



Self Help Housing – Working With Tulalip Tribal Members To Build Affordable Homeownership On The Reservation

SELF HELP HOUSING is a sweat equity homeownership program funded by the U.S. Department of



Agriculture – Rural Development (USDA-RD). This program assists families and individuals in achieving homeownership through a mutual effort in new home construction. Qualifying applicants receive individual subsidized loans from the USDA-RD for building materials, permits, utility hook-ups, and some subcontracted labor, while the members of an Owner-Builder team work together to build all the homes in their group.

QUESTIONS AND ANSWERS ABOUT OUR SELF HELP HOUSING DEVELOPMENT AT THE TULALIP TRIBES' MISSION HIGHLANDS SUBDIVISION

What are the advantages of sweat-equity homeownership for tribal members and the tribal community?

This program provides a chance to own a home with low monthly payments (often less than market rental rates) based on a reduced purchase price and a subsidized interest rate with minimal out-of-pocket expenses during construction. Participants help build a proud neighborhood and a significant financial asset for their family's future, while gaining valuable construction skills. Additionally, studies have shown that children raised in a Self Help Housing community are more likely to excel in school and beyond.

Will the Self Help homes be built on land leased from the Tulalip Tribes?

Yes, each Owner-Builder will sign a long-term lease for their building lot at a cost of \$1 per year.

How much are the home construction loans, the sweat equity earnings, and the monthly payments?

The USDA-RD loans will be about \$138,000 for the 3 bedroom and \$145,000 for the 4 bedroom, resulting in equity earnings of \$20,000 to \$30,000 for the year of hard work and sacrifice (value as compared to recently appraised homes on leased land). Monthly payments will range from about \$450 to \$850.

What are the labor requirements?

Each participating household must commit to a total of at least 25 hours of construction labor each week for approximately one year. This includes the labor hours of all the helpers (family, friends, coworkers) that the Owner-Builders recruit, while the household members are expected to do 15 of those hours.

Do I get to pick my building lot and house plan if I become a Self Help Housing participant?

Each Building Group member picks a lot number out of a hat from among the large, well situated lots assigned to homeownership. The Tribes' Housing Department has provided 3 and 4 bedroom house plans to choose from, with significant upgrades available in comparison to the neighborhood's rental units.

What assurance do we have that this will be a quality neighborhood?

Owner-Builders typically exhibit great pride in the care of their property. Also, all owners and renters at Mission Highlands will be expected to abide by the Tulalip Tribes' Housing Management Policies.

Are there restrictions on future sales of the Self Help homes at Mission Highlands?

The land lease is only transferable to certified members of the Tulalip Tribes, so future sales of Self Help homes are limited to other tribal members upon their qualifying for mortgage financing. The Housing Department of the Tulalip Tribes may also purchase a Self Help home based on an updated appraisal.

Additional questions may be answered by calling Toni or Jeff at Housing Hope at 425-347-6556.