



Mutual Self-Help New Construction Program

(479)968-5001

UHDC's **Mutual Self-Help Housing Program** is a new construction program where you can help build your own home. Participants are required to put in "sweat-equity" during the construction process and will be guided by a Construction Supervisor.

Counties Served: Conway, Johnson, Logan, Pope, Yell

The following qualifications are guidelines to participate in this program.

Credit: credit score of 640 with no significant delinquencies

Income: 2 year job history OR steady income for 2 years minimum in the same industry

Income Guidelines: Participants must meet income guidelines according to the county that you would want to build in, depending on your household size. Income is counted by household gross annual income.

Note: Participants cannot currently be an existing homeowner.

How to begin:

1. Complete the information packet and turn it in **WITH YOUR PROOF OF HOUSEHOLD INCOME. (Bank statements are NOT acceptable at this stage.)**
2. Our credit counselor will contact you to schedule an appointment to check your credit **(THERE WILL BE A CREDIT CHECK FEE DUE AT THE TIME OF YOUR APPOINTMENT.)**
3. At the time of the appointment the credit counselor, along with the Self-Help Program Assistant, will determine if you may or may not be eligible for the program.
4. If they see you may be a good candidate, the Self-Help Program Assistant will assist you in completing a USDA Rural Development loan application. The loans are financed by USDA Rural Development, so the qualifications listed above are guidelines.

UHDC offers the Home-Buyer Education Class that is required by Rural Development in order to close the loan.

Helping People Building Dreams



Universal Housing
Development Corporation

P.O. BOX 846 (OR 301 E. 3RD)
RUSSELLVILLE, AR 72811
(479)968-5001

Multi-County Self-Help Housing Program
CLIENT INFORMATION SHEET

DATE CONTACT PHONE NUMBER

APPLICANT DATE OF BIRTH SOCIAL SECURITY NUMBER

CO/APPLICANT DATE OF BIRTH SOCIAL SECURITY NUMBER

CURRENT MAILING ADDRESS HOW LONG HAVE YOU LIVED HERE?

PRESENT LANDLORD'S NAME PHONE NUMBER MAILING ADDRESS

OTHER HOUSEHOLD MEMBERS DOB RELATIONSHIP

<u>OTHER HOUSEHOLD MEMBERS</u>	<u>DOB</u>	<u>RELATIONSHIP</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

BANK REFERENCES NAME OF BANK LOCATION CHECKING SAVINGS
(ACCOUNT #'S)

<u>BANK REFERENCES</u> (ACCOUNT #'S)	<u>NAME OF BANK</u>	<u>LOCATION</u>	<u>CHECKING</u>	<u>SAVINGS</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

NAME OF COMPANY TO WHOM DEBT IS OWED MINIMUM MONTHLY PAYMENT AMOUNT

<u>NAME OF COMPANY TO WHOM DEBT IS OWED</u>	<u>MINIMUM MONTHLY PAYMENT AMOUNT</u>
_____	_____
_____	_____
_____	_____

Note: debts include mandated child support, revolving credit accounts, accounts on which you are a co-signer, etc.



APPLICANT'S PLACE OF EMPLOYMENT _____ HIRE DATE _____

HOW LONG? _____ ANNUAL GROSS INCOME \$ _____

IF LESS THAN 2 YEARS, PREVIOUS EMPLOYER _____ HOW LONG? _____

CO-APPLICANT'S PLACE OF EMPLOYMENT _____ HIRE DATE _____

HOW LONG? _____ ANNUAL GROSS INCOME \$ _____

IF LESS THAN 2 YEARS, PREVIOUS EMPLOYER _____ HOW LONG? _____

ANY OTHER SOURCES OF INCOME _____ AMOUNT \$ _____

Note: Income includes check stubs, child support, Social Security, Disability, etc.
PROOF OF ALL HOUSEHOLD INCOME MUST BE TURNED IN WITH THE INFORMATION SHEET.

PREFERRED COUNTY OF RESIDENCE: CONWAY JOHNSON LOGAN POPE YELL

LIST ALL LANDLORDS FOR THE PAST 3 YEARS

1. NAME _____ PHONE _____
 ADDRESS _____
2. NAME _____ PHONE _____
 ADDRESS _____
3. NAME _____ PHONE _____
 ADDRESS _____

LIST ALL ADDRESSES FOR THE PAST 3 YEARS

- | | <u>ADDRESS</u> | <u>HOW LONG?</u> |
|----|----------------|------------------|
| 1. | _____ | _____ |
| 2. | _____ | _____ |
| 3. | _____ | _____ |
| 4. | _____ | _____ |

