

Utah

Neighborhood Housing Solutions

CONTACT:

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ORGANIZATION FACTS:

Web: www.nnhc.net
Year Founded: 1996
Location: Logan, UT
Footprint: State

By the Numbers:

(for July 1, 2015 to June 30, 2016)

- 154 direct, indirect and imputed jobs create or retained
- 105 families became homeowners
- 24 new homes constructed for households below 80 percent area median income

The mission of Neighborhood Housing Solutions (formerly Neighborhood Nonprofit Housing Corporation) is to create quality affordable housing opportunities, to strengthen and enhance communities, and to provide households with the skills to become self-sufficient.

Neighborhood Housing Solutions offers a variety of affordable housing programs, including the Mutual Self-Help Housing program, a down payment assistance program for low-income households purchasing existing homes, a homeownership program providing low-interest loans to low-income persons/families with disabilities purchasing homes, and many more.

Neighborhood Housing Solutions owns 298 units of affordable rental housing and 16 rent-to-own homes. The average household income served through its single family homeownership programs is approximately 55 percent of the area median income. The Mutual Self Help Housing program is particularly helpful. The sweat equity, created by families working on their homes for 35 hours a week, combined with their RD 502 loans, is the only way participating families are able to become homeowners. Annually, Neighborhood Housing Solutions helps 25 - 30 households build Energy Star rated homes that are affordable. To date, this program has created almost 400 new homeowners, many of which would otherwise be renting.

Due to Utah's very strong real estate market, housing prices have increased by over 10 percent since last year. Already in 2017, lumber prices have increased by 30 percent and labor prices have increased by almost 10 percent. Self Help will be critical to helping Utah's low-income residents achieve homeownership.

Douglas and Marianne Hale

Douglas and Marianne Hale are the parents of seven children ranging in age from 6 months to 14 years. They heard about the Mutual Self Help Housing program while living in a small townhome that did not provide enough space for their family and offered no opportunities for the children to play outside. They had been unable to find a house that was affordable and large enough to accommodate their family. They met with Neighborhood Housing Solutions to learn more about what the Mutual Self-Help Housing program required. They were already very busy with jobs and raising their children; it would be definitely be a sacrifice to find the required additional 35 hours each week to participate in the program. However, they quickly recognized that their hard work was exactly what would allow them to afford a home that met their needs.

For the next ten months through rain, snow, wind, and sunshine, Douglas would ride his scooter to the construction site after work; the family keeps expenses down by owning only one car. As they worked a total of 1,766 hours building eight homes in their group, Douglas and Marianne also built strong friendships and a sense of community with those who would be become their neighbors.

The Hales are excellent financial managers and keep an accurate budget; they have been surprised at their low utilities costs in their Energy Star rated home compared to other housing they have lived in. And as they watch their children play in the yard they worked hard to landscaped, they are especially grateful they are no longer throwing money away on rent. They look forward to years of building equity and loving life in the home they built.

