

Self-Help Homes

Utah

The mission of Self-Help Homes is to provide affordable housing opportunities to individuals and families living in Utah. Currently, Self-Help Homes serves those living in Utah, Wasatch and Washington Counties that earn less than 80 percent of the area median income defined as low and very low-income. With close to 40 percent of the counties 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. Many residents that 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 typically are in need affordable housing and are paying more than 30 percent of their income toward housing.

Self-Help Homes' organization provides affordable homeownership opportunities through the Mutual Self-Help Housing program and home rehabilitation. They also provide rental opportunities through the development of Low-income Housing Tax Credit program projects. Much of their project funding comes through the U.S. Department of Agriculture (USDA) Rural Development who provides the construction and permanent financing for home construction as well as grant funding to cover administrative costs. The Department of Housing and Urban Development (HUD) provides funding through its SHOP, HOME and CDBG programs that are loans and grants that help to purchase and develop affordable land for affordable housing projects.

Over the last 13 months, Self-Help Homes has helped over 199 people build their own homes through the development of 40 affordable houses built under the Self-Help program. Over \$8,000,000 in funding has been secured to develop land and single family homes for low-income families. This year, Self-Help Homes will have started and/or completed 450 units of single-family homes since its inception in 1998. It is only through USDA's Rural Development programs that Self-Help Homes has developed this high number of homes to help hundreds of hard working low-income families.

Toquerville, Utah

Married in February 2011, Mark and Danielle Clyde have what they call a Yours, Mine and Ours family. As blended families go, they say it went better than expected. From the moment they met each other, the family has been best friends and each other's biggest supporters, though there is never a dull moment at home. Mark works full time at a manufacturing plant and Danielle works part time at a local grocery store.



Looking to purchase a home since 2014, their family struggled to find one they could afford and big enough for the family. They were starting to feel like maybe it was not supposed to happen. Then in January 2016, they read a news article titled, "Homeowners Needed...Sweat Equity Required." Danielle was so excited she immediately called Mark. This was an answer to a prayer. However, doubts set in as to whether or not they would qualify. Both had gone through financial hardships years prior and figured they might have ruined their credit enough that they could not qualify. After a final prayer, they decided to try. The next day they filled out an application with Self-Help Homes. They heard back a few days later that things looked good and proceeded with the next step. One year later, they are pouring the foundation for their future home.

CONTACT:

Brad Bishop
(801) 375-2205 ext. 102
brad@selfhelphomes.org

ORGANIZATION FACTS:

Web: www.selfhelphomes.org
Year Founded: 1998
Location: Provo, UT
Footprint: State

By the Numbers:

(for January 1, 2015 to January 31, 2017)

- 205 jobs created or retained
- 50 families assisted
- 50 low-income housing units developed