



Rural Development • Housing Program • Mutual Self-Help Housing Technical Assistance Grant

Building Our Home Together

Finding affordable housing was no simple task for the Pickel Family. Justin Pickel, his wife and their two children, ages 5 and 1, were living with his parents when they applied for USDA Rural Development’s [Mutual Self-Help Housing Program](#) for assistance in August 2015. Who would have thought a year later, the Pickels would become one of three families to successfully build their own homes in Carter County’s first self-help housing development project.

USDA RD’s program, in conjunction with [Eastern Eight Community Development Corporation](#), is designed to help residents become homeowners by putting work into their own homes. Each family must complete a minimum of 65 percent of the construction labor tasks until the group of homes are completed.

Justin Pickel, a member of the National Guard and Lowe’s employee was able to put his skills set to work to help build his family of four’s new home.



Justin Pickel’s son, Maddox and “Spot” are excited to create childhood memories in their new home.

“This project meant that I had a lot of training experience to give me a place I could call home,” Pickel said.

On May 27, 2016, the Pickel Family, joined by state, local and federal officials, including U.S. Rep. Phil Roe, M.D., celebrated their new home through a ribbon-cutting ceremony.

“Perhaps in the future, we can shift some funding away from programs that are not needed and funnel it into projects like this that help people,” Roe said.

Roe added how he thinks lawmakers need to attend events like the ribbon cutting so they can see the successes and realize how important programs like RD’s are, and praised the families who were involved in the program for their hard work and willingness to help others.

Not only do participants acquire construction skills and increase job possibilities and freedom from substandard and/or overcrowded housing, but families that participate in RD’s self-help program generally save \$10,000 to \$30,000 on their homes by providing their own labor. The interest rate on RD’s loans range from 1 percent to the market rate, depending on the family’s adjusted annual income. The repayment period is 33 or 38 years, and no down-payment is required.

When asked if he helped build his new home, Pickel’s son Maddox said, “I got to help clean it.”

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Obligation Amount:	\$123,754
Date of Obligation:	Sept. 30, 2015
Congressional District:	Representative Roe, 1; Alexander and Corker
Partners:	Eastern Eight Community Development Corporation
Demographics:	Assisted a family of four to become first-time homeowners
Impact:	Affordable Housing Ownership