

Major Program Area • Single Family Housing
“I Built a Future With My Own Hands”

Amelia Smith is building her first home through the USDA Rural Development’s Mutual Self-Help program in collaboration with Southeastern Utah Association of Local Governments (SEAULG), which improves local government coordination of mutually beneficial programs where she lives in Sevier, Utah.

Building a home through the self-help method is nothing new to Amelia. Eight years ago, being the oldest of six kids living at home, she volunteered to assist with the construction of her parent’s house, since her mother was unable to participate in the build.

Amelia and her father were assigned to a group of approximately six families working together for six months, to build seven homes under direction of a contractor.

“After I put in many volunteer hours building my parent’s house, one of the first contractors that started the build, started his own company. He offered me a full-time job in his office because of my work ethic,” said Amelia. Pay and benefits from Amelia’s job provided her with long-term stable employment, a bachelor’s degree, and opportunities for growth.

Life challenges led to single motherhood and returning to live with her parents. Amelia needed a place where she and her 2-year-old daughter could call their own.



Amelia Smith is building her own home through the Mutual Self-Help Housing Program.

In Autumn 2020, Amelia heard about a new self-help build in her area opening. She was confident she would qualify to participate in USDA Rural Development’s Mutual Self-Help program. She applied and was approved.

She was assigned to join three other families building four self-help homes, starting in January 2021, targeted to complete construction by September 2021.

“It is a bonding experience with everyone involved,” Amelia said, adding, that not only do the people building houses bond, the children in the families build relationships to last.

On Saturdays, she often babysits in exchange for her volunteer hours for families involved in the build.

Participants are required to contribute a minimum of 30 hours per week. Amelia admits to being exhausted from the many hours of work, including her full-time job and motherhood; however, she sees the sacrifice of time now as an investment in her future.

Her advice to anyone considering building a Mutual Self-Help Home?

- Think of building as a job (You are not getting paid, but are receiving benefits)
- Building is your social life. (For the length of the project)
- Have fun building. (make it your hobby)
- Decide that building is worth the effort and sacrifice.

Amelia and her group of neighbors look forward to moving into their new homes in just a few months, built with their own hands.

“I have noticed how my self-esteem has increased, as well as other people I have built with,” she said. “It feels good to become more independent.”

Building a self-help home builds more than a structure; it builds relationships, self-esteem, and a future for everyone involved.

Date of Obligation: January 2021

Congressional District: Representative Curtis, District 3; Senators Lee and Romney

Partners: Southeastern Utah Association of Local Governments (SEAULG)

Demographics: Very-Low & Low Income participants

Impact: Provide affordable home-ownership opportunities for eight very-low & low-income families, who would not usually qualify for a home loan, through the Mutual Self-Help Program. Residents will provide most of the construction labor under the direction of a construction supervisor building new homes.