



Keeping it Modest
Building a Brighter
Future Together

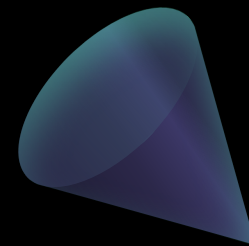
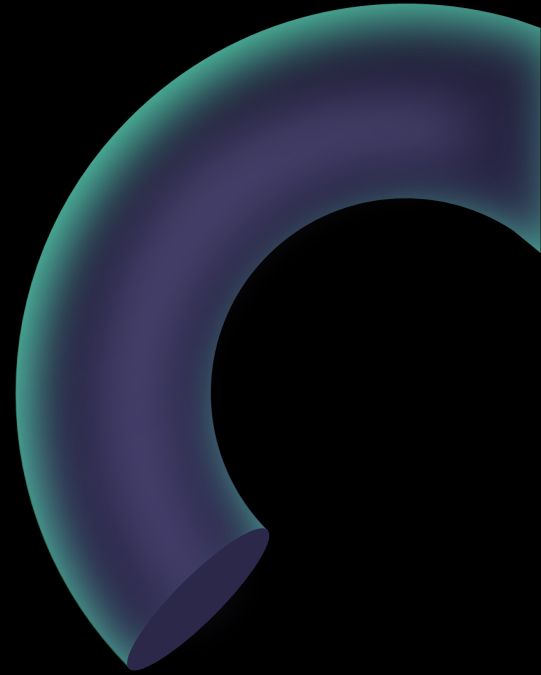


Definition of Modest Housing under USDA Rural Development

That doesn't exceed the area loan limits established by RHS (Rural Housing Service) in accordance with § 3550.63, 7 CFR 3550.10

Modest homes in the 1950's vs. 2024

- 1950's an average single-family home was 983 Square foot
 - 2024 it is 2,140 Square foot
- 3.51 people per household in the 1950's
 - 2.6 people per household in 2024



Modest homes in the 1950's vs. 2024

- Buying a modest home in 1950 was between \$5,000-\$7,400
 - Average Interest rate 2%
 - Average monthly income \$275.00
- Buying a modest home in 2024 is \$250,000 (Different per State)
 - Average interest rate 6.43%
 - Average monthly income \$4,660

Modest 1950



Modest 2024



WHY KEEP IT MODEST

- ❖ 78% of Americans live paycheck to paycheck
- ❖ Less expensive to purchase/less debt
- ❖ Insurance, taxes, and utilities cost less
- ❖ Possible more families to be eligible under USDA/RD 40% very low income
- ❖ More potential to pay down your mortgage
- ❖ Time-Rich instead of House-Poor
- ❖ Less stress when emergencies come up



THINGS TO KEEP IT MODEST

- ❖ Smaller square footage/smaller lots
- ❖ Use affordable basic features, not high-end materials
- ❖ Know the family labor tasks from the 1944-I, Exhibit B-2, families 65% labor
- ❖ Car ports or one car garages
- ❖ Group water usage areas (Keep the kitchens, bathroom and laundry rooms closer together)
- ❖ Choose a square or rectangular floor plan
- ❖ Build up not out
- ❖ Simple roof system
- ❖ More modest kitchen plan

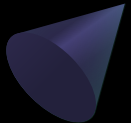
THINGS TO KEEP IT MODEST

- ❖ Choose cost-effective materials/materials at a discount
- ❖ Reclaimed materials
- ❖ Prefab panels (built inside a factory) (with appropriate building permits)
- ❖ Reduce framing and drywalling time
- ❖ With the delivery cost precast material can save up to 23% to families
- ❖ Precast concrete



THINGS TO KEEP IT MODEST

- ❖ Provides thermal, energy-efficient benefits
- ❖ Don't make changes during the construction phase
- ❖ Use kit home (with appropriate permits/authorizations)
- ❖ Ranch-style homes, a frame houses, modular (If approved in the area)
- ❖ Cob (mixture of straw, clay, and subsoil)



MODEST HOUSE PLANS FOR THE SELF-HELP PROGRAM

- Choosing/Adapting Plans consult RD form 1924-A Guide 2 (Description of Materials)
 - Reduce jogs in the foundation, help with simplifying room layouts and avoid complex angles
 - Slightly change the roof pitch for a less complex design
 - This will help reducing time, labor, and waste of materials



