Nothing Spooky About Moving Into A New MSH House Just Before Halloween

Once upon a time, eight families gathered together and decided not to be afraid of hard work and commitment, and vowed to be moved into their homes by Halloween 2009. That was just four and one-half short months ago.

On October 29, 2009, an Open House will be held to celebrate the completion of all eight homes. Thanks to the commitment of each family and their amazing volunteers that helped with framing, roofing, stone and other tasks, this group, Group 22, will be the fastest group yet at RHDC. Four and one-half months to complete eight houses. An amazing feat!

Halloween can be a frightful time, but not for these eight families. Congratulations to the Chavez, Dixon, Howard, Measom, O’Daniel, Pierce, Rogers and Stromberg families for setting a goal and doing what it takes to reach it. Many families worked 50+ hours per week so they could meet their goal. Special thanks to their Construction Supervisor, Spencer Harvey, for his great leadership. Halloween 2009 will bring the sweetest treat ever to these eight families, “Home Sweet Home”!

Partners Donate in Support of MSH

Special thanks to Partners, JP Morgan Chase & Co., Wells Fargo, GE Capital and Ally Bank for their continued donations in support of the Mutual Self-Help Program. Donations have provided funding for a new truck and trailer, tools and other items.
RHDC has experienced a very successful 2008-2009 fiscal year. We have helped 35 Mutual Self-Help families complete and move into their beautiful homes. We have also started 23 more homes and plan to begin seven others by November 2009.

Our success can only come through families determined to achieve the American Dream of home ownership. Home ownership through the MSH Program does not come as a hand-out. It is achieved through determination, commitment, hard physical work and lots of time. After groups of families build houses together for 7-10 months, they find that they have also built friendships and trusts along the way.

Most of these homes have been built in Payson, Santaquin and Eagle Mountain, which are areas classified by USDA-Rural Development as rural Utah County. Plans for RHDC to continue to purchase lots in these areas is definitely in the plans. Currently, RHDC has available lots in all three of these cities along with twin home lots in Spanish Fork. Plans are also being made to purchase lots in Elk Ridge City and to expand into Wasatch County to purchase lots in Heber City.

August 6, 2009 was an especially rewarding day for a group of Mutual Self-Help families. Group 20 celebrated the completion of the seven homes in their group with an Open House. This group of families began building their homes in the middle of December 2008 and moved into their beautiful homes on August 6, 2009. Congratulations to Kami Adams, Colby & Cheryl Baker, Eldon & Jenny Chestnut, Thomas & Anna Dent, Calvin & Angela Kitchen, Angie Stansfield and CJ & Shelly Thompson, along with their Construction Supervisors, Tony Chavez and James Hendricks for a job well done.

Then, RHDC packed up and moved their celebrating north to Silver Lake Subdivision in Eagle Mountain. Another Open House was held on August 25, 2009 for a group of four more MSH houses. Group 21 families began construction on their homes the beginning of January 2009. Congratulations to Kelcey & Maxine Asuao, Jesse & Ashley Collins, Daniel & Sarah Melville, Blake & Mandi Russell and their Construction Supervisor, Nathan Brewer, for doing such a great job!

For these 11 families, 2009 will always be remembered as a great year.

Upcoming Areas:
- Payson City, Utah County
- Santaquin City, Utah County
- Eagle Mountain City, Utah County
- Elk Ridge City, Utah County
- Heber City, Wasatch County
- Spanish Fork City, Utah County
We are Scott and Cathleen Fraser. We currently live in Provo. We have 9 children, Kiley, who just turned 17, then triplets, Braxton, Brooke and Madison, who turned 11 on October 21st, Jordyn, 7, Hailee, 6, Landon, 4, Keaton, 2, and Cameron, 9 months. We have a very busy life and never a dull moment goes by. We are so happy to be a part of this awesome program!!! We couldn’t have done it without Rural Housing Development Corporation’s Mutual Self-Help Program and all the amazing employees that work there. We just want to thank you all for all you have done for us!!!! We came into this program a little late but we were able to take the place of a family that had just dropped out of the program. We started the program being behind 150 hours of the required hours and thought we would never catch up. But, with help from RHDC, Duane (Scott’s Dad) who has come to help us everyday and Cathleen’s parents who do the babysitting, we have been able to catch up all of the hours. Our children are getting really excited now because we have started construction on our house. We can’t wait to move into our new home!!!!
$50 Referral Program

When a past participant refers an applicant to RHDC to participate in the Mutual Self-Help Program and that applicant closes on their 502 loan, they will receive a $50 check from RHDC to thank them for their referral. Special thanks to each of the following participants who recently referred a friend or acquaintance to the Mutual Self-Help Program and have earned their $50 bonuses. Russell & Amber Collins ($50), Andres & Ariana Santillan ($50), Jonathan & Stacie Pittman ($50) and CJ & Shelly Thompson ($50). If you know someone that would benefit from the Mutual Self-Help Program, please have them call us at 801-375-2205.

Winter is fast approaching, so it is important to make preparations to your home during the fall to get ready for the colder months that are ahead.

**Prepare Rain Gutters:**
Remove accumulated dirt, leaves and twigs by hand and then clean the gutters thoroughly with a garden hose and nozzle. Install downspout extensions to ensure water flows away from your home’s foundation.

**Reverse that ceiling fan:**
Reversing your ceiling fan is a small tip that people don’t often think of. By reversing its direction from the summer operation, the fan will push warm air downward and force it to re-circulate, keeping you more comfortable. As you look up at the fan, the blades should be turning clockwise to be ready for winter.

**Prepare for an emergency:**
Fresh batteries in the flashlights are always a blessing when the lights go out. Keep a supply of bottled water and non-perishable food for such emergencies. Keep the utility companies’ phone numbers near the phone. Stock up your first aid kit. You’ll be rewarded with peace of mind by taking these few steps to get your home ready for winter.