact this program has had on affordable rural housing in general for the past 50 years, we have collected Self-Help Participant stories from 47 Self-Help Grantees.

The following profiles, provided by Self-Help Grantees, feature real individuals and families from rural communities all around the country. They demonstrate that the Mutual Self-Help Housing Program is more than just a housing finance method. They show that it serves as a tool for building strong communities, creates safe spaces for children to learn and thrive, and enables rural families to have both financial stability and a safe place to call home.

The profiles were drafted by the Self-Help Grantee, with minor editing, unless otherwise designated.

AL

## Sowing Seeds of Hope

Sowing Seeds of Hope in Perry County is the only the mutual Self-Help Housing Program in Alabama. The population of Perry County is approximately 10,020. Almost 27 percent of the families are below the poverty line. Additionally, there are 63.8 percent of children in single parent families and 14.5 percent elderly individuals in poverty.

With unemployment at 11.9% (DRA/Today's Delta) and low median incomes, many residents of Perry County struggle to afford adequate housing. Many of houses lack complete plumbing and adequate heating, with 6 percent lacking complete kitchen facilities. Many houses are physically deteriorated, structurally unsound and overcrowded. About 33% of the households have children under age 18 living within them. Twenty-five percent have females as head of householders.

Ms. Doris Williams is a seventy-one year old African American female with five adult children. Before getting involved with Sowing Seeds of Hope, Ms. Williams lived in her home in Marion, Alabama for 18 years without inside plumbing. She is visually impaired and walks everywhere, and was only receiving Social Security.

After hearing about the Self-Help Housing Program, Ms. Williams completed an application on March 31, 2014. Although she was determined eligible the amount of loan was very low; she needed additional funds to build a "Warm & Dry" house. Sowing Seeds of Hope staff appealed to churches and organizations for donations to help Mrs. Williams due to her living conditions. In total, \$7,500.00 in donations were collected to assist with construction cost. With the donations and her Rural Development Loan \$45,800.00, Ms. Williams' house was completed on September 1, 2015.



### By The Numbers

- Year Founded: 1999
- Years Serving as a Self-Help Grantee: 6
- Amount of Section 523 funds this grant year: \$333,916.00
- Number of Homes Built/Planned for Current Grant Year: 9
- Average number of hours a Self-Help Family Provides in Labor: 500

### Contact

- Web: <http://www.sowingseedsofhope-pc.org/>
- Email: [info@sowingseedsofhope-pc.org](mailto:info@sowingseedsofhope-pc.org)

Additionally, Sowing Seeds of Hope was instrumental in assisting Ms. Williams in identifying and applying for the benefits she was entitled to, including food stamps and Supplemental Security Income.

Like many residents of Perry County, Ms. Williams struggled to access adequate and affordable housing. Sowing Seeds of Hope points to the Self-Help Housing Program as a tool that allows them to help their community and make it possible for low and very low income families to become homeowners. In addition to the benefits of the Self-Help Homeowners themselves, this program provided four staff positions and numerous opportunities for subcontractors and a boost to the economy.

# Alaska Community Development Corporation



The Matanuska-Susitna Borough is a rural area that lies in the heart of South-central Alaska, encompassing more than 24,000 square miles. A majority of the Borough's population resides in the central area surrounding the cities of Palmer and Wasilla and within these cities themselves. The remaining population is spread out among the various unincorporated communities, as well as some remote sites. The per capita income for the Mat-Su Borough is

\$29,465 (US Census Bureau), making homeownership assistance vitally important to the Matanuska Susitna Borough region. The Mat-Su Borough is one of the fastest growing areas of the state. Although the population has grown dramatically in the last twenty years, the Mat-Su Borough has a lower median income than many areas of the state.



The Mat-Su Borough has a high number of low-income households. Because of an inability to afford initial investment housing purchase costs, many residents in the Mat-Su Borough live in sub-standard housing. In an area of rapid population growth and skyrocketing land and housing costs, the USDA Mutual Self-Help Housing Program, through Alaska CDC, has assisted with quality, affordable, energy efficient housing for 71 households in the Matanuska-Susitna Borough to date.

Thanks to the USDA Mutual Self-Help Housing Program, Phil Nisbett built his home in Palmer, Alaska in 2012 with the help of the Alaska Community Development Corporation. Mr. Nisbett's self-help builder group consisted of 8 homes, all of which were primarily funded through USDA Rural Development 502 loans (\$1,320,000.00 total). Additional financing came from housing development program funds from HUD HOME program via Alaska Housing Finance Corporation (\$145,000.00) and HUD SHOP funds via Housing Assistance Council (\$88,000.00, with \$24,000 converted to

homeowner grant/loan funding). Mr. Nisbett is a first time home owner and is enjoying the benefits of owning a quality, energy efficient home. Today, Mr. Nisbett works at Alaska Community Development Corporation with their Weatherization Assistance Program.

Owning a decent, safe and sanitary home is out of the reach of most limited income households, but assistance through the USDA Mutual Self-Help Housing Program helps make the dream of homeownership come true. In addition, the home construction work provides a boost to the local building suppliers and to construction contractors who assist in various phases of construction.

## By The Numbers

- Year Founded: 1979
- Years Serving as a Self-Help Grantee: 14
- Amount of Section 523 funds this grant year: \$460,800.00
- Number of Homes Built/Planned for Current Grant Year: 14
- Average number of hours a Self-Help Family Provides in Labor: 1,190

## Contact

- Web: <http://www.alaskacdc.org/>
- Email: [acdc@alaskacdc.org](mailto:acdc@alaskacdc.org)



## Rural Alaska Community Action Program (RurAL CAP)

The City of Kenai is located about 60 air miles and 125 road miles south of Anchorage, situated at the confluence of the Kenai River and Cook Inlet. It is the largest city in the Kenai Peninsula Borough, with a population of 7,100 year-round residents. During summer months, the population swells significantly with anglers, tourists and seasonal employees.

Housing in the central peninsula area varies widely in size, cost, and condition. Multi-million dollar resort homes on the banks of the river, and private airparks contrast with a significant stock of aging mobile homes, ill-suited for the rigors of an Alaskan winter. Although in the past decade, there has been an increase in the number of entry-level new homes for sale, they remain out of reach for many families. The self-help program has enabled families with good credit, stable income, and a good work ethic to earn sweat equity and afford a high-quality, modest home.

To address the housing needs of this community, RurAL CAP worked with Self-Help families to complete the Inlet Woods project in 2013.

RurAL CAP acquired and developed the lots, recruited qualified applicants, organized and facilitated the homebuyer group, acted as general contractor on behalf of the homebuyer group, provided training and supervision to the homebuyers in the construction of their homes for a total of 6 homes. The project cost \$1,291,725, including USDA 502 Direct Loans (\$835,970) and USDA 523 TA grant (\$189,275), as well as other federal funding.



### By The Numbers

- Year Founded: 1965
- Years Serving as a Self-Help Grantee: 7
- Amount of Section 523 funds this grant year: \$483,214.00
- Number of Homes Built/Planned for Current Grant Year: 15
- Average number of hours a Self-Help Family Provides in Labor: 30 per week

### Contact

- Web: <http://ruralcap.com/>
- Email: [info@ruralcap.com](mailto:info@ruralcap.com)

Because of the USDA 523 technical assistance grant, RurAL CAP was able to recruit and counsel homebuyers, package loans, organize the project, and provide supervision and instruction to homebuyer in building their homes. USDA also funded individual Section 502 Direct loans to the homebuyers. The construction loans, which converted to permanent financing upon occupancy, carry a low interest rate and terms of up to 38 years, depending on the borrowers' income.

Ms. Maggie Winston of Kenai, Alaska is a full-time college student and mother to twin boys. She's also a quadriplegic and a RurAL CAP self-help homeowner. Ms. Winston's low-





income status and physical disability were barriers to homeownership that she never dreamed she could surmount; however, today, Maggie is the proud owner of a brand new, fully handicap-accessible home. Under RurAL CAP's Mutual Self-Help Housing Program, Ms. Winston and her family and friends worked at least 30 hours each week to help build her home. As a result, she earned \$35,000 in sweat equity in 2012. Rural CAP helped her secure a USDA Section 502 Direct Loan, down payment assistance from Cook Inlet Lending Center (a local CDFI), as well as support from the Alaska Housing Finance Corporation's HOME Investment Partnerships (HOME) program. Combining these sources of financing resulted in a mortgage payment on the new home that is significantly less than the rent Ms. Winston was paying in her prior residence.



Before building her own home, Ms. Winston and her 7-year-old sons lived in a group assisted-living home with very little privacy, or space for two young boys to grow and play. It was all that was available in the community for rent that had the bare minimum of accessibility measures that would accommodate Ms. Winston's motorized wheelchair. Her specially-equipped van had to be parked outside, making it difficult for her to be fully mobile and independent during Alaska's long winter months.

Ms. Winston's new home is one of sixteen developed by RurAL CAP in the City of Kenai's Inlet Woods subdivision over two years. The home was specifically de-

signed and built to meet her particular needs, with wider door frames, accessibility features in the bath and kitchen, and ramps into the heated garage and from the home into the outdoors. In addition to the accessibility features, the home boasts a 5-Star energy rating from the Alaska Housing Finance Corporation in recognition of energy-conservation measures such as a high-efficiency furnace and water heater, thermal pane windows, insulation, and Energy-Star appliances. In a recent interview, Ms. Winston explains, "This is the most amazing program that exists for people like me because I would not be able to become a homeowner any other way. And to be able to sit here and tell you that I own this beautiful home that we are in, and I can afford it, and it's mine... It's the most liberating feeling."

Photograph of Maggie Winston's completed Self-Help Home that was designed to be wheelchair accessible to meet her needs.



AZ

## Chicanos Por La Causa

Mr. Leonardo Ponce became a permanent resident of the United States in 2011. He began to work for Tran Group in order to establish good work history. He has been employed with this company for three years now. Tran Group has had difficulty in keeping its doors open they have had to let go of many personal including their payroll department, but Mr. Ponce has never been cut from his employer due to his good work ethic.

Mr. Ponce first came to Chicanos Por La Causa in 2011. Although he was income eligible, he needed to wait an additional year due to guideline from USDA that an applicant must have a two year work history. While waiting, Mr. Ponce was determined to have a good credit score in order to make his dream of buying a home in the United States a reality.

During the next two years, Mr. Ponce was able to raise his credit to 720 and his income met the income requirements for a 502 loan. Toward the end of 2013, Mr. Ponce submitted his application with USDA for a 502 loan. In January of 2014 he received his eligibility letter from USDA for a total amount of \$83,776.00 for a four bedroom home under the Self-Help Program. Unfortunately, once his applicant was reviewed before closing, it turned out that he was not eligible because his employer considered him as self-employed. Under USDA guidelines, if a person is self-employed they need to provide three years income tax in order to qualify. Mr. Ponce did not have the three years as he only began to work in the year of 2011.



### By The Numbers

- Year Founded: 1969
- Years Serving as a Self-Help Grantee: 20
- Amount of Section 523 funds this grant year: \$250,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 16
- Average number of hours a Self-Help Family Provides in Labor: 1,370

### Contact

- Web: [www.cplc.org](http://www.cplc.org)
- Phone: (602) 257-0700

After researching program guidelines and working with USDA, Mr. Ponce was finally approved for the mutual self-help program. Mr. Ponce entered Chicanos Por La Causa's Self-Help Group 30, and completed construction on his home in May 2015.

# Crawford Sebastian Company Development Council, Inc.



For years, Shirley Truex, a single mother of a teenage daughter and a grandmother of two lovely grandchildren from her adult son, was unable to find stable housing for her family. Ms. Truex and her daughter both draw disability and only bring in less than \$1,500.00 a month, making it hard to find quality affordable housing. At the same time, Shirley was spending \$650.00 a month for rent, in addition to electric, water, and gas. Crawford Sebastian Community Development Council, Inc. (C-SCDC), a non-profit community action agency that provides services to low to moderate income individuals in seven different counties in Western Arkansas, worked with Shirley to help her obtain safe and affordable housing for herself and her family. Today, her home now is fully electric, and her mortgage is significantly lower than what she was previously paying, resulting in huge savings.



Once Shirley filled out her application and her credit was pulled. Her housing counselor with C-SCDC advised her that she was an excellent candidate for the Self-Help program. Although Shirley says that the process to homeownership was crazy, with the help from Karen Phillips, the director of the Homeownership and Asset Development Program, she was able to understand process better and felt optimistic about proceeding forward. When Shirley received a call from Lu Vaughan from the USDA Rural Development affirming she was ready to advance forward with the building her

new home, she felt like she was going to faint. She could not believe that she was actually going to become a homeowner. Thanks to C-SCDC, Shirley was able to obtain safe and affordable housing for herself and her family. Shirley decided to build her home in Van Buren, AR and received a \$94,716.00 section 502 loan and \$4,000.00 in additional grant monies.

For years, Shirley has had many issues sustaining a stable home for her and her daughter. Although she has already moved in she still cannot believe she is a property holder.

Shirley stated that she is now hopeful for what her future can be. She said she loves yard work and is looking forward to getting out in the yard this spring. "It's mine" she said joyfully. She plans to buy a playground for her grandchildren to come and play in the back yard.

