



Nazareth's Affordable Housing Programs

Thank you for your interest in our Affordable Housing Programs. We are writing you to inform you that Nazareth Housing has properties available in the City of Akron and in Summit County for Rental or Lease Purchase. There are no rental subsidies applied to these homes; our rental rates, however, are below fair market value. If you are interested in purchasing or renting a home, we would love to assist you.

We may have grant funds available which allows us to sell you a home anywhere in Summit County excluding properties located in of the City of Akron, Barberton, and Cuyahoga Falls. If you are searching or have found a home outside the city, we may have subsidies to make purchasing that home very affordable.

Nazareth Housing Development Corporation's Lead Hazard Reduction Program can provide a grant for up to \$15,000 which will assist you to eliminate lead paint hazards in your home by replacing windows, doors, siding, and many other home repair issues that are caused by hazardous lead paint.

Please keep in mind that your household's annual income must not exceed the current HUD Income Limits. If you are interested in our programs, please fill out the enclosed application and mail send it back by mail, fax, or scan and email at the numbers/addresses listed below.

Please call us or visit our website at <http://www.nazarethhousing.org> to learn more about our organization and the programs and services we provide.

We look forward to serving you,

A handwritten signature in black ink that reads "Keith Harris". The signature is written in a cursive, flowing style.

Keith Harris

Project Development Specialist

Nazareth Housing Development Corporation



FULL APPLICATION FOR NAZARETH HOUSING DEVELOPMENT CORPORATION

PART A – APPLICANT INFORMATION

Housing Interest: Homeownership Rental Lease Purchase

	Primary Applicant	Co-Applicant
Name (First, Middle, Last):		
Address (Include City & ZIP):		
Primary Phone #:	<input type="checkbox"/> Cell	<input type="checkbox"/> Cell
Email Address:		
Date of Birth:	<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male

Are you a first-time Homebuyer? (No property in your name in the last 3 years) Yes No.

Do you have a savings for a down payment? Yes No. If Yes, how much? _____

Name of Bank: _____ Phone Number: _____

Have you attended a Homebuyer's Education Course? Yes* No.

If yes Where? _____ When was the course completed? _____

*PLEASE ATTACH A COPY OF YOUR HOMEBUYER'S EDUCATION CERTIFICATE OF COMPLETION

LIST ALL SOURCES OF EMPLOYMENT INCOME FOR THE PAST TWO (2) YEARS

	Primary Applicant	Co-Applicant	Total Gross Monthly Pay (Before Taxes)
	Name, Address, Contact and Phone & Fax # of Employer		
Currently			
Last Year			
Year Before Last			



PLEASE LIST ALL OTHER SOURCES OF INCOME AND/OR ASSISTANCE FOR THE PAST 2 YEARS

	Total Amount per Month		
	Current Year	Year Prior	Two Years Prior
Child Support			
Alimony			
Pension			
Social Security or SSI			
Disability Benefits			
Food Stamps			
HEAP or PIPP			
Do you have any other income?	If Yes, please attach a separate sheet listing other income		

PART B – ASSETS

EXCLUDING IRA ACCOUNTS, PLEASE LIST ALL CURRENT ACCOUNTS AS WELL AS ANY THAT WERE OPEN DURING THE PAST TWO (2) YEARS.

Name & Contact # of Financial Institution	Checking or Savings Account	Balance

PART C – HOUSEHOLD COMPOSITION

INCLUDING YOURSELF AND THE CO-APPLICANT, LIST EVERY PERSON THAT WILL RESIDE IN THE HOME

Name	Relationship	Date of Birth	Social Security #

PART D – DEMOGRAPHIC INFORMATION

BECAUSE WE MUST REPORT ETHNICITY NUMBERS (NOT NAMES) TO HUD, PLEASE CHECK ONE OF THE FOLLOWING THAT BEST DESCRIBES YOU: APPLICANT

CO-APPLICANT _____

- | | | |
|--|--|---|
| <input type="checkbox"/> AFRICAN AMERICAN | <input type="checkbox"/> AMERICAN INDIAN/ALASKA NATIVE | <input type="checkbox"/> ASIAN |
| <input type="checkbox"/> CAUCASIAN | <input type="checkbox"/> HISPANIC/LATINO | <input type="checkbox"/> NATIVE HAWAIIAN/OTHER PACIFIC NATIVE |
| <input type="checkbox"/> BLACK/AFRICAN AMERICAN/WHITE | <input type="checkbox"/> ASIAN/WHITE | <input type="checkbox"/> AMERICAN INDIAN/ALASKAN NATIVE/WHITE |
| <input type="checkbox"/> AMERICAN INDIAN/ALASKAN NATIVE/BLACK/AFRICAN AMERICAN | | <input type="checkbox"/> OTHER/MULTI-RACIAL |



PART E – DEBTS & EXPENSES

PLEASE ANSWER ALL OF THE QUESTIONS. IF SOMETHING DOES NOT APPLY TO YOU, PLEASE ANSWER N/A FOR NOT APPLICABLE OR ZERO (0).

