

# **Tooele County Housing Authority Mutual Self-Help Housing Program Pre-Application Packet**

Tooele, Utah

Tooele County Housing Authority  
66 W. Vine Ave  
Tooele, Utah 84074  
435-241-3554 Sydney McKinney  
Fax: 435-882-7894

<https://tooeleco.org/county-services/residential-services/tooele-county-housing-authority/>



**Tooele County Housing Authority  
Mutual Self-Help Housing Program**

**“Affordable Housing by Building Your Own Home with  
the Help of Other Families”**

By working as a team with other families you will save thousands of dollars on the construction of each other's' homes with the guidance of a construction supervisor. It is this "sweat equity" that allows families to qualify for a loan with no down payment. Also, payment assistance is available for those who qualify.

## Now Accepting Applications for the Tooele Area

### Maximum Income Allowed Tooele County 2022

Household Size	Very	
	Low	Low
1	46,400	74,250
2	46,400	74,250
3	46,400	74,250
4	46,400	74,250
5	61,250	98,000
6	61,250	98,000
7	61,250	98,000
8	61,250	98,000

- 3-4-bedroom homes
- 2 car garages
- About 1,500 square feet
- 2 full baths
- Instant equity
- Learn construction skills
- Build community
- Interest rates as low as 1%

**\*\*Contact Us\*\***

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## Prequalification Instructions

- Read and complete all sections for the application to be considered complete.
- Review the **income chart** and make sure you qualify under the income limits.
- Review **Indicators of Unacceptable Credit** page. This page is a list of credit eligibility requirements. If these items are found on your credit report, you are currently not eligible, but you are still encouraged to submit the application. Mountainlands Community Housing Trust can assist you in correcting the issues of concern so that you may become eligible for a Section 502 Loan.
- Fill out **PREQUALIFICATION FORM**. This form must be filled out completely, with accurate information to be considered for the program.
- Legible copies (front and back) attached to the application when returned.
  - **Driver's License or State ID's**
  - **Social Security Cards**
  - **Permanent Resident Alien card (if applicable)**

And email or fax to

Fax: 435-882-7894  
[smckinney@xmission.com](mailto:smckinney@xmission.com)

Please return your completed application. A representative from Tooele County Housing Authority (TCHA) will review your information. After the application has been reviewed, TCHA will contact you and inform you if you do pre-qualify for the Mutual Self-Help 502 Loan. If you do qualify, you will then complete Rural Development's 502 Home Loan Application. TCHA or Rural Development can provide you this form.

## Indicators of Unacceptable Credit

- Little or no positive credit history. The lack of a positive credit history on the credit report may be mitigated if the applicant can document a willingness to pay recurring debts through other acceptable means such as third-party verifications or canceled checks. Due to impartiality issues, third party verifications from relative of household members are not permissible.
- Payments on any installment account where the amount of the delinquency exceeded one installment for more than 30 days within the last 12 months.
- Payments on any revolving account which was delinquent for more than 30 days on two or more occasions within the last 12 months.
- A foreclosure that has been completed within the last 36 months.
- An outstanding Internal Revenue Service (IRS) tax lien or any other outstanding tax liens with no satisfactory arrangement for payment.
- Two or more rent payments paid 30 or more days late within the last 2 years. If the applicant has experienced no other credit problems in the past 2 years, only 1 year of rent history will be evaluated. This requirement may be waived if the program loan will reduce shelter costs significantly and contribute to improved repayment ability.
- Outstanding collection accounts with a record of irregular payments with no satisfactory arrangements for repayment, or collection accounts that were paid in full within the last 6 months, unless the applicant had been making regular payments previously.
- Non-Agency debts written off within the last 36 months or are being considered for debt settlement.
- Agency debts that were debt settled within the past 36 months or are being considered for debt settlement.
- Delinquency on a federal debt.
- A court-created or court-affirmed obligation or judgment caused by nonpayment that is currently outstanding or has been outstanding within the past 12 months, *except*:
  - A bankruptcy in which:
    - Debts were discharged more than 36 months prior to the date of application; or
    - Where an applicant successfully completed a bankruptcy debt restructuring plan and has demonstrated a willingness to meet obligations when due for the 12 months prior to the date of application.
    - A judgment satisfied more than 12 months before the date of the application.