## By The Numbers

- Year Founded: 1965
- Years Serving as a Self-Help Grantee: 10
- Amount of Section 523 funds this grant year: \$312,500.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 25
- Average number of hours a Self-Help Family Provides in Labor: 60% of total hours per project

## Contact

- Web: <http://cscdc.info/>
- Phone: (479) 785-2303



AR

## Northwest Regional Housing Authority

The below an article by Donna Braymer from the *Weekend Business* called "Put the doors on, let's move in!":<sup>56</sup>

Katie Estes is a new, proud homeowner. But Katie is different from most people who purchase a home. She worked on every phase of the project. "Before I started this project, I didn't even know how to read a tape measure accurately. There I was, successfully laying flooring," Estes said. "It's been quite a journey." As a single mom, she didn't ever think she would have her own home. But a friend suggested she apply for the Self-Help Mutual Housing project and see what might happen. "I was so excited when I heard I had been accepted," she said.

She began attending the required classes and the group bonded quickly. "The classes were always interesting and fun. We are still friends and keep in touch with each other," she said.

Estes was concerned about whether she'd be able to put in the required hours each week and keep working at her job at Clay Maxey Ford. "They tell you to plan on spending about 100 hours a week — but that includes all the hours your family and friends pitch in and help. So we did it. I missed spending time with my son, but I kept telling myself, 'It's just for a few more weeks. Then we will have a home and lots of evenings together.'"

"The staff has everything so organized," she said. "They know what we have to do weekly to stay on schedule with the professional contractors that do some of the work." Estes learned how capable she really was. "I didn't know I could do it — but I did," she smiled.



### By The Numbers

- Year Founded: 2004 (the Self-Help Program)
- Years Serving as a Self-Help Grantee: 10
- Amount of Section 523 funds this grant year: \$330,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 44
- Average number of hours a Self-Help Family Provides in Labor: 10-15 per week

### Contact

- Web: <http://nwregionalhousing.org/>
- Phone: (870) 741-5522

She enjoyed being given a budgeted amount to spend on fixtures, lights and fans. She continued checking prices and was successful at getting businesses to compete with each other for the best deal.

"If I wanted a fancier front door, then I knew I had to cut back somewhere else," she said. . . .

"I never thought it would be so much fun to have a mortgage payment," she laughed.

# Universal Housing Development Corporation



Sarah “Ashlee” Wilson first learned about Universal Housing Development Corporation’s Self-Help Program in 2008. She and her husband came to the office to learn more, but it turned out they were over-income for the program. In

2013, she and her husband separated, and her knowledge of the Self-Help Program was still in the back of her mind. She came to UHDC again and met with Universal Housing Development Corporation Housing Counselor April Smith. After making plans to re-apply for Self-Help, April directed Ashlee towards the IDA Program, a matched savings program for households with children under the age of 18 which are at 185% of the Federal Poverty Level. Ashlee enrolled in the IDA Program right away and re-applied for the Self-Help Program.



Ashlee was approved for \$92,000 from USDA Rural Development. She chose a lot near Lake Front Estates in Russellville. “I loved the view,” Ashlee said, as she looked out the window of the living room over the treetops towards the lake. Construction on her 3 bedroom, 2 bathroom house began in March 2014. At the beginning of the project her daughter, Kennedee, wanted the whole house to be pink and glitter, but Ashlee told her she would have to settle for her own room to be pink, maybe with some glittery decorations. “I chose a plan with large windows in the living room and master bedroom. I’m very excited about the two bathrooms. Never in my adult life have I lived in a house with two bathrooms,” Ashlee said of her house. “And my daughter got her pink room. Maybe she’ll get her glitter too,” she added with a smile.



“I had a very positive experience with Self-Help. And the IDA was a Godsend,” Ashlee stated the day of her final inspection –

November 7, 2014. It’s a place for new beginnings for Ashlee and her daughter. All that glitters may not be gold, but a place to start fresh is worth much more than any gold. But maybe Kennedee will still get some of her glitter.

Universal Housing Development Corporation’s self-help program targets Conway, Pop, Yell, Logan and Johnson Counties in Arkansas, and offers a full spectrum of housing related services.

## By The Numbers

- Year Founded: 1971
- Years Serving as a Self-Help Grantee: 37
- Amount of Section 523 funds this grant year: \$597,310
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 36
- Average number of hours a Self-Help Family Provides in Labor: 850

## Contact

- Web: [www.uhdchousing.org](http://www.uhdchousing.org)
- Phone: (479) 968-5001



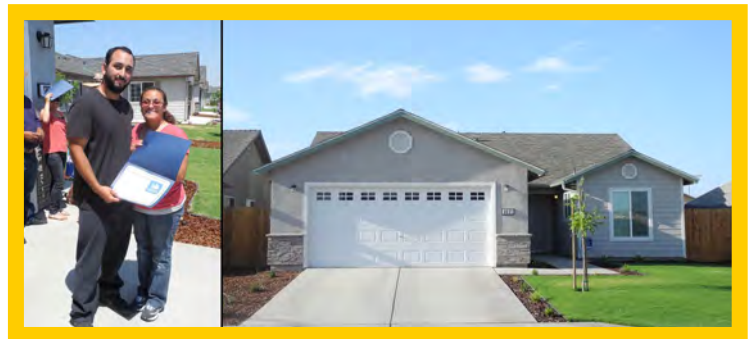
## Self-Help Enterprises

Lisa and Vincent Lupio have broken new ground for their family: they are now homeowners. In June 2015, a group of nine families, including the Lupios, received the keys to their new homes – the homes they built themselves from the ground up in the low-income rural community of Goshen, CA.

The Lupios had always hoped to buy a home, but they never thought that every part of their house would be built by their own hands. It was a labor of love and personal investment that they made to lay the foundation for a better future. Vincent said, "We put up walls, finished the concrete, put in the driveway, and now we have our key. It feels real-

ly good to say we built this house".

With Self-Help Enterprises' roots in Goshen, where the first three self-help homes were constructed in 1963, the organization had a vision to create a thriving community with affordable housing and related community services. The vision has come to fruition with Goshen Park Village, a project that includes 77 mutual self-help homes, a 56-unit affordable rental housing development, a 10-acre community park, street improvements, a permanent health clinic, and a new well and water storage tank that serve the community.



The completion of the final group of nine homes in Goshen Park Village brings the total number of self-help homes in Goshen to 122. The families, with average household incomes of less than \$27,000 a year, used sweat equity to replace the standard down payment required to buy a home. The U.S. Department of Agriculture Rural Development provided \$1,176,740 in loans to build the homes for families who are unable to buy

decent and safe housing through conventional methods. In addition, families received \$77,260 in assistance from the CalHome state funding program as "soft" secondary financing, and contributed \$89,000 in sweat equity.

The families who built their new, safe, affordable home represent a cross section of the community: young families, senior citizens, families with no children, single-parent households, farmworkers, service industry workers and people with disabilities. Together, they started with a common goal of becoming home owners and through hard work, their dream is now a reality, and the future is more secure. As Vincent Lupio puts it: "We can bring our family here and raise our son in this home."

### By The Numbers

- Year Founded: 1965
- Years Serving as a Self-Help Grantee: 50
- Amount of Section 523 funds this grant year: \$5,000,000.00 (2 year grant period)
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 155
- Average number of hours a Self-Help Family Provides in Labor: 1,600

### Contact

- Web: [www.selfhelpenterprises.org](http://www.selfhelpenterprises.org)
- Phone: (559) 802-1620



# Coachella Valley Housing Corporation



The distance between rural Mecca, Calif. and the Halls of UC Berkeley might as well be the mileage to the moon for a farm worker's child. Yet Juan Rodriguez, a 2012 UC Berkeley graduate and City of Indio city planner, knows this trip by heart, and is amazed at his good fortune to have had booster rockets for the launch. The big lift came in the form of supportive parents and, to his surprise, an almost life-long relationship with the non-profit Coachella Valley Housing Coalition (CVHC). When Juan Antonio and Elizabeth Rodriguez, his teenage parents, couldn't earn enough in the fields to rent their own apartment, they moved with their baby boy (Juan) into their great grand-parents modest two-bedroom apartment at "Campo" in Indio, Calif. "Campo" is the popular name for the Department of Agriculture's first farm labor camp in Riverside County. It was formally named Fred Young Farm Labor Center when it opened with 258 apartments in the 1950s and 60s. The apartments in "Campo" were designed with the bare necessities – cinder block walls, no air conditioning/heating, no insulation, etc. Many years later, Campo was acquired by CVHC, which is in phase two of a three phase master plan to completely replace the community with a contemporary village enhanced with common recreational areas.



"When my parents finally could find an apartment and move out on their own, it was into a CVHC complex called Pie de la Cuesta (Apartments in Coachella, CA). That was the move that brought CVHC into my life and they have been a positive factor in my family's life ever since, from providing us the opportunity to own our own home to helping me earn my degree at Berkeley." After a few years living in Pie de La Cuesta, the growing Rodriguez family applied for CVHC's Mutual Self Help program to build their own home with a team of seven other families at Mexicas subdivision in Mecca, Calif. There were months when the parents were away from home long hours. After working all day, they spent evenings and weekends building the family's dream home. There were four bedrooms in the new home for the parents and four children

Having experienced how affordable housing, or the lack of it, affects family stability, safety and aspiration, Juan majored in urban planning and architecture. In 2010-2012, he served as an intern with CVHC and loved working with community members impacted by the nonprofit. "My goal is to go back after graduation and help the community by working for an organization like CVHC that plans and builds quality low-cost housing," Juan says.

As expected Juan Rodriguez has reached that goal and now, working in the Planning Department at the City of Indio, he has come full circle, helping CVHC to improve the community of "Campo."

## By The Numbers

- Year Founded: 1982
- Years Serving as a Self-Help Grantee: 28
- Amount of Section 523 funds this grant year: \$6,000,600.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 220
- Average number of hours a Self-Help Family Provides in Labor: 1,500

## Contact

- Web: [www.cvhc.org](http://www.cvhc.org)
- Email: [cvhc@cvhc.org](mailto:cvhc@cvhc.org)



# Community Housing Improvement Program, Inc. (CHIP)

Amber Starnes is a single mother who has been living with her son in the same small, two-bedroom, one-bath dilapidated apartment for the last 7 years. They have seen rent increases almost every year. And though Amber has had dependable, full time work as an escrow assistant for the past ten years, she lacks sufficient income to secure a traditional mortgage. Amber learned about CHIP's mutual self-help housing program as she was assisting with escrow closings for the new self-help homeowners in the North Biggs Subdivision in rural Biggs, California, just a 20 minute drive from her city of residence. She applied for the program and was ap-

proved. She qualified for a first mortgage loan with USDA 502 program for \$140,000 and a second, deferred mortgage with the State of California Department of Housing and Community Development, CalHome Program in the amount of \$31,000. Amber's payment is affordable, and with taxes and insurance, is just \$50 more than what she is currently paying for rent.

Amber started construction on her new home in April of 2015, and should move in to her completed home in October. With the help of family and friends, she has contributed over 30 hours a week to the construction of



her home. While it has been a sacrifice, it is worth it! "I have so enjoyed getting to know my neighbors during the build," she comments. "The whole process was a lot of fun. I will appreciate my house more because now I know how much work was put in to build it and I assisted in the process. And I'll be able to take care of any future maintenance that could come up."

Unemployment in small, rural Biggs has reached a rate of 16.6% and there are few local businesses that have survived the last few years. Only 20% of the current housing stock is considered "sound", with 39% in a state of "moderate disrepair." sixty seven percent of low income households and 70% of very low income households are overpaying for rent. At the project's completion, CHIP will bring in over \$9.0 million into the

community, providing employment for subcontractors and suppliers, and will contribute 56 new homes to the community with long-term affordability, and these homeowners will continue to stimulate the economy as consumers and taxpayers.

Amber comments on her future as a homeowner: "I look forward to having enough space in my house and backyard to have family and friends over to visit. Also having my own bathroom! I will have both a dishwasher and garage, and my son will be able to experience having a pet for the first time. I've rented apartments my whole life. I'm so grateful for the program to give me the opportunity to own my own home."

## By The Numbers

- Year Founded: 1973
- Years Serving as a Self-Help Grantee: 32
- Amount of Section 523 funds this grant year: about \$1.2 million
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 71
- Average number of hours a Self-Help Family Provides in Labor: 900

## Contact

- Web: [www.chiphousing.org](http://www.chiphousing.org)
- Phone: (530) 891-6931

# Peoples' Self-Help Housing Corporation CA



Angela McCormick was 13 years old in 1985 when she and her sister moved into the modest home in Guadalupe, CA that her parents had built through Peoples' Self-Help Housing's Mutual Self-Help program. Ideally, children raised in a self-help home will go further in school and obtain sufficient financial strength to be able to acquire a home without USDA program assistance, but sometimes life doesn't go as planned. Although Angela had a good job with the County, a divorce had wreaked

havoc with her finances and credit. She did not think she and her two children would ever be able to have a home of their own. Angela applied and was approved for a USDA Section 502 loan to build a home in Templeton, CA. As the mutual self-help program requires two people to participate, Angela recruited her 21 year old son, "Shorty" to be her permanent helper.



Angela was the team cheerleader - always challenging the group to do a little more than the group supervisor expected that they could do in a day and to encourage others to come out and work with her during the week. Despite the long commute from her parent's home, Angela came out many evenings to work on the homes as well as used all her vacation days to work on the homes. In between her job in the County Recorder's office and working weekends at the construction site, Angela found time to write a blog with photos about each day of her building experience to keep friends and family updated. She also wanted to share her experience with others that might be thinking about building their dream homes too. Check it out at [http://](http://angthebuilder.blogspot.com)

[angthebuilder.blogspot.com](http://angthebuilder.blogspot.com).