MODEST HOUSE PLANS FOR THE SELF-HELP PROGRAM

Use a modest entry as the focal point of the home

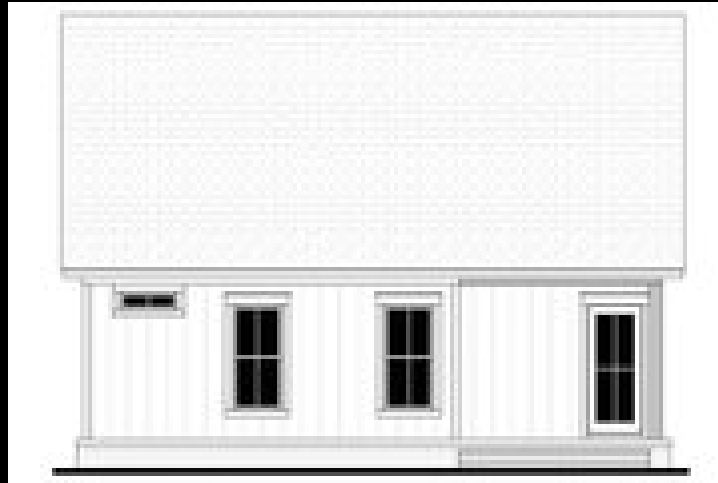
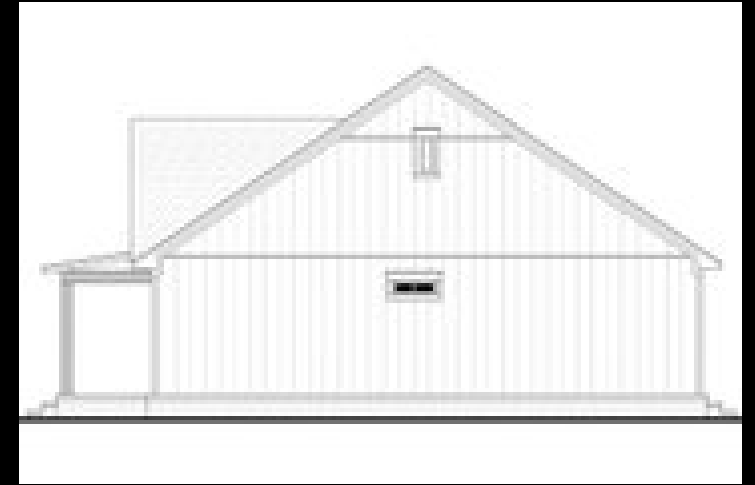
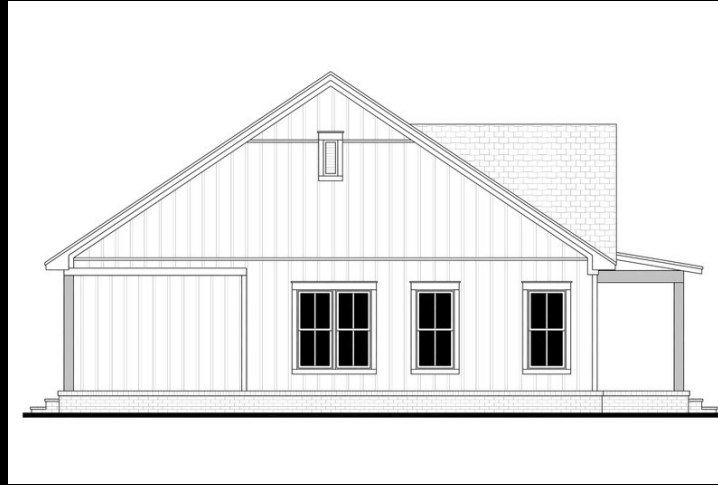
Make the most out of the windows

