

Maximum Income Limits

Based on Household size in Douglas County

Family Size	Maximum Income
1	\$30,750
2	\$35,150
3	\$39,550
4	\$43,900
5	\$47,450
6	\$50,950
7	\$54,450
8	\$57,950



WHO IS NEIGHBORWORKS UMPQUA?

We are passionate advocates devoted to the betterment of residents of Southern Oregon, tireless in our mission for promoting opportunity for all. **NeighborWorks Umpqua** provides quality housing, community development, property management, financial services, education, and advocacy in order to attain economic, social and environmental sustainability, and equity. Our work is always governed by a distinct set of guiding principles that ensure our individual actions will bring honor and distinction to our organization, our communities, our peers, and our families. No service embodies this promise more than our *Dreambuilders* service.

Se Habla Español

www.nwumpqua.org/dreambuilders

541-673-4909



**EQUAL HOUSING
OPPORTUNITY**



DreamBuilders
A NeighborWorks Umpqua Service

WHAT IS DREAMBUILDERS?

DreamBuilders is a unique service offered by NeighborWorks Umpqua and is a Mutual Self-Help Housing (MSH) service. MSH is a "sweat equity" program provided through USDA's Self-Help Housing Program, that gives a group of income-qualified families the means to construct their own homes. Families who participate perform approximately 65% of the construction labor, under qualified supervision, on each other's homes. The labor that families contribute substantially reduces the cost of each home while also building equity.

Participants in the program must be willing to contribute a minimum of 30 hours per week for approximately 8 to 12 months. Family and friends can contribute up to 15 hours per week which can count towards the 30 hours needed.

The Mutual Self-Help Housing Program is designed to assist families who are unable to buy clean, safe housing through conventional methods.

WHAT SHOULD YOU EXPECT WITH THE SERVICE?

- Immediate equity upon completion of home
- Financing provided by USDA Rural Development
- Low-Interest Rates
- Monthly payment based on what home owners currently earn and family size
- Low monthly mortgage payment
- 33 - 38 year loan terms

WHO CAN APPLY?

- Must be at least 18 years of age
- Hard working families or individuals who want to build their own home
- Want opportunities to build equity
- Must be gainfully employed and have a steady income
- Must be credit-worthy (credit counseling services are available)
- Do not currently own a home
- Be able to devote at least 30 hours per week of labor (no experience necessary)
- Applications are evaluated on an individual basis
- Meet USDA Rural Development credit and allowable debts



Contact Information

Schedule an appointment with our Lending Department and see if you qualify!

Olympia Church Director of Lending

Office Hours - 9:00 a.m. - 5:00 p.m. M-F

Phone: 541-673-4909

Email: ochurch@nwumpqua.org

Website: www.nwumpqua.org/dreambuilders
Equal Housing Lender

NeighborWorks Umpqua

605 SE Kane Street

Roseburg, OR 97470

For program details, contact our group coordinator,
Brandy Haseldon at 541-425-7506 or email
bhaselden@nwumpqua.org.

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