

USDA RURAL DEVELOPMENT: TELLING THE STORY
Self-help Housing Program in Webster County, Kentucky
Makes Dreams Come True for Four Families

Outline of Need: For Alvin Green, owning a new home seemed like a dream. The home he was living in was left to him by his grandmother. It was a very old, dilapidated house. Windows were boarded up, health and safety hazards existed and his utility bills were outrageous. His old home was razed and thru Rural Development's Mutual Self-Help Housing program a new, energy-efficient two bedroom home was constructed on the site. Mr. Green is delighted to be in his new home and states he is "warmer than he has ever been" in a house.



Another success story is made complete by the family of LeRoy and Pam Rosales. This family has rented their entire life and thought they would never be able to own their home. Thru the self-help program, they found a vacant lot to build on, selected their own floor plan, picked out their colors, carpet, vinyl, etc., and are now happier than ever living in their dream home.



New home owner, Sandra Bowling, still can not believe she's living in her new home that she helped build. Not only did she select her lot, plans, colors, etc., she was able to have a walk in closet of which she is extremely proud. She says it's surreal, after months of blood, sweat and tears, it's finally a reality.



Bryan Virgin has no trouble expressing his feelings. He simply says moving in to his new home “was the happiest day” of his life, outside of marrying his lovely wife, Donna. He loved helping construct his own home



and states the hardest part was “helping with the inside dry wall”. He says it didn’t take long to realize he definitely needed a dust mask while sanding. Virgin is a true ambassador for the self-help housing program and invites everyone to visit his home and discuss the benefits of the program.

How Rural Development Helped: Self-help housing has helped these families own their home and more will follow.

The local Rural Development office handles the home loans and finances the program which is administered by the Kentucky Rural Initiative Corporation (KRIC), a non-profit group located in Providence, Kentucky.

Self-help housing loans have helped these families work under a construction supervisor to build their homes by providing materials and the skilled labor they cannot furnish themselves. The families must agree to work together until all homes are finished and everyone moves in.

The Results: Some comments from the current borrowers, who just moved into their new homes are:

- My labor, or sweat equity, has allowed me to have equity in my house from the beginning without having to put up a cash down payment.

- Basically, I've had no closing cost or out of pocket expenses, the sweat equity has allowed me to pay for attorney fees, however, I would advise everyone to save a little to pay for one year's insurance premium and to buy new curtains.
- It's hard work, but I'm proud of the home I helped to build
- Ask me if it's worth it and I'd say absolutely, positively, definitely YES.
- It's a dream come true, this is my dream house and I helped built it.
- This is better than Christmas, I will live here forever.
- This is my home. I've helped build it from the start and it's mine.
- It's amazing. I feel that I have learned a skill that will last a lifetime. I'm ready to help others.
- I recommend this program to anyone that qualifies and I would do it all over again to get a home of this quality.

David Frizzell, the Rural Development Manager for USDA Rural Development in Owensboro, states this has been a worth-while adventure. It has provided low and very-low income families an opportunity to accomplish the American dream of owning their own home.

“The borrowers have been great to work with, they have taken it on as a challenge and have succeeded. We've had a great response from the community,” said Frizzell. “We've had different events for the program, such a pre-construction day and National Self-Help Building Day – an event that even the Governor of Kentucky showed up in his blue jeans to help with the construction. These events provided the opportunity for Rural Development personnel, borrowers, grantees, legislators, dignitaries, news media and families to interact and showcase the quality of homes that were being built thru the program.

There has been a sense of accomplishment for administering this program. Four homes have been built and moved into and others are on the way.”

Frizzell admits there has been a few bumps along the way and timelines have been extended, but for any new program that is to be expected. “This is a great program for subsidized housing and I don't think the tax payers

mind helping people who are making an honest effort to help themselves”, Frizzell said.

For more information on Rural Developments’ housing programs, contact the local office at 3032 Alvey Park Drive, W, Suite 3, Owensboro, KY 42303 or by calling 270-683-0927, extension 4.

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