In 2012, after all ten homes in the group were completed, Angela and her children moved into their beautiful new home. Angela and her son contributed about 2,700 hours of construction labor, and, as a result, had over \$60,000 sweat equity at move-in. After settling into her home and community Angela has volunteered over 250 hours to help other self-help groups build their homes. In 2014, Angela was recruited and became the first Self-Help builder to serve on PSHHC's Board. "I am honored to be on the PSHHC Board of Directors so that I can help those people out there that, like me, have been working hard for their families but cannot seem to get out of the bad neighborhoods and poor living conditions."

After the rigors of home building, Angela's son, Shorty, returned to college with renewed vision and discipline. He graduated with a History degree from Cal Poly in June 2015 and intends to pursue a Masters degree to teach. Angela's daughter, Angelina is excited to be in 8th grade and able to take an art class. She loves art and recently designed and repainted her bedroom. Surely the strong work ethic and community spirit instilled and exemplified by Angela's parents and self-help neighbors has impacted the way Angela and her children live their lives.

## By The Numbers

- Year Founded: 1970
- Years Serving as a Self-Help Grantee: 43
- Amount of Section 523 funds this grant year: \$218,165.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 52
- Average number of hours a Self-Help Family Provides in Labor: 2,400

## Contact

- Web: [www.pshhc.org](http://www.pshhc.org)
- Phone: (805) 781-3088





## Rural Communities Housing Development Corporation

Rural Communities Housing Development Corporation's mutual self-help program targets Mendocino and Lake Counties in California. Over the past forty years, they have assisted in the construction of 402 residential units, helping families in their communities build safe new homes.

Once such family is headed by Maria Ramirez, a single mother of three pre-teenage sons. One of Ms. Ramirez's sons was receiving treatment for cancer. Ms.

Ramirez also cares for her aging father who has special needs. In addition to all of her familial responsibilities, she also works a regular job. Ms. Ramirez and her family were living in sub-standard rental housing. Their housing was managed by a landlord who was less than attentive to the needs of the unit. If not for the Self-Help Housing Program, Ms. Ramirez and her family would have been destined to continue the same housing pattern.

Following a lengthy qualification period in which income, debt and a few small credit challenges were mitigated, Ms. Ramirez was able to qualify for a no-money down, Self-Help Housing, USDA 502 loan of \$216,000 and, in 2014-15, with the

help of a boyfriend and other volunteer labor, she was able to achieve her dream of building and owning her very own house in Rural Community Housing Development Corporation's Lakewood Subdivision.

The staff of Rural Community Housing Development Corporation are happy to report that both Ms. Ramirez and children are doing just fine now, and that her son's cancer is no longer an issue! The whole family is presently enjoying the secure comfort of their new home.



### By The Numbers

- Year Founded: 1975
- Years Serving as a Self-Help Grantee: 40
- Amount of Section 523 funds this grant year: about \$98,199.26
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 40
- Average number of hours a Self-Help Family Provides in Labor: 35 per week

### Contact

- Web: [www.rchdc.org](http://www.rchdc.org); Phone: (707) 463-1975

# Self-Help Home Improvement Project



Red Bluff is a small rural community (population 14,076 in the 2010 census) on the banks of the Sacramento River in California. Red Bluff is a rural community with a median gross income is \$32,221.00, and a 10.10% unemployment rate. The community lacked new affordable housing for years until Self-Help Home Improvement Project began construction on its subdivision in 2009/2010.

Rosa Ramirez, a single mother of three, applied for a home in the Self-Help Home Improvement Project Tierra Del Sol Subdivision, located in Red Bluff, California.



Rosa, who works for the Red Bluff Union Elementary School District, worked very diligently to qualify for the self-help program.

As a very-low income household, Rosa and her family were approved for one of Self-Help Home Improvement Project's homes with a total loan amount of \$176,500.00. After nine months of working her full time job and contributing 32 hours a week on the construction of her family's new home, Rosa and her children were able to move in!

If not for the opportunity the self-help program provides, Rosa's family may have never owned their own home. Her family also learned many valuable skills during construction through Self-Help Home Improvement Project's great construction supervisors and technical assistance supervisors, which will help them care for their home for years to come.

The subdivision also provided many local sub-contractors with steady work in the community for 5 years. The Red Bluff community and Rosa's family have been positively impacted by the Mutual Self-Help Housing Program.

## By The Numbers

- Year Founded: 1973
- Years Serving as a Self-Help Grantee: 20
- Amount of Section 523 funds this grant year: \$385,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 14
- Average number of hours a Self-Help Family Provides in Labor: 1,152

## Contact

- Web: [www.shhip.org](http://www.shhip.org) ; Phone: (530) 378-6900

CO

## Community Resources

### Housing Development Corporation

Alamosa Colorado is home to about 9,800 people. The median income for the San Luis Valley, which includes Alamosa County, is \$26,976.00. Alamosa currently has a per capita income of \$19,016, and a 6.9% unemployment rate. Construction on George and Cyndi Oringdolph's self-help home was completed and closed on June 8th 2015, after months of hard work and financing totaling \$146,300.00, including a 502 Direct USDA loan and HUD SHOP funds for land acquisition and development.

Cyndi says that without CRHDC, which receives Section 523 TA grants, the self-help "program [wouldn't] work . . . the budgeting, finding and coordination the construction doesn't work without [CRHDC]." Cyndi said that because of the self-help program, her own family's educational future has improved "... a great deal, my 15 year old daughter learned the value of work while watching her younger brothers." Cyndi also said that the program taught all participants "how to work, learn, and play together.. . We are now a close knit community with great neighbors."



Cyndi stated that owning a self-help home is a completely new experience. "There is a different sense of value in this home. We worked hard to build and earn this home and there was blood, sweat, and tears that went into building our home. I feel a stronger connection to my home and neighborhood. Even moving into a neighborhood and meeting the neighbors are important before living there, there is no other sense of community like being apart of this journey together.

As a whole for the community, it makes a difference in the lives of the community and its members. Its not like we are building junk houses, they're great energy star houses very energy efficient. We are building up and sustaining the community. This is the program that lets people get affordable homes. This program gives people hope, there are options, there is more to this program than giving people a home, the company [CRHDC] is with you the whole way to make sure you're not set up for failure. Everything you do is to set you up in the right way.

Living within your means is not a bad thing, that's what helps the community. There is nothing but good that comes from this program. Contractors, the framers, the company were amazing; it's good to keep the money locally, and stimulate the community."

#### By The Numbers

- Year Founded: 1971
- Years Serving as a Self-Help Grantee: 44
- Amount of Section 523 funds this grant year: about \$539,990.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 24
- Average number of hours a Self-Help Family Provides in Labor: 1,100

#### Contact

- Web: [www.crhdc.org](http://www.crhdc.org)
- Phone: Corporate office - (303) 428-1448; or (719) 589-1680 - Alamosa office



# Housing Resources of Western Colorado

CO

Originally from Peru, Karen and Oscar immigrated to the United States. Through the Self Help Housing Program at Housing Resources of Western Colorado, Karen and Oscar were not only able to achieve homeownership, but a new “home” in a new “homeland.”



They continued to develop their English language skills while experiencing the nuances of their English speaking peers.

When their day of conversion arrived, their son was so excited to have his own home that he was showing his room to anyone and everyone that wanted to see!

With Spanish as Karen and Oscar’s first-language, the English language has represented a hurdle in their assimilation into the American culture. A young family with a toddler son, Karen designed her work day to start at 2:00 AM at her manufacturing job. After completing an eight hour shift, Karen would return home to care for her son before Oscar departed to his restaurant job, therefore minimizing child-care expenses. Karen or Oscar would then report to the Self Help jobsite at the end of Oscar’s shift, working thirty hours each a week to complete construction of their Self-Help Home.

They realized that with their Latin view of saving and frugality, they could up-grade their finishes a bit from the standard and make their home even more personal. The Self-Help program really aligned with their values of working hard, saving and in the end, having something physical and beautiful to call their own-their very own home. Having their own home is empowering. The program didn’t just give Karen and Oscar a house, it truly gave them a home to create memories and have that security they wanted.

During construction, Karen and Oscar were not only learning construction skills, they immersed themselves into the “build group” as if it were an American social training program.

## By The Numbers

- Year Founded: 1977
- Years Serving as a Self-Help Grantee: 19
- Amount of Section 523 funds this grant year: about \$360,000
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 13
- Average number of hours a Self-Help Family Provides in Labor: 1,260

## Contact

- Web: [housingresourceswc.org](http://housingresourceswc.org)
- Phone: (970) 773-9733



# Milford Housing Development Corporation

The narrative above is from a story by Mark Eichmann. Mark has been covering news in Delaware for more than 10 years. He writes for Newsworks and is co-host of WHYY's "First".

For low income Delaware residents, the struggle to find for affordable housing can be daunting. In Sussex County, the median home price is around \$240,000, which can make buying a home unattainable for many. That's why a group of Sussex County residents are taking matters - and tools - into their own hands, building each other's homes themselves.

One of the amateur builders in the group is Amanda West, a mother of three. "I'm not an outside girl. I like to stay inside away from the bugs," West said. After nearly a year of building, she now swings a hammer like a pro. She's working with Milford Housing Development Corporation to build her own home, along with the homes of four others in her group. "It's a lot of work that goes into it, it's not easy," West said.

West and the others have all signed on to the shared-build program. With the help of a construction manager, the group has pledged to build five homes, one for each member over little more than a year. And that's in addition to holding full-time jobs. Building the homes takes long hours of hard work and heavy lifting, but for West and the others, it's worth it. "This is something that I needed to do for me and my kids, so I was like, 'Suck it up, and get out there,' and I learned a lot."



While professionals do the electrical wiring and plumbing installation, the future homeowners do the bulk of the work. They've framed walls, installed shingles, and invested a lot of sweat into their new homes. "The average sweat equity that our families are seeing is close to \$35,000, that's a full time wage for a year," Huxtable said. For most participants, that's more than they make in a year, and they earn that much home value by building part time on the homes. Families making 80 percent and below median income in a rural area may qualify for the program. In Delaware, that includes just about all of Sussex and Kent Counties, except for Dover. MHDC puts a special focus on helping those making even less. "Fifty percent of our clients have been under 50 percent of median income," Huxtable said.

The program is funded through a rural development grant from the Department of Agriculture. Over the past 50 years, 50,000 homes have been built this way, nationwide. Since 1996, MHDC has helped neighbors build nearly 200 homes.

## By The Numbers

- Year Founded: 1971
- Years Serving as a Self-Help Grantee: 44
- Amount of Section 523 funds this grant year: about \$539,990.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 24
- Average number of hours a Self-Help Family Provides in Labor: 1,100

## Contact

- Web: [www.crhdc.org](http://www.crhdc.org)
- Phone: Corporate -1680 - Alamosa office

For West and her three children, this home near Georgetown will soon replace the two bedroom apartment they're currently living in. "It's a nice place, but I need something because they're getting older, we need to spread out," West said. She hopes her work on their new home is an inspiration for her children and others. "I'm hoping that 30, 40 years from now, my kids, they'll be happy with the work that I've done, and they'd want to go out and help other people do the same thing."

# Florida Home Partnership



Florida Home Partnership (FHP), formerly known as Homes for Hillsborough, has served low to moderate income families for the past 21 years. FHP is a non-profit Community Housing Development Organization (CHDO) that offers affordable homeownership opportunities to first-time homebuyers through the USDA Self-Help Homeownership Program, townhome ownership, and affordable rentals. The agency has expanded its services to now include affordable rentals, townhomes and housing rehabilitation for income-qualified residents. FHP has helped over 700 families become homeowners.

Over 53% of FHP's staff and board members successfully built their homes through the self-help program. Coming from all walks of life from working on tomato farms, to servic-

ing homes for pest control to helping others through social services these individuals have been examples of achievement for others. Over time, families advance to become experts in all phases of the Mutual Self-Help Housing Program. One FHP employee who has overcome many obstacles to become a homeowner and a leader in her field is Eileen Burke.

Ms. Burke was a single parent who built her home in 1997, when FHP was known as Homes for Hillsborough. At the time, she was raising two kids and working a clerical job for Hillsborough County Public Schools.



*Photo of Florida Home Partnership's new development, Bayou Pass Village 4, another self-help community.*

Self-help Housing program had to offer. Taking the flyer home and sharing it the next day with a co-worker, they both decided to apply, and ultimately became next door neighbors. Ms. Burke received \$58,414.00 through the USDA in addition to \$17,000.00 from Hillsborough County's Down Payment Assistance Program.

Recognizing her leadership qualities and growing interests, the executive director of FHP, Earl Pfeiffer, invited Eileen to join the FHP Board of Directors which ultimately led to her becoming a full-time employee for the company. With the career change, Eileen learned to love the construction and housing development processes. She passed all necessary state tests for the residential contractor's license, which also requires years of hands-on experience in one of the major components of construction before activation of the license. As FHP's special projects coordinator, Eileen has become a certified expert in green building and energy efficiency. She's spoken before federal legislative bodies on behalf of self-help housing and has become a great asset to FHP.

