

# RURAL SELF-HELP HOUSING PROGRAM

## Pre-Application



Self-Help Housing is a group method of home construction available to limited-income households. Eligible households qualify for low-interest loans and work together in groups to build each others' homes. Approximately 65% of the construction labor is provided by the group under the direction of a construction coordinator — the remaining labor is subcontracted out. **Alaska Community Development Corporation has developed a Self-Help Housing Program in the Mat-Su Valley. Phase I was completed in 2002, Phase II in 2004 and Phase III in 2006. Applications are being solicited for projects scheduled to begin in 2007 and 2008. See web site [www.alaskacdc.org](http://www.alaskacdc.org).**

The Rural Self-Help Housing Program is available to qualified households in the low-income and very low-income categories (see income guidelines below). Priority will be given to very low-income households.

### **Mat-Su Borough Income Guidelines 5/18/07**

	<u>1 person</u>	<u>2 person</u>	<u>3 person</u>	<u>4 person</u>	<u>5 person</u>	<u>6 person</u>
<b>Very Low Income</b>	<b>\$27,450</b>	<b>\$31,350</b>	<b>\$35,300</b>	<b>\$39,200</b>	<b>\$42,350</b>	<b>\$45,500</b>
<b>Low Income</b>	<b>\$43,900</b>	<b>\$50,200</b>	<b>\$56,450</b>	<b>\$62,750</b>	<b>\$67,750</b>	<b>\$72,800</b>

Participant families must contribute at least 30 hours per week toward construction of participant family homes under the direction of a construction coordinator. A typical construction schedule would be from 3:00 p.m. to 9:00 p.m., Tuesday through Saturday. This schedule is subject to change based on the participant families' mutual agreement.

House plans—Ranch style, 2-, 3-, or 4-bedroom homes with an attached garage, if affordable. Energy efficient design and construction—5 Star Energy Rating.

Lot Locations—Projects are planned for the general Wasilla and Houston area in 2007. Lots typically will be ½ acre with community water (or) one acre with well and septic.

This is a pre-application only, to help screen households for eligibility. Additional information may be requested, and completion of a Rural Development loan application will be necessary for final selection into the program. USDA Rural Development will determine final determination of eligibility and loan interest rates.

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### **HOW CAN I APPLY?**

Complete each question on the attached pre-application. Then, mail or deliver your pre-application to our Palmer office right away to secure your place on our wait list. **Preapplications are accepted year-round.**

Alaska Community Development Corporation  
1517 S. Industrial Way, #8  
Palmer, AK 99645

Phone 907 746-5680, 800 478-8080 (toll-free outside Mat-Su Borough)  
Fax 907 746-5681, 800 478-1530 (toll-free outside Mat-Su Borough)

A non-profit funded through U.S. Department of Agriculture, Rural Development

# Rural Self-Help Housing Program Pre-Application [Confidential]



## APPLICANT INFORMATION

Please print clearly.

Applicant: \_\_\_\_\_ Soc. Sec. No.: \_\_\_\_\_  
(Note: Applicant **must sign** below.)

Co-Applicant (if Applicable): \_\_\_\_\_ Soc. Sec. No.: \_\_\_\_\_  
\_\_\_\_\_

Applicant Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone No.: \_\_\_\_\_ Work No.: \_\_\_\_\_ Msg. No.: \_\_\_\_\_

## HOUSEHOLD INFORMATION

List all people living in the home. (They do not have to be related). Start with the Head of Household.

Attach another page if necessary.

Name (also write last name if different)	Gender	Age	Disabled		Ethnicity Mark One		Race (Mark all that apply for each person.)							
					Hispanic/Latino	Not Hispanic/Latino	American Indian or Alaska Native	Asian	Black or African-American	Native Hawaiian or Other Pacific Islander	White	Other: (Please specify.)		
	M F		Yes No											
	M F		Yes No											
	M F		Yes No											
	M F		Yes No											
	M F		Yes No											
	M F		Yes No											

**Write** the names of any adult household members who are **NOT** U.S. citizens or permanent resident aliens:

\* **All disabilities must be verified. Submit proof**, such as a doctor's letter or report; a VA Letter of Disability; proof of receipt of Adult Public Assistance, Supplemental Security Income, Social Security-Disability; etc.

## INCOME VERIFICATION

Complete the Household Income Worksheet on Page 2, to determine if your household's gross income for the most recent 12 months falls within the guidelines. *Failure to complete Page 2 and will delay processing of your pre-application.*

Write your household's gross income (from Page 2) here:

\$

I certify that all information furnished in support of this pre-application is true and correct to the best of my knowledge. I understand that this pre-application is the initial step toward participation in the Rural Self-Help Housing Program and that, upon approval of this pre-application, completion of a more extensive loan application will be required, which will include a more detailed look at assets, credit, income, and debt.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_  
*Alaska CDC will notify you of the status of your pre-application and any further steps needed on your part.*



**OTHER INFORMATION**

Have you owned a home in the last 3 years? **Yes No (circle one)**

Do you currently own a home? **Yes No (circle one)**

If you currently own your home, how much equity do you have in your home? \$ \_\_\_\_\_

If you currently rent your home, how much is your monthly payment? \$ \_\_\_\_\_

Are you renting-to-own or buying your current home under a lease-purchase agreement? **Yes No (circle one)**

If you are currently own your home, what do you plan to do with it if your household qualifies for the Rural Self-Help Housing Program?

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**List** present monthly payments or debts, such as credit cards, medical, loans, car payments, child support, etc. (This does not include cash expenses, food, or utilities etc.). **Attach a separate sheet if necessary.**

Creditor (who you owe)	Type of Debt (car loan, credit card, etc.)	Required Minimum Monthly Payment	Remaining Balance Due (what you still owe)

Net worth refers to the difference between what you own (cars, savings, investments, land, etc.) and what you owe (debts)? Roughly, what is your net worth? \$ \_\_\_\_\_

What is the current approximate balance of your bank accounts (checking & savings)? \$ \_\_\_\_\_

Do any household members have a history of **BANKRUPTCY** (in the last 7 years): **Yes No (circle one)**

**JUDGMENTS: Yes No (circle one)**

**COLLECTION: Yes No (circle one)**

If so, please write a brief summary of the situation, date(s) of occurrence(s), and date(s) paid:

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Self-Help Housing projects are being planned in the Mat-Su Borough area over the next two years. Do you have a preference between: **Houston** or **Palmer** or **Wasilla** or **No Preference** ? **(circle one)**

**Other area (list)** \_\_\_\_\_

**STATEMENT OF COMMITMENT**

Do you have reliable transportation available to get to and from the building site? **Yes No (circle one)**

Are you physically able to do light construction work? **Yes No (circle one)**

Are you able to provide consistent childcare for your children (if applicable)? **Yes No (circle one)**

Can your household realistically work a minimum of 30 hours per week on construction? **Yes No (circle one)**

Do you have other relatives or friends who could help volunteer with construction? **Yes No (circle one)**

Do you intend to make the home your household's primary residence? **Yes No (circle one)**

Do you intend to maintain the home and keep it in good repair? **Yes No (circle one)**