CURRENT MONTHLY PAYMENTS

	Monthly Payment	Balance
Rent Payment		
Insurance (Auto, Health, Renter's, etc.)		N/A
Credit Card(s) Payments		
Child Support and/or Alimony		
Medical/Dental Debt		
Car or Truck Loan(s)		
Other Loans		
Savings Account(s)		
Utilities – Gas, Electric, Water, Sewer		N/A
Utilities – Internet, Cable, Telephone, etc.		N/A
Groceries (Food, Cigarettes, Beer, etc.)		N/A
Entertainment/Recreation (Movies, Beauty, etc.)		N/A
Other Monthly Expenses		
Total Monthly Payments		

PART F – HOUSING PREFERENCES

PLEASE TELL US YOUR IDEAL HOUSING PREFERENCES AND NEEDS.

#BEDROOMS: _____ # BATHROOMS: _____

HOUSE STYLE: RANCH BUNGALO 2-STORY SPLIT-LEVEL OTHER: _____

PLEASE WRITE ANY OTHER HOUSING PREFERENCES YOU WISH US TO CONSIDER:



PART G – AUTHORIZATION TO OBTAIN AND RELEASE INFORMATION

I/We give permission to Nazareth Housing Dev. Corp. to check my/our credit, banking information, employment history, housing counseling, proof of income and/or verify other information about me/us and our household used to determine eligibility. I/We understand that this information is for the confidential use of Nazareth and its grantors to establish eligibility for the program, to determine if I/we qualify for the grants, subsidies and assistance offered by Nazareth Housing and to verify the accuracy of the information furnished.

I/We further authorize the Nazareth Housing to obtain a copy of my/our loan application from our lending institution, which is _____. If requested, I/we will mail or give this information to:
Nazareth Housing Dev. Corp., 795 Russell Avenue, Akron, OH 44307, fax 330-374-1526.

A photographic or fax copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

I/we hereby state that I/we have read and fully understand the above statements as they apply to me/us and consent to disclosure for the purpose or need and the extent or nature as stated above. I/We certify that all information on this application and all information furnished in support of this application are true and complete to the best of my/our knowledge and belief.

WALK AWAY POLICY

Regardless of eligibility, under certain circumstances, Nazareth Housing may refuse assistance to an applicant. Such circumstances include, but are not limited to:

1. The applicant or applicant's associate(s) become verbally or physically abusive and/or threatens Nazareth Staff or Board members, Staff members of Nazareth's funders, contractors, subcontractors or employees of contractors.
2. When during the course of the application and/or eligibility process, the applicant continually fails to cooperate with Nazareth Staff or Board members, Staff members of Nazareth's funders, the contractors, their subcontractors or employees and/or fails to meet his or her required responsibilities.
3. When an applicant knowingly misrepresents information relevant to his or her eligibility for assistance through the program.

APPLICANT'S SIGNATURE: _____

APPLICANT'S NAME (PRINTED): _____ DATE: _____

CO- APPLICANT'S SIGNATURE: _____ CO-APPLICANT'S

NAME (PRINTED): _____ DATE: _____

**PLEASE ATTACH PAYROLL STUBS & VERIFICATION FOR ALL INCOME AS LISTED ON PARTS A & B, FOR THE LAST THREE (3) MONTHS.
FEDERAL TAX RETURNS – A COPY OF YOUR SIGNED AND DATED RETURNS FOR THE PAST TWO (2) YEARS MUST BE ATTACHED
YOU MUST SUBMIT COPIES OF YOUR DOCUMENTS, NOT THE ORIGINAL DOCUMENTS.
INCOMPLETE APPLICATIONS, OR APPLICATIONS MISSING REQUIRED DOCUMENTATION WILL DELAY APPLICATION PROCESSING**

NAZARETH IS AN EQUAL OPPORTUNITY AGENCY AND DOES NOT DISCRIMINATE ON THE BASIS OF
AN APPLICANT'S RACE, ORIGIN, GENDER, GENDER IDENTITY, RELIGION, NATIONALITY,
SEXUAL ORIENTATION, HANDICAP, COLOR OR FAMILY STATUS





Nazareth Housing Development Corporation – Affordable Housing Programs

Rental Program Questionnaire

Rental/Residence History

	Current Residence	Previous Residence	Prior Residence
Street Address			
City State & ZIP			
Last Rent Amount Paid			
Owner/Manager and Phone Number			
Reason for leaving			
Is/Was rent paid in full?			
Did you give notice?			
Were you asked to move?			
Name(s) in which your utilities are now billed:			
	From/To	From/To	From/To
Date of Residency			

References & Emergency Contacts

Name	Street Address	City, State & Zip	Phone Number

By signing the application you grant us permission to communicate with all the contacts listed in this section in the event we can't locate you. Furthermore, if you abandon the apartment for any reason then you grant us permission to allow your relative listed above to remove all contents of the dwelling on your behalf.

