

# Peninsula Housing Authority

## Mutual Self-Help Housing Intake Form

### (360) 452-7631 Ext 302

#### GENERAL INFORMATION

Applicant	Social Security #	Date of Birth	Age
Physical Address		Mailing Address (if different)	
City, State	Zip Code	Email	
Home Phone	Work Phone	OK to call? Y / N	
Cell Phone			
Marital Status: Married Single Divorced Separated Widowed			

Co-Applicant	Social Security #	Date of Birth	Age
Physical Address if different than applicant (Street/City/State/Zip)			
Relationship to Applicant		Email	
Home Phone	Work Phone	OK to call? Y / N	
Cell Phone			
Marital Status: Married Single Divorced Separated Widowed			

Dependents/Other Household Members	
Names:	Date of Birth:

Names:	Date of Birth:

#### RESIDENTIAL INFORMATION

Landlord's Name	Landlord's Address	Phone
Time lived at current address: Monthly Rent \$ Mo. Utilities: \$ <u>water/sewer/electric/garbage</u>		
(Move in date) (Circle all included)		
Previous address(es) you occupied if less than 2 years at current address		

## EMPLOYMENT AND INCOME

### Applicant Gross Income:

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

Hour \$ \_\_\_\_\_ Week \$ \_\_\_\_\_ Month \$ \_\_\_\_\_ Year \$ \_\_\_\_\_ Pay Frequency: Weekly/EOW/2x month/Monthly  
(Circle that applies)

Hours Per week \_\_\_\_\_ Start Date \_\_\_\_\_ Position/Title \_\_\_\_\_

If less than two years, list previous employment and phone number

\_\_\_\_\_  
Start Date \_\_\_\_\_ End Date \_\_\_\_\_

If gap of more than 15 days, please explain:

### Co-Applicant Gross Income:

\_\_\_\_\_  
Employer

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

Hour \$ \_\_\_\_\_ Week \$ \_\_\_\_\_ Month \$ \_\_\_\_\_ Year \$ \_\_\_\_\_ Pay Frequency: Weekly/EOW/2x month/Monthly  
(Circle that applies)

Hours Per week \_\_\_\_\_ Start Date \_\_\_\_\_ Position/Title \_\_\_\_\_

If less than two years, list previous employment and phone number

\_\_\_\_\_  
Start Date \_\_\_\_\_ End Date \_\_\_\_\_

If gap of more than 15 days, please explain:

### Other Sources of Income for Household:

Child Support Monthly \$ \_\_\_\_\_

Pension/Disability/SSI/SS \$ \_\_\_\_\_

Food Assistance \$ \_\_\_\_\_

Applicant Additional \$ \_\_\_\_\_

Co-Applicant/Spouse Additional \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Source \_\_\_\_\_

Source \_\_\_\_\_

Source \_\_\_\_\_

Total Income from all sources \$ \_\_\_\_\_

## ASSETS

List all checking, savings, stocks, bonds, retirement/pension accounts, 401k, IRA's etc.

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

## DEBT

List ALL monthly debt (credit cards, child support, installments, loans, judgements)

Student Loans	\$ _____	In Repayment? Yes <input type="checkbox"/> No <input type="checkbox"/>
Out-of-pocket Childcare Costs	\$ _____	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
_____	\$ _____	

## Credit

Please rate your credit score on a scale of 1-10. (Or, if credit score is known, put score) :App: \_\_\_\_\_ Co-App: \_\_\_\_\_

Do you or the co-applicant have any of the following: (Check mark for “Yes” or leave blank for “No”)

- ☐ Bankruptcy (if yes, Discharge Date \_\_\_\_\_)    ☐ Unpaid Collections    ☐ Unpaid Charge-Offs  
☐ Foreclosure or Deed in Lieu within 36 months of Intake submittal  
☐ Missed or 30+ day late payments within 12 months of Intake submittal  
☐ Unsatisfied and/or outstanding Judgements

**Please provide a copy of your EQUIFAX credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com) with this intake form**

Where would you prefer to live in Clallam or Jefferson County. (If no preference, put “Any”)

1<sup>st</sup> Choice \_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_

2<sup>nd</sup> Choice \_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_

Number of Bedrooms: \_\_\_\_\_ Accommodations Needs (Disabled/elderly): \_\_\_\_\_

Home Layout Preference: ☐ Detached Home ☐ Attached Townhome ☐ Any/No Preference

Do you live in Public Housing? \_\_\_\_\_ Do you have a Section-8 Voucher? \_\_\_\_\_

Are you in Family Self-Sufficiency (FSS)? \_\_\_\_\_

If in FSS, describe your timeline and account status. \_\_\_\_\_

Are you a citizen or permanent resident of the U.S.? ☐ Yes ☐ No

Are you a Veteran? ☐ Yes ☐ No      Are you currently in the military? ☐ Yes ☐ No

Do you or the co-applicant currently own or have owned a home in the last 3 years? ☐ Yes ☐ No

This program requires participants to contribute a minimum of 32 hours **weekly** performing labor and construction tasks. How will you and your household satisfy these requirements?

