After many months of planning by RHDC and many hours of building by the families in Group 20, Eldon and Jenny Chestnut’s house was complete and ready for showing in the Utah Valley Parade of Homes.

RHDC has been looking for ways to introduce the Mutual Self-Help Program to people who have never heard of it before. With over 1,100 visitors to the home, many people were able to hear about the program for the first time and see the great work that Self-Help families do on these beautiful single-family homes.

Seven families have been working together since the middle of last December to complete their homes. A special thanks to these seven families: Kamberlyn Adams, Colby & Cheryl Baker, Eldon & Jenny Chestnut, Thomas & Anna Dent, Calvin & Angela Kitchen, Angie Stansfield and Clifford & Esther Thompson for their extra efforts.

Also, thank you to Construction Supervisors, Tony Chavez & James Hendricks and to Joshua Walker, Construction Manager, for a job well-done.

Thanks to the continued donations received from Bank of American Fork and Central Bank, RHDC has been able to provide construction trailers and other support to nearly 200 families that have built or are currently building their homes through the Mutual Self-Help Program.

RHDC Has A New Logo
SPANISH FORK IS NEXT STOP FOR URBAN SELF-HELP PROGRAM

Once families finished the final phase of the Urban Self-Help Program in Maeser Block Subdivision in Provo, RHDC began looking forward to their next Urban project to start in Spanish Fork. Not far from the Spanish Fork river is a neighborhood called Pine Meadows Subdivision. This family oriented neighborhood is close to elementary schools and churches and has a beautiful view of the mountains.

If you are interested in learning about our next Urban Self-Help group, please contact us for information about our different Twin Home floor plans, financing and sweat-equity plans for this beautiful neighborhood.

Sixteen Families Break Ground in Jessica’s Ranch & Morley Meadows

Sixteen families celebrated the beginning of building their Mutual Self-Help homes at a groundbreaking held on May 28, 2009 in Jessica’s Ranch Subdivision in Payson. All 16 families were qualified through USDA-Rural Development to participate in the Mutual Self-Help Program. Speaker, Payson City Mayor, Burtis Bills, encouraged the families and told them that the Mutual Self-Help Program has helped create some of the strongest neighborhoods in Payson. These families will begin building their homes in June.

Maeser Block Subdivision All Spruced-Up With Beautiful Yards

Warm, sunny days gave way for a great time to install yards at the recently completed Urban Self-Help homes in Maeser Block Subdivision. These beautiful yards and homes with mountains as their picturesque background, have given a face-lift to this historic Provo City block. To view these beautiful homes and yards nestled in the heart of Provo City, drive by 100 and 200 South and 400 and 500 East in Provo. To watch an interview with Spencer & Carlee Harvey, Maeser Urban Self-Help Participants, go to - http://video.google.com/videoplay?docid=35333383983434532622&hl=en (copy and paste).
MEET THE WILSON FAMILY

We are the Wilson family. My name is Joelle, my husband is Jeff and we have 4 children. Our oldest son is 13, his name is Macord. Next in line is our daughter Ryan Michelle who is 9, our son Mason who is 6 and our very newest, Corben who is 1 and was just adopted last month. I was born and raised in Santaquin and my husband in Salem. I think that we must be the veterans of our Self-Help group.

We have looked into several home loans before applying for the USDA-RD Self-Help Program. I actually think that we looked into every other loan out there. The monthly payments with other loans would have been too expensive. We could never have been able to afford anything big enough for our family. We couldn’t even afford an old run down house. In fact, I think that we had just about decided that we were going to have to rent forever.

We heard about this program from the Kitchen’s who are building in another Self-Help group. We are grateful to them for passing the information along!

One of my life-long goals has always been to be a stay-at-home mom and actually raise my own children instead of sending them to daycare. When Jeff and I were first married I worked several jobs. I worked in a physical therapy center, I worked at a gym, I worked at a gas station, I did daycare and I at one point did medical transcription from home. This was pretty good right up to the point that we had our 3rd child. I have been a stay at home mom since then and I don’t think that there has been anything more rewarding. But, with this also comes a little bit of sacrifice, especially financially.

Getting this USDA-RD 502 loan is such a blessing to our family. We are grateful for this program and the opportunity to participate in it. I hope that I will be able to continue to stay home and raise my kids!

We are excited to get to know and work with our neighbors. We have met most of them already.

HOW CAN YOU BECOME A PARTICIPANT IN THE SELF-HELP PROGRAM?

To become eligible for the program, an applicant must have low debt, good credit, enough income to qualify for a mortgage, and be willing to contribute at least 35 hours of labor per week until all the homes in a group are complete. The applicant must also be income qualified and earn less than 80% of the area median income.

If you are interested in helping yourself by building your own home in association with other families like you, please call Rural Housing Development Corporation (RHDC) at (801) 375-2205 and ask for Karen or Connie.

We are currently accepting applications for Morley Meadows Subdivision in Santaquin, twin homes in Pine Meadows Subdivision in Spanish Fork, Jessica’s Ranch & Maples Subdivisions in Payson and Silver Lake Subdivision in Eagle Mountain.

USDA-RURAL DEVELOPMENT 502 LOAN HAS MANY GREAT BENEFITS

When families participate in the Mutual Self-Help Program, they have the opportunity to finance their homes through USDA-Rural Development with a 502 loan. USDA-Rural Development provides and guarantees the loans and does not require mortgage insurance. Interest rates are based on income and family size and can be subsidized down to 1% to make payments affordable.

Another benefit of this mortgage is if a family loses their income source, they can defer monthly payments for up to two years. After the two-year period, the loan would be reamortized and the family would then continue making their payments.

With the economy today, this can give families the assurance of not losing their home if unemployment or tragedy strikes. If you are interested in knowing more about these loans, please call RHDC at (801) 375-2205.
Increase your comfort range by using fans. With a ceiling fan, you will probably be comfortable with the thermostat set at about 78 degrees. Each degree you are able to raise the thermostat, you will save 3-5% on air conditioning.

Ceiling fans: Ceiling fans cool by creating a low-level “wind chill” effect throughout a room. As long as indoor humidity isn’t stifling, they can be effective. Just remember that a fan cools people—it doesn’t actually reduce room temperature—so turn it off when you leave the room.

House fans: Unless you live in a very humid climate, installing a large fan in your top-floor ceiling is a very effective way of cooling your whole house down without the central air conditioner. These fans suck air through the house, inducing a strong draft in rooms where windows are open as it pulls cooler outdoor air inside.

Clean the air filters in air conditioners monthly. The filter in a central air conditioner should never be allowed to get dirty enough to impede air flow, as this could cause damage to the air conditioning unit. The condenser should be cleaned by a professional every other year, or even yearly in dusty locations.

Hire a professional technician to inspect, clean, and tune your system every 2-3 years.