OFFICE USE ONLY: DATE RECEIVED: _____





Housing Counseling Client Intake Form

Last Name: _____ First Name: _____ MI _____

Gender: Male Female Other/Non-Conforming

 (Physical) Address City State Zip

 (Mailing) Address City State Zip

Telephone # _____ Email: _____

Date of Birth: _____ Foreign Born: Yes No

English Proficient: Yes No: If no, what language are you proficient in? _____

Race (may choose multiple):

- American Indian/Alaskan Native Native Hawaiian/other Pacific Islander
- Asian White
- Black/African American Choose not to respond

Hispanic: Yes No Choose not to respond

Ethnicity: Mexican Puerto Rican

Marital Status:

- Single (never married) Married Divorced Widowed

Household Type:

- Single Adult Female Single Parent Male Single Parent
- Married with Dependents Married without Dependents
- Two or More Unrelated Adults:
 Other Adult(s) Name(s) _____
- Other (Specify) _____

Number of Minors in Household _____ Total Household Size (Including Applicant) _____

Housing Arrangement:

- Renter Homeowner with mortgage
- Does not pay rent Homeowner with no mortgage
- Homeless Other (Specify) _____ (Continue to page 2)

Do you or your household receive rental assistance? Yes No

Have you owned a residence before? Yes No

Are you a first-generation homebuyer? Yes No Unknown

Disabled: Yes No

Disabled Dependent: Yes No

Military Veteran: Yes No

Active Military: Yes No

Education Level: College Graduate School High School/GED
 Junior College Junior Highschool Primary
 Vocational None Other

Individual Monthly Income: \$ _____
(and/or)

Individual Annual Income: \$ _____

Household Monthly Income: \$ _____
(and/or)

Household Annual Income: \$ _____

How may we help? (May select multiple)

- | | |
|--|--|
| <input type="checkbox"/> Housing/Financial Education | <input type="checkbox"/> Home Purchase |
| <input type="checkbox"/> Mortgage Default/Delinquency | <input type="checkbox"/> Rental Counseling/Assistance |
| <input type="checkbox"/> Seeking Shelter/Homeless Services | <input type="checkbox"/> Homeowner Services (i.e., maintenance/repair) |
| <input type="checkbox"/> Disaster Preparedness/Recovery | <input type="checkbox"/> Other (specify): _____ |

How did you hear about us?

- Agency Lender Mailer Walk-in
 Word-of-Mouth Other (specify): _____

Preferred method(s) of contact: mail phone text email

In order to best serve you, please complete this packet in full and return to UHDC along with 1.) proof of household income and 2.) your photo ID.

Client Signature

Date

OFFICE USE ONLY

Date Received _____ UHDC Counselor _____

Entered in Database | Date _____ Initials _____

Action Taken:

____ Referred to _____ (Program or Agency)

____ Scheduled Counseling

____ Scheduled for Workshop (Pre-purchase/Mortgage Ready/Post Purchase/FFP)



NOTE: This form (front and back) to be completed and signed by any adult household partner/spouse/co-applicant/co-singer.

Housing Counseling Co-Client Intake Form

Relationship to client:

- | | | |
|----------------------------------|----------------------------------|--|
| <input type="checkbox"/> Husband | <input type="checkbox"/> Mother | <input type="checkbox"/> Other Relative |
| <input type="checkbox"/> Wife | <input type="checkbox"/> Father | <input type="checkbox"/> Friend |
| <input type="checkbox"/> Partner | <input type="checkbox"/> Brother | <input type="checkbox"/> Employer |
| | <input type="checkbox"/> Sister | <input type="checkbox"/> Other (please explain): _____ |

Last Name: _____ First Name: _____ MI _____

Gender: Male Female Other/Non-Conforming

 (Physical) Address City State Zip

 (Mailing) Address City State Zip

Telephone # _____ Email: _____

Date of Birth: _____ Foreign Born: Yes No

English Proficient: Yes No: If no, what language are you proficient in? _____

Race (may choose multiple):

- | | |
|---|---|
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> Native Hawaiian/other Pacific Islander |
| <input type="checkbox"/> Asian | <input type="checkbox"/> White |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> Choose not to respond |

Hispanic: Yes No Choose not to respond

Ethnicity: Mexican Puerto Rican

Marital Status:

Single (never married) Married Divorced Widowed

Household Type:

Single Adult Female Single Parent Male Single Parent
 Married with Dependents Married without Dependents

Two or More Unrelated Adults:
 Other Adult(s) Name(s) _____

Other (Specify) _____

Number of Minors in Household _____ Total Household Size (Including Applicant) _____

Housing Arrangement:

