



Committed to the future of rural communities.

Self-Help Homes Enjoy the Benefits of Energy Efficiency

Hinton Center's Self-Help houses are certified as energy efficient **SystemVision** houses. These houses are among over 1,700 homes across North Carolina that have a guaranteed monthly cost for heating and cooling. Additionally, **SystemVision** houses have a healthier controlled inside environment.

Homeowners gain by low energy costs, and the environment gains by higher energy efficiency. For example, the energy saved by the first 1,000 SystemVision houses would have taken 1.5 millions tons of coal to generate. Burning that coal would have produced 3.8 million lbs. Of carbon dioxide, and the prevention of that carbon dioxide being released into the atmosphere is equal to not driving 4.7 million miles.



EQUAL HOUSING OPPORTUNITY



Mutual Self-Help Housing

A Program of
Hinton Rural Life Center



For more information about Mutual Self-Help Housing, contact:

Hinton Rural Life Center
2330 Hinton Center Rd.
P.O. Box 27
Hayesville, NC 28904
(828) 389-8336
Toll Free (866) 389-8336
Fax (828) 389-3279
www.hintoncenter.org

Home Ownership can be a reality for YOU!



Mutual Self-Help Housing

A Program of
Hinton Rural Life Center
www.hintoncenter.org

Celebrating 50 Years in Ministry

What is Mutual Self-Help Housing?

Mutual Self-Help Housing is 5-7 families or individuals working together with a professional construction supervisor to make their dreams of home ownership come true.

You may be eligible for Self-Help Housing if:

- ◆ You meet the income requirements
- ◆ You are a reasonable credit risk
- ◆ You have established one year of stable income
- ◆ You meet qualifying debt ratios

The Construction Requirements

- ◆ All homes are built in beautiful Wesley Meadows community.
- ◆ You will be working alongside other families to build each other's homes.



Terms of the Rural Development Loan

No Down Payment!



Hinton Center will assist you with the loan process.

You will have immediate equity in your home by participating in the construction of the homes in your group. For example, the typical family may achieve an average of \$25,000 in sweat equity.

You may qualify for an interest rate subsidy as low as 1% based on family income. For example, a \$110,000 loan could have a mortgage payment as low as \$326.00 at an interest rate of 1%.

Your payments will be adjusted annually as household income changes.

Advantages of Self-Help Home Ownership

- ◆ Energy efficient/guaranteed energy costs
- ◆ Low maintenance
- ◆ Designed for your needs
- ◆ New appliances
- ◆ Central Heat/Air Conditioning

Advantages of Self-Help Affordability

- ◆ Payments based on ability to pay
- ◆ No down payment
- ◆ Loans available today through USDA Rural Development

Personal Benefits of Self-Help Housing

- ◆ Sense of accomplishment
- ◆ Self-reliance and independence
- ◆ Self-improvement
- ◆ Sense of happiness and security
- ◆ Community team building
- ◆ Better environment for your family
- ◆ Getting out of a rental that will never be yours
- ◆ Doing it yourself and being able to maintain it afterwards