

Rural Housing Development Corporation

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Rural Housing Register

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2010 - A Great Year for Completing 26 MSH Homes

If you were a participant in RHDC's Mutual Self-Help (MSH) Program during the first half of 2010, it has been a very great year. Twenty-six participating families have completed their homes through a USDA-Rural Development sponsored program called Mutual Self-Help. This program was created to help income qualified families become homeowners by providing sweat-equity labor to build their own homes along with the rest of the homes in their group. These four groups of families worked under the direction of a construction supervisor to complete all the homes in their group within a 6-month time frame.

The 26 homes were built in Utah County in Payson (Maples at Brookside Subdivision), Santaquin (Morley Meadows Subdivision) and Eagle Mountain (Silverlake Subdivision). Following the completion of the homes in each group, an Open House and Ribbon Cutting was held to honor the hard-working families.

Along with the completion of these 26 homes, RHDC currently has 28 more homes under construction or about to enter the construction phase.

Congratulations to the 26 families for a job well-done. For them, the year 2010 will always be a very great year!

Group 24 — April 2010



Group 25 — June 2010



Group 26 — July 2010



Group 27—August 2010





**RHDC
Partner
Helps Make
MSH Program
a Success in
Wasatch
County**



Gary McDonald, WCHA Executive Director, receives recognition award from RHDC Executive Director, Brad Bishop, at Group 29 Groundbreaking ceremony.

Gary McDonald, Executive Director of Wasatch County Housing Authority (WCHA), was recognized for his work helping income qualified families in Wasatch County become home owners.

After 10 years of providing families in Utah County an opportunity to become homeowners through the MSH Program, RHDC expanded its boundaries into Wasatch County. RHDC was looking for interested families to participate in the first Wasatch County MSH group. McDonald stepped up and informed many families about the program, enabling RHDC to form its first Wasatch County group.

A special thank-you to McDonald for his help.

Groundbreaking Event Makes Homeownership Dreams Come True in Heber City

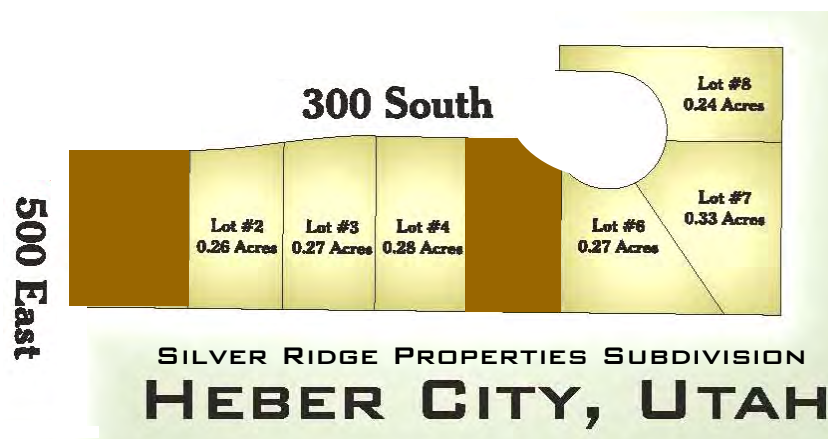


On July 20, 2010, six participating families, friends and RHDC staff, along with city and county officials gathered in Willow Creek Subdivision in Heber City to celebrate a groundbreaking and the beginning of the Mutual Self-Help Housing Program in Wasatch County.

The cost of housing in Wasatch County is out-of-reach for many families wanting to live in Heber City. Through the Mutual Self-Help Program, families are able to provide sweat-equity to help build one another's homes. With the families contributing their own construction labor, rather than hiring sub-contractors

to do the work, the cost of the homes can be reduced by about 10 to 25%.

Families that are participating in the first Wasatch County group are: Chase & Barbara Brereton, Richard Davis & Amanda Despain, Jared & Janalee Hendry, Melissa McDaniel, Matt & Mackenzie Sproul and Shane & Jamie Whittier. These families began construction on August 16, 2010 and are working hard to complete the six homes by January 2011. They are working under the direction of Construction Supervisor, James Hendricks.

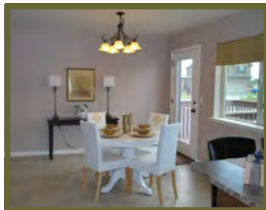


RHDC has purchased six more lots in the Silver Ridge Properties Subdivision (left) in Heber City. We also have available lots in Payson near the newly announced Payson Temple, Santaquin and Spanish Fork. If you are interested in participating in the MSH Program, please contact us at: 801-375-2205.

