



Homes for Islanders

Self-Help Housing PRE-Application Form

Applicant:

Co-Applicant:

Name: _____ Name: _____

Social Security Number: _____ Social Security Number: _____

Date of Birth: _____ Date of Birth: _____

U.S. Citizen? Yes: ____ No: ____ U.S. Citizen? Yes: ____ No: ____

If no, what is your residency status? If no, what is your residency status?

Married Separated
Unmarried (include single, divorced, widowed)
If divorced please provide a copy of your
Divorce decree and all accompanying documents.

Married Separated
Unmarried (include single, divorced, widow)
If divorced please provide a copy of your
Divorce decree and all accompanying documents.

Current Address: _____ Current Address: _____

City/State/Zip: _____ City/State/Zip: _____

Home Phone: _____ Home Phone: _____

E-Mail Address: _____ E-Mail Address: _____

If at above address less than 2 years

Previous Address: _____ Previous Address: _____

City/State/Zip: _____ City/State/Zip: _____

List children and all other members of your household

Name

Age

Name

Age

1. _____

5. _____

2. _____

6. _____

3. _____

7. _____

4. _____

8. _____

Present Employer: _____ Present Employer: _____
 Address: _____ Address: _____
 City/State/Zip: _____ City/State/Zip: _____
 Phone #: _____ Phone #: _____
 Date Hired: _____ Date Hired: _____
 Hourly Rate: _____ Hourly Rate: _____
 Hours Per Week: _____ Hours Per Week: _____
 Position: _____ Position: _____
 Seasonal Work: Yes _____ No: _____ Seasonal Work: Yes _____ No: _____

If employment is less than two years:

Previous Employer: _____ Previous Employer: _____
 Address: _____ Address: _____
 City/State/Zip: _____ City/State/Zip: _____
 Phone #: _____ Phone #: _____
 Date Hired: _____ Date Hired: _____
 Hourly Rate: _____ Hourly Rate: _____
 Hours Per Week: _____ Hours Per Week: _____
 Position: _____ Position: _____
 Seasonal Work: Yes _____ No: _____ Seasonal Work: Yes _____ No: _____

Do you receive any other income: Yes: _____ No: _____
 (Include Commission, tips, child support, Bonus, Social Security, Unemployment, D.S.H.S., V.A benefits or other)

If yes, how much per month? _____

Source of Income: _____

List outstanding debts, including installment debts, school loans, automobile loans revolving charge accounts, child support, alimony, etc.

Creditor:	Monthly Payment:	Balance Owed:
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

PLEASE ANSWER THE FOLLOWING QUESTION:
(CIRCLE YES or NO or FILL IN THE BLANK SPACE)

1. Do you presently rent? Yes No
Payment Amount: _____
2. Do you own any real property: Yes No
Value: _____
Rental Manager's Name & Telephone Number: _____
3. Is your current housing substandard? Yes No
(Is your current housing poor quality or have inferior electrical, plumbing or heating)
4. Has applicant or co-applicant ever filed bankruptcy? Yes No
Discharge Date? _____
If yes, please include copies of all documents relating to the bankruptcy.
5. Has Applicant or Co-applicant had any collections? Yes No
Dates paid: _____
Are there any collections still open? Yes No
6. Do you have cash or assets (other than your car) over \$7,500.00?
Yes No
Please List: _____
7. Do you have reliable transportation to and from the job site? Yes No
8. Are you physically able to do light construction work? Yes No
9. Are you able to arrange for consistent childcare for your children during the construction of your home? Children under 16 are not allowed on the job site per Washington State Law: Yes No
10. Can you realistically work a minimum of 35 hours per week to build your home and those in your building group? Yes No
11. Has any household member ever been convicted of criminal charges?
Yes No
If yes please explain: _____
12. How did you hear about our program? _____
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13. Are there any additional circumstances or information you think we should know about?

Please explain: _____

I/We authorize Homes for Islanders & Islander's Bank to check my/our credit through their credit-reporting agency.

I/We understand that all information provided herein is private and confidential and is for program use only.

The above information, along with any other information provided by me/us is warranted to be true and complete to the best of my/our knowledge and belief.

BY: _____ BY: _____
Applicant's Signature Co-Applicant's Signature

Date: _____ Date: _____

Please note:

This is the initial step in the qualification process. This document is a pre-application form only. After Homes for Islanders completes a through evaluation and review of this completed document you will be informed on the next step in the process. Final approval of your admittance into this program resides with the United States Department of Agriculture – Rural Development Office.



