

Self-Help Homes Application Checklist for Southern Utah

Address: 382 S. Bluff Street #150 St. George, Utah 84770
(inside Sun Country Home Solutions)
Contact: Phone: 435-429-1048 | Email: julie@selfhelphomes.org

Please submit the following applicable items along with your Rural Development Housing Application:

Required Documents

- Form 410-4: Uniform Residential Loan Application:** Complete all ten pages, including supporting documents. Original signatures are required. [This form is available on the SHH website.](#)
- TransUnion Credit Report Fee:** \$19.50 per applicant or \$39.00 for both Applicant and Co-Applicant. Payment must be a check or money order payable to Self-Help Homes.
- Tri-Merge Credit Report Fee:** \$30.00 per household. Bring a voided check or deposit slip for an ACH withdrawal for USDA-RD.
- Tax Returns and Included Schedules:** Copies of the last two (2) years' Federal 1040 tax returns (**signed** by both Applicant and Co-Applicant on page 2). Provide copies of **all W-2s** or 1099s for the last two (2) years for both Applicant and Co-Applicant.
- Identification:** Copy of a valid driver's license, for both Applicant and Co-Applicant (front and back). If not a U.S. citizen, provide a copy (front and back) of your Permanent Residency Card(s).
- Bank Statements:** Provide copies of the two (2) most recent monthly statements for **all accounts**, including checking, savings, and money market accounts.
- Pay Stubs:** Provide copies of consecutive check stubs for the past 30 days for all household members aged 18 or older.
- Employment History (if applicable):** If employed for less than two years at your current job, provide an Explanation of Employment History letter. The letter should outline your employment history for the past two years, including: Dates of employment, company names and reasons for job change. The letter must be signed and dated by the applicant(s).
- Self-Employment Documentation (if applicable):** Submit copies of the last two (2) years' tax return schedules (e.g., C, K, E, etc.). Include a Year-to-Date Business Expenses report for the current year or a Profit and Loss Statement for the business. [This form is available on the SHH website.](#)
- Payment History for Assistance Received (if applicable):** Provide the past 12 months' payment history for child support, alimony, SNAP benefits, or other assistance. Include a copy of the divorce decree or payment agreement if applicable.
- Retirement Statements (if applicable):** Most recent quarterly statement or two (2) most recent months.
- Social Security/Disability Benefits (if applicable):** Submit the most recent statement of benefits.
- Student Loan Documentation (if applicable):** Provide a monthly statement or payment plan for all student loans. If on an IBR or IDR plan, include a required payment letter (even if the payment is \$0.00). For currently enrolled adult household members, provide a copy of their full-time transcript.

Next Steps:

- Schedule an appointment with Julie at Self-Help Homes to review and submit your full application.
- Contact Julie at **435-429-1048** or julie@selfhelphomes.org for assistance.