



# RurAL CAP

Rural Alaska Community Action Program, Inc.

Mutual Self Help Housing Program  
NMLS #396638



# Mi'shell French, Director of Rural Housing

- Licensed Mortgage Loan originator  
NMLS #375937
- 29 years Mortgage Lending Experience
- 14 years Credit Counseling Experience



# RurAL CAP's Mutual Self Help Housing Program



Healthy People | Sustainable Communities | Vibrant Cultures

# What is Mutual Self-Help Housing?



# Who is Eligible to Build?

- Qualify for 502 loan
- Put in 35 hours of labor



# Income Guidelines



# Credit Guidelines



# Payment Example

- Family of 4
- Annual gross income  
\$40,500
- P & I \$613.93
- Taxes \$224.00
- Ins \$ 91.66
- TOTAL \$929.59



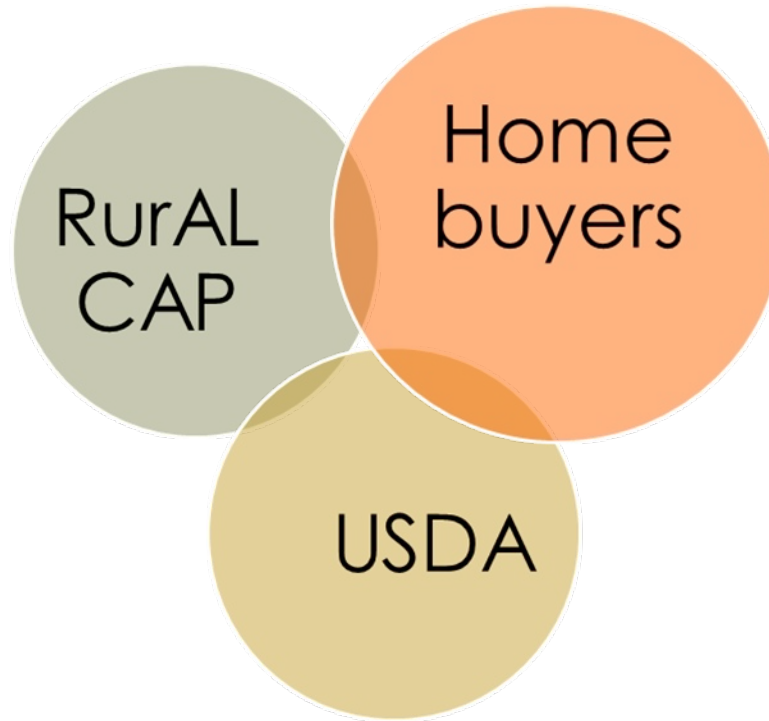
# Benefits of MSHH



# Subsequent Loans/Grants



# Partner's Roles



A home for keeps

A place to grow up, to grow old, to grow memories, to grow strong.





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## Thank you



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