## By The Numbers

- Year Founded: 1993
- Years Serving as a Self-Help Grantee: 21
- Amount of Section 523 funds this grant year: about \$1,022,535
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 45
- Average number of hours a Self-Help Family Provides in Labor: 600 minimum

## Contact

- Web: [www.flhome.org](http://www.flhome.org)
- Phone: (813) 672 - 7860





# Hawaiian Islands Community Development Corporation

Keola and Rena Kiyuna came to the Hawaii Island Community Development Corporation (HICDC) in 2003 after seeing an ad in the paper for an upcoming project. The Kiyunas were renting and had been considering homeownership to provide a stable home for their family, including their three young boys. The timing for them couldn't have been more perfect. Upon contacting HICDC they were informed that one of the families had just withdrawn from the upcoming Pacific Paradise Gardens Phase IV project, and HICDC were in need of a replacement family. Within 3 months after submitting their application, the Kiyunas were under construction along with the other 9 families and on their way to homeownership. According to Keola, "Everything moved so quickly, we were scared at first but it ended up being the best decision we ever made".

Keola was a roofer by trade and Rena worked full-time in sales. Right from the start it was noted that Keola was a great asset to the group. He enjoyed building and was a quick learner. He quickly caught the eye of the Construction Supervisor and immediately became a lead man in the group.

Upon completion of the project, HICDC was so impressed with Keola, he was hired as an Assistant Construction Supervisor. He worked on the next 3 self-help projects, a combined 34 homes total. Keola moved on in 2006 to further pursue his career. According to Keola "The self-help program gave us so much more than a home, it ended up being a confidence builder and a stepping stone to bigger things." According to Rena, at the end of the project her husband told her he knew what he wanted to do and that was to build homes so she told him "Go do it," and he did. In 2011 Keola obtained his framing license and started his own construction business, Keola Kiyuna Construction. Recently Keola has come full circle, and has joined the HICDC team again, this time as the Construction Supervisor and will lead his first group of families in building their homes come January



2016. Currently Keola and Rena continue to live in their self-help home along with their now 5 children. Their oldest has graduated and is in his first year of college at the Hawaii Community College. Rena says "We have so much appreciation for this program. It was a good thing for our entire family. It taught our children the value of hard work, and what you can achieve when you put in the time and effort."

Financing for the PPG IV project was provided by USDA Rural Development through its 502 subsidized mortgages and by the County of Hawaii through the HOME Investment Partnership Program. Funding for HICDC's technical assistance was provided through a USDA Rural Development Section 523 Grant.

## By The Numbers

- Year Founded: 1986
- Years Serving as a Self-Help Grantee: 24
- Amount of Section 523 funds this grant year: \$490,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 18
- Average number of hours a Self-Help Family Provides in Labor: 1,600

## Contact

- Phone: (808) 969-1158

# Self-Help Housing Corporation of Hawaii



After meeting with community leaders, major employers, churches, transitional shelters, and community organizations, the Self-Help Housing Corporation of Hawaii designed and developed a 72-lot subdivision of 9.48 acres in a blighted area, in Ma'iili, a rural community along

the Waianae Coast on the leeward side of the island of Oahu. Waianae, comprised of 5 small communities, has a total population of 13,177 and is considered a high poverty area with 19% of the population living below the poverty level. Demographically, Hawaiians/part Hawaiians and Pacific Islanders represent 30% of the population, Asians represent 15%, persons reporting 2 or more races represent 45%, white represents 8%, and other minorities represents 2%. Much of the housing stock is at least 70 years old and severely substandard. A large homeless population lives along the 16 miles of beaches, and in the valleys.



Hawaii Gov. Ige attends a groundbreaking at the Ma'iili subdivision.

SHHCH attained \$11 million from various public and private funders including: Bank of Hawaii and RCAC for land acquisition, engineering, and pre-development costs; Hawaii Housing Finance and Development Corporation for acquisition and infrastructure costs; Housing Assistance Council for engineering and pre-development costs; a HUD grant of \$487,000 for infrastructure;

a Section 523 grant of \$893,000, Section 502 loans of approximately \$17.9 million, and Bank of Hawaii permanent financing of \$2.4 million.

To date, SHHCH has completed 26 houses, and families are living in those homes. SHHCH has another 26 units under construction, and another 20 loans in processing. Of the 72 families, 60% are low income, and 40% are very low income, and of various ethnicities, predominantly, Hawaiian, part-Hawaiian, Pacific Islander, and Asian. Families are building one and two story, three and four bedroom houses for \$256,000-\$290,000 including solar water systems. Almost all the families are from the Waianae area, and never imagined they would ever own a house in Hawaii.

These families are laborers, hotel workers, wait help, retail clerks, Headstart teachers, and service workers. Through the self-help program, they gain more than \$100,000 in equity.

As a commentary on the longevity of the self-help housing program, there are 3 clients who are children of families SHHCH assisted 30 years ago. The economic benefits of this \$11 million project are both quantitative and qualitative, including: the stimulation of cash flow for various businesses of \$7.5 million; local taxes and fees of \$641,014, and the creation of 187 jobs. The qualitative benefits include the attainment of homeownership at affordable costs, the immediate creation of wealth for low income families, and the creation of a stable community with well maintained homes where neighbors know each other, and help each other.

## By The Numbers

- Year Founded: 1984
- Years Serving as a Self-Help Grantee: 31
- Amount of Section 523 funds this grant year: about \$893,000
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 44
- Average number of hours a Self-Help Family Provides in Labor: 1,700

## Contact

- Email: [selfhelphawaii@gmail.com](mailto:selfhelphawaii@gmail.com)
- Phone: (808) 842-7111



# Habitat for Humanity of Warrick County

Habitat for Humanity of Warrick County was incorporated as an affiliate of Habitat for Humanity International in 1995. Since that time, Habitat has built 31 Habitat houses and served 35 families through our Habitat program, largely through individual donations, church sponsorships, grants and donations from local businesses and industry and proceeds from sales of materials donated to the Habitat ReStore. An additional 62 houses have been built in Warrick County through Habitat's partnership with the USDA Self-Help Housing program. In total, these 93 houses have added approximately \$9.9 million in assessed valuation in Warrick County and pay approximately \$75,000 in property taxes each year. All of these houses provide simple, decent, affordable and energy efficient homes for very-low, low, and moderate income families. Each year, Habitat for Humanity of Warrick County builds an average of six new additional Self-Help houses and a traditional Habitat house. These homes bring in approximately \$750,000 in construction funds paid to local vendors, suppliers and sub-contractors annually.

Jason and Jamie McCrary applied to our housing program in February of 2013. They were living with two of their four children in a dilapidated mobile home with 2 bedrooms and one bath in a questionable neighborhood. The other two children were forced to stay with their grandparents due to lack of adequate sleeping space. After working for almost a one and a half years to repair credit issues and become qualified for the program, they closed on their \$115,000 502 Direct Loan with USDA Rural Development and began building in July of 2014. With Warrick County's median income of \$562,351, the McCrary's fell well below the normal income for families in Warrick County. Warrick Coun-



*Above: the McCrary's old house, too small to allow them to live together as a family.*

*Below: The McCrary's Self-Help Home*



## By The Numbers

- Year Founded: 1995
- Years Serving as a Self-Help Grantee: 13
- Amount of Section 523 funds this grant term: \$330,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 12
- Average number of hours a Self-Help Family Provides in Labor: 1,200

## Contact

- Email: [wchh2@evansville.net](mailto:wchh2@evansville.net)
- Phone: (812) 858-3707

ty has a poverty rate of 7.9% and an unemployment rate of 4%. Although Warrick County has a high home-ownership rate, affordable single-family housing with minimal down payment required is not available through other programs, as the median value of owner-occupied housing units in Warrick County is \$146,300.

After working very hard for almost a year, the McCrary's finally completed their home in May of 2015! They now live in an energy-efficient home that they helped build and have all four of their children under one roof! Not only did this program help them to build a house- it helped them reunite their family together in a place they now call home!



# Family Resources of New Orleans



According to 2015 US. Census Bureau statistics, St. Charles Parish, Louisiana is a rural community with a median household income of \$58,758. Seventy percent of the residents are white, 26 percent are African American, 5 percent Hispanic/Latino and 1.5 percent other. There is an unemployment rate of 5.7 percent, and 12.8 percent of the

residents live below the poverty line. The median value of owner occupied housing units is \$186,400, thus homeownership is often out of reach for many residents of St. Charles Parish.



*Family at their groundbreaking ceremony in 2015*

Serving families with average annual earnings of \$15,000-\$25,000 a year, Family Resources of New Orleans (FRNO) empowers families to become self-sufficient and to help low wealth families build wealth through homeownership. Three such families achieved homeownership thanks to FRNO and the Mutual Self-Help Program. Jacqueline Campbell is a single parent employed at Walmart. She is currently renting and living in St. Charles Parish, LA. Ms. Campbell heard about the program through word of mouth. After coming in to speak

with Family Resources of New Orleans, Ms. Campbell worked on her credit and qualified for the Self Help Program. She received a \$101,605.00 loan from USDA and \$48,200 from Louisiana Housing Corporation for lot costs and construction expenditures. Kimberly Dunn is a single parent employed at Tulane Hospital, and rents and lives in New Orleans. Ms. Dunn about the FRNO's self-help program, and decided to build in St. Charles Parish. She received a \$150,162.00 loan from USDA. Paulette Alexander, native of the Caribbean, migrated to the U.S. Ms. Alexander is a stay-at-home mom, renting with her family. She decided to participate in the self-help program and received a \$151,171.00 loan from USDA.

FRNO accomplishes their mission by providing resources that promote affordable housing, rebuilding sustainable communities and fostering economic well-being. They are a (HUD) certified counseling agency, providing services such as pre-purchase counseling, homebuyers training and financial education assist families with understanding the homeownership process and work to remove credit barriers that may negatively impact their ability to purchase a home.

With the Self-Help Program, FRNO has successfully built over 50 homes outside the New Orleans Metro area. The Self-Help program allows FRNO to build affordable housing that sustains a community of homeowners who contribute to the tax base of the parish and provides jobs to local businesses. As we build in groups, the Self-Help program provides over 40 subcontractors with active jobs and retail sales related to construction trades. St. Charles Parish schools are ranked in the top ten of schools in the State of Louisiana, allowing our families who are majority single parent families to live in a School District that is highly touted within the state and is providing a good education to the kids in the community.

## By The Numbers

- Year Founded: 1997
- Years Serving as a Self-Help Grantee: 9
- Amount of Section 523 funds this grant year: \$279,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 12
- Average number of hours a Self-Help Family Provides in Labor: 35 per week

## Contact

- Website: [www.familyresourcesofno.org](http://www.familyresourcesofno.org)
- Phone: (504) 822-8519



## Community Concepts, Inc.

The following is a letter, written by the Hoyt's, a self-help family who obtained home-ownership with help from Community Concepts, Inc.:

Well, to start off with, we are so thankful. Our family which is myself, Eric, my wife Hope, and our daughter Ada-Marie and our two cats and our pup Odin Leaf. We live in Oxford on Wyatts Way which is a new sub-division that was built.

The name of our team was H.O.P.E. which stood for Helping other people establish. How fitting we would say. This program not only helped us obtain a fresh start in a new home, but also gave us the knowledge to take that further.

We started our first [preconstruction] class on March 5th 2012 and we moved into our homes on May 7th 2013. What a day that was, we, and 5 other families, will never forget. Thank you for this wonderful program and the wonderful people that you have staffed.

This is not [just] a house that you're building it's a home, and it's a heartfelt build, with a lot of meaning that goes into it. There is a lot of hours and tears and fears, but through them all, when you walk through the door, you say, "look at what we have." When you look at what you and your team have accomplished, it makes it that much more a home.



### By The Numbers

- Year Founded: 1965
- Years Serving as a Self-Help Grantee: 24
- Amount of Section 523 funds this grant term: \$505,000
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 20
- Average number of hours a Self-Help Family Provides in Labor: 1,750

### Contact

- Website: [www.community-concepts.org](http://www.community-concepts.org)
- Phone: (207) 795-4065

You will not regret building a self-help home, and your kids will love what you've done for them and will love the end results. Our daughter says daily how much she loves her home and her room and that she is so happy here. That makes it even more worth it. Again, thank you to all that makes this program possible for we will forever be grateful.

Sincerely,

*The Hoyts*

# Christian Housing Development Organization, Inc.



Ms. Williams came to Christian Housing Development Organization, Inc. to get help as she needed a new home, but, was apprehensive at the same time. Ms. Williams is an elderly, very low-income person who lived in a pretty good neighborhood located in Caledonia, MS. She owned land, although there were some initial issues to get her land cleared from a previous lien, the land belonged to Ms. Williams. Ms. Williams lived in a home that was dilapidated. This home was made up of an old Jim Walter home with an old mobile home pulled behind it. There were plexus glass windows, very unstructured and poor flooring. There were not many places in the home where one could stand without going through the floor. The insulation was exposed, and the roof needed replacing. Although the house was in poor condition, Ms. Williams was apprehensive about getting a new one.

Ms. Williams had no previous experience buying a home, and in the past there had been no one to help her with such a task. She was somewhat afraid of what the process would be like. Ms. Williams said a couple of times during the process, because of the challenges, she wished she had stayed in her home as it was. This was a difficult time for Ms. Williams as she had to move in with one of her children until the process was completed.

Ms. Williams came to Christian Housing Development Organization, Inc. and she received a loan via USDA of approximately \$89,000. The road to a new home was underway. They tore down the old home, and began to prep her lot for her new home. Ms. Williams' life began to change for the better. It was her life's dream to have a new home and now it was becoming real right before her eyes. Ms. Williams was very faithful to being a team player while they completed the self-help tasks as her and the other self-help families on her team worked together to complete their homes.

