



# Alaska Community Development Corporation

Affordable Housing + Energy Conservation + Housing Rehabilitation + Weatherization

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## Application Packet

June 2010

Alaska Community Development Corporation (Alaska CDC) is a private non-profit agency that has administered state- and federally-funded programs in Alaska, since 1979. We currently administer the following **home improvement programs: Weatherization, Senior Access, and Owner-Occupied Rehabilitation.** (Please note that these programs cannot help you buy or build a home. Alaska CDC also administers the Self-Help Housing Program in the Mat-Su Borough, which offers a unique way to establish home ownership. See the back of this letter to learn how to build and buy a home through Self-Help Housing.) We also offer credit counseling to help meet housing-related needs. You can call our office for more information about available counseling services.

- ♦ **Program information fliers are attached.** They briefly explain where a program is available, the type of help it offers, and the *primary* eligibility guidelines. Other restrictions may apply.
- ♦ **Answer all questions on the attached application** even if you don't think they apply to your specific request. This information helps us better understand the condition of your home and improvement needs.

Different programs have different income, ownership, and age guidelines. Your household may qualify for one program but not another, which can be confusing. **Our contact information appears below if you need help answering a question.**

- ♦ **Submit all requested proofs described in the application.**
- ♦ **Signatures are required on pp. 6, 7, and 8.** Signatures may be required on pg. 2.
- ♦ **Submit your application to Alaska CDC.** Alaska CDC accepts applications year-round. However, there are wait lists for all of our programs, because most work is performed during the construction season.

After we receive your application and proofs, we might need more information from you. However, submitting an application is the first step toward receiving assistance.

Due to the volume of applications received application processing may take 3-4 months. We have increased staff to help address this need. We will inform you of your status for a program by mail. Your patience is appreciated.

### Application Packet Contents:

- Page 1: Cover Letter (front), Self-Help Housing flier (back)
- Page 2: Weatherization Assistance Program flier (front and back)
- Page 3: Senior Access Program flier (front), Owner-Occupied Rehabilitation Program flier (back)
- Pages 4-8: Application
- Page 9: Reasonable Accommodation Request form
- One: Postage-paid return envelope

**If any part of this Application Packet is missing or to make sure you have the most current version, contact Alaska CDC at 907 746-5680 x 100 (Palmer), 800 478-8080 x 100, or [www.alaskacdc.org](http://www.alaskacdc.org).**

## RURAL SELF-HELP HOUSING PROGRAM

*Funded through the U.S. Department of Agriculture, Rural Development)*



The Rural Self-Help Housing Program is a group-method of home construction available to limited-income households. Alaska CDC administers Self-Help Housing in the Mat-Su Borough. Alaska CDC purchases available lots that meet program guidelines and are suitable for a group construction project. Participant-households are given a choice of pre-selected house plans that meet program guidelines. Available choices will depend on household size, total loan available, availability of regular income, configuration of the lot, and other factors.

**House plans:** ranch style; 2-, 3-, or 4-bedroom homes with an attached garage; energy efficient design and construction—5 Star Energy Rating

An eligible participant-household must qualify for a low-interest loan. Six to ten participant-households are put together to form a group. As a group, these participant-households work together to build each other's homes. Approximately 65% of the construction labor is provided by the group under the direction of a construction coordinator. The remaining labor is subcontracted to professionals.

Each participant-household must contribute at least 30 hours per week toward construction of all participant-household homes. Since most participants work during the day, most of the construction work is done on weekends and early evenings during the week. Schedules vary according to climate and group participant makeup. Homes will be built throughout the year. A typical construction schedule would be 3:00 p.m. to 9:00 p.m., Tuesday through Saturday. This schedule is subject to change based on the group's mutual agreement. One member of each participant-household also must attend periodic group meetings.

Self-Help Housing is available to qualified households in the low-income and very low-income categories. Income guidelines appear below. Priority will be given to very low-income households. Priority also may be given to special needs housing for households with elderly or disabled residents.

### Mat-Su Borough Income Guidelines 4/20/09

	<u>1 person</u>	<u>2 person</u>	<u>3 person</u>	<u>4 person</u>	<u>5 person</u>	<u>6 person</u>
<b>Very Low Income</b>	\$28,200	\$32,250	\$36,300	\$40,300	\$43,550	\$46,750
<b>Low Income</b>	\$45,150	\$51,600	\$58,050	\$64,500	\$69,650	\$74,800

Self-Help Housing provides a unique opportunity for low-income households to build and own their own homes. Successful applicants will have dependable regular income, good credit, the ability to qualify for sufficient funds to build a home that meets program guidelines, and the ability to work well with others.

Alaska CDC accepts applications year-round. However, interested applicants should apply right away. **Lot choice is given on a first-come, first-qualified basis.** Furthermore, applicants with imperfect credit may need some time to clean-up their history.