Don't use different variations of window

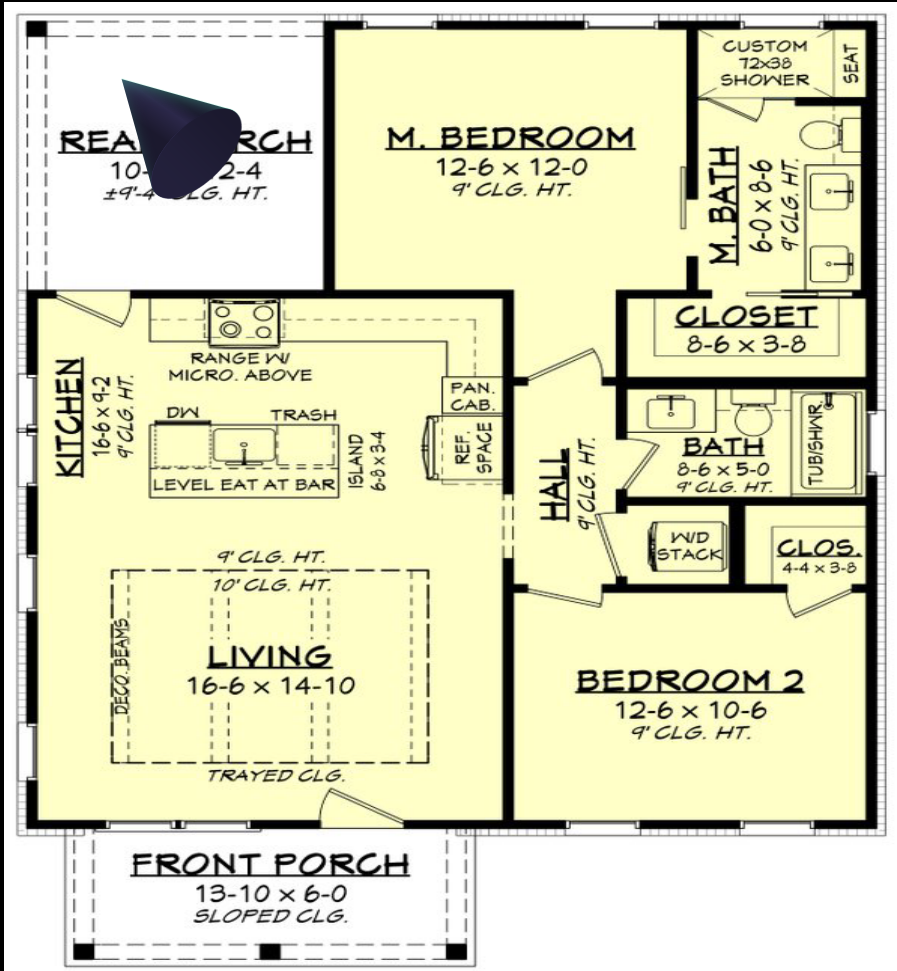


MODEST HOUSE PLANS FOR THE SELF-HELP PROGRAM

- Be safety conscious
- Use a simple roof design
- A rectangle or square design would offer the best option for a simple roof pitch
- Avoid complex angles/details



TIPS FOR REVIEWING/SELECTING MODEST HOUSE PLANS



- Use a layout of interior walls for efficiency and easier construction
- Compact Footprint will allow for a 20% saving on materials, labor, with no reduction of square footage
- Floorplans with building in increments of 2"-0" will help avoid waste of materials
- Avoid inside and outside corners, and odd angles
- Minimize short walls
- Use decorative post on the porch
- Avoid recessed entries

Modest house plan from rural Wisconsin



Florida Modest home

This is Modest house in Florida

Simple Floor line

Rectangular/Simple roof line

Simplifying room layout/floor plan

Modest kitchen



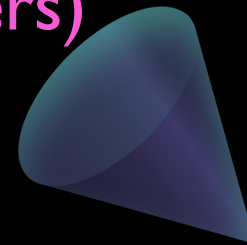
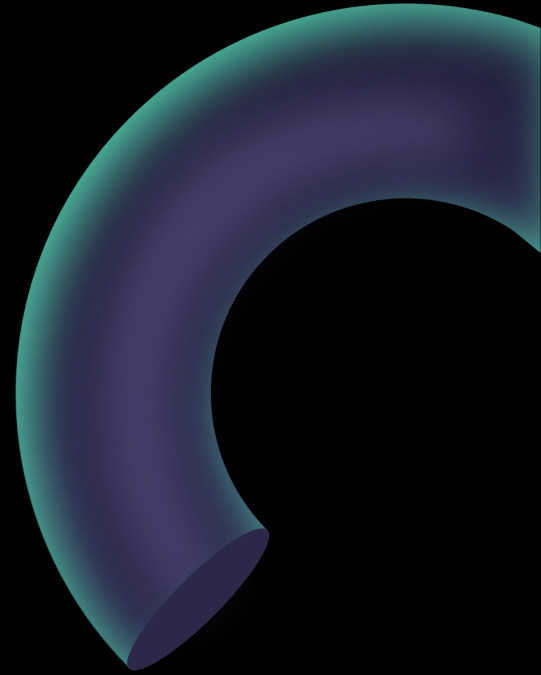
OBSTACLES WITH BUILDING A MODEST HOME