General Information

Have you ever been served a late rent notice?	
Do any of the people who would be living in the unit smoke?	
How long do you think you would be renting from us?	
Have you ever filed for bankruptcy? If so, when?	
When would you be able to move in?	
Have you ever been convicted of a felony?	
Have you ever been served an eviction notice? If so, when?	
How many pets do you have (list type, breed, approx weight and height)	
Have you had any reoccurring problems with your current landlord? If yes, please explain:	
Why are you moving from your current address?	
List any verifiable sources and amounts of income you wish to have considered (optional):	
If you were to run into financial difficulty in the future and couldn't come up with the money to pay the rent, do you know someone that would loan you the money? If so, provide the person's name, address, & phone # so that we can use them as a reference for you.	
Have you been a party to a lawsuit in the past? If yes, please explain why:	
We may run a credit check and a criminal background check. Is there anything negative we will find that you want to comment on?	
How did you hear about us?	



Nazareth Housing: Affordable Housing Program Eligibility

We require the following information to process your application and determine your eligibility for our Affordable Housing programs. Once we have reviewed your documents we will contact you to schedule a meeting to discuss your housing options. Please keep in mind that we are required to update the following information every six months:

- Completed Full Application for Nazareth's Affordable Housing Programs
- Copies of Birth Certificates for children under age six in Household
- Copy of Driver's License/ID for all applicants
- Clients must have a provable source of adequate income & provide:
- 2014 & 2013 W-2 Forms for all applicants
- 2014 & 2013 1040 Tax return for all applicants
- Paystubs for past 3 months for all applicants
- Copy of awards letter from Social Security/Pension for all applicants
- Copy of awards letter or documentation showing HEAP/PIP benefits
- Clients must complete the Financial Literacy course
- Copy of recent Credit report (obtained within last 3 months). Reports from all three credit Bureaus (Equifax, Experian & TransUnion) can be obtained for free by visiting <https://www.annualcreditreport.com/index.action> once annually.
- Income must not exceed 80% of current HUD median Income Limits:

Please fill out the attached **Full Application** and send it, with the items listed above, to Nazareth by mail, by fax: (330) 374-1569, or scan and email them to: projects@nazarethhousing.org. If you fax, please remember to fax both sides. Keep in mind that the sooner you provide this information to us, the faster we can process your application.

If you have any questions or concerns, please contact Keith at Nazareth. We thank you for allowing us to help you find affordable housing for you and your family!

2015 HUD Median Income Limits	
# in Household	80%
1	\$36,800
2	\$42,050
3	\$47,300
4	\$52,550
5	\$56,800
6	\$61,000
7	\$65,200
8	\$69,400

Keith Harris
Project Development Specialist
Nazareth Housing Development Corporation



Affordable Housing Programs

Homebuyer's Education

The First Step for Nazareth Homebuyers

One of the requirements for this Grant Program is that all eligible homebuyers must complete a HUD-approved Homebuyer's Education course.

This course helps you to build the knowledge necessary to handle many of the issues that may hinder you on your journey to home ownership and empower you with the knowledge necessary to be a successful homeowner. Assistance may include:

- **How to build your credit**
- **Managing credit issues**
- **How to contact debtors**
- **How to manage your household income**
- **How to develop a savings plan.**
- **The steps to obtaining a bank loan**

***Successful completion of a HUD-approved Homebuyer's Education course gives you pre-approval for a bank loan.**

This FREE course is available to our clients through our excellent and reputable partner agencies. If you are interested in Home Ownership through Nazareth Housing, we encourage you to contact us for more information about one of our partner agencies today: (330) 374-1526.

Homebuyer's who complete their Homebuyer's Education course and handle their credit issues early enough have many choices in the home renovation process such as paint colors, house siding colors, countertops, and more.

Mustard Seed: (330) 631-0350

EANDC: (330) 724-0244

NDS: (234)678-5444

GENERAL HOME REPAIR COURSE

Making Occasional Repairs is Part of the Bargain



Owning a home can be a dream come true, but the world of home ownership requires a commitment to keeping your home safe and running smoothly. Join Nazareth Housing for a General Home Repair Course and learn how to Do it Yourself.

Few things will sour a homeowner's disposition faster than a stopped up toilet or runaway faucet drip, and that's just bathroom and kitchen stuff. Even if you aren't a dedicated do-it-yourselfer, there are a few around-the-house fixes you should become familiar with. Nazareth Housing can help

Roll up your sleeves and learn to master essential home repairs that you can do yourself without dangerous tools or complicated instructions. Even though spending a few hours regularly on DIY home maintenance and repairs may never become your hobby of choice, knowing how to perform a few simple fixes will keep your costs down and help get the work done on your schedule instead of your contractor's.

Contact Nazareth Housing for dates and to register for upcoming General Home Repair classes: (330) 374-1526.

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