



Committed to the future of rural communities.

RURAL HOUSING PROGRAMS

TECHNICAL ASSISTANCE FOR SELF-HELP HOUSING PROGRAM

USDA Rural Development provides qualified public and private nonprofit organizations with financing for effective programs of technical and supervisory assistance to help low income households build homes in rural areas by the self-help method. This is the only means for many low income households to obtain safe, sound and sanitary housing.

What is Self-Help Housing?

Self-help housing is a construction method by which participating households, organized in groups of 6-10 households, utilize their own labor to reduce the total construction costs of their homes. Construction work is completed on homes by an exchange of labor with one another.

Who May Receive Technical Assistance?

A public body or a public or private nonprofit corporation with the legal, administrative and technical capacity to carry out the objectives of the program may qualify. An applicant organization must show that:

- A need clearly exists in the area for self-help housing.
- Qualified personnel can be hired to carry out the objectives of a technical assistance program.
- Funds are not available from other sources to provide these services. If the applicant is a nonprofit corporation, it must also have either:
- Successful experience in the field of self-help housing or
- A sponsoring organization with this experience or with proven ability in related business fields.

How May Funds Be Used?

Organizations may use technical assistance funds:

- To hire the personnel to carry out a program of technical assistance for self-help housing.
- To pay necessary and reasonable office and administrative expenses.
- To make essential equipment, such as power tools available to households participating in self-help housing construction.

- To pay fees for training self-help group members in construction techniques.

Are There Limitations On Fund Use?

Yes. Funds may not be used for:

- Hiring personnel to perform actual construction work for households.
- Buying real estate, building materials or other property for participating households.

Under What Conditions Is Assistance Available?

The applicant organization must show that self-help housing clearly is needed in the area where it proposes to supply assistance, and that services and equipment to be paid for with technical assistance funds cannot be financed through any other sources.

An agreement between USDA Rural Development and a recipient organization may cover assistance to be rendered by the organization for up to 2 years.

The organization must keep records and provide USDA Rural Development with monthly financial and quarterly progress reports.

Where Are Applications Made?

Applications should be made at USDA Rural Development offices. The office staff will explain the services available for the agency and help organizations complete their applications.

All applications are considered without regard to the race, color, creed or national origin of applicants, and service must be extended on this same basis.

Is There Other Assistance For Self-Help Housing?

The USDA Rural Development makes rural housing loans so individual households may construct their homes by the self-help method.

What Must Self-Help Households Do?

Members must agree:

- To work as a group under the guidance of a construction supervisor.
- To work the required hours necessary to complete the house.
- To attend all preconstruction meetings.
- To build their homes in the same community.
- To carry out all responsibilities of home ownership after housing is completed.

What Will USDA Rural Development Do?

USDA Rural Development will:

- Determine the eligibility of each participating household.
- Advise the participating households of assistance from other federal or public organizations.
- Make technical assistance grants to qualified organizations to pay for technical assistance and construction supervisor.

How Will Planning And Building Be Performed?

- Plans for modest but adequate housing will be selected and specifications developed.
- Construction will involve as much on-site work as practicable.
- Basic plans and construction methods will be standardized as much as possible.
- Materials may be purchased on a group basis.
- Group will decide how members will share labor, how records will be kept of time worked and how labor will be exchanged on a basis fair to all members.
- Depending on skills of participants, group may decide to do all the construction, or contract for work that cannot be done easily, such as excavating, installation of wiring or plumbing and dry wall finishing.
- Construction will start only after the loan has been closed.
- Construction of homes will be done in stages. Each stage of construction will be finished, if practical, on all homes before starting the next stage.
- The construction supervisor, with advice of the group's president, will divide the group into teams on the basis of skills, compatibility and availability.
- Construction changes cannot be made without prior approval of the USDA Rural Development manager.
- Households will move into the new homes only after construction of all homes have been completed.

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For More Information

For more information contact your local USDA Rural Development Office or the USDA Rural Development State Office at:

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