

Self Help Homes

<https://www.selfhelphomes.org/>

revenue model

- In the 90's, became a non-profit arm for the Housing Authority of Utah County (HAUC) to address affordable housing issues
- became incorporated with the state of Utah then designated by HUD as a Community Housing Development Organization (CHDO).
- is a United Way organization and has partnered with multiple non-profit, local, state and federal government organizations, such as the Housing Assistance Council in Washington DC, Provo City, Utah and Wasatch Counties, the State of Utah, HUD and USDA
- Technical assistance and training is provided by a superintendent from Self-Help Homes.
 - the process of organizing and supervising groups of families in the building of their own homes. It is provided by Self-Help Homes and includes the parts involved in the process.
- Families enter into a contract with each other to share the labor on all homes within the group. This labor sharing agreement is a fundamental principle of the Mutual Self-Help Program.

What we can learn from it and apply?

- Can rent out the house after you build through subsidy from USDA-Rural Development
- You organize groups of families who are like minded

What do the numbers look like in a nutshell - cost, savings, time required in a typical case.

- Mortgages can range from \$400,000 – \$550,000
- Subsidized interest rates determined by income and family size. Can be as low as 1%
- Payments range from \$1,400 to \$1,900 per month.
 - Payments determined by the interest rate, area of interest, current property taxes, insurance rates, etc.
- Can save 10% to 20% compared to another home builder

Think about it in your case. What kind of service, timing, service contract, cost, etc - could you foresee that would work?

- I personally wouldn't participate, ose is much more inexpensive and quick with less restrictions
- Finding groups of families is a major benefit. An example is the amish, the community is key for health, values, support and picking up the slack when someone is down, and swarm build like ose
- helps groups of 6-12 families/individuals form an informal partnership to help each other build each others houses.