An applicant with an outstanding judgment obtained by the United States Federal court, other than the United States Tax Court, is *not* eligible for a Section 502 loan. This requirement is statutory and cannot be waived.

**PREQUALIFICATION FORM**

**HEAD OF HOUSEHOLD INFORMATION**

Name \_\_\_\_\_  
SS# \_\_\_\_\_ DOB \_\_\_\_\_ Married \_\_\_ Single \_\_\_ Divorced \_\_\_\_\_  
U.S. Citizen YES \_\_\_ NO \_\_\_ Permanent Resident Alien YES \_\_\_ NO \_\_\_  
Physical Address: \_\_\_\_\_ Zip \_\_\_\_\_  
PO Box: \_\_\_\_\_ Length of time at this address: \_\_\_\_\_  
Home phone \_\_\_\_\_ Cell/other phone: \_\_\_\_\_  
Email: \_\_\_\_\_ County in which you would like to apply \_\_\_\_\_

**HEAD OF HOUSEHOLD INCOME**

WAGE: \$ \_\_\_\_\_ per hour X \_\_\_\_\_ hours per week TOTAL \$ \_\_\_\_\_  
OVERTIME \$ \_\_\_\_\_ per hour X \_\_\_\_\_ hours per week TOTAL \$ \_\_\_\_\_  
TIP INCOME \$ \_\_\_\_\_ per week FOOD STAMP/AFDC/TANF \$ \_\_\_\_\_  
SSS/SSI \_\_\_\_\_ FOSTER CARE \_\_\_\_\_ STATE ASSISTANCE \_\_\_\_\_  
CHILD SUPPORT/ALIMONY \_\_\_\_\_ OTHER \_\_\_\_\_  
EXPLANATION OF OTHER INCOME \_\_\_\_\_

**CO-APPLICANT INFORMATION**

Name \_\_\_\_\_  
SS# \_\_\_\_\_ DOB \_\_\_\_\_ Married \_\_\_ Single \_\_\_ Divorced \_\_\_\_\_  
U.S. Citizen YES \_\_\_ NO \_\_\_ Permanent Resident Alien YES \_\_\_ NO \_\_\_  
Mailing Address: \_\_\_\_\_ Zip \_\_\_\_\_  
Length of time at this address: \_\_\_\_\_  
Home phone \_\_\_\_\_ Cell/another phone: \_\_\_\_\_

**CO-APPLICANT INCOME**

WAGE: \$ \_\_\_\_\_ per hour X \_\_\_\_\_ hours per week TOTAL \$ \_\_\_\_\_  
OVERTIME \$ \_\_\_\_\_ per hour X \_\_\_\_\_ hours per week TOTAL \$ \_\_\_\_\_  
TIP INCOME \$ \_\_\_\_\_ per week FOOD STAMP/AFDC/TANF \$ \_\_\_\_\_  
SSS/SSI \_\_\_\_\_ FOSTER CARE \_\_\_\_\_ STATE ASSISTANCE \_\_\_\_\_  
CHILD SUPPORT/ALIMONY \_\_\_\_\_ OTHER \_\_\_\_\_  
EXPLANATION OF OTHER INCOME \_\_\_\_\_

**DEBTS:**

**MONTHLY**

**ACCOUNT BALANCE**

RENT \_\_\_\_\_  
CREDIT CARDS \_\_\_\_\_  
CAR/TRUCK \_\_\_\_\_  
OTHER DEBTS \_\_\_\_\_  
CHILD CARE EXPENSE \_\_\_\_\_

**HOUSEHOLD MEMBERS**

CHILDREN AGE \_\_\_\_\_ MO INCOME \_\_\_\_\_ F/T STUDENT \_\_\_\_\_  
CHILDREN AGE \_\_\_\_\_ MO INCOME \_\_\_\_\_ F/T STUDENT \_\_\_\_\_  
CHILDREN AGE \_\_\_\_\_ MO INCOME \_\_\_\_\_ F/T STUDENT \_\_\_\_\_  
\_\_\_\_\_ AGE \_\_\_\_\_ MO INCOME \_\_\_\_\_ LOAN-SIGNER \_\_\_\_\_ F/T STUDENT \_\_\_\_\_

**\*\*How did you hear about us?** \_\_\_\_\_

**HEAD of HOUSEHOLD SIGNATURE** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**CO-APPLICANT SIGNATURE** \_\_\_\_\_ **DATE:** \_\_\_\_\_