

Faith Based and Community Initiatives



USDA
RURAL DEVELOPMENT

United States
Department of
Agriculture

Mennonite Housing

Self-Help Housing Program

A Story of Success.



Rebeca Fernandez had always chased the American dream. After getting married at age 18, she and her husband moved in with her family who lived in a small house. Before long, two children were born. The living arrangements were pretty crowded. But with the determination to work hard, the couple always thought things would work out. They were always looking to the future, hoping to find ways to improve their situation. The plan was for both of them to work full time and save their money. When the time was right, they would buy a place of their own.

Then, the unthinkable happened. Rebeca was widowed. After four years of marriage, she lost her husband in an automobile accident. Turning to her family for encouragement and support, she put her dreams of owning a home and going back to school on hold and continued working to take care of her small children. She became depressed and saw no way out of her situation. But she was still determined to have a better life.

One day, while visiting her cousin, she heard about USDA Rural Development's Self Help Housing Program sponsored by Mennonite Housing Rehabilitation Services (MHRS) in Wichita. It sounded good, she thought. Too good. She didn't think her small income and the Social Security payment for her children would allow her to qualify to buy a home. The kids were getting older, they had more activities and they wanted their friends to visit. But, space was tight in her in-laws home and there was little room for the children to play.

Times were very difficult. But she knew she couldn't stay at her parent's home forever. It was time to make a decision for her and her children's future. Rebeca continued to dream of owning her own home, so she decided to investigate the Self Help Program. She contacted Mennonite.

To her surprise, she was able to qualify for the loan and was approved for a \$88,550 very low loan to build her own home. She also received a \$3,500 grant from Mennonite. But, she still had a lot of doubts. Now what? She was a single mother with aging parents, who had lives of their own. She didn't want to burden them any further with her responsibilities. She didn't know if she could really build a house for herself, even *with* help—if she could find it. She visited her friends and family and told them about her dream. She was gaining more confidence as she outlined her plans to them. She told them she had to spend 30 hours a week building her home.

Rebeca swallowed her pride and asked for help to complete the project. Everyone promised to help all they could. After talking about the project with her older sister, Claudia Calderon, she too became truly excited about the prospect of owning her own home. She had also faced many obstacles in her life. At the time, she was the mother of two children and was going through a divorce. But she was looking to improve her life and have a fresh start. There was rent to pay and groceries to buy and other needs. Her family definitely needed a mother who was fully employed. Where would she find the time to build a house?

Still, if they worked together on the homes, she was sure she could do it. So, Claudia applied for the program through Mennonite Housing. She too was accepted and was able to qualify for a 502 loan in the amount of \$86,080 from USDA Rural Development to build her home. She also received the \$3,500 grant from Mennonite. This is *wonderful* she thought. Rebeca and she could be *neighbors!*

Mennonite called both sisters and told them that they would be part of a group of 6 families chosen to build their homes in Valley Center, Kansas, a small community near Wichita. Though modest in size, the homes would be very nice. Each home would have 3 bedrooms, 2 baths, a full basement and a double car garage. The staff explained that the families in the group would be working on everyone's homes simultaneously; and that no one could move in until all the homes were completed. A construction supervisor would be on site to assist the group during the various phases of construction. And, specialized contractors would be hired to install the more complicated systems, like plumbing, heating and air conditioning.

The sisters spent countless hours together working and planning to build, furnish and decorate their homes.... Their families pitched in to help with everything from babysitting to hanging wallboard. They paid special attention to *all* the details. They were a team!

In time, the structures started to look like real homes. Walls were up. Windows and doors were going in. Eventually, they went to pick out cabinets, carpeting and paint colors together. On October 8, 2004, all the families in their group moved into their homes! Rebeca and Claudia were extremely proud of their achievement. They finally had their *own* homes!

Today, they tell everyone that they have achieved their dreams by working together. When asked what the hardest part of the program was, they both stated: "It was cold, the hours were long, and there were new people to get to know and to depend on. It was a *lot* of work. It was hard on our children too. Since we are both single mothers, it didn't leave much time for the kids. But our friends helped out there too. It was definitely all worth it."

When asked if they would do it all over again? They both responded, "Yes, we got to know our neighbors very well. All of us ended up with lots of new friends. And if something needs repaired, we can probably fix it. We have told everyone about USDA's Self Help Housing Program. We tell them:

"If you are after the American dream and think it is never going to happen, this is the program for you!"

Rebeca and Claudia have planted roots in Valley Center, Kansas. They now have a place for their children to call home. And, they are continuing with their educational plans. With the drive and determination their parents instilled into them, the dedication of the staff at Mennonite Housing Rehabilitation Services, and the affordability of a new home through USDA Rural Development's Self Help Housing Program, they can truly *live* the American dream together.

How the Initiative is Helping.

Mennonite Housing Rehabilitation Services, Inc. is a strong example of President George Bush' Faith Based Community Initiative. Mennonite Housing's mission is to make homeownership a reality for anyone who desires a home. Their primary goal is to increase affordable housing opportunities for lower income families, while demonstrating God's love for all people. As a recently recognized Faith Based Partner in Kansas for USDA Rural Development's Mutual Self Help Housing Program, Mennonite Housing continues to provide the proven leadership and guidance to families seeking to achieve their dream of homeownership. Mennonite's genuine respect for the individual, coupled with their strong belief that everyone should have an opportunity to own a home, guide their mission. USDA Rural Development is indeed fortunate to have such a qualified, supportive grantee to deliver the Self-Help Housing Program in Kansas.

"Everybody at USDA Rural Development:"

"We want to thank you for allowing us to be involved with the program! We appreciate everything you've done for us during this process. You have helped to change our lives & we'll always remember how much you helped us!

We were blessed to find this program.

Thank You Very Much!!"

Matt & Jenn	Nick & Shellie
Josh & Angie	Kim & Dave
Shelton & Kim	Jason & Misti

Stats.

Organization:

Mennonite Housing Rehabilitation Services

Year Founded:

1975

Number of Staff:

10

Grant Date:

September 21, 2004

Grant Amount:

\$298,800

Contact.

Executive

Director:

Andrew Bias

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The Organization.

The Mennonite Church is widely recognized for its strong commitment to community, interest in social concerns and voluntary service. Based on these traditional beliefs, the bylaws of Mennonite Housing Rehabilitation Services, Inc. state that 18 representatives of the non-profit board shall be members of the Community Ministries of the Lorraine Avenue Church; the Mennonite Church of the Servant; and the Hope Mennonite Church. Another bylaw requires that a minimum one third of Mennonite Housing's board members must live in low or moderate income census tracts; or be able to certify that they are from a low or moderate income household. These conditions help to ensure that board members are sensitive to the needs of lower income families and are committed to assist anyone who is interested in buying an affordable home.

Mission.

For people who cannot afford home repair, decent housing, or home ownership in any other way.