***Free Credit Counseling is available, contact Alaska CDC.***

For a Self-Help Housing application or to request credit counseling, contact Alaska CDC at 907 746-5680 (Palmer), 800 478-8080, or www.alaskacdc.org.

## ALASKA WEATHERIZATION ASSISTANCE PROGRAM

*Funded through the State of Alaska, Alaska Housing Finance Corporation, the U.S. Department of Energy, and the U.S. Department of Health and Human Services*

- ◆ Alaska CDC administers Weatherization assistance in Bristol Bay, Copper River Basin, Kenai Peninsula Borough, Kodiak, Mat-Su Borough, Southeast Alaska (except Juneau), the Taylor Highway System, and the Tok area. Other providers serve the rest of the state. If you live in a home currently controlled by a housing authority, contact your housing authority for Weatherization assistance.
- ◆ Weatherization assists low-income households who own or rent eligible homes: apartments, cabins, condominiums, houses, mobile homes, and multi-family dwellings.
- ◆ Weatherization improvements are designed to help reduce energy use in the home, help reduce heating bills, and help make the home more comfortable for residents. This is not a fuel cost subsidy.
- ◆ Eligible Weatherization improvements include: air sealing, caulking, insulation, and weatherstripping; replacement windows and entry doors; exterior skirting; clock thermostats; heating safety and repair; ventilation measures; moisture and mildew control; and efficient lighting. Non-energy-efficiency measures cannot be addressed with these funds. Therefore, major home rehabilitation and/or repairs are not eligible.
- ◆ Trained Weatherization program assessors conduct visual inspections and diagnostic tests on each home to identify eligible Weatherization improvements. This grant directly pays specially-trained contractors who have undergone a competitive bid process to provide materials and to make weatherization improvements to homes.
- ◆ There is no cost to eligible residents of owner-occupied homes or to eligible tenants. However, landlords must authorize recommended improvements and may be asked to contribute matching funds, if needed.
- ◆ Weatherization gives priority to households with seniors (55+), residents who experience disabilities, children under 6 years old, and/or households with income at or below 200% of the poverty level established for Alaska by the U.S. Dept. of Energy. Applicants also may be prioritized for assistance if multiple funding sources or programs can be used for greater cost-effectiveness or if necessary measures are defined as emergencies per Program guidelines.
- ◆ Restrictions include but are not limited to:
  - ☞ The home may not have been weatherized by an agency after April 14, 2008.
  - ☞ The household may not have received an AHFC Home Energy Rating Rebate *for improvements made to the home after* May 1, 2008. (Receipt of a rebate for the cost of an as-is rating is allowed.) Households are not allowed to apply to Weatherization and the rating rebate program. They must choose to pursue one program or the other.
  - ☞ The home may not be currently marketed for sale or rent or scheduled for demolition.
  - ☞ The home must be the household's primary residence.
  - ☞ The household's combined income may not exceed income guidelines.
- ◆ Household income is reviewed for the most recent 12 months before the application date.
- ◆ A household automatically meets income eligibility requirements if (1) an occupant receives ATAP, TANF, SSI, Food Stamps, Low-Income Home Energy Assistance (Heating Assistance), SeniorCare benefits, subsidies from qualifying affordable housing programs (such as Section 8, Section 202, Section 811, Low-Income Housing Tax Credit, etc.); or (2) the applicant lives alone and receives APA/IA.

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- ◆ Households that do not automatically meet income eligibility requirements must undergo a full income review and meet the income limits below.
  - ☞ Income includes gross money received by all residents, including non-taxable income.
  - ☞ Household income does not include: any assets drawn down as withdrawals from a bank; capital gains; Child Support; Combat Pay (Hostile Fire); dependent student income (i.e., earnings of full-time high school students or post-secondary students enrolled for at least 12 credit hours); dividends from a Native Corporation less than \$2,000/year per resident; Federal Economic Stimulus Payments; federal non-cash benefits such as Medicare, Medicaid, Food Stamps, school lunches, and housing assistance; food or housing received in lieu of wages, including the value of food and fuel produced and consumed on farms; gifts; loans; lump-sum inheritances; non-cash benefits such as the employer-paid or union-paid portion of health insurance or other employee fringe benefits; one-time insurance payments; one-time payments from a welfare agency to a family or person who is in temporary financial difficulty; emergency one-time withdrawals from an investment account (note why the money was withdrawn; e.g., high medical bills, down payment on a home, lost job and couldn't pay bills, etc.); payment for foster children/adults or adoption subsidies; sale of assets such as property, house, or vehicle; scholarships for college or university; and tax refunds.

