



United States  
Department of  
Agriculture

Oregon - Rural Housing Service

# Pillar Category

## Laying the Foundation for a New Life through Homeownership

### Outline Of Need:

In the aftermath of a divorce, Debbie Mayo recently found herself starting over with few resources other than a positive outlook and her religious conviction. So, when she learned about a program that would allow her to contribute her own labor as down-payment on a newly built home of her own, Debbie consulted her faith. "I said, 'if you don't want me in this house, let me know because I'm going to go full gusto!'"

As a result, Debbie put her tremendous enthusiasm to work helping with the construction of her home and those of 12 other families moving to Green Heights Subdivision in Lafayette, Oregon, as part of a singular program funded by a USDA Rural Development and administered locally by the nonprofit Community Home Builders.

### How Rural Development Helped:

Community Home Builders coordinates the program by qualifying eligible low-income families, assisting with the application process, locating the development, securing contractors, and coordinating with a construction supervisor who trains and oversees the future homeowners as they work together to complete roughly 65 percent of the construction work. For the remaining balance, the homeowners secure a low-interest, affordable mortgage



**Photo:** "It was my dream to own a home, and I couldn't have done it if it weren't for this opportunity," Debbie Mayo said.

through USDA Rural Development's Single Family Direct Home Loan Program. In what Community Home Builders calls "neighbors building neighborhoods," the 13 participating families were each required to contribute 30 hours of labor per week working on each other's homes.

"You end up knowing your neighbors before you move in, and you know who to call to help you fix something," Debbie said.

### The Results:

For her part over nine months, she spent her weekends doing construction and also put in two hours every night after leaving her day job at a medical clinic.

"My favorite part was doing the post and beam," she said. "After the concrete is poured, you build a foundation."

The foundation she built will support much more than a house. This fall, she is moving out of an apartment too small to have any guests and into her new, owner-occupied, 1,600 square-foot bungalow with plenty of room to visit with friends and family.

Debbie sums it up simply: "I have my life back!"

## Fast Facts

**Program:** Mutual Self Help Technical Assistance Grant, Single Family Housing Direct Loan

**Investment:** \$655,050 Mutual Self Help TA Grant (FY2013), plus Section 502 Direct Home Loans with the homeowners

**Congressional District:** Rep. Suzanne Bonamici, District 1

**Partners:** Community Home Builders, Citizens Bank (\$10,000/home)

**Demographics:** Lafayette, Oregon in Oregon's Yamhill County

### Impact:

- Since 1996 Community Home Builders and USDA Rural Development have helped build eight Oregon

November 2013