Months later, Ms. Williams moved into a 1,422 square foot home. She has three bedrooms and two baths. She is one of the happiest people. Christian Housing Development Organization, Inc. made Ms. Williams as comfortable as possible during this process. She received education, training, and she has all the tools necessary to be a successful homeowner. Ms. Williams said she would never forget Christian Housing Organization, Inc. and that she missed the staff. She further said "I want you all to know I appreciate everything that you all have done for me, even though I was not the best client at times, I appreciate you and I love my home."

## By The Numbers

- Year Founded: 1997
- Years Serving as a Self-Help Grantee: 9
- Amount of Section 523 funds this grant year: \$279,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 12
- Average number of hours a Self-Help Family Provides in Labor: 35 per week

## Contact

- Website: [www.familyresourcesofno.org](http://www.familyresourcesofno.org)
- Phone: (504) 822-8519





MT

## NeighborWorks Great Falls

It takes collaboration to make buildings and neighborhoods green, safe, healthy places. NeighborWorks Great Falls works with many partners to build homes for low- and moderate-income families, making affordability and low operating costs a high priority. “One of the primary concerns of low-income families moving into a home is the energy costs,” said Sheila Rice, NeighborWorks Great Falls executive director. “They are delighted when we compare utility costs and they see how much they will save.” In NeighborWorks Mutual Self-Help Program, families work together to build these Energy Star-certified homes with high-efficiency windows and appliances and energy-saving furnaces and water heaters. These features mean reduced long-term maintenance and utility costs.

Self-help families become homeowners for much less money than their houses would cost on the open market. The Moore’s received a \$159,759 loan from USDA’s Rural Development. A celebration was held at their home in 2014 to celebrate National Homeownership Month and the construction of the 50,000th owner-built home in the United States. The Moore’s home was part of a \$1.6 million, 11-house build on the eastern edge of Black Eagle.



In 2013, another Black Eagle self-help project got off to a late start because of procedural delays. Normally, the families dig foundations and work all summer on the exterior of the homes. By fall, the houses are enclosed, so the families can complete much of the inside work during the winter months. Unable to follow the normal timetable during that build, NeighborWorks and the families found a warehouse big enough to accommodate the project. They framed walls and worked on roofs during Montana’s cold winter, keeping the project on track, so the families could move in that next year.

Self-help families work together, donating labor called sweat equity, under the supervision of NeighborWorks.

### By The Numbers

- Year Founded: 1980
- Years Serving as a Self-Help Grantee: 9
- Amount of Section 523 funds this grant term: \$250,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 10
- Average number of hours a Self-Help Family Provides in Labor: 1,380

### Contact

- Website: [www.nwgf.org](http://www.nwgf.org)
- Phone: (406) 216-3504

Each family works on many of the houses over the course of construction, and no family moves in until all the homes are complete. For a community with a \$43,822 median income, a 4% unemployment rate and a 17% poverty rate, the Mutual Self-Help Program makes a huge difference, helping 97 families build their own homes in the past 10 years.

The project is a collaboration among Rural Development, U.S. Department of Housing and Urban Development, Community Frameworks, the Rural Community Assistance Corp., the city of Great Falls and Cascade County and NeighborWorks.

# Tierra del Sol Housing Corporation

NM

Since 1973, Tierra del Sol Housing Corporation has provided affordable housing for low-income rural communities and populations. In July of 2010, Tierra del Sol Housing Corporation completed the development of the Parque Homes Subdivision with 79 building sites dedicated for the self-help housing program. It is located in a socio-economic impacted colonia community of Berino, New Mexico, along the U. S. Mexico border. The total development

cost of \$2.2 million with financing from Housing Assistance Council, New Mexico Mortgage Finance Authority and private funding from Pioneer Bank, Tierra del Sol Housing Corporation was able to assist low and very low income families with decent and affordable housing.



Mr. and Mrs. Rodriguez, an elderly couple, and their 3 grandchildren had lived in a small apartment for over 15 years. The couple has had their grandchildren since their grandchildren were born. They knew they needed to provide their grandchildren a home but with the fixed income the couple had, the home needed to be affordable. Mrs. Rodriguez had always dreamed of having her own home and Mr. Rodriguez had decided to make his wife's dream a reality and decided to apply for a USDA direct loan.

After being approved by USDA for a loan of \$109,150.00, Mr. and Mrs. Rodriguez came Tierra del Sol Housing Corporation in the pursuit of obtaining a home. Mrs. Rodriguez's dream of having her own home was in jeopardy as the loan amount approved was not enough to hire a contractor to build their home or purchase a ready built home. At an age of 73 Mr. Rodriguez was determined to fulfill his wife's dream and decided to participate in the Self Help program and built his wife her dream home. Together with all the other participating families, their dream of becoming homeowners came true in December 27, 2012, bringing stability, wealth, and proudness for what these families have achieved.

Today, two of their grandchildren are New Mexico State University and studying to be social workers and the youngest one is in high school. Mr. Rodriguez is at home with his three grandchildren. Unfortunately, Mrs. Rodriguez has passed away, but Mr. Rodriguez knows she went in peace for she did get her dream home and her family has a place to call home. The sudden death of Mrs. Rodriguez caused Mr. Rodriguez to exercises on a daily basis to keep active and available for his grandchildren for the time to come.

## By The Numbers

- Year Founded: 1973
- Years Serving as a Self-Help Grantee: 41
- Amount of Section 523 funds this grant year: \$486,695
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 36
- Average number of hours a Self-Help Family Provides in Labor: 1,200

## Contact

- Website: [www.tierradelsolhousing.org](http://www.tierradelsolhousing.org)
- Phone: (575) 541-0477



# PathStone Corporation

How many couples that are 22 years-old have already purchased their own home? Not too many, but that is the case for Hector Albino and Catherine Avardo. They wanted to give their two children the opportunity to grow up in a decent and affordable home. Hector and Catherine are proud of themselves, and cannot remember if someone else in their families owned a house at such a young age. The house is in Cotuy, a rural community in Diego Hernandez Ward in Yauco , Puerto Rico.

Hector's mother knows how difficult is the get affordable housing in Yauco , Puerto Rico, that's why she motivated her son to enter the Self-Help Program. In communication with the Federal Affair's Office of the Municipality of Yauco they filled out an application to receive Homebuyer Education with PathStone Corporation, a nonprofit organization, dedicated to promotes housing and other services in Puerto Rico PathStone provided construction supervision and financial counseling to support Hector and Catherine and 4 other families as they built their own homes under USDA's Mutual Self-Help Housing program.



Hector knows that he could not afford the cost of a mortgage for a traditional suitable housing and Mutual Self Help Program was his only option to achieve his goal of buys his own a house. Hector works in a bakery, and he wakes up every day at 3:00A.M. to supports his family. For the past year, after work, Hector would go directly to the site to work in the construction of his house until 9:00P.M. The determination of have their own house made Hector and Catherine work hard. "I hardly saw my babies during the last year, but now I can sit here and see them how happy they are. When you work for something that you know is going to be great for you, it does not matter, you work very, very hard," he says, "At the end it is worth it."

## By The Numbers

- Year Founded: 1969
- Years Serving as a Self-Help Grantee: 7
- Amount of Section 523 funds this grant term: \$284,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 5
- Average number of hours a Self-Help Family Provides in Labor: 1,460

## Contact

- Website: [www.pathstone.org](http://www.pathstone.org)
- Phone: (845) 340-3300

For Hector and Catherine moving into their house is the proof that you can achieve anything that you decide to do if you believe in yourself and have the determination to do it. Building their own house allowed Hector and Catherine to save money and buy appliances for the house. "If I'd get a normal house, I wouldn't be able to buy what I need for my family, The Self Help Program allowed me to save some money during the construction," Hector reflects. By building their own home under the USDA Mutual Self-Help Housing program, Hector and Catherine are now able to follow another dreams.

"We worked so hard," Hector says, "But it was the best opportunity of our lives."



# The Housing Assistance Corporation



Destiny Davis and her husband, Mike, built a home in Hillcrest Development located in Henderson County, North Carolina. They completed their home in early 2014 using a USDA loan as well as a small HOME loan and System Vision funding through the North Carolina Housing Finance Agency. The following is a statement prepared by Destiny regarding her experience with the Housing Assistance Corporation's Self-Help Program.



"Before I found affordable housing, my husband, our two children and I moved several times. After being in a place for a year or so, the rent would go up, and we would have to move. At one point, after living in a two bedroom apartment for over a year, we were told the rent would increase from \$700 to \$800 dollars. This was an apartment with no yard, no playground, and no place for the kids to play at all. Because we could not afford the increase we had to move in with roommates. All four of us had to live in a 8x8 room, with almost everything we owned in storage. After putting the bare necessities in that room, such as the beds and clothes, there was a 3x3 space on the floor for the children to play.

However, there is a happy ending to our story. After months of applying for and being denied other types of apartments and houses because "we didn't make enough money", we applied to an affordable apartment complex. We went through a strict application process. Since we had not established credit yet, we had to pay double the security deposit, but we had a very nice place to live.

With an affordable rent we were able to save and prepare for our Self-Help Housing loan. That's why this house is so good, because the

house is actually more affordable than rent. We had another rent increase in the apartments while we were building the house. If we hadn't built the house we would probably have to move again. The children can ride their bike and I am thankful they have a place to play outside instead of being confined in the apartments. Our children have a better life."

## By The Numbers

- Year Founded: 1988
- Years Serving as a Self-Help Grantee: 22
- Amount of Section 523 funds this grant year: \$424,800
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 15
- Average number of hours a Self-Help Family Provides in Labor: 500

## Contact

- Website: [www.housing-assistance.com](http://www.housing-assistance.com)
- Phone: (828) 692-4744



OK

## Deep Fork Community Action Foundation

Joyce Kilhoffer lives in Checotah, Oklahoma. Joyce is a single mother with two daughters. She has worked at the local school to support herself and her two daughters. The Kilhoffer family was living in a rental house when Joyce first became aware of Deep Fork Community Action Foundation's self-help housing program.

Joyce contacted Deep Form Community Action Foundation in July of 2007, and construction on her own self-help home began in March of 2008. Joyce worked hard iat building their home, with very little outside help, while also working to support her family.

The total amount for Joyce's loan was \$90,363.00. This included both land and closing costs. Joyce is the proud owner of a 1,231 square foot, 3 bedroom, 2 bathroom house with two car garage.

Deep Fork Community Action Foundation recently began construction in Council Hill, Oklahoma, on a new self-help community. One of the homes will be for one of her daughters—Jackie Frame.

Joyce is pictured above, proudly standing on the land where her home now sits. Deep Fork Community Action Foundation is hooping to recreate this picture with Jackie once her house is completed.



### By The Numbers

- Year Founded: 1988
- Years Serving as a Self-Help Grantee: 27
- Amount of Section 523 funds this grant term: \$1,680,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 44
- Average number of hours a Self-Help Family Provides in Labor: 840

### Contact

- Website: [www.self-helphousing.com](http://www.self-helphousing.com)
- Phone: (918) 756-2826

# Latimer County Housing Authority, Inc.



James and Jessica Vinson are building a home in Dow, Oklahoma through the Latimer County Housing Authority, Inc. self-help program. They have two young children, Pyper, who is 6 years old, and Jasper, who is 5 years old. The Vinsons spent well over a year working to become eligible for the Mutual Self-Help Housing Program. They had to work to address credit issues during that time. Knowing that homeownership was the end goal, the Vinsons worked diligently on their credit issues. Once their credit issues were corrected, they became certified eligible.

Before the self-help program, the Vinsons were living in an older home from the 1940's. Their old house was contaminated with black mold and had basically no insulation. Heating and cooling bills were literally through the roof, no pun intended. Additionally, structurally, the home was beyond repair.

Both of the Vinsons children have been seeing physicians for some time now for respiratory issues. Between the black mold and inability to heat the home during the winter months, these health issues were continuing to worsen. Getting into a new house was very important for the family.

The Vinson's new home will provide a safe, sanitary and much healthier environment for this fortunate family. The Latimer County Housing Authority, Inc. feel the home will provide positive impact on the health of the entire family, along with all the other benefits of home ownership.

## By The Numbers

- Year Founded: 1982
- Years Serving as a Self-Help Grantee: 33
- Amount of Section 523 funds this grant year: \$224,700.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 27
- Average number of hours a Self-Help Family Provides in Labor: 580

## Contact

- Email: [bharless56@yahoo.com](mailto:bharless56@yahoo.com)
- Phone: (918) 967-3179



OK

## Little Dixie Community Action Agency

Johnny W. Reid of Idabel, Oklahoma, has worked for Wal-Mart in Idabel for nine years, and was a police officer in Texarkana, Arkansas, from 1992 to 2006. One night five years ago, Johnny had a major wreck coming home from Texarkana. He was not expected to live, and his family was told that, if he did live, he would be disabled for the rest of his life. His doctors wanted him to go to an assisted living facility and also tried to persuade him to sign up for Social Security. Johnny refused. Instead, he went to rehab learn to walk again. Doctors fused together parts of his neck and parts of his back, and he doesn't have full use of one of his arms, but he is walking, living alone, and holds a full time job with Wal-Mart.

For several years, Johnny lived in a rental home. The only method of heating his rental was a wood-burning fireplace. His mother and step-father, who are in their upper-70s and into their 80s, would cut his firewood and keep him stocked up for the winter months. He wanted to have a home in which he could live without the help of others. Johnny would only allow two items in the house to be made "special": a walk-in shower and a raised oven.