Applicant \_\_\_\_\_ hours,      Co-Applicant \_\_\_\_\_ hours,      Friends/Relative/Other \_\_\_\_\_ hours

Is there anything that may prohibit your household from contributing the required labor hours: \_\_\_\_\_ Yes \_\_\_\_\_ No

If yes, please explain:

## CERTIFICATION AND RELEASE

I certify that all the above information is correct and true to the best of my knowledge. I understand that false or misleading information or an incomplete form may be grounds for rejection of my application. Furthermore, I understand that the completion of this form in no way guarantees me that I will receive housing or be a member of a build group. **I hereby authorize the Peninsula Housing Authority to obtain a credit report in my name and verify results with creditors including Medical and/or to request verification of income, employment, and residence.** I give permission for the PHA to discuss my housing application with potential lenders. I will keep the PHA apprised of any changes in family status, contact information, income changes, etc.

**I understand that I am responsible for reimbursing the PHA for the cost of the credit report when requested. No cash accepted. Check or money order only Minimum Cost: \$36.47 per applicant. Amount subject to change.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

### Income Limit for Clallam County as of July 2023 (Annual Income after deductions cannot exceed)

Number in Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low Income	\$66,800	\$66,800	\$66,800	\$66,800	\$88,200	\$88,200	\$88,200	\$88,200

This program made possible by:



## Acknowledgements:

- The Mutual Self-Help Housing program is a nationwide program that provides a pathway to homeownership for individuals and families with limited income. It is designed as a group build of homeowner/builders all securing USDA Rural Development 502 Direct Loans, which pay for the construction costs of the home, at the same time and then working together to build all the homes in the group. Program participants provide 65% or more of the construction labor, thereby reducing the overall construction costs and creating sweat equity value.
- USDA Rural Development also offers mortgage subsidy to qualifying households. The subsidy is based on income and household size. The amount is determined by USDA Rural Development at loan conversion. Subsidy is subject to recapture should the borrower(s) transfer title, refinance, no longer occupy the property, or at the end of the loan term.
- Minimum qualifications for loan eligibility in Clallam and Jefferson County include: Two (2) years verifiable employment or regular un-earned income (such as pension fund, social security, SSI, etc.), a 640 credit score, U.S. Citizenship or permanent residency, two (2) year rental history in good standing, and gross (before tax) annual household repayment income of approximately \$37,000. Many factors may count towards repayment income, so applicants who are unsure are encouraged to submit an intake for a free eligibility evaluation.
- During the loan application process, third party verifications will be required. This can include, but is not limited to pay stubs, benefit statements for un-earned income, bank statements, tax returns and W-2s, childcare expenses, and child support. Our loan packager will request these documents several times, as verifying documents submitted to USDA-RD are required to be as current as possible.
- Through the duration of the construction phase, there is a sweat equity requirement of a minimum of 32 labor hours per week per household. **Labor and construction tasks required of all participants include (but are not limited to): manual labor, heavy lifting, repetitive movements, ability to climb ladders and walk on scaffolding/roofs, use of power tools, navigating uneven and rough terrain, and working outdoors in any and all weather conditions.** It is understood that Peninsula Housing Authority does not build the homes for the program participants but provides technical assistance to the build group members to enable them to construct the homes.
- While there are no mortgage payments made during construction, some out of pocket expenses can be expected for the program. These may include, but are not limited to, First Time Homebuyer's education course, Course of Construction insurance renewal, property taxes, and excluded appliances. The creation of a savings account to address additional out-of-pocket expenses is highly recommended. In addition, participants should have a minimum savings of \$2,000 in anticipation of loan conversion from a construction loan to a permanent mortgage. At that time, USDA Rural Development will establish an escrow account funded by you that pays for your home insurance and annual property taxes.

I have read and understand the above acknowledgements and will ask additional questions to ensure, to the best of my ability, that I understand the program requirements and processes fully. I further agree to adhere and abide by the program requirements.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

## Information for Government Monitoring Purposes

The Federal Government and those that provide our funding for this Housing Counseling Service request the following information. The information is used to monitor compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. It will in no way affect the manner in which services are delivered.

### Applicant:

### Co-Applicant:

☐ I do not wish to furnish information

☐ I do not wish to furnish information

Check all that apply

Applicant:

Co-Applicant:

Ethnicity:

☐ Hispanic/Latino

☐ Non-Hispanic/Non-Latino

☐ Hispanic/Latino

☐ Non-Hispanic/Non-Latino

Race:

☐ Native American/Alaskan Native

☐ African American/Black

☐ Caucasian/White

☐ Other \_\_\_\_\_

Race:

☐ Native American/Alaskan Native

☐ African American/Black

☐ Caucasian/White

☐ Other \_\_\_\_\_

Sex:

☐ Male ☐ Female

☐ Male ☐ Female

### Referral Source

☐ Mail out

☐ Brochure

☐ Radio

☐ Web Site

☐ Word of Mouth

☐ Newspaper

☐ Banker

☐ Banner

☐ Flyer

☐ TV

☐ Housing Authority Employee

☐ Other \_\_\_\_\_

The Peninsula Housing Authority does not discriminate on the basis of race, creed, age, color, national origin, religion, familial status, marital status, sex, honorably discharged veteran or military status, sexual orientation, gender identity, or the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person with a disability in admission or access to its programs. If you need reasonable accommodation, contact the PHA at (360) 452-7631.

## TIME TO SUBMIT!!

Return complete intake form along with:

- credit report(s) from [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Last 4 consecutive paystubs
- For SS, Disability, or any other income, including child support and SNAP food benefits, submit most recent statement, verification, or award letters

### Ways to Submit:

#### **Mail/Drop-Off:**

Peninsula Housing Authority  
Attn: Self-Help  
2603 S Francis St  
Port Angeles, WA 98362

#### **Fax:**

ATTN: Self-Help  
(360) 452-9468

#### **Email:**

dthomason@peninsulapha.or