- | | |
|--|--|
| <input type="checkbox"/> Renter | <input type="checkbox"/> Homeowner with mortgage |
| <input type="checkbox"/> Does not pay rent | <input type="checkbox"/> Homeowner with <u>no</u> mortgage |
| <input type="checkbox"/> Homeless | <input type="checkbox"/> Other (Specify) _____ |

(Continue to page 2)

Do you or your household receive rental assistance? Yes No

Have you owned a residence before? Yes No

Are you a first-generation homebuyer? Yes No Unknown

Disabled: Yes No

Disabled Dependent: Yes No

Military Veteran: Yes No

Active Military: Yes No

Education Level: College Graduate School High School/GED
 Junior College Junior Highschool Primary
 Vocational None Other

Individual Monthly Income: \$ _____
(and/or)

Individual Annual Income: \$ _____

Household Monthly Income: \$ _____
(and/or)

Household Annual Income: \$ _____

How may we help? (May select multiple)

- | | |
|--|--|
| <input type="checkbox"/> Housing/Financial Education | <input type="checkbox"/> Home Purchase |
| <input type="checkbox"/> Mortgage Default/Delinquency | <input type="checkbox"/> Rental Counseling/Assistance |
| <input type="checkbox"/> Seeking Shelter/Homeless Services | <input type="checkbox"/> Homeowner Services (i.e., maintenance/repair) |
| <input type="checkbox"/> Disaster Preparedness/Recovery | <input type="checkbox"/> Other (specify): _____ |

How did you hear about us?

- Agency Lender Mailer Walk-in
 Word-of-Mouth Other (specify): _____

Preferred method(s) of contact: mail phone text email

In order to best serve you, please complete this packet in full and return to UHDC along with 1.) proof of household income and 2.) your photo ID.

Co-Client Signature

Date

OFFICE USE ONLY

Date Received _____ UHDC Counselor _____

Entered in Database | Date _____ Initials _____

Action Taken:

____ Referred to _____ (Program or Agency)

____ Scheduled Counseling

____ Scheduled for Workshop (Pre-purchase/Mortgage Ready/Post Purchase/FFP)

FINANCIAL & HOUSING AFFORDABILITY ANALYSIS WORKSHEET

Per agency regulations, every housing counseling session requires a financial and housing affordability analysis to help the client achieve their housing goals. The counselor must ensure that their counseling process is appropriate for the circumstances and consistent with HUD requirements. Establishing a budget is a part of conducting the required financial and housing affordability analysis for most types of housing counseling. **Please complete to the best of your ability.**

NAME _____

DATE _____

Income	Amount
Job #1	
Job #2	
Unemployment	
Child Support	
Pension/Retirement	
Disability Income	
Public Assistance (example: SNAP/EBT)	
Other:	
TOTAL INCOME	↓
TOTAL EXPENSES (subtract)	-
LEFT OVER	=

Expenses	Amount
FIXED EXPENSES	
Current Rent	
Car Payment	
Auto Insurance	
Health Insurance	
Student Loans	
Personal Loans	
Other: _____	
VARIABLE EXPENSES	
Heat/ Gas	
Electric	
Cable	
Water	
Internet	
Phone	
Child Care/Child Support	
Credit Card Payment #1	
Credit Card Payment #2	
Credit Card Payment #3	
Gasoline	
Groceries	
Eating out	
Doctor Visits	
Prescriptions	
Laundry/Dry Cleaning	
Barber/Beauty Shop	
Personal Expenses	
Other	
<u>TOTAL EXPENSES</u>	

ASSETS

Checking Acct(s) Total Balance	
Savings Acct(s) Total Balance	
Cash/Other	



Existing Rental Housing Self-Help Housing Counseling
Weatherization Elderly Apartment Complex Land Development
Elderly Apartments Non Elderly Apartments

Phone 479-968-5001 FAX 479-968-5002 P.O. Box 846, Russellville, Arkansas 72811

CREDIT RELEASE FORM

By my signature below I/we authorize Universal Housing Development Corporation to obtain a soft credit report for me/us. This authorization is valid for purposes of verifying information and counseling, or any other lawful purpose covered under the Fair Credit Reporting Act (FCRA). Credit scores are not impacted by soft credit checks, unlike hard inquiries. (They may or may not be recorded in your credit reports, depending on the credit bureau.) Since soft inquiries are not connected to a specific application for new credit, they're not visible to creditors.

