



Providing Services in Carbon, Emery, Grand, and San Juan Counties

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## MUTUAL SELF HELP GROUND UP CONSTRUCTION

### LEARN HOW TO BUILD A HOUSE

No construction experience needed—we will teach you everything you need to know. Some tasks will be completed by professionals but everything else is up to you and the other members of your group. In addition to your new home, you will be gaining valuable skills in budgeting, construction, maintenance and home repair.

### BENEFITS OF THE SELF-HELP HOUSING PROGRAM

- No Down Payment and Closing Costs are rolled into your loan
- Your mortgage payment will be based on your family income
- Your payment could be lower than what you pay for rent
- Very low interest rates
- We will help you with any credit issues that you may have
- Energy Star Homes
- A Brand-New Home for your Family

### HOW THE PROGRAM WORKS

With self-help housing, participants work together in groups of 4 to 10 families to build their own homes. This cooperative effort is a direct application of the church- and barn-raising traditions of pioneering rural Americans. After having qualified for mortgage financing to purchase land, building materials, and some subcontracted work on the more technical items, self-help participants supply the necessary labor to build their homes.

For more information contact us today:

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