

Universal Housing Development Corporation

CONTACT

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BY THE NUMBERS

(Fiscal Year 2013)
Year Founded: 1971
Location: Russellville, AR
Housing Units Developed: 21
Households Assisted: 565
Financing Secured: \$5.3M

The mission of the Universal Housing Development Corporation (UHDC) is to promote adequate and affordable housing, economic opportunity, and a suitable living environment, free from discrimination. UHDC serves residents in west central Arkansas, including Pope, Franklin, Logan, Yell, Perry, Johnson, Conway, Polk, and Scott Counties, who struggle to find decent, affordable housing.

UHDC has become one of the premier agencies in Arkansas for housing and housing-related needs. UHDC's homeownership and rental housing programs include new construction, rehabilitation of existing housing, rental assistance, rental housing development, and empowerment programs to help families save for down payments and other goals. Under its Mutual Self-Help Housing program, UHDC staff guide families as they build their own homes on nights and weekends. UHDC also builds affordable, energy-efficient homes as a Community Housing Development Organization (CHDO).

UHDC helps find creative solutions to new challenges, whether by finding a way to save a home from foreclosure, helping aging homeowners address their changing needs, or working with a young family in building their first home. In doing so, UHDC has become a powerful agent for positive change, not only in creating wealth through homeownership, but in strengthening the overall capacity of the individuals and families it serves.

Ann Wisdom

Ms. Ann Wisdom is proof that it is never too late to fulfill the dream of building an affordable home. At the age of 82, Ms. Wisdom became the proud owner of a new home in Clarksville, Arkansas. "The first morning I woke up in my home, it was like I had died and gone to heaven."

Ms. Wisdom's road to homeownership started in 2012 when she decided that she was tired of renting and wanted to start building equity in a home of her own. That's also when she learned about UHDC and its Construction Program after she saw its beautiful homes on the market. Under the program, UHDC builds housing for individuals and families that cannot afford conventional construction.

In 2013, UHDC helped Ms. Wisdom find the perfect lot for her new home and secure a \$129,000 Section 502 Direct Loan from the U.S. Department of Agriculture (USDA) and \$8,500 in funding from the U.S. Department of Housing and Urban Development's (HUD) Self-Help Homeownership Program (SHOP).

By working with UHDC staff, Ms. Wisdom was also able to construct a fully accessible home that met her needs. "I had to have a handicap-accessible home, so I needed an open floor plan. UHDC helped make modifications to an existing plan I liked to make sure it suited my needs."

Ms. Wisdom recently passed away in October 2014.

