



Committed to the future of rural communities.

Washington State — Rural Housing Service

Strategic Partners

Single Mother becomes First Time Homeowner through Sweat-Equity Program

Outline Of Need:

Ms. Araceli Trujillo was a single mother living with her mother in an old, small two bedroom mobile home in Sunnyside, Wash. She decided to purchase a home because she was tired of renting and throwing money away.

How Rural Development Helped:

Ms. Trujillo worked with Catholic Charities Housing Services (CCHS), a faith-based, non-profit corporation to start building her home. CCHS receives funding from USDA Rural Development's Section 523 Self-Help Housing program.

The Results:

Family, friends and neighbors all worked together to help Ms. Trujillo with her dream of homeownership. She said, “The sweat-equity program was an experience to remember, because along with my family we laughed, fought and helped each other out and at the same time we all learned new things we didn’t know how to do before.”

The Self-Help Housing program is a unique feature of USDA Rural Development's direct housing loan program

Fast Facts

Program: Rural Housing Program
Partners: Catholic Charities Housing Service
Congressional District: WA-04

Demographics:
Sunnyside, Washington
Rural Population—15,238

Impact: Provides an avenue to homeownership for low-income rural residents who gain equity in their home through the Self-Help Housing program.



New homeowner Araceli Trujillo, with daughters Alyssa, Maysi, and holding son Lucas, proudly stand in front of their home in Sunnyside, Wash.

in which families provide approximately 65 percent of the construction labor to build their homes, in groups. The saved labor costs, deemed “sweat equity,” helps families qualify for loans.

Rural Development provides funding to Strategic Partners like CCHS who in turn provide technical assistance and guidance to the future homeowners in the construction of their new homes.

“My challenges and barriers to becoming a homeowner were that I needed a bit of help moneywise, and guidance and reassurance which CCHS was there to provide that for me,” said Ms. Trujillo. “Homeownership has made a great impact in my life because I am more aware of my responsibilities and know the hard work we all put into the home and we appreciate things much more.”

She and her children, Alyssa, Maysi, Jenah moved into their new home just before Christmas in 2010, right before the birth of her youngest child, Lucas.

Expressing her gratitude, Ms. Trujillo said, “I want to thank Isabel, Neri, Linn, and Alda (CCHS) and Lisa (USDA Rural Development) for all their help, patience, and dedication during this long and stressful process. I want them to know that their job is very special because they help families achieve their dreams and put a smile on the kids faces and that means a lot deep down inside.”