

Team Build

PROGRAM FACT SHEET

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Team Build (Mutual Self Help Housing Program) makes homeownership a reality for many who think it's out of their reach! Homeowners can start building personal wealth through home equity.

Most participants in the Team Build program pay less for their mortgage payments than they previously were paying in rent, and are able to get a tax deduction for the interest paid on their mortgages.

Children do well when their families do well, and families do better when they live in supportive communities.

Construction Activities

Homeowners cooperatively construct their homes in their assigned group. Members provide 60% of the construction labor, performing tasks such as



clearing, digging footings, framing walls, hanging doors, and windows, painting, installing siding and interior trim, roofing, installing cabinets and countertops, and landscaping.

All activities are performed under the direction of qualified construction supervisors. All trades work, such as plumbing and electric, are contracted to qualified companies.

Eligibility

- 🏠 Have good credit
- 🏠 Meet income limits (*ask for the most recent chart*)
- 🏠 Work a minimum of 35 hours a week for 10-12 months (*Sundays optional*)
- 🏠 Permanent Resident

Cost & Rates

- 🏠 No Cash downpayment;
- 🏠 Closing costs are included in the loan.
- 🏠 Interest rates are fixed and can be as low as 1%
- 🏠 Mortgages are 33-year or 38-year terms

During many long hours of working together, Team Build homeowners develop bonds that help create a supportive community and a more promising future for their children.

Additional Information

- 🏠 Group of about 8-10 homebuyers
- 🏠 Construction time averages 10-12 months
- 🏠 Every member of group moves in at the same time
- 🏠 Qualifying participants must attend a series of 4 educational meetings before starting construction
- 🏠 Construction supervisor provided
- 🏠 Participants learn all aspects of construction process

(no previous experience needed)



For additional information contact us at:

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