

# Income Guidelines

Annual income must be below income limit per household size.

Household size      Annual Income

## Uintah County

1 to 4 person households      \$61,600

5 to 8 person households      \$81,300

## Duchesne County

1 to 4 person households      \$56,950

5 to 8 person households      \$75,150

## Daggett County

1 to 4 person households      \$58,000

5 to 8 person households      \$76,550



ASSOCIATION OF GOVERNMENTS

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[www.ubaog.org](http://www.ubaog.org)

Uintah Basin Association of Governments

## Mutual Self Help Housing Program



Helping neighbors to  
build their  
communities



## What is Self-Help Housing?

Self-Help Housing is a program for low – income families to achieve the dream of home ownership. Qualified families work together under the supervision of a Construction Manager to construct their homes.

### Can I do It?

“I’m a single Mother with one child. I have rented an apartment for the past 10 years. I was a recent participant in the Mutual Self-Help program. We now have a house of our very own. I would have never been able to get a new home without this program.”

### WHO CAN QUALIFY?

- **Anyone whose annual income does not exceed the income guidelines**
- **You can not have an existing mortgage.**
- **Must be able to qualify for a mortgage for the cost to build.**
- **Good Credit**
- **Are capable of fulfilling labor contribution requirements. 30 hours Week**
- **Have the desire to achieve home ownership.**

## What is Involved...

To participate in the Mutual Self-Help program you must be willing to set aside all your spare time for at least nine months. Participants are required to contribute a minimum of 30 man hours per week in the evenings and on weekends. Those hours can be contributed by family and friends that are willing to work in the participant’s behalf. No prior construction knowledge is required to participate in this program.



### \$\$ How much will it cost? \$\$

There is no cost to participate in the program. The only up front money that you will need is what is necessary to purchase a Builders Risk policy to insure your home and materials while under construction. Also, you will need to purchase the necessary construction tools needed to complete the project as a whole.



## Where can we build?

In order to do the program effectively, the building lots must be located fairly close to one another. To provide an effective program UBAOG will have lots available in a suitable location. As each group is formed, the lots will be chosen on a first qualified, first choose basis.

Building lots are currently available in Roosevelt and Vernal with construction beginning when a group is formulated and qualified by UBAOG and USDA/Rural Development.

**We are an equal opportunity agency. Any accommodations including auxiliary aids and services are available upon request to individuals with disabilities by calling Jeannie at 435-722-4518 at least 3 days prior to your appointment. Individuals with speech and/or hearing impairments may call the relay Utah by dialing 711, and or/Spanish relay Utah: 1-888-346-3162 for assistance.**