Applicants Name: _____ Co-Applicant Name: _____

Social Security Number: ____-____-____ Co-Applicants SS# ____-____-____

Date of Birth: ____/____/____ Date of Birth: ____/____/____

Current Street Address: _____ Current Street Address: _____

City, State, Zip Code: _____ City, State, Zip Code: _____

Telephone Number: _____ Telephone Number: _____

Signature: _____ Signature: _____

Date: _____ Date: _____

I would like a copy of my report via:

- in-person
- passcode-encrypted email to: _____



Universal Housing Development Corporation
PO Box 846, Russellville, AR 72811 – 479-968-5001
301 East 3rd Street, Russellville, AR 72801

Privacy Policy

Universal Housing Development Corporation (UHDC) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous accumulated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, the Department of Housing & Urban Development (HUD), USDA Rural Development, lenders/creditors, etc.; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures. *Opt-out option does not apply to the Department of Housing & Urban Development (HUD) and their reviews of files.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at 479-968-5001 and do so. It will be noted in your files.
3. Please indicate at the bottom of this form if you choose to “opt-out” of disclosures of your nonpublic personal information to third parties.

Release of your information to third parties

So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, or would aid us in counseling you.

We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process) or as a requirement of grant awards which make our services possible.

Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

I have received a copy of and read the Privacy Policy of UHDC. I understand that by signing my name, I state that I have reviewed the policy in its entirety and understand the terms set forth in this policy.

Client Signature

Date

Co-Client Signature

Date

Please check this box if you wish to “opt out” of disclosures of your nonpublic personal information to third parties other than for reporting and monitoring of grants and funding.



UNIVERSAL HOUSING DEVELOPMENT CORPORATION

301 East 3rd Street, P.O. Box 846, Russellville, AR 72811-0846 Tel.: 479-968-5001, Fax: 479-968-5002



Website: www.uhdhousing.org

Disclosure to Client for HUD Housing Counseling Services

Services Offered:

Our agency provides the following HUD one-on-one housing counseling services: homeless assistance; rental topics; pre-purchase/homebuying; non-delinquency post-purchase; home maintenance and financial management for homeowners; and resolving or preventing mortgage delinquency or default counseling.

Our agency also provides the following services and group education workshops: financial literacy; predatory lending, loan scam, or other fraud prevention; fair housing; homelessness prevention; rental; pre-purchase/homebuyer education; non-delinquency post-purchase; and resolving or preventing delinquency.

Relationships with Industry Partners:

Our agency has financial or exclusive relationships, or both, with specific industry partners, including HUD, Neighborworks America, Federal Home Loan Bank, or U.S. Department of Agriculture Rural Housing Service.

No Client Obligation:

There is no obligation to receive, purchase, or use any product or service offered by this agency or any services of its industry partners or other party in exchange for your receiving HUD housing counseling services.

Alternatives:

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

Financial Analysis:

Every housing counseling session requires a financial and housing affordability analysis of the client's financial situation. This includes but is not limited to:

1. The establishment of a household budget customized to a client's current situation including any adjustments the client should make to achieve their housing goals;
2. A review of the client's income, expenses, spending history, assets and use of credit; and
3. The financial analysis and budget should include as much full and accurate information

I have read and received a copy of this disclosure.

Client Signature

Date

Co-Client Signature

Date

Franklin County Section 8
320 N. 2nd Street
Ozark, AR 72949
Tel.: 479-667-4705
Fax: 479-667-4705

Yell County Section 8
507 N. 4th St. Suite E
P. O. Box 438
Dardanelle, AR 72834
Tel.: 479-229-5112
Fax: 479-229-5112

Pope County Section 8
301 E. 3rd Street
P. O. Box 846
Russellville, AR 72811-0864
Tel.: 479-968-5001
Fax: 479-968-5002

Southlawn Apts.
1701 S. Detroit #51
Russellville, AR 72801
Tel.: 479-968-4902
Fax: 479-890-4385

Paris Rural Rental Apts.
1125 S. 3rd Street
P. O. Box 489
Paris, AR 72855
Tel.: 479-963-6166
Fax: 479-963-6166





UNIVERSAL HOUSING DEVELOPMENT CORPORATION

301 East 3rd Street, P.O. Box 846, Russellville, AR 72811-0846 Tel.: 479-968-5001, Fax: 479-968-5002



Website: www.uhdhousing.org

Disclosure to Client for HUD Housing Counseling Services

Services Offered:

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320 N. 2nd Street
Ozark, AR 72949

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Yell County Section 8
507 N. 4th St. Suite E
P. O. Box 438
Dardanelle, AR 72834

Tel.: 479-229-5112
Fax: 479-229-5112

Pope County Section 8
301 E. 3rd Street
P. O. Box 846
Russellville, AR 72811-0864

Tel.: 479-968-5001
Fax: 479-968-5002

Southlawn Apts.
1701 S. Detroit #51
Russellville, AR 72801

Tel.: 479-968-4902
Fax: 479-890-4385

Paris Rural Rental Apts.
1125 S. 3rd Street
P. O. Box 489
Paris, AR 72855

Tel.: 479-963-6166
Fax: 479-963-6166