Homes for Islanders

P.O. Box 545, 328 Caines Street, Friday Harbor, WA 98250
360-370-5944 fax: 360-370-5945 info@homesforislanders.org
www.homesforislanders.org

"The following information is requested by the Federal Government in order to monitor compliance with Federal Law prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of the individual application on the basis of visual observation or surname."

APPLICANT

- American Indian or Alaska Native
- Black, or African American
- Hispanic or Latino
- Native American or Other Pacific Islander
- Pacific Islander
- White
- Other (specify) _____
- I do not wish to furnish this information

CO-APPLICANT

- American Indian or Alaska Native
- Black, or African American
- Hispanic or Latino
- Native American or Other Pacific Islander
- Pacific Islander
- White
- Other (specify) _____
- I do not wish to furnish this information

Check your answer:

Gender: Male Female

Gender: Male Female

For use by Homes for Islanders:

Received Credit Report Fee of: \$ _____
 Check Cash

Application Received _____

Frequently Asked Questions:

**** Who is Homes for Islanders ? ****

Homes for Islanders is a private non-profit corporation funded by the U.S. Department of Agriculture (through Rural Development) to assist limited income families interested in building their own homes. Our services are free to our clients and include: Formation of building groups of 6-8 families who will be working on the construction of each other's homes.

- Assistance in applying for a 502 Rural Housing Loan from Rural Development.
- Provision of fully serviced, builder ready lots.
- 3 bedroom one story house plans.
- Assistance in selection of subcontractors.
- Building account management and construction budgeting.
- Instructions are given during every phase of the construction process.

**** What kind of features will my new home have ? ****

- Insulated walls, floors, windows & doors
- Double wall construction.
- Basic appliances & washer/dryer hookups.
- See our website at www.homesforislander.org for more details.

**** How much do I have to pay out of my pocket ? ****

Those who qualify and are accepted into the program will pay no money down, no out of pocket closing costs and make no mortgage payments during construction. You may be asked to pay for your credit report and your first year homeowner's insurance premium.

**** When my home is completed will my payments be too high to make ? ****

Upon successful completion of the program, monthly loan payments will be based upon your current income level and are often less than you now pay for rent.

**** Ok, what's the catch ? ****

The catch is simply the time and effort that you must invest in the building process. Although much of the technical work is subcontracted out (i.e. plumbing, electrical, drywall & roofing), you save thousands of dollars by working on the construction of the homes in your building group. Self Help builders are ordinary people with an extraordinary desire for home ownership. If you are interested in building your own home, please call us for more information at 370-5944.

**** What do I have to do to qualify ? ****

- Complete a pre-application.
- Good Credit Scores are part of the evaluation. If you have a bankruptcy, it must be discharged for 3 years.
- Collections owing must be paid.
- Meet Rural Developments income/debt ratios.
- Have assets less than \$7,500 (excluding car).
- Be able to dedicate 35 hours per week for 9-12 months to building with your group.
- Commit to share work with the other families in your group.

** How Do I Apply For This Program ? **

- Request a Pre-Qualification Meeting with Homes For Islanders. Telephone 360-370-5944
- Acquire, Complete & Sign the Pre-Qualification Form
- Return the Pre-Qualification Form and Requested Documents to Homes For Islanders
- Attend a Review Meeting with Homes For Islanders to Discuss Eligibility

SAN JUAN COUNTY INCOME LIMITS

Income eligibility for our mortgages is based on 80% of the median income for San Juan County. The minimum required income for San Juan County is \$21,550 per year for one person. Current figures are broken down by family size as follows:

LOW INCOME (Gross)

<u>Family Size</u>	<u>Maximum Income Limits</u>
1 Person	\$34,500.00
2 Persons	\$39,450.00
3 Persons	\$44,350.00
4 Persons	\$49,300.00
5 Persons	\$53,250.00
6 Persons	\$57,200.00
7 Persons	\$61,150.00
8 Persons	\$65,100.00

A \$480.00 per-child deduction may be subtracted from gross income. Childcare costs may be deducted from gross income.

Families whose incomes also fall below 50% of median income for San Juan County (Shown below) may qualify as "Very-Low" income. Each Self-Help cooperative building group draws 60% of its families from the "Low" income pool and 40% from the "Very Low" income pool.

VERY LOW INCOME (Gross)

<u>Family Size</u>	<u>Maximum Income Limits</u>
1 Person	\$21,550.00
2 Persons	\$24,650.00
3 Persons	\$27,700.00
4 Persons	\$30,800.00
5 Persons	\$33,250.00
6 Persons	\$35,750.00
7 Persons	\$38,200.00
8 Persons	\$40,650.00

A \$480.00 per-child deduction may be subtracted from gross income. Childcare costs may be deducted from gross income.



