



A partner in Rural Development

**NeighborGood Partners Services:**

- Application review
- Training for all staff positions
- Grants and financial management
- Participation in grant progress and review meetings
- SHARES database training
- Problem solving
- Quarterly newsletters
- Networking opportunities

**Who Is Eligible**

According to Rural Development guidelines, to be awarded a grant for operating a self-help housing program an agency must:

- Be a legally existing organization such as:
  - a public body; or
  - a rural town; or
  - a private nonprofit.

*In addition, nonprofit organizations must be organized under state and local laws; in good standing with the Secretary of State; tax exempt under IRS Section 501(c)(3); have a board of directors with no less than 3 members; and have the production of affordable housing as one of the purposes of the organization.*

- Have the financial, administrative and actual capacity to administer the program.



Self-Help Housing



302.678.9400



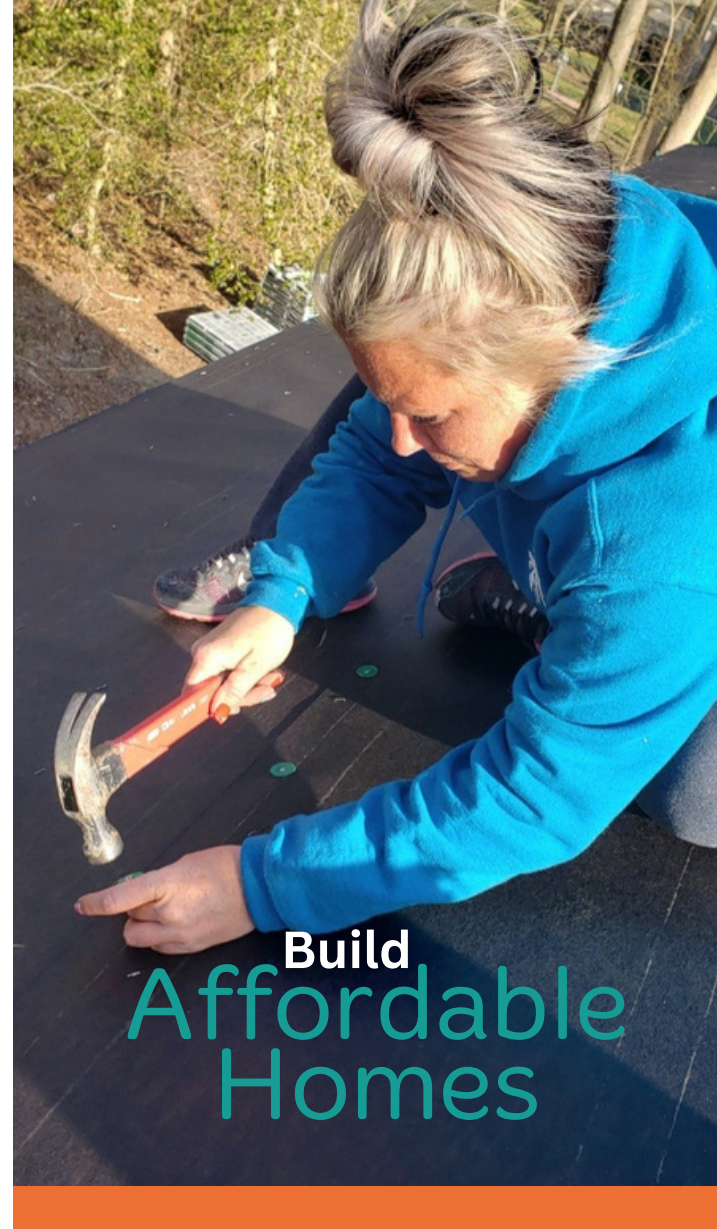
302.678.9058



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[neighborgoodpartners.org](http://neighborgoodpartners.org)



Build  
Affordable  
Homes



Self-Help Housing



## Working together to build affordable housing

**NeighborGood Partners Self-Help Housing Team provides technical and management assistance to organizations in the 21-state northeast region that are operating, or plan to operate, self-help housing programs in their community.**



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### Who We Are

## Good Neighbors. Good Partners.

NeighborGood Partners is a nonprofit affordable housing and community development organization. Our mission is to strengthen communities through housing, lending, and education.

### About the Self-Help Program

The United States Department of Agriculture (USDA) Self-Help Housing program consists of participants working to build or repair their own homes with the assistance of a skilled staff. For the new construction program, these participants work together in groups of 4 to 10 and provide at least 65% of the labor necessary to build the homes. For the repair program, it can be acquisition-repair or owner-occupied rehab with participants working one-on-one with grantee staff to make repairs.

Most families use Rural Development's 502 Homeownership Loan Program to finance their homes. This is a low-interest loan available to low- and very low-income families in rural areas with good credit history. The families generally save between \$10,000 and \$30,000 in housing costs using this sweat equity method.

The sponsor organization receives a Section 523 Self-Help Housing Technical Assistance Grant from Rural Development to operate the self-help program. The nonprofit grantee takes on the responsibilities of training the families in construction as well as homeownership skills, keeping the participants' loan records, ordering the construction materials, choosing the sites and house plans, recruiting the participants and keeping them motivated throughout the construction process.

### Self-Help Benefits

There are many benefits to the self-help housing program. For the families, it helps them obtain housing that they otherwise would not be able to afford; it teaches them skills; it empowers them and increases self esteem. For the community, it puts money into the local economy by employing subcontractors, purchasing insurance and supplies, creating a larger taxpayer base and freeing up needed rental properties. For the organization, it brings in additional resources and helps to fulfill the mission of providing housing for families in need.

## Families Working Together, Building a Home and a Future...