In November of 2013, Rural Development approved Johnny for a loan amount of \$134,300.00. That amount really scared him because he didn't want a large mortgage payment (if he became unable to work, he didn't want to lose his home). Johnny's goal was a house payment under \$400.00—and that scared his group worker, who was afraid she could never get him in a house for that amount!

Being a first time home buyer, Johnny qualified for Rural Enterprises, Inc.'s (REI) first-time home buyers' grant of \$7,500.00. He also received an OHFA grant of \$20,000.00. His mother and step-father gifted him an acre lot. Johnny ended up borrowing \$48,701.00 from Rural Development and met his goal of a monthly house payment less than \$400.00.

### By The Numbers

- Year Founded: 1968
- Years Serving as a Self-Help Grantee: 41
- Amount of Section 523 funds this grant term: \$353,206.99
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 62 (five year period)
- Average number of hours a Self-Help Family Provides in Labor: 753

### Contact

- Website: [www.littledixie.org](http://www.littledixie.org)
- Phone: (580) 326-3351

Johnny closed on his loan on September 22, 2014, and construction was begun immediately. In spite of southeastern Oklahoma having a colder and wetter winter than usual, and also in spite of record rainfall in the spring months, Johnny was able to have his home completed by the end of June, 2015. Johnny now has a safe, affordable home to call his own: 1104 square feet with 3 bedrooms and 2 baths—and heated with just the flip of a switch.

# Tri-County Indian Nations CDC

OK

Jamie Smith and her 6-year old daughter, Chelsi, are enjoying their brand new home in Coalgate, Oklahoma. It's a home that Jamie says she would never have been able to afford had it not been for the Tri-County Self-Help Housing Program. Coalgate is located in Coal County, Oklahoma, which is one of the five most poverty stricken counties in the state.



Jamie and Chelsi's new brick home is 1,700 square feet with three bedrooms, two bathrooms and a two car garage. It's like a custom home because Jamie was able to pick out the color of the roof shingles, appliances, type of flooring and interior paint colors. As part of the agreement, Jamie kept the lot and inside of the house cleaned up during construction. She also installed the insulation, did the painting and stained the cabinets.

"It's surreal and doesn't seem like it is really happening," Jamie said during the construction. "And now,

every night I lay in bed thinking, wow!"

At the time Jamie's home was built, 83 homes had been built between 2006 and 2013 under the Self-Help Program, and nine more were under construction. In Coal County, two homes have been built in Tupelo, one in Lehigh, and Jamie Smith's home in Coalgate. Tri-County Housing Coordinator says that "we would like to build more homes in Coal County."

## By The Numbers

- Year Founded: 2006
- Years Serving as a Self-Help Grantee: 9
- Amount of Section 523 funds this grant year: \$188,265.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 20
- Average number of hours a Self-Help Family Provides in Labor: 8 hours per week

## Contact

- Email: [chill@tri-countyok.org](mailto:chill@tri-countyok.org)
- Phone: (580) 310-9715



## NeighborWorks Umpqua

NeighborWork Umpqua's current Self Help 523 program is focused on Self Help Housing Rehabilitation. This is a change for the organization, as their previous awards focused on new construction. Rehabilitations, though, have provided NeighborWork Umpqua with some exceptional stories: they have seen owners save homes that would otherwise have been uninhabitable within a few short years; they have seen homeowners save tens of thousands of dollars over the cost of paying a contractor to do the work; they have seen teenagers learn how to use tools and single parents learn how to maintain their homes.

The Wimberly family—whose home is pictured below—wound up in this house through a series of financial difficulties during the mortgage crisis. Mr. Wimberly hoped that the problems he saw in his new house were superficial; they

weren't. When NeighborWork Umpqua met Mr. Wimberly, his home needed new siding, a new foundation, new windows, a new roof, significant rot repair and reframing, a new bathroom and repairs to his HVAC system. Estimates



Left: Before; Right: After

for the cost of this work ranged from \$90-100,000; he could not afford it.

Through NeighborWork Umpqua's Self Help Rehab program, Mr. Wimberly learned how to do a lot of this work himself, lost twenty pounds, and saved significant money on these repairs. His total construction costs over one year were less than \$50,000, and his house looks nearly new inside and out. This home—on the verge of collapse when NeighborWork Umpqua first met Mr. Wimberly—is now preserved for many years to come.

### By The Numbers

- Year Founded: 1991
- Years Serving as a Self-Help Grantee: 11
- Amount of Section 523 funds this grant term: \$208,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 47 (rehab)
- Average number of hours a Self-Help Family Provides in Labor: 150 (Rehab), 1,800 (new construction)

### Contact

- Website: <http://www.nwumpqua.org/>
- Phone: (541) 673-4909



# Fayette County Community Action Agency, Inc.



The below is an article by Sara Nealeigh from the *Chillicothe Gazette*, published on June 18, 2015:

Amy Wilburn's home is the 50,000th built from a program through a partnership of the U.S. Department of Agriculture (USDA), Community Action Commission (CAC) of Fayette County and the United Way.



"It's more than just a house, because what we're doing is building a better future together," said Tony Hernandez, Rural Housing Services Administrator. The ribbon cutting ceremony was also part of the celebration of National Home Ownership Month, and USDA's Mutual Self-Help Housing program's 50th anniversary.

The guidelines for qualification for program assistance are based on household income. Applicants entered into the program qualify for a 502 mortgage with the USDA. While some out of pocket fees apply, most of the cost is included in the loan. The Self-Help program provides loan packagers and coordinators to organize building the home, select building lots and house plans, as well as assisting with eligibility and loan processing, according to the CAC of Fayette County's Self-Help Housing website. Families that receive the loan then work in teams to build

their own houses; each contributing what is called "sweat equity," which equates to at least 65 percent of the construction labor, according to the Self-Help Housing website.

The Wilburn's are one of thousands of families who have benefited from the Self-Help Housing program throughout the country. Within the six counties the CAC of Fayette County has served, over 300 homes have been built, according to Tina Dahmer, loan packager for CAC of Fayette County. Wilburn has been working on her home about three days a week since March 31 of this year, and says she has learned a lot about building a house.

"It feels amazing... I learned how to do the siding and insulation... I built this wall," Wilburn said as she pointed to an interior wall off the garage entrance to the home. Wilburn is a single mother of three children, who recently fought a battle with cancer. Even with some final touches to complete, Wilburn says she is thankful for the loan that will give her family a home. "I'm looking forward to the day I can get the keys, open the door, and say to the kids 'this is our new home,'" Wilburn said, fighting back tears.

## By The Numbers

- Year Founded: 1965
- Years Serving as a Self-Help Grantee: 20
- Amount of Section 523 funds this grant year: \$600,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 28
- Average number of hours a Self-Help Family Provides in Labor: 720

## Contact

- Website: <http://fccaa.org>
- Phone: (740) 335-7282



## Inter-Lakes Community Action Partnership

Over the years, homes under the Mutual Self-Help Program have generally been built in communities which contain the following dynamics. The communities targeted generally have a high percent of very low and low income families living in older homes. However, in many cases, the rents charged are above the 30% of income affordability level. In one community, this is due in part to the presence of a state university which creates a strong demand, and therefore higher rental rates, on rental properties. Older homes are generally less energy-inefficient, which leads to tenant families paying a significant portion of their incomes for home energy costs. Additionally, demand for affordable housing is very strong, which creates a shortage of affordable housing for sale.

Most low income families will generally have some debt, and many have difficulty in saving for a down payment for a conventional home loan. Further, desirable homes for sale in the targeted communities tend to be more costly than can be afforded by low-income families (typically over \$150,000), and the homes that are affordable usually have substantial drawbacks (insufficient space, energy inefficiency, need for moderate-to-substantial rehab) that would make it impractical for low income families to purchase. Additionally, the majority of new homes constructed in the targeted communities tends to be for the upper end of the housing market, which prices them out of the affordability range for low-income families.



Jennifer Norgaard, a single head of household mother with two children was a participant in the Mutual Self-Help Program. She obtained a Section 502 loan from USDA, Rural Development in the amount of \$105,000 in July of 2012 to build a home in Brookings, SD. She participated in the self-help program, and now has a modern, energy efficient home which provides a stable environment for her family. Additional funding through the HAC SHOP program helped reduce the cost of her lot, making the total loan needed more affordable. Her previous residence was a small, 3-bedroom apt. which had very limited space for her 12 year old

son and 8 year old daughter. Her new home has almost twice the size of her apartment and a nice garage for the family car. Jennifer loves the security of a modern home for her children and a place they can actually say is their own. She shared that she never thought she'd be able to own her own home and she is very grateful for the program. Jennifer's father, Doug Buller, helped his daughter considerably with the required family labor hours in building the home. He felt the program provided a fantastic opportunity for his daughter and others to become homeowners. He believed so strongly in the program, that he became the construction supervisor for the next build, a position that he currently maintains.

### By The Numbers

- Year Founded: 1966
- Years Serving as a Self-Help Grantee: 19
- Amount of Section 523 funds this grant term: \$438,806.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 21
- Average number of hours a Self-Help Family Provides in Labor: 1,472

### Contact

- Website: [www.interlakescap.com](http://www.interlakescap.com)
- Phone: (605) 256-6518

# Eastern Eight Community Development Corporation

TN

Eastern Eight Community Development Corporation serves the eight counties of Northeast Tennessee, helping a variety of people obtain safe and affordable housing. Eastern Eight is launching their USDA Rural Development Mutual Self-Help Housing Program. One of the families is the Beverlys.

Ten year-old Hailey Beverly is excited to be getting a new home as her parents, Daniel and Destiny Beverly, prepare to help build their house through Eastern Eight's Self-Help Housing Program.



The Beverly's have always rented and never dreamed that homeownership was a possibility until they heard about Eastern Eight's housing programs. Now the Beverly's dream of owning a home is coming true.

Hailey says "I can't wait until we have our own house." She also states that she hopes her dog has his own room. Hailey is excited to go to a new school and to meet new friends.

She said, "I hope there are a lot of kids in the neighborhood to play with, and we can have a lemonade stand!" The Beverly's young daughter is already looking to the future in her new neighborhood and her new home. "Maybe there will be some little kid that I can babysit for when I get a little older."



*Hailey drew a picture of what she sees as her dream home.*

## By The Numbers

- Year Founded: 1998
- Years Serving as a Self-Help Grantee: 1
- Amount of Section 523 funds this grant year: \$54,378.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 4
- Average number of hours a Self-Help Family Provides in Labor: 360 minimum

## Contact

- Website: <http://fccaa.org>
- Phone: (740) 335-7282

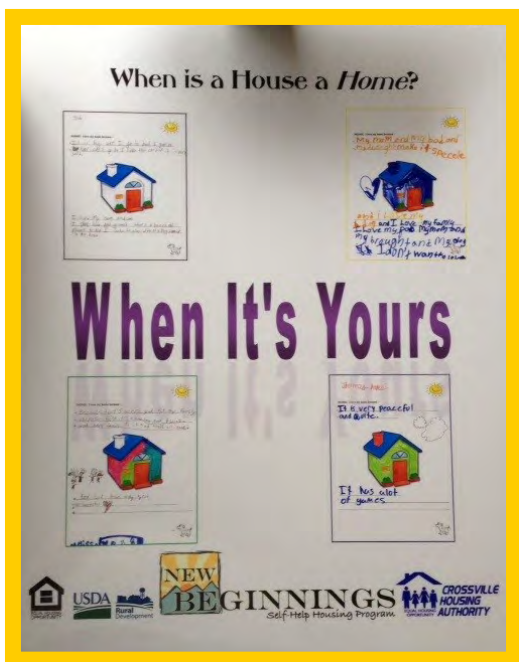


TN

# Crossville Housing Authority

Crossville Housing Authority participates in a number of housing programs to assist the low-income families of Tennessee in obtaining safe and affordable housing. One of the housing programs that Crossville Housing Authority is involved in is the Mutual Self-Help Housing Program.

The Haddad Family came to the Crossville Housing Authority as immigrants who knew little English and had limited funds. Although the Haddad family received housing and Section 8 funding, Mr. Haddad wanted the "American Dream" for his wife and children.



To achieve this dream, Mr. Haddad enrolled in the FSS program receive education to improve his language skills. After a lot of hard work, Mr. Haddad eventually found a great job at a local factory. The Haddad's worked hard, establishing a credit history. Eventually the Haddad's became clients of the Mutual Self-Help Program.

They became homeowners in 2014. Mr. Haddad and his family continue to be some of the program's biggest cheerleaders. They come to all of the events that Crossville Housing Authority hosts and are happy to share their story. Theirs is truly a success story!

## By The Numbers

- Year Founded: 1952
- Years Serving as a Self-Help Grantee: 10
- Amount of Section 523 funds this grant term: \$503,200.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 19
- Average number of hours a Self-Help Family Provides in Labor: 500

## Contact

- Website: [Crossvillehousing.org](http://Crossvillehousing.org)
- Phone: (931) 484-2990



# Community Development Corporation of Brownsville



Esmeralda Canales is the head of a household of 4 who completed the USDA's Mutual Self-Help housing program, in 2012, through the Community Development Corporation of Brownsville (CDCB). She saved almost \$20,000 dollars through a combination of the "sweat equity" she put into her home and down payment assistance from CDCB made possible by the USDA. Now she owns a house in an affordable subdivision designed by CDCB, in a neighborhood with numerous other young working families. Building a home while holding down a full time job and taking care of a family was difficult. "Working full time and then finding an extra 35 hours a week definitely wasn't easy. Luckily I was able to get help from friends and family volunteering time for me."