**Program Year May 2010—March 2011 Income Limits**

AREA	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Haines Borough	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000
Kenai Peninsula Borough	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000
Ketchikan Gateway Borough	55,500	63,400	71,300	79,200	85,600	91,900	98,300	104,600
Kodiak Island Borough	54,800	62,600	70,400	78,200	84,500	90,800	97,000	103,300
Lake and Peninsula Borough	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000
Matanuska-Susitna Borough	53,000	60,500	68,100	75,600	81,700	87,700	93,800	99,800
Petersburg	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000
Prince of Wales Island	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000
Sitka City and Borough	58,100	66,400	74,700	82,900	89,600	96,200	102,800	109,500
Skagway	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000
Valdez-Cordova Area	56,300	64,400	72,400	80,400	86,900	93,300	99,700	106,200
Tok	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000
Wrangell	50,400	57,600	64,800	71,900	77,700	83,500	89,200	95,000

- ◆ **Weatherization is not an emergency response program. The majority of work is performed during the construction season. Households wait 1-2 years after their applications are approved to receive assistance. (Non-road-connected communities may wait longer. They are scheduled to be served after a minimum number of applications are received from them and as funding allows. The more applications received from remote communities, the sooner they can be served.)**
- ◆ Funding is limited. Many areas have a minimum one-year wait list. **Interested households should complete the attached application and submit required proofs to Alaska CDC as soon as they hear about the program to secure their places on the wait list.**

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**Call Alaska CDC if an application packet did not accompany this flier.**

## SENIOR HOUSING ACCESSIBILITY MODIFICATION PROGRAM

**“Senior Access”** *Funded by Alaska Housing Finance Corporation (AHFC)*



*We provide home rehabilitation grants without regard to race, color, religion, sex, national origin, handicap, or familial status.*

- ◆ Alaska CDC serves the Mat-Su Borough, Kenai Peninsula Borough, Copper River Valley, Tok area, and Southeast Alaska. Assistance is provided on a first-come, first-serve basis except when it is most cost-effective to blend funds from several sources or in the case of an emergency per Program guidelines.
- ◆ This grant improves the accessibility of homes so that qualifying seniors (55 years and older) who experience disabilities may reside safely at home for as long as possible. Home repairs are not eligible.
- ◆ Eligible housing units are houses, cabins, condominiums, mobile homes, apartment dwellings, and small state-licensed assisted living facilities (five or fewer beds).
- ◆ The home to be modified must be the current, principal residence of the qualifying senior and the qualifying senior must agree to live in the home up to three years after the work is completed.
- ◆ Accessibility modifications must be recommended by a qualified third-party such as a doctor, nurse, caseworker involved with the senior’s care, or caregiver who is familiar with the senior’s needs. However, assisted living home operators whose properties would be improved by the program cannot act as the third-party providing the recommendation on behalf of the senior.
- ◆ Household income must meet current guidelines. (For assisted living homes, each “renter” is considered a separate household.) The household also must show that it does not have sufficient funds of its own or from other sources to complete the accessibility modifications.
- ◆ This program is free to the senior and the legal owner(s) of the property. No more than the amount necessary to complete required accessibility improvements will be awarded. Maximum grant awards are:
  - ◆ \$12,000 if the qualifying senior is the legal owner of the property.
  - ◆ \$12,000 if the home is privately owned and the qualifying senior is related to the legal owner of the property and the legal owner of the property resides in the home.
  - ◆ \$8,000 if the qualifying senior rents the property.
  - ◆ \$5,000 if the qualifying senior resides in a state-licensed assisted living facility (five or fewer beds).
- ◆ If the home is a rental or a small state-licensed assisted living facility, the legal owner(s) of the property must authorize any work to be completed under the program.

### Income Guidelines as of 6/26/10

CENSUS AREA	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
Haines Borough	50,400	57,600	64,800	71,900	77,700	83,500	89,200
Juneau City and Borough	63,700	72,800	81,900	91,000	98,300	105,600	112,900
Kenai Peninsula Borough	50,400	57,600	64,800	71,900	77,700	83,500	89,200
Ketchikan Gateway Borough	55,500	63,400	71,300	79,200	85,600	91,900	98,300
Kodiak Island Borough	54,800	62,600	70,400	78,200	84,500	90,800	97,000
Matanuska-Susitna Borough	53,000	60,500	68,100	75,600	81,700	87,700	93,800
Prince of Wales (outer Ketchikan)	50,400	57,600	64,800	71,900	77,700	83,500	89,200
Sitka City and Borough	58,100	66,400	74,700	82,900	89,600	96,200	102,800
Skagway-Hoonah-Angoon	50,400	57,600	64,800	71,900	77,700	83,500	89,200
Southeast Fairbanks (includes Tok)	50,400	57,600	64,800	71,900	77,700	83,500	89,200
Valdez-Cordova (area south of Tok)	56,300	64,400	72,400	80,400	86,900	93,300	99,700
Wrangell-Petersburg	50,400	57,600	64,800	71,900	77,700	83,500	89,200
Yakutat Borough	50,400	57,600	64,800	71,900	77,700	83,500	89,200

**Contact Alaska CDC if an application packet did not accompany this flier.**