- Restrictive zoning, minimum square footage requirements, and available land
- Regulations, building codes in the areas
- Storage/limited space
- Less place for entertaining
- Placements/size of furniture
- In some cases, lower profits for the builders
- Resale market



BENEFITS

- Less clutter/saving money
 - Less time cleaning
- Afford higher quality products
- Higher quality windows, doors, and HVAC will save on monthly energy costs in the long run
 - Enhanced Family bonding
- Greater Marketability (first time buyers and down sizers)
 - Less debt and lower percentage of foreclosures
 - Able to buy a home sooner

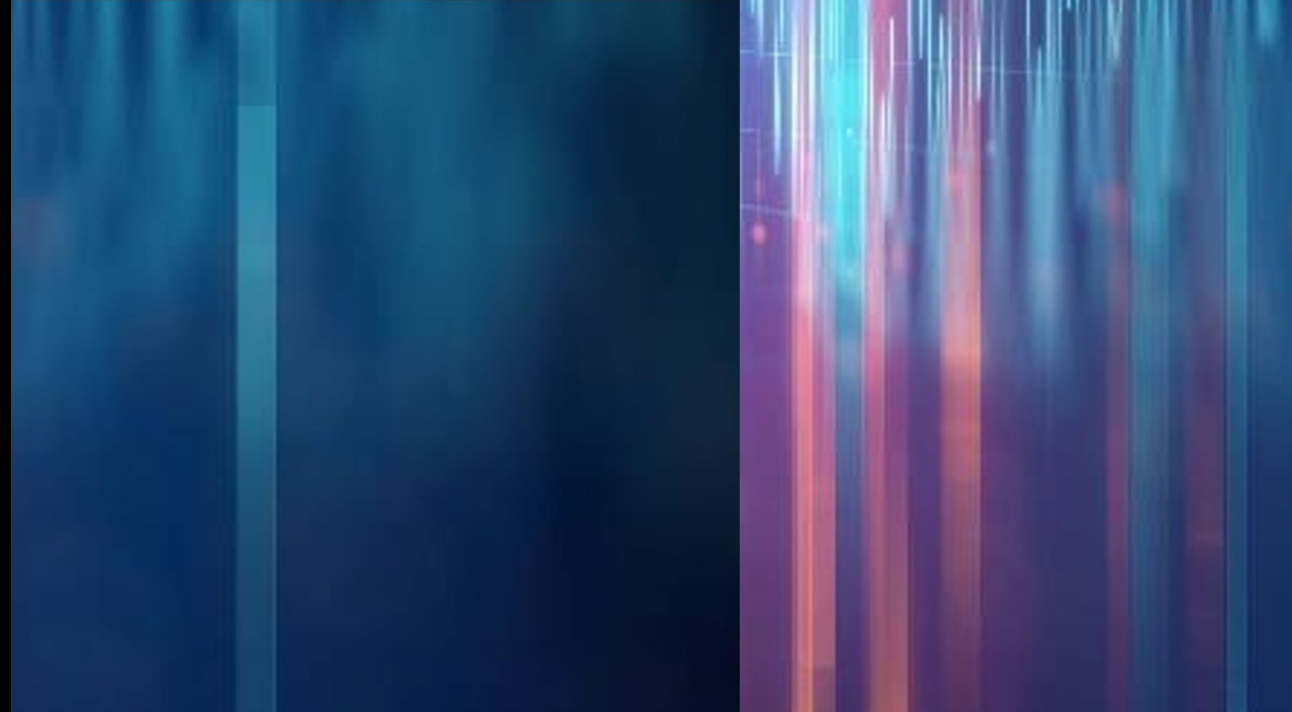


BENEFITS

- More options to qualify very low-income families under the RD very low-income regulations
- Building in more desirable areas where larger homes don't fit
- Sustainable lifestyle for greater personal freedom/fulfillment
- More energy-efficient for rebates and taxes
- Lower utility bills
- Less maintenance, repair, and upkeep
- Lower mortgage payments, property taxes, and insurance premiums
- Easier to pay off (paying less in interest)



Speaking impact on families today. Sharing and making memories together



LET'S BUILD A BRIGHTER FUTURE TOGETHER FOR GENERATIONS TO COME

- ❖ Less environmental impact
- ❖ Affordability
- ❖ Lowering homelessness
- ❖ Family bonding and togetherness
- ❖ Achieving more life goals
- ❖ Greater financial freedom
- ❖ Building homes that will reduce Carbon footprint for a greener tomorrow



Thank you from Florida Non-Profit Housing, Inc. (FNPH)

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