



A Non-Profit Community Housing  
Development Organization

# Color Country Community Housing, Inc.

## Mutual Self-Help Group Agreement Form

I have chosen to be part of the Mutual Self-Help Housing Program under my own free will. Based on my housing needs, credit history, and employment and meeting the income guidelines, I have qualified for a loan through Rural Development (RD). I have not been discriminated against in any way based on my race, color, national origin, sex, religion, age, disability, political beliefs, and marital or familial status, and I agree to the following:

1. \_\_\_\_\_ I understand I am grouped with six (6) families to construct six (6) homes at the Sunrise Meadows Subdivision, located in Mesquite, Nevada.
2. \_\_\_\_\_ I will attend all meetings scheduled by Color Country Community Housing, Inc., (CCCHI).
3. \_\_\_\_\_ I understand and agree that **NO STRUCTURAL CHANGES OR ALTERATIONS** of the plans or homes by the participants will be allowed after the plan check and approval by Rural Development, Mesquite City Building Dept. and CCCHI.
4. \_\_\_\_\_ I will work on any and all of the homes as assigned, and to the best of my ability perform the tasks that are given to me by the Construction Supervisor.
5. \_\_\_\_\_ I understand that no participants will be allowed to move into their homes until all homes in the group have received the Certificate of Occupancy from the City of Mesquite, and have received approval for move-in by Rural Development.
6. \_\_\_\_\_ I agree to work during the designated times and on the days that the CCCHI designates as workdays.
7. \_\_\_\_\_ I agree to work or provide for a minimum of **30 labor-hours per week until all homes in the group are complete**, and I understand that hours in excess of the minimum weekly hours **WILL NOT** be carried over to the next week unless approved by CCCHI.
8. \_\_\_\_\_ I understand that these hours will be totaled each day of construction by the Construction Supervisor and copies will be sent to CCCHI & RD.
9. \_\_\_\_\_ I recognize that if I fall more than 15 hours behind I will receive a warning letter.
10. \_\_\_\_\_ I understand that if I fall behind more than 25 hours, a warning letter from CCCHI will be delivered to me, and construction will stop on my house until the hours I am behind have been made up.
12. \_\_\_\_\_ I understand that if I fall behind more than 40 hours, I can be withdrawn from the program and that I must assume all costs, labor and management to complete my own and that Color Country Community Housing and the family group are no longer responsible for any and all tasks related to the construction of my home.
13. \_\_\_\_\_ I agree that any family, friends, or other volunteer workers that I arrange

to work on the job site will be required to labor where and as directed by the Construction Supervisor, and that I am responsible for having my volunteers sign the Volunteer Release Form located in my binder in the tool trailer.

14. \_\_\_\_\_ I realize that no one will be allowed on the building site while under the influence of alcohol or illegal drugs.
15. \_\_\_\_\_ I understand that any competent individual 18 years or older is allowed to work with power tools after receiving tool-specific safety training, and demonstrating their tool-use proficiency to the Construction Supervisor.
16. \_\_\_\_\_ I understand that any competent individual 16 to 18 years of age is allowed to work at the job site, but shall not be allowed to operate any power tools.
17. \_\_\_\_\_ I agree that due to safety concerns, anyone younger than 16 years of age is not allowed to be on the job site during scheduled working hours.
18. \_\_\_\_\_ I recognize that Job Site Safety is my responsibility, and that I will be responsible for the safety of family, friends, & volunteer workers with whom I am working.
19. \_\_\_\_\_ I understand that I will be allowed to work during non-scheduled working hours at the job site on my own house, using my own personal tools, on tasks that are approved in advance by the Construction Supervisor.
20. \_\_\_\_\_ I acknowledge that all furnished tools are the property of CCCHI and I will treat them with care and respect, as if they were my own.
21. \_\_\_\_\_ I understand that CCCHI will prosecute anyone stealing tools, or committing any other unlawful activities.
22. \_\_\_\_\_ I understand that all tools will be accounted for and put in their proper place prior to leaving the job site at the end of each day, and that the group will be charged for any tools that are mistreated or stolen as a result of individual negligence.
23. \_\_\_\_\_ I agree that any supplies or materials that are purchased for my house that are damaged, wasted, or stolen are my responsibility, and that the material replacement cost is my financial responsibility.
24. \_\_\_\_\_ I agree to use materials ordered specifically for my house, and that 'borrowing' materials or supplies from someone else's house is not permitted.
25. \_\_\_\_\_ I agree that any unexpended funds remaining from the approved construction budget shall be applied towards any debt that I/we owe CCCHI. I understand any cost savings of the approved budget inevitably comes back as increased equity in the home to the owner builder.
26. \_\_\_\_\_ I understand that I am building my home as an "Owner-Builder," and that I am ultimately responsible for construction quality, and all costs associated with the building of my home are my responsibility, including, but not limited to, any cost overruns associated with the purchase of my land, loan fees, closing costs, permits, construction materials and subcontractor labor.
27. \_\_\_\_\_ I understand that CCCHI is responsible for ordering all materials, hiring contractors, paying permits and fees necessary out of my budget for construction purposes, and that I am responsible to sign the 502 draw checks in a timely manner to prevent liens from being placed on the home.

28. \_\_\_\_\_ I understand that CCCHI is not acting as a “Building Contractor” or “General Contractor,” but will provide technical assistance, home-buyer counseling, subcontractor management, and all invoicing and construction supervision of homes in the group.
29. \_\_\_\_\_ I agree to be charged for the copying of construction invoices and information pertaining to my home at a rate of 5 cents per page to cover the cost of printing and paper.
30. \_\_\_\_\_ I agree that as the borrower/co-borrower, only I am allowed to make a copy request made in writing with payment for the copies prior to them being made. Requested copies can only be copied by Color Country Community Housing, Inc. staff and will be provided within five business days of receipt of a written request and payment.
31. \_\_\_\_\_ I agree to submit any disputes arising from this agreement to final and binding arbitration under the rules of the American Arbitration Association, after following the grievance procedures as outlined in the Family Agreement.
32. \_\_\_\_\_ I agree to contribute labor in the completion of the home doing the following tasks, or any other tasks as assigned by the Construction Supervisor:

1. Layout house	11. Paint interior walls, doors, & trim
2. Excavate for footings	12. Prep & pour driveways, porch & steps
3. Prep for concrete foundation	13. Finish HVAC by installing all air registers and grilles
4. Frame walls	14. Finish carpentry, install interior doors, trim, and shelves
5. Set trusses	15. Any exterior painting, brick or rock face
6. Sheath all exterior surfaces	16. Install finish hardware, (door knobs, shelf rods, bathroom hardware, blinds, etc.)
7. Drip edge the eaves	17. Landscape yard
8. Shingle or tile roof	
9. Set exterior doors and windows	
10. Install ceiling & wall insulation	

By initialing and signing, I/we agree each item has been fully explained to me and I/we understand what is expected of us regarding this agreement.

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Program Director \_\_\_\_\_ Date \_\_\_\_\_

Rural Development \_\_\_\_\_ Date \_\_\_\_\_

*Para solamente las familias de habla hispana, firmando esto usted verifica que esta forma del acuerdo se ha explicado completamente a usted en su lengua materna. (For Spanish speaking only families, by signing this you verify that this agreement form has been fully explained to you in your native language.)*