

Mutual Self Help Housing Program

What is Self Help Housing?

Self Help Housing is a program for low-income families who want to achieve the dream of home ownership. Qualified families work together under the supervision of a Construction Manager to construct their homes.

Who Qualifies?

Anyone who:

- Has the desire to achieve home ownership
 - Does not have an existing mortgage
- Does not exceed the annual income guidelines
- Has good credit and can qualify for a mortgage to cover the cost of building
- Is capable of fulfilling the 30 hour per week labor contribution requirement

Income Guidelines

Annual income must be below income limit listed below

Uintah County

1 to 4 people-----\$73,300

5 to 8 people-----\$96,800

Duchesne County

1 to 4 people-----\$73,300

5 to 8 people-----\$96,800

Daggett County

1 to 4 people-----\$85,500

5 to 8 people-----\$112,900

Building lots are currently available in Roosevelt and Vernal with construction beginning when a group is formulated and qualified by UBAOG and USDA/Rural Development



330 East 100 South
Roosevelt, UT 84066
435-722-4518
www.ubaog.org



Helping Neighbors to Build their Communities



We are an equal opportunity agency. Any accommodations including aux-iliary aids and services are available upon request to individuals with dis-abilities by calling 435-722-4518 at least 3 days prior to your appoint-ment. Individuals with speech and/or hearing impairments may call the relay Utah by dialing 711, and/or Spanish relay Utah

1-888-346-3162 for assistance





Attached is a pre-application for the Self Help Housing Program. Two programs to choose from one great goal, homeownership!

Please read carefully and complete the entire application, provide all necessary information.

To complete your pre-application you will need to provide:

_____ **The completed application**

_____ **Proof of Income (1 months paystubs, state assistance, child support (if applicable) or any Other income for everyone over the age of 18 years old)**

_____ **Credit report fee - \$75.00 for each person applying (make checks payable to UBAOG)**

All information must be submitted for the pre-application to be processed.

Once pre-eligibility is determined, it will be necessary to conduct an interview to determine your eligibility for the program. During interview be prepared to provide additional documentation and time to fill out a 502 Loan application from USDA-RD. USDA-RD requires a \$30.00 Processing fee. (Make checks payable to USDA-RD). If application is submitted to USDA-RD, up to \$500.00 may be required as a closing deposit.

For the Mutual Self Help Housing Program, after submittal to USDA-RD all qualified participants will need to wait for a group to be formed.

We offer some credit counseling and advice to help with your credit, remember homeownership is a goal that can be achieved if you are dedicated and willing to work hard towards that goal.

We are an Equal Opportunity Employer/Program:

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Date of application _____

Uintah Basin Association of Governments
Self-Help Housing
Pre-Application Form

Program applying for: (Mark one)

Mutual Self Help Housing _____

Self Help Acquisition Rehabilitation Program _____

County:

Daggett _____ Duchesne _____ Uintah _____



FOR SPEECH AND HEARING IMPAIRED CALL 711 RELAY UTAH, AND/OR SPANISH RELAY UTAH: 1-888-346-3162 FOR ASSISTANCE.

2. Applicant	3. Co-Applicant
Name:	Name:
Address:	Address:
Social Security #:	Social Security #
Date of Birth:	Date of Birth:
Home Phone:	Home Phone:
Work Phone:	Work Phone:
Email Address:	Email Address:
How Long at current address?	How Long at current address?

4. Name, address and relationship of nearest relative? _____

5. Full names and ages of all children in the household? _____

6. Are there any other member of your household? _____ Names and Relationships? _____

Total number living in household? _____

7. Are you a citizen of U.S.? Yes _____ No _____

8. Have you had a USDA Loan? Yes _____ No _____

9. How much do you pay in rent each month? _____

10. Average utilities costs monthly? _____

11. Do you own a house or mobile home? Yes _____ No _____

12. Statement of Commitment

For Mutual Self Help answer all question for Acquisition Rehab only answer questions A, B,D,E,F,G,and H

A. The self-help program requires that each household work 30 hours per week on home construction. Can you realistically work a minimum of 30 hours per week, per family unit? Yes _____ No _____

B. How many hours per week do you plan to have the following people contribute?
Applicant _____ Hours Co-Applicant: _____ Relatives _____ Friends _____ hours.