For a time Esmeralda moved around with her family, renting apartments or mobile homes. Often the instability of the housing market in the area meant that her rent would jump and she'd have to scramble to meet the new payments. Luckily after putting in her time with the Self-Help program she doesn't have that problem anymore. "I actually paid more in rent then than I have to pay now for my mortgage. Knowing what my payment is going to be and that it's never going to go up has allowed me to change my life."

Now that her housing situation is more stable, Esmeralda is able to turn her attention toward her future. As someone who had always imagined pursuing her education but had to put it aside due to financial constraints, the freedom that a lower housing cost has provided serves as a dream come true. "I'm a full time student now at the University of Texas at Brownsville. Because of the low housing payments I make I was able to give up my full time job and go back to school. Even though I made enough to live on before, with a Bachelor's degree all kinds of opportunities will open up to me" The opportunity to go to school while she works part time will change her life and the life of her family.

Esmeralda was attracted to the self-help program by the prospect of stability for her family and the chance for a better life. She felt that the help that CDCB provided her not only through advising her on the Self-Help program, but in helping her become financially stable enough to own a home was invaluable. "I tell my friends at work about CDCB... they don't just give you a house; they make sure you're ready for it. I learned so much that had never occurred to me about owning a house, not just by building the house, but about managing my finances and making my payments. I think that I'm way more attached to this house than I would be if I had just paid for it. Maybe that would have been easier but I feel like I got something out of this program that was better."

## By The Numbers

- Year Founded: 1974
- Years Serving as a Self-Help Grantee: 16
- Amount of Section 523 funds this grant year: \$293,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 23
- Average number of hours a Self-Help Family Provides in Labor: 1,540

## Contact

- Website: [www.cdcb.org](http://www.cdcb.org)
- Phone: (956) 541-4955



## Lower Valley Housing Corporation

just outside El Paso, Texas.

Ismael, Yvette's husband is at work. For about \$19,000 a year, he inventories merchandise and operates a forklift for a warehouse owned by Ford Motor Company. For a family of three, his salary puts them above the federal poverty line.

Many low-income families like Yvette and Ismael's live in colonias, where severely substandard housing and a lack of basic water and sewage are the norm.

Yet this family now lives in a high-quality, three bedroom brick house. Their monthly mortgage payment, taxes and insurance are affordable—a total of only \$330 a month.

The home is a portrait of middle class comfort. A large-screen television is the focus of the living room, and the hallway is lined with framed family portraits. Each room is furnished save for a bedroom full of stuffed animals, soon to be occupied by a new baby.

But one defining feature of the house sets it apart: Yvette and Ismael built the house themselves, from the foundation up.



### By The Numbers

- Year Founded: 1986
- Years Serving as a Self-Help Grantee: 26
- Amount of Section 523 funds this grant term: \$93,832.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 35
- Average number of hours a Self-Help Family Provides in Labor: 1,630

### Contact

- Email: lvhchanson@aol.com
- Phone: (915) 764-3413

With assistance from Lower Valley Housing Corporation's mutual self-help construction program, Yvette and Ismael devoted nearly a year of their lives laboring alongside their neighbors, constructing their home.



# Community Rebuilds

UT

The following are two personal statements from Community Rebuilds Self-Help Families:

“Owning our straw bale home for the last 3 years has had a huge impact on our quality of life here in Moab. Of course we have the pride of owning this beautiful home in a place that we love, but beyond that we have the security that comes with a stable living situation. In our little tourist town, where housing for the local workforce is nearing crisis levels, we can rest easy knowing that we have a great little house where we don't have to worry about renting or affording a piece of inflated real estate in our resort town anymore. I hear locals talk of simply moving away because they can't afford the housing anymore. Since we moved into our home in 2012 we have started a family and are able to grow a garden on our own land! I can clearly see how keeping locals in a place with so many second homes helps to keep the community intact.



One of the biggest benefits that I didn't totally expect was the efficiency of the house. I actually look forward to when our utility bills arrive each month (winter or summer) because I can see how low they are! Here in the high desert of Utah, we can have extreme heat and extreme cold, and the passive solar straw bale house performs beautifully in every situation. We are so thankful for Community Rebuilds and programs like it for helping to maintain a desirable way of life!”

Sincerely,  
Eric Boxrud, Nancy Morlock, and our 21 month old daughter Lila



“My husband and I had no hope of owning a home, let alone one that we were ridiculously proud of, before we learned about the self help program. Thanks to this program we have learned the skills required to maintain our beautiful home, and the confidence needed to improve our property. More importantly, however, my father was able to take a small part in building with us, to see me working, and to tell me he is proud of me. Now that he has been diagnosed with stage 4 cancer, I have a home to care for him in. For me, the truest gift of being a home owner is how it shelters us in these turbulent times, and creates a safe place for me to learn the deeper meanings of family.”

Sincerely,  
Porscha and Joshua Doucette

## By The Numbers

- Year Founded: 2010
- Years Serving as a Self-Help Grantee: 2.5
- Amount of Section 523 funds this grant year: \$189,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 6
- Average number of hours a Self-Help Family Provides in Labor: 15 to 40 hours per week

## Contact

- Website: [www.communityrebuilds.org](http://www.communityrebuilds.org)
- Phone: (435) 260-0501

UT

# Mountainlands Community Housing Trust

Mountainlands Community Housing Trust serves residents of Summit and Wasatch Counties in Utah to obtain economic self-sufficiency through stable affordable homeownership and rental opportunities. One such resident that Mountainlands Community Housing Trust assisted was Maria.

Maria is the mother of two children. She came to Mountainlands Community Housing Trust in 2011 with just a glimmer of hope of building a home for her family.

Maria grew up in Southern California, where she married and started her life with her husband and two children. After a divorce she moved here to Park City where she rented and worked as a manager in house cleaning.

When she heard about the Self Help program she came to Mountainlands not ever believing it was possible to own her own home. There were a few obstacles she had to take care of in the next few months, but by the time the next self-help group started, she qualified.



Maria wasn't very comfortable speaking English so her daughter would be with her most of the time to interpret. She was so excited, and was a model home builder. She was rarely seen without a smile on her face. Her daughter was old enough to help and worked alongside of her mother while

attending school. At times, Maria's 10 year old son was allowed to come and move rocks and garbage around the jobsite.

When asked at the Open house if it was worth all the work, she put her hands to her heart and said, "Oh, yes!"

## By The Numbers

- Year Founded: 1993
- Years Serving as a Self-Help Grantee: 13
- Amount of Section 523 funds this grant term: \$496,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 17
- Average number of hours a Self-Help Family Provides in Labor: 1,200

## Contact

- Website: [www.housinghelp.com](http://www.housinghelp.com)
- Phone: (435) 647-9719

# Neighborhood Nonprofit Housing Corporation



The following is a personal statements from a Neighborhood Nonprofit Housing Corporation Family.

“My name is Rebecca Farnsworth, and I participated in Neighborhood Nonprofit’s Mutual Self Help Housing program approximately four years ago. I had previously heard about the program a couple of years before applying, but I did not want to make such a major decision so soon after my husband’s death. I also didn’t see how I would be able to put in the time needed to build as a single mother. It wasn’t until after I tried unsuccessfully to find affordable housing for my family that I decided to throw in my application and see what happened. I am a widow with five children, and before this we had been living in a three-bedroom apartment for about two years. That apartment created some difficult memories for us. It was really healthy, both physically and emotionally, for us to get out of that environment.

My children are now 16, 15, 12, 10 and 7, but my youngest was only three when I started building! Since my oldest was just 12, I was the only one in our family that was able to work on the homes. To be honest, it was a difficult process for me to build; besides having five children and no spouse, I am a student at Utah State University. A typical day would start at 4:30 a.m. I had to get up that early to get everything ready for the day, including dropping off my children at school and getting myself to class. After school was out, I would have to rush to pick up my children and take them to a baby sitter (none of them were old enough to be on the site) and then get myself to the work site. I usually wouldn’t get home until after 10:00pm. I still had to put kids to bed, take a shower (get all the sawdust and grime off that I’m allergic to), and do regular household chores. During the building process, I had to have two surgeries on my broken leg. While on crutches, and not allowed on site, I had good people that helped donate hours so I could keep up. I love the neighborhood. I got to know my neighbors really well while we built – both the good and the bad! We learned to work with everyone’s personalities, and I think we learned the importance of not saying things we would regret later. I have developed some very good friendships from the time we spent building together.

Having this home is proof that the Lord works miracles! The fact that I was able to make it through the program with everything I had going on was just amazing. I had help from friends with babysitting and hours (while on crutches from the surgeries). Amazingly enough, I even pulled straight A’s in my courses while building! I will graduate soon with a degree in Social Work, and I am so grateful to have this house. Every day, I count my blessings – I have a house, a yard, and good neighbors. One especially nice benefit to having our home is having a back-yard big enough to grow a garden. I could never afford to buy fresh produce for my family. Now, we eat fresh food that we’ve grown ourselves!”

## By The Numbers

- Year Founded: 1996
- Years Serving as a Self-Help Grantee: 14
- Amount of Section 523 funds this grant year: \$572,500.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 55
- Average number of hours a Self-Help Family Provides in Labor: 1,827

## Contact

- Website: [www.nnhc.net](http://www.nnhc.net)
- Phone: (435) 753-1112



# Self-Help Homes

The following is the personal statement of Jane Farr, a Self-Help Home participant.

"Maybe it is your first time to ever hear a woman my age still building her own home by herself! (LOL) I wouldn't be surprised. It took me a lot of courage and determination to start it! I wouldn't be able to render all that was required of me without the help of my hardworking and tireless volunteers. You reinforced me to complete this great task and I am eternally grateful to all of you.

A little background about myself: I got married to Ron Farr in November 20, 2010 in Wheaton, Illinois. He has always wanted to return home to Utah, where he spent most of his life. So when I lost my job in 2012, we moved to American Fork and rented a basement where we shared our lives and our dreams together. One of his dreams was to build our own home. A place of our own to welcome visitors and friends, especially a place to stay for my family and children when they come and visit me from the Philippines.



My husband knew about RHDC (Rural Housing Development Corporation) and has been pushing his luck for ten long years, way before we even met but didn't get the chance. With hope and prayer in our hearts, we went to RHDC office and inquired about our possibilities. Unfortunately, I was out of work during that time and was advised to return after six (6) months. We worked it out, got employment and returned after six months to submit our application. A few weeks later, RHDC sent us a notice that we got approved! Ron and I were so very happy and lucky for the opportunity to actually build a home. It was really a blessing and answer to our prayers. On the other hand, I was a little worried how we could accomplish it in our old age and with my husband's present health condition. But he was so positive. He assured me by saying: "Don't worry Hon, we'll get volunteers."

Three days before the project started in June 2013 Ron passed away. I was left alone with no idea how I could manage to survive. With the help of relatives, friends, friends of friends, leaders and members of the church, who were more than willing to help - I was able to make it! There were times I was on the brink of giving up, but I put my trust in the Lord. I have faith in Him and in myself. He blessed me with physical strength and wisdom to do my tasks. He blessed me with kind and supportive supervisors and four other families who were so understanding of my limitations. And He never forsook me. I know miracles happen. There were many times I felt protected during the program. I felt Ron was there for me. With my success in the RHDC Mutual Self Help program I could say to all that it is never too late to dream! With courage, persistence and determination, you can win. I dedicate my house to my husband Ron! I love you Hon!!! Thank you."

## By The Numbers

- Year Founded: 1998
- Years Serving as a Self-Help Grantee: 15
- Amount of Section 523 funds this grant term: \$1,408,350.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 41
- Average number of hours a Self-Help Family Provides in Labor: 1,400

## Contact

- Website: [www.selfhelphomes.org](http://www.selfhelphomes.org)
- Phone: (801) 375-2205

# Uintah Basin Association of Governments

UT

In August of 2008, Yvette Valdez and her children found themselves homeless. Because of a messy divorce she had to leave Las Vegas. She packed up her four children and only what she could fit in the back of her pickup truck and headed to Roosevelt, Utah where her sister was living. She was hoping to be able to stay with her but then found that her sister had to move, and Yvette was unable to follow. It was then she went to the Uintah Basin Association of Governments (UBAOG) for some assistance. Luckily, there was an opening in their Transitional Housing Program.

UBAOG's Transitional Housing Program offers shelter for women and children who have been through a traumatizing situation and allows them to stay for up to two years. During which time the families are case managed and assisted by community partners with such things as credit courses, counseling, job training, education, and any other service that they might need. The goal of this program is that on the completion of these families will be able to maintain permanent housing, employment with income in excess of three times rental costs and

positive community involvement.



Yvette moved into the transitional home in 2008, and instantly started rebuilding her life. She immediately found a job and enrolled in school at UBATC. It was then she was informed of the USDA Rural Development Self-Help Housing Program that is run through the Uintah Basin Association of Governments. She was not sure if she could do it

all but decided to give it a try. In 2009 while working, attending school and raising her four children she took on the challenge of building her home through the program.

In July 2010, Yvette and her children moved into their brand new home. At the same time she also graduated UBATC with a degree in the medical field.

