CAC Corner: Neighborhood Nonprofit Builds 300th Home

Sue Reeves

08/06/2013

A nonprofit organization in Logan, Utah that develops and builds rental housing for seniors, individuals and families with disabilities in Cache, Box Elder and Uintah Counties, recently celebrated a milestone.

Neighborhood Nonprofit Housing Corporation celebrated the completion of its 300th Mutual Self-Help Housing home on July 11, 2013. This program makes home ownership affordable for families making less than 80 percent of the area median income who are willing to work 35 hours a week to help build their homes. Families work together under the guidance of a licensed construction supervisor, and construction experience is not required. Subcontractors also provide some of the labor.

The families’ work acts as their down payment and provides the “sweat equity,” which reduces the purchase price of the homes. It also provides enough equity so there is no private mortgage insurance, which can save the families more than $75,000 over the life of the loan. Financing for the homes come through USDA/Rural Development, with interest rates as low as 1 percent, which also helps to reduce the monthly payment. Monthly house payments start as low as $550, including principal, interest, taxes and insurance (dependent on household size and income level.) Families can choose from a variety of house plans and building lots, as well as their own colors and materials for their new homes.

Neighborhood Nonprofit is the only Energy Star-certified builder in Cache Valley, which means that the homes are built to a higher standard than a traditional home, saving homebuyers more money every month in energy bills. Mike Glenn, director of the Olene Walker Housing Loan Fund, presented each of the owner-builders with a brass plaque stating that the home is an Energy Star 3.0 Certified home, and encouraged them to hang them by the front door to let guests know how well-built the homes are and how much better they are for the environment.

As part of the celebration, the 10 families that just completed their homes in Nibley were recognized. The families, along with their volunteers, each contributed 1,473 to 2,579 hours during the construction of their homes. These families, as well as the other 290 families that have completed homes with Neighborhood Nonprofit Housing in the last 12 years, have learned valuable construction, home maintenance and financial management skills that have helped them to become responsible home owners.

The Mountain Crest High School football team was also honored during the celebration. Assistant Coach Rusty Lofthouse is one the new owner-builders in the Nibley Maple View subdivision. Lofthouse was injured in a very serious farming accident as his home was nearing completion, making it impossible for him to help finish in the construction. The football team stepped up and assisted not only him but the other home builders in the subdivision to lay sod in their front yards, helping to foster a sense of community.

Lofthouse was released from the hospital just in time for the celebration, and was able to thank his players personally, although it was from a wheelchair, and gentle fist bumps were all that were allowed. The other owner-builders were so happy to see him, they had to be reminded that hugs weren’t allowed until Rusty’s ribs and other injuries had healed. It was a touching reminder that this program builds much more than homes, it builds communities and life-long friendships.

Neighborhood Nonprofit Housing Corporation offers other housing services, including the statewide Home Choice homeownership program for those who have a family member with a disability, and the Welcome Home: Own in Logan! program, which provides generous down payment assistance to first-time homebuyers purchasing homes in Logan City. HUD-certified Foreclosure Counseling services are offered free of charge to any family possibly facing foreclosure. Neighborhood Nonprofit is also the developer/builder of rental housing for seniors, individuals and families with disabilities and low income families in Cache Valley, Box Elder, and Uintah Counties.

For more information, visit www.nnhc.net or call 435-753-1112.