



Agency Happenings

CAC of Fayette County Receives Housing Award

The Community Action Commission of Fayette County was honored with the 2013 Spirit of Homeownership Excellence Award (SHEA) from the Ohio Housing Finance Agency (OHFA) on June 19 for their Self-Help Housing program.



Stephen Creed, housing director with CAC of Fayette County thanks the OHFA Board of Directors for the SHEA. Photo courtesy of OHFA

The SHEAs were created by OHFA to showcase innovation and quality initiatives that promote homeownership

opportunities and accessibility in the state. Winners are selected based on a number of factors including innovation, length of program, geographical reach, coordination with local, state and/or national partners, and the ability to be replicated.

The CAC of Fayette County has been helping families build their own homes for over 20 years through its Self-Help Housing program. CAC of Fayette County received the SHEA for its Self-Help Housing program in the Arbor Village neighborhood of Washington Court House that was started in 2000. The program is designed to help low-income residents to own an affordable, energy efficient home. Families are required to complete at least 65 percent of the labor needed to construct their home. “The savings from the reduction in labor costs allow otherwise ineligible families to own their own homes,” explained Stephen Creed, housing director for CAC



of Fayette County. “The families are grouped together in groups of four to six families. The families share in the work on each other’s homes until all homes in the group are completed. The families typically do all work not associated with the skilled trades such as foundations, HVAC, electrical, etc. They build walls, sheet and roof their homes, install countertops and cabinets, paint and clean, etc.” The typical group completes their homes in an average of 140 days contributing an average of 600 hours of sweat equity to their homes. Homeowners also receive education on credit repair, credit score maintenance and the responsibilities of homeownership and home maintenance. “In the past three years our credit counselors have educated over 1,400 people on how to repair their credit and how to maintain a good credit score,” Creed said.

The CAC of Fayette County has built nearly 300 homes through the program, with 102 built in Arbor Village and three more currently under construction. “By using a combination of grants such as the HDAP grants from OHFA, the SHOP grants from HUD and USDA 523 technical grants and 502 Direct Loans, and many



other smaller grants and loans over the years, CACFC has been able to enrich the lives of many of the families of the community,” commented Creed. “By educating the families and individuals on credit repair and maintaining good credit ratings, teaching them about the

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responsibilities of homeownership, such as maintaining their homes, we have been very successful in bringing the dream of homeownership to a reality for many with the development of the Arbor Village subdivision.”

The typical home built is a one story, shingle roof, vinyl sided, ranch style home with three bedrooms and two baths. The average size is approximately 1,200 to 1,400 square feet of living space. Energy efficiency is an important part of the program. The homes constructed through the program are Energy Star certified. Ten of the homes in Arbor Village were built with roof mounted solar panels funded by the Ohio Department of Development’s Office of Energy Efficiency, the Ohio Housing Trust Fund, as well as the City of Washington C.H.’s low interest loans. These homes get a portion of their power from the sun with any additional power needed coming from the utility grid. This provides substantial utility savings to these low-income homeowners while conserving energy and helping our environment.

“This program allows Ohioans of modest means the opportunity to obtain a goal that most families desire; the opportunity to own their own homes,” Creed concluded. “With homeownership comes many benefits; stability, a clean, safe home to raise their families, the financial benefit of equity in their new home. Without the resources that are made available to families through this program, the majority of these families would be living in substandard housing while still paying rents that would equal or exceed the monthly mortgage payments that are available to them through the Self-Help Program.”

CAC of Fayette County was honored by OHFA at their June 19 board meeting and received a plaque designating their winning of the SHEA for the Self-Help Housing program.

Congratulations to CAC of Fayette County!