## By The Numbers

- Year Founded: 1999
- Years Serving as a Self-Help Grantee: 16
- Amount of Section 523 funds this grant year: \$426,300.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 14
- Average number of hours a Self-Help Family Provides in Labor: 1,250

## Contact

- Website: [www.uboag.org](http://www.uboag.org)
- Phone: (435) 722-4518



## Catholic Charities Housing Services

Village Park Homes in the City of Prosser, Washington consists of eight new three and four bedroom single family homes. The development is within an existing subdivision on New Gate and Columbia Drive, in close proximity to superior health care providers, hospitals, clinics, child care centers, elementary and middle schools and within a mile of the nearest high school. The site is also in close to grocery markets, fast food restaurants, dining, wineries, multiple churches of various denominations, and less than a mile away the City Hall, police and fire department are located. The majority of the Prosser residents travel an average of 19 minutes to work and the median annual household income is \$40,526 ([www.factfinder.census.gov](http://www.factfinder.census.gov)). The city's population general characteristics are 37.2% Hispanic or Latino, 62.8% White, .5% Black or African American, .5% American Indian and Alaska Native, 2.0% Asian, .1% native Hawaiian and Other Pacific Islander.

The following is the personal statement of Rosa Linda Cardenas, a Self-Help Home participant.

We are the Cardenas family; my name is Rosa Linda and my daughters Lixy and Alexia. I work at an early education center. We are from Mexico and have always lived in apartment buildings since we arrived in 1999. I had always dreamed of owning a home. Personally, I like this program a lot, because they explain the process really well, take care of the paperwork and also provide credit counseling. I heard about the program from my brother who said it was a good loan at a very low interest rate and there is nothing better than building your own home. We are moving this June 2015!



The hardest part of the process was the sweat equity work, because it was as if I was working two shifts, but thank God and to my building group members little by little, we've made it! I am very proud of the results. I recommend it; there is nothing better than owning your home. It changes your life; you have more freedom, privacy and best of all you live in what you own.

### By The Numbers

- Year Founded: 1998
- Years Serving as a Self-Help Grantee: 3
- Amount of Section 523 funds this grant term: \$240,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 20
- Average number of hours a Self-Help Family Provides in Labor: 1,000

### Contact

- Website: [www.cchsyakima.org](http://www.cchsyakima.org)
- Phone: (509) 930-9339

I am very grateful with the program because it has helped me achieve my dream of providing stability to my daughters. What I like the best is that my mortgage payments are low and I can afford them with my salary. My daughters are very happy because they will each have their own room and a yard to play and best of all it is all new!

Thanks for the program; most of all thanks to all who are part of it for helping me achieve my dream. God bless you!



# Housing Kitsap



Growing up, Liumi thought it was normal to have ants in her bedroom. Most of her childhood was spent in a mobile home in a blighted area of Kitsap County. It was not the ideal living situation. She remembers seeing ants marching up the walls of her bedroom and her alarm clock covered in ants. Her family was less fortunate than other families, but still found ways to do fun things together. One of her favorite childhood memories was fishing. As she got older, she realized why her family had family fun day. It was not about catching a fish, it was about catching dinner. The constant burden of paying the bills and feeding the family was difficult for her dad, but he still did everything in his power to provide for his family. He knew that there was a better life out there and he was determined to find it. Her father dreamed of a community where his kids would be safe and Housing Kitsap made this a reality through the Mutual Self-Help Program. Liumi's father was able to build and afford a new home, Liumi and her family moved into Miller Bay Estates in Poulsbo. She was happy to know that her room would not be infested with ants and remembers the smell of a fresh new home, which made it feel like she was moving into a palace. It was not until she was older when she realized that community and housing affected the quality of her life.



Now, Liumi and her husband have been accepted into the Mutual Self-Help Housing Program and are in the Kingston Cedars building group. They started building their home in the beginning of March of this year. She knows it's not going to be easy building her home, but when she feels like it's too much for her, she will think of her dad. Liumi and her husband want their daughter to have memories of a safe place to live and grow up. Kingston Cedars began the construction process in December 2010 with a the total project cost of approximately \$4.8 mil. Demographics for the community are as follows: median income of \$62,413, unemployment rate of 5.6% and a poverty rate of 10.4%. The USDA loan amount received was \$184,500 with no other federal assistance used. Housing Kitsap's role was the Technical Assistance provider as well as liaison between the families and USDA.

The Mutual Self-Help Housing Program relies on partnerships to be successful. The partners include United States Department of Agriculture Rural Development, who provide the 502 Direct loans, Community Frameworks and Housing Assistance Counsel provide SHOP funds (Self-Help Homeownership Opportunity Program), Washington State Housing Trust Fund along with the Kitsap County Community Development Block Grant Program who provide the Down Payment Assistance funds. Housing Kitsap administers these funds that are provided to the families. It is these partnerships that continue to make the dream of homeownership possible for over 1300 low and very low income families in Kitsap County.

## By The Numbers

- Year Founded: 1973
- Years Serving as a Self-Help Grantee: 42
- Amount of Section 523 funds this grant year: \$2,275,566
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 70
- Average number of hours a Self-Help Family Provides in Labor: 1,200

## Contact

- Website: [www.housingkitsap.org](http://www.housingkitsap.org)
- Phone: (360) 535-6100



## Lower Columbia Community Action Council

The following is excerpted from an article by Lyxan Toledanes in The Daily News.<sup>57</sup>

Like many new homeowners, Tonie Roberts walked around her new home Thursday, excited about the possibilities of the empty space. In the middle of Roberts' living room, kitchen cabinets were still in boxes as she prepared to paint her walls. Her floors were bare concrete, and the windows were protected by sheets of plastic. "I'm very anxious and excited all at the same time," said Roberts, 37, of Longview. "I want to move in!"

Roberts must wait two more months before she gets to move in furniture — the final stage of her participation in Lower Columbia Community Action Program's Self-Help Housing program. She's one of eight CAP-sponsored homeowners preparing to move into the Joann Drive subdivision who have pounded nails, poured foundations, run piping and hung drywall to create their new homes. Construction began in August.

CAP's Self-Help Housing program allows qualified low-income families to own a first home at an affordable price. In place of making down payments, families provide "sweat equity," working at least 30 hours a week under the direction of CAP construction supervisors.

Families qualify based on income, family size and credit scores, but CAP officials work up to seven years with families to repair their finances before they start building, said Juanita Burnham, coordinator of CAP's Self-Help Housing. CAP arranges financing from local institutional lenders. "We do everything in our power for families to be successful and be successful homeowners," Burnham said. "We do show them how to help themselves get out of what (debt) they're in."

Standard home options cost between \$153,000 to \$167,000, with three or four bedrooms and one or two-and-a-half bathrooms and an attached two-car garage. Homeowners work with each other and volunteers to build their neighborhood. No construction experience required.

Roberts, who didn't have any building experience, said she spends three days a week working on her home, juggling that effort with her full-time job as lead clerk at Fred Meyer and being a mother to four teens. Roberts even postponed her wedding to Josh Howe to next summer so she could devote more time to building.

"This took over my life," Roberts joked, adding she loved seeing her four-bedroom home come together. "It's a brand new home, and it's mine. This is so rewarding."



### By The Numbers

- Year Founded: 1964
- Years Serving as a Self-Help Grantee: 26
- Amount of Section 523 funds this grant term: \$247,334.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 21
- Average number of hours a Self-Help Family Provides in Labor: 1,900

### Contact

- Website: [www.lowercolumbiacap.org](http://www.lowercolumbiacap.org)
- Phone: (360) 425-3430

# Whatcom Skagit Housing



Whatcom Skagit Housing considers all of their homes to be a success story!

Whatcom Skagit Housing has had families and individuals who have built their homes through the mutual self-help program come up to staff members in the community and thank them for making homeownership possible for them.



*Whatcom Skagit Housing Construction Manager, Larry Soderberg, speaks with USDA Washington State Director Mario Villanueva as they inspect a self-help home.*

One older gentleman from the Ukraine asked to speak to Nancy Larson, the Executive Director of Whatcom Skagit Housing, after a final inspection celebration. In broken English he told her that he was told by friends in the Ukraine that there were five things he had to do to be successful in America: first, fill out all of the necessary paper work; second, learn English; third, learn a trade; forth, get a job and finally, buy a home. He told Ms. Larson that he had done one through four, and he thanked her and for helping him accomplish number five!

Single mothers have told Ms. Larson that they did not think they would be able to

build a house because the only time they have picked up a hammer in the past is to hang a picture. Thanks to the self-help program, one of those women now says that every time she drives in her driveway she can't believe she did it!

Whatcom Skagit Housing has had a substantial positive impact on the economy of the community. Using a four year average, Whatcom contributes about \$2,000,000 a year. Using a \$520,000 +/- cost per year from their Section 523 grant, Whatcom's impact on the county is 4-fold!

## By The Numbers

- Year Founded: 1976
- Years Serving as a Self-Help Grantee: 39
- Amount of Section 523 funds this grant year: \$550,350.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 36
- Average number of hours a Self-Help Family Provides in Labor: 1,500

## Contact

- Website: [www.whatcomskagithousing.com](http://www.whatcomskagithousing.com)
- Phone: (360) 398-0223



# Habitat for Humanity of Sauk-Columbia Area

Doing the Self-Help Housing program in 2014-2015 in rural Reedsburg, Wisconsin, helped Candice Wade develop skills she never knew she had, and motivated her to set new life goals. To be in the program, Candice was willing to move towns. To be in the program, Candice enlisted her mother and aunt as core members of "Team Candice." During work days, Candice made sure that these core workers were listened to, and thanked for their help. She supplemented "Team Candice" with additional help from old friends, and current co-workers. Like a magician, Candice could make a November day on a construction site in Wisconsin into a fun experience!

When elected Leader for the 5 families, Candice began a Facebook page, helped other Team members find additional volunteers, and successfully learned to walk the line between firmness and support when tensions ran high. Her unflagging positive attitude was contagious. Candice helped spread the word throughout the Reedsburg community: Five families are building homes here! Get involved! Candice demonstrated an admirable degree of skill at the community building part of the Self-Help Housing program.



And within her five-family Work group, on occasion after occasion Candice showed that she had the wisdom to know when to hold 'em, and when to fold 'em. She reflected on, and then shared with us (the administering agency), her opinions on what personality factors must be considered when assembling future Work groups if one wants success for the program.

When Candice joined the Self-Help Housing program, she had no construction experience at all. With courage and humor, Candice tackled each construction task that came up. She learned to calculate, to lay out walls, to do field corrections. When others whined, she climbed the ladder and began shingling. The Construction Supervisor, impressed with her "can do" attitude, suggested she consider a career change.

## By The Numbers

- Year Founded: 2001
- Years Serving as a Self-Help Grantee: 2
- Amount of Section 523 funds this grant term: \$130,000.00
- Number of Home Rehabilitations Completed/Planned for Current Grant Year: 5
- Average number of hours a Self-Help Family Provides in Labor: 750, plus another 750 from friends and family

## Contact

- Website: [www.hfhscs.org](http://www.hfhscs.org)
- Phone: (608) 448-2888

Candice took his advice, though she didn't go into construction. Instead, she left a dead-end job for a new, better job with more future. She now works for an agency that helps place challenged workers into better positions, trying to help them build themselves better futures. She has asked us to do a presentation for her clients, so they can dream of homeownership in their futures.

The Self-Help Housing program allowed Candice to give her son a nice, stable roof over his head, and it gave her the motivation to pursue a career that will allow her to better provide for both herself and her son.

**NRHC would like to thank all of the organizations who participated in this survey.**

Alaska Community Development Corporation	Little Dixie Community Action Agency
Campesinos Sin Fronteras	Lower Columbia Community Action Council
Catholic Charities Housing Services	Lower Valley Housing Corporation
Central Mississippi, Inc.	Milford Housing Development Corporation (MHDC)
Chicanos Por La Causa	Mountain Projects, Inc.
Christian Housing Development Org., Inc.	Mountainlands Community Housing Trust
Coachella Valley Housing Corp.	Neighborhood Nonprofit Housing Corporation
Community Concepts, Inc.	NeighborWorks Umpqua
Community Development Corporation of Brownsville	Northwest Regional Housing Authority
Community Housing Improvement Program, Inc. (CHIP)	NeighborWorks Great Falls
Community Rebuilds	PathStone Corporation
Community Resources and Housing development Corp.	Peoples' Self-Help Housing Corporation
Crawford Sebastian Community Development Council, Inc.	Rural Alaska Community Action Program (RurAL CAP)
Crossville Housing Authority	Rural Communities Housing Development Corporation
Deep Fork Community Action Foundation	Self-Help Enterprises
Eastern Eight Community Development Corporation	Self-Help Home Improvement Project
Family Resources of New Orleans	Self-Help Homes
Fayette County Community Action Agency, Inc.	Self-Help Housing Corporation of Hawaii
Florida Home Partnership	Sowing Seeds of Hope, Inc.
Florida Non-Profit Housing, Inc.	The Housing Assistance Corporation
Habitat for Humanity of Sauk-Columbia Area	Threshold Housing Development, Inc.
Habitat for Humanity of Warrick County	Tierra del Sol Housing Corporation
Hawaii Islands Community Development Corporation	Tri-County Indian Nations CDC
Housing Kitsap	Uintah Basin Association of Governments
Housing Resources of Western Colorado	Universal Housing Development Corporation
Inter-Lakes Community Action Partnership	Whatcom Skagit Housing
Latimer County Housing Authority Inc. (LCHA)	

# Endnotes

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1331 G Street, NW, 10th FL

Washington, D.C. 20005

Phone: (202) 393-5229

Fax: (202) 393-3034

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[ruralhousingcoalition.org](http://ruralhousingcoalition.org)