RURAL SELF-HELP HOUSING PROGRAM Pre-Application



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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. One hundred-five (105) homes have been completed since 2002 with these projects. Applications are being solicited for a project scheduled to begin in 2024 in the Mat-Su Borough. 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 July 13, 2023 (maximum income)

	1 - 4 person household	5 and over person household
Very Low Income	\$54,050	\$71,350
Low Income	\$86,500	\$114,150

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 5:00 p.m. to 9:00 p.m. on weekdays & 9:00 a.m. to 5:00 p.m. on weekends. This schedule is subject to change based on the participant families' mutual agreement.

Typical house plans—Ranch style 3 or 4-bedroom homes with an attached garage. Energy efficient design and construction—current plans meet 5 Star Plus Energy Rating.

Lot Locations—2024 Program - Wasilla area (site location pending). Lot selection by self-help builders will be on first eligible, first select basis. Additional projects are planned.

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 (NMLS#358478)

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
& Alaska Housing Finance Corporation

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



		AP	PLICAN	NT II	NFOR	MAT	ION						
Please print clearly.							_	_					
Applicant:First	Middle Initial				Soc. Sec. No.: Last								
			Applicant r	nust	sign be								
Co-Applicant (if Applicable):							So	c. Sec	c. No.:				
J	First	M	liddle Initi	ial		La	ıst						
Applicant Mailing Address	Cit	y State		Zip Co	Code E-mail Address								
Home Phone No.:	Work No.:			Msg. No.:									
		НО	USEHO	LDI	NFOF	RMAT	TION						
List all people living in the home. (They do not have to be related). Start with the Head of Household.			Ethn Mark	icity	Race (Mark all that apply for each person.)				n.)				
Attach another page if necess	sary.					no	or		_	or der			
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					Latin	nic/	Ind stive		me	vaiia fic Is			70
					nic/l	edsi	can Na		or P-A	Hav Paci		Other	erre
Name		Date			Hispanic/Latino	Not Hispanic/Latino	American Indian c Alaska Native	Asian	Black or African- American	Native Hawaiian or Other Pacific Islander	White	Please	Preferred
(also write last name if different)	Gender	Birth			゙	ž	ŽÃ	¥	B ₹	žŏ	>	Specify	ш.
	M F		Yes 1	No									
	M F		Yes 1	No									
	M F		Yes 1	No									
	M F		Yes 1	No									
	M F		Yes 1	No									
	M F		Yes 1	No									
Write the names of any adul	t housel	old me	mbers wh	no are	e NOT	U.S.	citizens	or pe	ermane	ent res	ident a	aliens:	
* All disabilities must be veri of Adult Public Assistance, So										of Disa	bility; p	proof of rece	<u> </u>
			NCOME			-			-				
Complete the Household In		Vorksh	eet and I	nfile	Credit	Repo	ort For						
household's gross income fo delay processing of your pre			nt 12 mor	nths f	alls wit	hin th	e guide	elines	. Failu	re to c	omple	te Page 3	will
Write your household's gro	• •		om Page	3) he	ere:	\$							
I certify that all inform knowledge. I understand that Housing Program and that, u will be required, which will inc	nt this propertion	e-applic roval of	ation is the	he ini appli	tial ste cation,	o towa comp	ard par eletion	ticipat of a m	tion in nore ex	the Ru	ıral Se	lf-Help	•
Signature: Alaska CDC will notify you	41		-f . r =		!:	4!a		Date			· ·		

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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 25 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.)

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Household Income Worksheet and Request for Infile Credit Report

Applicant Information Applicant		<u>Co-Applicant</u>				
-11		 -				
Name		Name				
Address		Address				
City, State, Zip		City, State, Zip				
Social Security Numl	ber	Social Security Number				
Marital Status Race Engaged Am. Indian/Alaska Nat Unknown Asian Married Black/African America NA Nat. Hawaiian/Pac. Isla Separated White Unmarried Income Information	Sex tive □Male □Female	Marital Status Race Engaged Am. Indian/Alaska Native Unknown Asian Married Black/African American NA Nat. Hawaiian/Pac. Islander Unmarried White	Sex Male Female r Ethnicity Hispanic/Lating Not Hisp./Lating			
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	\$ Amount	\$_ Description	Amount			
Description	\$ Amount	\$_ Description	Amount			
Description	\$ Amount	\$_ Description	Amount			
Description	Amount	Description	Amount			
Signed Authorization to Release	Information Attached f	for				
Applicant						
Co-Applicant						

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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



for Release of Information

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 Welfare Agencies Credit Agencies

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

\mathbf{X}	
Applicant Signature	Date
Applicant Printed Name	SSN#
X	
Co-Applicant Signature	Date
Co-Applicant Printed Name	SSN#

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