Ribbon Cutting Held in Santaquin for Eight Mutual Self-Help Families

The wind and cold could not blow away, nor freeze, the excitement that was generated with the completion of eight new homes by Group 23 families. They began construction on the eight homes in June 2009 and finished on December 17, 2009. This set another RHDC speed record of five months and 3 weeks...to be exact! The homes are located in Morley Meadows Subdivision in Santaquin and Maples at Brookside Subdivision in Payson.

The happy families that enjoyed Christmas 2009 in their brand new homes were: Scott & Cathleen Fraser, Pedro Hernandez & Carina Corona, Rhiannon Kaufman, Aaron & Lindsey Merrill, Jason & Alicia Merrill, Ryan & Stephanie Prather, Monica Rodriguez and Jeff & Joelle Wilson.

Appreciation Extended for Generous Donations

Special thanks for the welcomed donations from partners JPMorgan Chase and American Express. The funds will be used to support the Mutual Self-Help Housing project and assist in the support of completing 60 homes for income qualified families.
Rural Housing Development Corporation (RHDC) has expanded their Mutual Help-Self (MSH) Program into Wasatch County. RHDC has purchased six lots in the Willow Creek Estates Subdivision in Heber City. These lots will be sold to qualifying families that are interested in participating in the MSH Program.

The six lots range in size from .31 to .42 acres. Available house plans include 1400+ sq. ft. of finished space on the main floor and have full unfinished basements. All homes also include three bedrooms, two bathrooms and a two-car garage.

The U.S. Dept of Agriculture-Rural Development provides and guarantees the loans and does not require mortgage insurance. Interest rates are based on income and family size and can range from 1% to 5% (currently), allowing for lower monthly payments.

If you currently live and work in Wasatch County, you may qualify for a Wasatch County Housing Authority $20,000, 30-year, down payment assistance loan at 2% interest. The State of Utah can also provide funding with interest rates as low as 1% to qualifying families.

Contact RHDC today if you have been waiting for the right time to build a home in Heber.
Are You Considering Purchasing A Home?

Read about the great benefits of building your own home through the Mutual Self-Help Program.

1. **502 Mortgage from US Dept of Agriculture-Rural Development.**
   a. Subsidized interest rates, depending on income and family size, which allow for manageable monthly payments
   b. **Sweat Equity** is a down-payment and it reduces the cost of the home by 15-25%
   c. **Mortgage Moratorium** / If you are injured or lose your job and cannot work, you are allowed to go up to two years without making a payment. At the end of those two years, your loan is re-amortized and you start making payments again.
   d. **No Mortgage Insurance**
   e. **Save tens of thousands of dollars on interest forgiveness**
   f. **Mortgages are 33 years to help lower monthly payments**
   g. **Payments are based on 30% of your income**
   h. **Low default rate**

2. **You learn valuable building & home maintenance skills.**

3. **By working with your neighbors, you can build lasting friendships and a sense of community.**

4. **You have a brand new home.**

5. **You have multiple house plans to choose from and include:**
   a. 3 and 4 Bedrooms
   b. 2 Bathrooms
   c. Two-Car Garages
   d. Unfinished Basement
   e. Total 2,600+ Square Feet (1,300+ square feet is finished)

6. **Energy Star efficient homes – lower energy bills**
   a. Thermwise Builder: Up to $1,200 reimbursed to homeowner from Questar/Rocky Mountain Power (in Participating Cities) for being Energy Star

7. **Nice subdivisions in great locations**

8. **0 – 3% interest rates on additional leverage loans and grants available to qualified participants**

If you are interested in learning more, please call RHDC at (801) 375-2205 and ask for Connie or Karen. We are currently accepting applications for Payson, Santhaquin, Spanish Fork, Heber and Saratoga Springs.

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**MSH Program Teaches Skills to Help Past Participants Finish Their Basement**

Scott & Shandi Wyckoff built their beautiful three bedroom, two bath MSH home in 2002. After completing their home, they began the process of finishing their basement.

Scott said, “We completed our basement as money became available. It took us a while, but it was so worth it. Breaking it up into phases and doing the work ourselves made it less of a burden on our family’s finances since we did not have to pay for it in one large sum. Little by little we bought what we needed.”

Both Scott and Shandi worked together to complete the basement. In fact, Shandi did all of the hand texturing by herself. They finished the basement by themselves except for hanging some of the sheetrock and laying the carpet.

They used the skills and confidence that they obtained from building the rest of their house through the MSH Program. The skills that they had yet to acquire, in order to finish their basement, seemed less daunting due to their previous building experience.

When asked what the best thing about being able to finish their basement was, Shandi said, “Finishing our basement nearly doubled our living space and gave us a cool place to retreat during hot summer months. It also gave us more storage space.”

Pictures: Wyckoff MSH home with finished basement.
The carpet in your home is a big investment that you want to enjoy for many years. Here are some great tips to help keep your carpet looking great for years to come.

**Tip #1: Vacuum Frequently – Even When it Doesn’t Look Dirty**
One of the great advantages of carpeting your floors is that you can’t see the dirt!
But even though your carpet may not appear dirty, the dirt is hiding in the fibers of your carpet. Regular vacuuming is absolutely necessary to keep your carpet in tip-top shape!

**Tip #3: Choose Complementary Area Rugs for Those High-Traffic Spot**
Dirt, sand, and grit become trapped deep down at the base of your carpet within the fibers. As you walk on the carpet, the fibers are crushed, the dirt and grime increase the friction of the fibers, and your carpet starts to wear out even though you may not recognize it.

**Tip #4: Rearrange Your Furniture Now and Then**
Doing this will extend the life of your carpet and keep it from wearing out as quickly in the most highly used areas.

Remember that even if it doesn’t look or feel dirty, your carpet needs your regular attention to remain beautiful.