

## WHAT IS MUTUAL SELF-HELP HOUSING?

The Mutual Self-Help Housing Program is a USDA/Rural Development program sponsored by Tooele County Housing Authority (TCHA) for low-income families to achieve the dream of home ownership through "sweat equity". Qualified families work together under the direction of a Construction Supervisor to construct approximately 65% of their homes. This labor not only acts as the down payment but can reduce the price of the home by as much as 20%. No prior construction knowledge is required to participate in this program.

## WHAT IS INVOLVED?

To participate in the Mutual Self-Help Housing Program, you must be willing to set aside your spare time for 9-12 months. Participants are required to contribute a minimum of 30+ hours per week. A portion of those hours can be contributed by family and friends that are willing to work on the participant's behalf.



## HOW MUCH WILL IT COST AND HOW CAN I AFFORD THE MORTGAGE PAYMENTS?

There is little or no cost to participate in the program. The only up-front money that you will need is for a credit report and what is necessary to purchase a Builders Risk Policy to insure your home and materials while under construction. Also, you will need to purchase the necessary construction hand tools to complete the project.

There may be additional assistance available for qualified families, such as a reduced interest rate and grants, that keeps monthly house payments affordable.

## WHAT ARE THE BENEFITS OF THE PROGRAM?

- You have a new home that you can afford; No down payment required, you save 15-20% on the purchase price and earn equity
- Builds self-confidence
- Working together to build each other's homes creates bonds of support and understanding with your neighbors and pride in your community
- Builds new skills in home maintenance and construction and makes you a more knowledgeable consumer
- Learn budgeting and financial management
- Break the cycle of renting and profit from the rewards of homeownership

## WHO IS ELIGIBLE FOR THIS PROGRAM?

Applicants who do not currently own a home, who meet Rural Development loan qualifications; including good credit and allowable debts, and whose income does

not exceed the income limits as determined by Rural Development are eligible.

Family Size	Min. – Max. Gross Income
1	\$46,400 - \$74,250
2	\$46,400 - \$74,250
3	\$46,400 - \$74,250
4	\$46,400 - \$74,250
5+	\$46,400 - \$98,000

Each person will receive equal consideration without regard to race, color, national origin, religion, sex, familial status and disability.

## WHERE WILL THE HOMES BE BUILT?

Murdock Subdivision located in Tooele, Utah. If you are serious about homeownership and are dedicated to making that dream come true, please call 435.882.7875 for more information.



## THE MUTUAL SELF-HELP HOUSING PROCESS

- Participants are selected from a pool of interested eligible families.
- Trained TCHA staff conduct various workshops and meetings to help families qualify for USDA Rural Development loans.

➤ **Participating families select their lot and house plan.**

➤ Families work as a group under a trained construction supervisor, with each family providing at least 30 hours of labor per week until the homes are all completed. The construction phase is about eight to ten months.

➤ Families finish the homes and complete their loan process.

➤ **Families all move into their homes at the same time.**



Tooele County Housing (TCHA) works to preserve, promote and expand housing opportunities for lower-income households in Tooele County. Founded in 1979, TCHA is based on the belief that housing is a basic building block of stable families and communities.

TCHA implemented the Mutual Self-Help Housing Program because single family homes in Tooele County are not affordable for most working families.

If you are interested in building your own home with families like your own, take a look inside for more information. To find out how you can participate please call: Sydney at 435-241-3554 or email: [smckinney@xmission.com](mailto:smckinney@xmission.com)

**Make your dream of homeownership a reality, sign up for the Mutual Self-Help Housing Program!**

Financing grants and loans provided by Rural Community Assistance Corporation, Housing Assistance Council and US Department of Housing and Urban Development.



This

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**Stop Renting and Help Build Your Own Home through the Mutual Self-Help Housing Program**

**Tooele County Housing Authority**

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