

**Moderate Income Housing Unit
APPLICATION FORM**

Type of Housing Preferred?
 Sales
 Age Restricted Senior

Please read the instructions carefully. Complete **ALL** sections of this application. This information will be used to determine eligibility for the program. This information will also be used to pre-qualify applicants for mortgage financing. Pre-qualification by Howard County Housing is not an indication of your guarantee to obtain a mortgage. All information will be kept confidential.

THE FOLLOWING ITEMS MUST BE ATTACHED TO THE APPLICATION FOR THE APPLICANT & CO-APPLICANT (please check off each attachment – incomplete applications will be returned):

- Copies of your three (3) most recent pay stubs showing **GROSS** income for every wage earner in the household.
- A copy of your most recent federal income tax return with all the schedules filed (Form 1040 along with corresponding W-2 forms and schedules).

INCOMPLETE APPLICATIONS WILL BE RETURNED

APPLICANT	Social Security Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name: _____									
Current Address: _____ _____									
Home Phone: _____					Work Phone: _____				
Employer: _____					Employer Address: _____				
City/State: _____					Position: _____				
Current Base Salary: \$ _____		Overtime: \$ _____		Years/months on job: _____					
Other Income: Amount: \$ _____		Source: _____			Received: Weekly/Monthly/Annually				
Alimony/Child Support Received? ___ Yes ___ No		\$ _____			Years/months on part time job: _____				
Email address: _____									
CO-APPLICANT *	Social Security Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name: _____									
Current Address: _____ _____									
Home Phone: _____					Work Phone: _____				
Employer: _____					Employer Address: _____				
City/State: _____					Position: _____				
Current Base Salary: \$ _____		Overtime: \$ _____		Years/months on job: _____					
Other Income: Amount: \$ _____		Source: _____			Received: Weekly/Monthly/Annually				
Alimony/Child Support Received? ___ Yes ___ No		\$ _____			Years/months on part time job: _____				
Email address: _____									

* Spouses and life partners must be included on the application as co-applicants if they will live in the home.



FAMILY INFORMATION: Provide the requested information for each individual who will be living in the home. Any dependents 18 years of age or older must document his/her employment or student status.

Name	Relationship	Gender	Date of Birth (mm/dd/yyyy)
	Head of Household	<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	

REAL ESTATE: Please list all real estate currently owned by you or any member of your household (e.g. personal residence, rental property):

Property Address	Present Market Value	Outstanding Balance of Mortgages & Liens	Circle one: Will be RENTED ---- Will be SOLD
			Circle one: Will be RENTED ---- Will be SOLD

Bank Accounts & Other Assets: Please list all other assets currently owned by you or any member of your household (e.g. checking & savings accounts, stocks, bonds, mutual funds*):

Name of Financial Institution	Account Type	\$ Amount

***do NOT include 401k or retirement account assets**

HOMEBUYER STATUS (Check all that apply):

<input type="checkbox"/> I/We certify that no one on this application currently owns, or has owned residential property within the last three (3) years <input type="checkbox"/> A person on this application has owned a personal residence within the last three (3) years, but because of separation or divorce of the joint tenants or death of one of the joint tenants, needs to purchase a residence without the former joint tenant	<input type="checkbox"/> I/We certify that within the past year, I/we have been displaced by the redevelopment of a mobile home park located on U.S. Route 1 in Howard County <input type="checkbox"/> I/We certify that I/we participate in the Howard County Family Self Sufficiency Program
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Are you related to any Howard County Housing employee, or any member of the Housing Commission or Housing & Community Development Board?

Yes _____ No _____

If yes, state name of employee or board member and relationship:

Name _____ Relationship _____



Please complete the following to assist in the analysis of the affirmative marketing of units under this program:

Race/Ethnic Category (Applicant): Asian Black Hispanic White Other: _____

Race/Ethnic Category (Co-Applicant): Asian Black Hispanic White Other: _____

CERTIFICATIONS (required):

By signing below:

- I/We certify that I/we am/are applying to purchase a Moderate Income Housing Unit (MIHU).
- I/We understand that if I/we own a home in Maryland (occupied as a primary residence), it must be sold before I/we can be considered for a MIHU opportunity
- I/we agree to allow Howard County to review my/our application and supporting documents (including, but not limited to, checking the applicant's and co-applicant's credit histories) to determine my/our present and continuing income and credit eligibility.
- I/We give Howard County authorization to contact my/our employer(s) to obtain income, overtime, hours or other information necessary to determine total income for program eligibility purposes.
- I/We certify that the information provided on this application is true and complete to the best of my/our knowledge.
- I/We are aware that any misrepresentation will result in the forfeiture of my/our right to be eligible for the Moderate Income Housing Unit (MIHU) Program, that inquiries may be made to verify this information, and that Howard County may take legal action against persons who benefit from the MIHU program under false pretenses.
- I/We certify that I/we have read, understand, and will comply with the MIHU program rules.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

Please submit completed application and supporting documentation to:

Howard County Department of Housing & Community Development
9820 Patuxent Woods Drive, Suite 224
Columbia, Maryland 21046

E-MAILED OR FAXED APPLICATIONS WILL NOT BE ACCEPTED.

OFFICE USE ONLY – DO NOT WRITE BELOW THIS LINE

New Incomplete (Date: _____) Eligible for:

Revised (Date Revised: _____) Purchase # BR _____

Age-Restricted # BR _____

Total Annual Household Income: Senior # BR _____

(Prepared By) _____ Ineligible: Reason: _____

_____ _____

(Date) _____ _____

PRIORITIES:

- First-time homebuyer
- Work in Howard County
- Live in Howard County
- Income within the lowest qualifying range
- Have been on the waiting list for at least:
 - One year
 - Two years
 - Three years
- Have been displaced by the closure of a mobile home park adjacent to U.S. Route 1
- Employed by Howard County Government or other Priority Employer (see list)
- Participant in Family Self-Sufficiency Program

_____ **TOTAL PRIORITY POINTS**



MIHU Documentation Checklist

Each of the following items listed below **must** be attached to your application. No copies will be made at the office. Please do not include originals with your application. If any of the following are **not** attached, **your application will be returned to you.** Please check off each item and sign where indicated.

- Application, signed**
- 3 most recent consecutive paystubs** (for both full-time and part-time employment) **for each employed person in the household.**
- Other income documentation** (Social Security, SSI, Disability, retirement, child support, alimony) – most recent annual, quarterly, or monthly statement or award letter. Any income received for the benefit of minor children must be included.
- 2018 Federal Income Tax Return – Form 1040, 1040A, or 1040EZ with all schedules** (if you do not have a copy of your income tax returns, please call the IRS at 1-800-829-1040 to request a copy. If you did not file taxes, call the IRS to request a statement verifying that no taxes were filed.)
- 2018 W-2 forms**
- For non-working college students, provide a college transcript** (unofficial copies allowed).
- Zero Income Affidavit- for all non-working applicants over the age of 18**
- 2 consecutive bank statements for Checking and Savings Accounts****
***Do not include 401K, 403B, Thrift Savings or other retirement savings account statements*

By signing below, you are verifying that each of the above documents is attached to this application.

Applicant Signature

Co-Applicant Signature

THIS SHEET MUST BE SUBMITTED WITH YOUR APPLICATION.

NO COPIES WILL BE MADE AT THE OFFICE. PLEASE DO NOT INCLUDE ORIGINALS DOCUMENTS WITH YOUR APPLICATION.

INCOMPLETE APPLICATIONS WILL BE RETURNED