

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. Ninety-one (91) homes have been completed since 2002 with these projects. Applications are being solicited for a project scheduled to begin in 2020 in the Wasilla/KGB area as soon as a group is formed. See web site www.alaskadc.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 22, 2019 (maximum income)

	<u>1 – 4 person household</u>	<u>5 and over person household</u>
Very Low Income	\$47,950	\$63,300
Low Income	\$76,750	\$101,300

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 Energy Rating.

Lot Locations—2020-2021 Program - Wasilla area (Southland Subdivision off mile 8.5 Knik Goose Bay Road). Lot selection will be on first eligible, first select basis. See attached map.

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?

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. **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

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



APPLICANT INFORMATION

Please print clearly.

Applicant: _____ Soc. Sec. No.: _____

First Middle 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 E-mail Address

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	Date Birth	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	Preferred Language		
	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 and Infile Credit Report Form on Page 3, to determine if your household's gross income for the most recent 12 months falls within the guidelines. Failure to complete Page 3 will delay processing of your pre-application.

Write your household's gross income (from Page 3) 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? \$_____ 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 plan to do with it if your household qualifies for the Rural Self-Help Housing Program?

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:

Self-Help Housing projects are being planned in the Mat-Su Borough area over the next two years. Do you have a preference of location: **Palmer, 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)**

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.)**

Household Income Worksheet and Request for Infile Credit Report

Applicant Information

Applicant

Name

Address

City, State, Zip

Social Security Number

Marital Status	Race	Sex
<input type="checkbox"/> Engaged	<input type="checkbox"/> Am. Indian/Alaska Native	<input type="checkbox"/> Male
<input type="checkbox"/> Unknown	<input type="checkbox"/> Asian	<input type="checkbox"/> Female
<input type="checkbox"/> Married	<input type="checkbox"/> Black/African American	
<input type="checkbox"/> NA	<input type="checkbox"/> Nat. Hawaiian/Pac. Islander	Ethnicity
<input type="checkbox"/> Separated	<input type="checkbox"/> White	<input type="checkbox"/> Hispanic/Latino
<input type="checkbox"/> Unmarried		<input type="checkbox"/> Not Hisp./Latino

Co-Applicant

Name

Address

City, State, Zip

Social Security Number

Marital Status	Race	Sex
<input type="checkbox"/> Engaged	<input type="checkbox"/> Am. Indian/Alaska Native	<input type="checkbox"/> Male
<input type="checkbox"/> Unknown	<input type="checkbox"/> Asian	<input type="checkbox"/> Female
<input type="checkbox"/> Married	<input type="checkbox"/> Black/African American	
<input type="checkbox"/> NA	<input type="checkbox"/> Nat. Hawaiian/Pac. Islander	Ethnicity
<input type="checkbox"/> Separated	<input type="checkbox"/> White	<input type="checkbox"/> Hispanic/Latino
<input type="checkbox"/> Unmarried		<input type="checkbox"/> Not Hisp./Latino

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

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Description	\$ _____	Amount
Description	\$ _____	Amount
Description	\$ _____	Amount
Description	\$ _____	Amount

Signed Authorization to Release Information Attached for

Applicant

Co-Applicant

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

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

X

Applicant Signature Date

Applicant Printed Name SSN#

X

Co-Applicant Signature Date

Co-Applicant Printed Name SSN#