C. Are you willing to work to mutually complete all the homes in your group? Yes _____ No _____
(No exceptions: all must work on all homes)

D. Are you able to do common construction work such as hammering, lifting, cutting, climbing, shoveling and painting?
Yes _____ No _____

E. Do you have transportation to get to and from the construction site? Yes _____ No _____

F. Are you able to provide consistent child care for your children while building your home? Yes _____ No _____

G. Are you willing to provide UBAOG and USDA all 502 Mortgage application info? Yes _____ No _____

H. Explain how you heard about this program you are applying for? _____

Signature of Applicant: _____ Co-Applicant: _____

Income information

13. What is your total current gross household income for the past year?

Applicant	Co-Applicant
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14. Name of Employer: _____ Date of Employment: _____ Type of Work: _____ Rate of pay per hour: _____ Avg. Hours worked per week: _____ Anticipated annual income for the next 12 months: _____	15. Name of Employer: _____ Date of Employment: _____ Type of Work: _____ Rate of pay per hour: _____ Avg. Hours worked per week: _____ Anticipated annual income for the next 12 months: _____
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16. Do you or anyone in household receive Social Security? Yes ___ No ___, if yes provide documentation. Amount? _____

17. Do you receive Child Support? Yes ___ No ___ Amount? _____

18. Did you receive earned income credit when you filed your taxes last year? Yes ___ No ___ Amount? _____

19. Any other income? Yes ___ No ___. If yes, please include a brief summary of the situation, date of and date Paid: _____

Credit History

20. Have either the applicant or co-applicant had a bankruptcy? Yes ___ No ___ If yes, when was it discharged? _____
 Do you have or had a collection? Yes ___ No ___ If yes, please include a brief summary of the situation, date, and date Paid: _____

21. Have you ever lost a home through forfeiture or foreclosure? Yes ___ No ___ If yes, when? _____

22. Have you been 30 days late on a payment more than twice in the past 12 months? Yes ___ No ___

Financial Obligations

Outline present monthly payment of debts, such as credit cards, medical, loans, or any child support payments you are obligated to make. (Do not include food, utilities or cash expenses). If you must pay for child care while you are at work, please include this amount in your monthly payments.

Creditor	Monthly Payments	Balance Remaining

Please return completed form to:
 Uintah Basin Association of Governments
 SELF- HELP HOUSING
 330 East 100 South
 Roosevelt, UT 84066

Or email to:
 ahenline@ubaog.org
 or
 kendrah@ubaog.org

Phone: 435-722-4518 Fax: 435-722-4890

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AUTHORITY TO VERIFY CREDIT INFORMATION

This is your authority to verify my bank accounts, employment, outstanding debts, including any present or previous mortgages, to order a consumer credit report, and to make any other inquiries pertaining to my qualification for a mortgage loan from you. You may make copies of this letter for distribution to any party with which I have a financial or credit relationship and that party may treat such copy as an original.

Privacy act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under this program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. **If application is withdrawn or denied credit report fee will not be reimbursed.**

Applicant Signature

Date

Please Print Name

SS# _____

Date of Birth _____

Co-Applicants Signature

Date

Please Print Name

SS# _____

Date of Birth _____

Current Address

Previous Address

By signing the "Verification", client gives UBAOG permission to share information with other lending institutions that may be beneficial in your loan process.

RACE AND ETHNIC DATA

THE FOLLOWING IS FOR STATISTICAL PURPOSES ONLY AND IS VOLUNTARY

____ Applicant declined to answer the above questions

PLEASE MARK ONE ON EACH SECTION

- American Indian or Alaska Native
 - Black or African American
 - White
 - Asian and White
 - American Indian or Alaska Native and Black or African American
 - Asian
 - Native Hawaiian or Other Pacific Islander
 - American Indian or Alaska Native and White
 - Black or African American and White
 - Other multiple race Combinations greater than one percent
-
- Hispanic/Latino
 - Not Hispanic/Latino

Signature: _____ Date _____