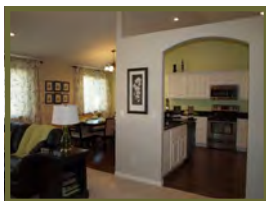
RHDC Participates in 2010 Utah Valley Parade of Homes



RHDC participated in its second Utah Valley Parade of Homes, June 4 - 19, 2010. Two RHDC houses

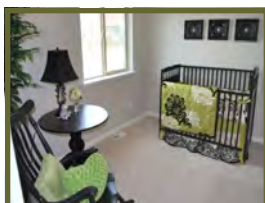


were entered into the parade this year. One in the Maples at Brookside Subdivision in Payson, and a twin home in the



Pine Meadows Subdivision in Spanish Fork. These beautifully staged homes generated a combined total of

2,720 visitors. The homes were staged by "The Staging Company" out of SLC.



RHDC Homes



ENERGY STAR RATED HOMES

34% more efficient than standard homes
Up to \$600 savings per year on energy bills

ENERGY STAR APPLIANCES AND FIXTURES

- Low flow toilets: better performance with less water
- CFL Light bulbs: last 10 times longer saving you \$30 per bulb
- Fridge: 20% more efficient than federal standard
- Dishwasher: 10% more efficient than non-qualified models

HEATING, VENTILATION and AIR CONDITIONING

- Setback thermostats: programmable to maximize efficiency
- Advanced air sealing techniques: minimizes loss of conditioned air; promotes effective air distribution
- 16 SEER air conditioner: highest Seasonal Energy Efficiency Ratio
- 93% AFUE furnace: 2nd highest Annual Fuel Utilization Efficiency

HOME DESIGN

- Double pane windows with double low-e: perfect for the extremes of Utah weather
- 2x6 exterior walls with blown in insulation (R-23): more AND better insulation
- Functional home plans with full, insulated basements: more bang for your buck now and in the future
- Recycled cellulose attic insulation (R-50): keeps your home cooler in the summer and warmer in the winter
- Trex decks: recycled material, extremely durable and no maintenance

NEIGHBORHOOD DESIGN AND LOCATION

- Nearby transportation, shopping, and schools: long term convenience and savings



MSH families recently received the helping hands of Wells Fargo and United Way Day of Caring volunteers. The volunteers helped families with framing and clean-up in Eagle Mountain and Payson. A special thank-you to everyone that helped in any way!



Wells Fargo volunteers help clear a yard of debris to make way for automated sprinklers and sod.



On September 8, 2010, 20 volunteers from United Way's Day of Caring helped with framing in Winegar Estates Subdivision in Payson.



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We're on the Web!
www.rhdchome.org

Check out our website to find an application for the Mutual Self-Help Housing Program and to see our house plans and current building locations.

\$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. Thanks to the following participants.

Name	Amt
Russell & Amber Collins	\$50.00
Derick & Patricia Rogers	\$50.00
Austin & Erin Frisby	\$150.00
Robert & Christine Davis	\$50.00
Jason & Alicia Merrill	\$50.00
Jake & Becky Fox	\$50.00
Dave & Aubrey DeGraffenried	\$50.00
Colby Baker	\$50.00
Ted & Nicole Bailey	\$100.00
David & Heidi Barnett	\$50.00
Orlando Reyes	\$50.00
Ashlee Braithwaite	\$50.00

If you know someone that would benefit from the Mutual Self-Help Program, please have them call us at 801-375-2205.



The best thing about practicing green alternatives in your home is that nine times out of ten, they are the more frugal option. Try some of these tips to do your part in making a greener planet and saving yourself some money along the way.

1. Plant a garden.
2. Switch your light bulbs to Compact Fluorescent Light bulbs (CFL).
3. Make a homemade compost bin.
4. Stop using disposable

Choosing "Greener" Alternatives in Your Home

5. Wash your laundry in cold water instead of hot.
6. Turn off lights when you leave a room.
7. Drive the speed limit and combine errands into one trip.
8. Turn off your computer completely at night.
9. Pay as many bills as possible on line.
10. Re-use scrap paper.
11. Fix leaky faucets.
12. Line dry your laundry.
13. Lower the temperature on your water heater.
14. Use cloth instead of paper to clean your kitchen.
15. Take 5-minute showers.

