

Self-Help Homes

Provo, UT

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ABOUT

IMPACT (2019-2021)

- Jobs created or retained: 533
- LMI homeownership households assisted: 65
- Households assisted through community development projects: 260
- Total financing: \$20.46 million
- selfhelphomes.org

The mission of Self-Help Homes is to provide affordable housing opportunities to individuals and families living in Utah. Currently, we serve those living in Utah, Wasatch, and Washington Counties that earn less than 80% of the area median income defined as low and very low-income. With over 40% of our county qualifying as low income, many individuals and families have little access to or possibility to own a home and/or have an affordable place to rent. Those who are: living on a fixed income, disabled, unemployed, under employed, elderly, have large families with young children, working families, veterans, young families, single parent families, families with special needs and/or medical conditions are those that typically are in need affordable housing and are paying more than 30% of their income toward housing.

Our organization provides affordable homeownership opportunities through the Mutual Self-Help Housing program. Much of our project funding comes through USDA-Rural Development who provides the construction and permanent financing for home construction as well as grant funding to our organization to cover administrative costs. HUD funding through the SHOP, HOME and CDBG programs are loans and grants that also help leverage capital to purchase and develop affordable land for affordable housing projects. For example, this last fiscal year Self-Help Homes purchased and/or are developing land for 210 building lots for future Self-Help homeownership projects.

Over the last 12 months, Self-Help Homes has helped over 260 people build their own homes through the development of 65 affordable houses built under the Self-Help program. Over \$11,000,000 in funding has been secured to develop land and single family homes for low-income families. This year, SHH will have started and/or completed a total of 562 units of single family homes since our inception in 1998.

It is only through USDA Rural Developments programs that have helped us develop this high number of homes to help hundreds of hard working low-income Utah families.

SUCCESS STORY



A HOME FOR THE BERNARD FAMILY

Toquerville, UT - Justin and Alyssa Bernard heard about Self Help Homes through their son's Early Intervention program. From the beginning, Alyssa was ready to go. However, Justin saw the amount of labor to put in on top of a full-time job and said, "no." But after a year of trying to find an affordable home, and learning that Self-Help Homes would help make their home wheelchair accessible, he was convinced and knew it was for them.

There were some concerns. Finding a sitter for two boys during the build made it challenging. But thanks to family and friends, they got the needed help. The program is about giving people a chance to own a new home by helping them build their home and the homes of others in a group.

Throughout the build, the Bernards got to know their neighbors. More than any previous places they lived in. This made it easy to get together for fun events or ask for help when doing projects. They felt part of a community right from the start. With their new house and community, Justin feels like they have found the perfect place to call home. He said, "We put our best work into building these homes." "If anyone is considering this program, I strongly encourage you to do it."

MORE ON SELF-HELP HOMES

- \$11 million + for site acquisition and development for affordable housing
- 210 building sites for Mutual Self Help Housing
- SHH has developed 562 units of single family housing since 1998



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"If anyone is considering this program, I strongly encourage you to do it."
-Justin Bernard, new homeowner