RURAL SELF-HELP HOUSING PROGRAM Pre-Application



NOLE BOOK

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. Sixty-Six homes have been completed since 2002 with these projects. Applications are being solicited for a project scheduled to begin in 2015 in Wasilla, Alaska area as soon as a group is formed. See web site 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 04/01/2015

	1 person	2 person	3 person	4 person	5 person	6 person
Very Low Income	\$30,300	\$34,650	\$38,950	\$43,300	\$46,750	\$50,250
Low Income	\$48,500	\$55,400	\$62,350	\$69,300	\$74,800	\$80,350

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.

Typical house plans—Ranch style & 2-story, 2-, 3-, or 4-bedroom homes with an attached garage. Energy efficient design and construction—at least 5 Star Energy Rating.

Lot Locations—2015-2016 Wasilla area. Applicants will be notified when lots are purchased. Lot selection will be on first eligible, first select.

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.

HOW CAN I APPLY?

<u>Complete each question</u> on the attached pre-application. Then, mail or deliver your <u>pre-application</u> to our Palmer office right away to secure your place on our wait list. **Pre-applications 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: First Niddle Initial Last Veteran Yes No (Note: Applicant must sign below.) Co-Applicant (if Applicable): Soc. Sec. No.: First Middle Initial Last Applicant Mailing Address City State Zip Code Home Phone No.: Msg. No.: HOUSEHOLD INFORMATION Ethnicity Mark One Race (Mark all that apply for each person.) Attach another page if necessary. Attach another page if necessary. Attach another page if necessary. M F Yes No M	Places print classic			APPLICA	NT I	NFOR	MAT	ION						
Veteral Yes No	Please print clearly. Applicant:							So	c Sec	. No ·				
Veteral Yes No	First		Mi	ddle Initial				50	C. OC	J. 1 1 0				
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. Bame also write last name if different) M F Yes No M	VeteranYesNo		1)	Note: Applicant	must	sign b	elow.)							
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Home Phone No.:		First		Middle Ini	itial		La	ast						
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	Signature:							,						

Page 2

OTHER INFORMATION

Have you owned a home in the last 3 years? Y	es 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? \$ How long at current address														
							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 Housing Program?	u plan to do with it if your household qualifies for the Rural Self-Help						
Net worth refers to the difference between what (debts)? Roughly, what is your net worth? \$	t you own (cars, savings, investments, land, etc.) and what you owe													
What is the current approximate balance of you	ur 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 situati	ion, date(s) of occurrence(s), and date(s) paid:													
Self-Help Housing projects are being planned in preference of location: Palmer, Wasilla, or No	n the Mat-Su Borough area over the next two years. Do you have a 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)

HOUSEHOLD INCOME WORKSHEET

Eligibility for the low-interest loan will be based on current income and anticipated income for the next 12 months. Income is defined as gross income received from all sources, including, but not limited to wages (incl., overtime, COLA, commissions, tips, bonuses, etc.) unemployment, Public Assistance, net self-employment, net rental income, child support, alimony, pension/retirement benefits, annuity/interest/dividend income (inc. Alaska PFD & Native dividends), Workers Comp/regular insurance payments, student loans, etc.

- Complete the worksheet on the next page for applicant and co-applicant. Show additional adults on reverse.
- Enter each type of income each member receives on a separate line. (Attach more pages as necessary.)

Page 3

Household Income Worksheet and Request for Infile Credit Report

<u>Applicant</u>		<u>Co-Applicant</u>					
Name		Name					
Address		Address	Address				
City, State, Zip		City, State, Zip					
Social Security Num	aber	Social Security Number					
Marital Status Race □Engaged □Am. Indian/Alaska Na □Unknown □Asian □Married □Black/African Americ □NA □Nat. Hawaiian/Pac. Isl □Separated □Unmarried	Female an	Marital Status □Engaged □Unknown □Married □NA □Separated □Unmarried □Unmarried □Unmarried □Unmarried □Unmarried □Unmarried □Unmarried □Mam. Indian/Alaska Nativ □Asian □Black/African American □Nat. Hawaiian/Pac. Island	Female				
Income Information							
Income Source	\$Amount	Income Source	\$Amount				
Income Source	\$Amount	Income Source	\$ Amount				
Income Source	Amount Income Source		\$ Amount				
Income Source	\$Amount	Income Source	\$Amount				
Income Source	\$Amount	Income Source	\$Amount				
Debt Information							
	\$		\$				
Description	Amount	Description	Amount \$				
Description	Amount	Description	Amount				
Description	\$Amount	Description	\$ Amount				
Description	\$ Amount	Description	\$ Amount				
Description	\$		\$				
Description	Amount	Description	Amount				
Description	\$Amount	Description	\$Amount				
Description	\$Amount	Description	\$ Amount				

Self-Help Housing Program

Sponsored by: Alaska Community Development Corporation

1517 S. Industrial Way, #8, Palmer, AK 99645

Office: 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)

Funded by: United States Department of Agriculture

AUTHORIZATION

for Release of Information

Welfare Agencies Credit Agencies

CONSENT

I have applied for loan assistance from Rural Housing Service (RHS), United States Department of Agriculture. As part of this process, Alaska Community Development Corporation (ACDC), as loan packager for RHS, may verify information contained in my request for assistance and in other documents required in connection with the request. I also authorize and direct any Federal, State, or local agency, organization, business, or individual to release to Alaska Community Development Corporation any information needed to complete and verify my application for assistance under the Self-Help Housing Program (SHH). I understand and agree that this authorization or the information obtained with its use may be given to and used by ACDC and the USDA in administering and enforcing program rules and policies.

INFORMATION COVERED

I understand that previous and current information regarding me and my household may be needed. Verifications and inquiries that may be requested, include but are not limited to:

> Employment and Income Public Assistance Payments Assets (including real estate) Credit History

WHO MAY BE ASKED

The groups or individuals that may be asked to release the above information include but are not limited to:

Banks and other Financial Institutions
Medical and Child Care Providers
Past and Present Employers
Retirement Systems
Social Security Administration
State Unemployment Agencies
Support and Alimony Providers
Veterans Administration

COMPUTER MATCHING NOTICE AND CONSENT

I understand and agree that USDA or ACDC may conduct a computer matching program to verify the information supplied for my application or recertification. If a computer match is done, I understand that I have a right to notification of any adverse information found and a chance to disprove incorrect information. USDA or the Alaska Community Development Corporation may in the course of its duties exchange such automated information with other Federal, State, or local agencies, including but not limited to: State Employment Security Agencies, State Welfare Agencies, and the Social Security Administration.

CONDITIONS

I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file with

I understand I have a right to review my file and correct any information that is incorrect.

SIGNATURES

X	
Applicant Signature	Date
Applicant Printed Name	SSN#
X	
Co-Applicant Signature	Date
Co-Applicant Printed Name	SSN#

Rev: 7/2/2012