



FULL APPLICATION FOR NAZARETH HOUSING DEVELOPMENT CORPORATION

PART A – APPLICANT INFORMATION

Housing Interest: Homeownership Rental Lease Purchase Section 8 Voucher

	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			



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 SELECT 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). PLEASE KEEP IN MIND THAT APPLICANTS ELIGIBLE FOR LEASE PURCHASE OR RENTAL ARE REQUIRED TO COVER ALL UTILITIES (INCLUDING WATER/SEWER) AND TENANTS ARE REQUIRED TO HAVE AND KEEP RENTER'S INSURANCE.

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: _____ NEIGHBORHOOD: _____

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, appox 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's Affordable Housing Programs

Thank you for your interest in our Affordable Housing Programs. Nazareth Housing has thoroughly renovated 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 and are affordable for low-income households. If you are interested in purchasing or renting a home, we would love to assist you.

Nazareth Housing Development Corporation's Lead Hazard Reduction Program can provide a grant for up to \$14,000 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 or visit us online at www.nazarethhousing.org to learn more about our organization and the programs and services we provide.

We look forward to serving you!

What Is Nazareth's Affordable Housing Program?

Nazareth rehabilitates and refurbishes older abandoned or foreclosed homes for low/moderate income families and individuals who meet the program qualifications.

We understand that many families may have credit issues which may prevent them from obtaining a bank loan. Our Rental & Lease Purchase options are designed to help families move into a safe and affordable home, while they

work on their credit and other issues so they may one day become homeowners.

A substantial subsidy may be available to eligible homebuyers who wish purchase homes outside of the City of Akron.

At Nazareth Housing we listen to the preferences and needs of our clients, and do our best to provide them with save and affordable housing. Once a homebuyer has signed a purchase agreement for a home and have provided their down payment, they may have options of paint, colors, flooring, siding and other esthetical options for the home.

What Should I Know Before Applying?

ELIGIBILITY FOR HOMEOWNERSHIP IS BASED ON SEVERAL FACTORS INCLUDING: THE HOMEBUYER'S CURRENT CREDIT SITUATION, THE HOMEBUYER'S ABILITY TO PROCURE A BANK LOAN AND OTHER FACTORS.

THE HOMES WHICH ARE PART OF NAZARETH'S AFFORDABLE HOUSING PROGRAMS HAVE NO RENTAL SUBSIDIES ATTACHED TO THEM (I.E. SECTION 8), HOWEVER, RENTAL SUBSIDIES SUCH AS SECTION 8 MAY BE ACCOMMODATED.

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. 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:
 - 2015 & 2014 w-2 forms for all applicants
 - 2015 & 2014 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
 - Copies of utility bills for last 3 months
- 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 at : www.annualcreditreport.com

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.

CLIENT ELIGIBILITY FOR RENTAL IS BASED ON NAZARETH'S CALCULATION OF THE BALANCE OF YOUR HOUSEHOLD'S DEBT-TO-INCOME AND THE COSTS FOR NAZARETH HOUSING TO CARRY THE PROPERTY AND OTHER FACTORS. NAZARETH HOUSING WILL NOT PUT YOU IN A HOME THAT EITHER YOU OR WE FEEL YOU CANNOT AFFORD.



Homebuyer's Education & Financial Literacy Courses
 THE FIRST STEP FOR NAZARETH HOMEBUYERS.

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.

Nazareth recommends the following HUD-approved Homebuyer's Education providers:

- Mustard Seed: (330) 631-0350*
- EANDC: (330) 724-0244*

Lease Purchase Eligibility

TO BE ELIGIBLE FOR NAZARETH'S LEASE PURCHASE PROGRAM HOMEBUYERS MUST HAVE A SIGNED PURCHASE AGREEMENT WITH NAZARETH AND MUST HAVE PAID A DOWN PAYMENT. THE HOMEBUYER MUST WORK TO COMPLETE THEIR CREDIT REPAIR AND FINANCING WITHIN THE AGREED-UPON TIMEFRAME.

RENT PAYMENTS UNDER OUR LEASE PURCHASE PROGRAM ARE USUALLY CALCULATED BASED ON AN ESTIMATE OF WHAT YOU WOULD BE PAYING FOR THE HOME AS A HOMEOWNER AND OTHER FACTORS.

When Can I Move Into A Home?

Nazareth Housing acquires abandoned or foreclosed properties which are not always in the best condition. Nazareth Housing must make the home move-in ready. This process can take 2 or more months depending on the condition of the property and other factors

Purchasing A Home. If you are purchasing a home, the time it takes for you to move into a home depends on how long it takes for your credit score to be in well enough repair to enable you to secure a bank loan. You must also complete a HUD-approved Homebuyer's Education course and have provided your down payment for the property. Once this is achieved and once the house is ready you, congratulations, can move into your home.

Rent or Lease Purchase. The necessary construction work on the home must be completed before you move in. You must provide Nazareth will all of your eligibility materials and complete a HUD approved Homebuyer's Education/Financial Literacy Course(s). After we have signed a lease and/or purchase agreement, you will need to acquire Renter's Insurance and provide your Security deposit before you move into your home.

If you are lease purchasing you need to continue your credit repair, and Homebuyer's Education tasks. You are expected to complete these tasks, and obtain a bank loan within the mutually agreed upon lease term.

What Do I Do Now That I'm Qualified?

We will meet with you and your family to discuss your housing options, discuss your needs and preferences and determine what obstacles, if any, you will need to address in order to successfully rent and/or purchase a home.

A Nazareth Housing staff member may schedule a time to walk through available properties with you or you may choose to drive by the properties on your own.

Nazareth Housing may perform a scheduled house visit and visual inspection of your current living arrangements in order to streamline our client-selection process.

Flat Rent Is Based On Client Affordability?

Client eligibility for rental is based on a balance of your household's debt-to-income and the costs for Nazareth Housing to carry the property and other factors.

Typically, we determine if a family is able to afford a home based on whether up to 36% of your monthly income is adequate to support your estimated monthly bills (including rent and renter's insurance utilities, etc.)

What Utilities Am I Responsible for?

Our Affordable Housing Program is designed to prepare homebuyers to be successful homeowners. Therefore, our tenants/ homebuyers are responsible for all monthly utilities including water/sewer.

Renter's Insurance. Our Clients are required to purchase and keep Renter's Insurance prior to moving into a home.

Rental Agreement, Security Deposit and Move-in

Once you have submitted your eligibility documentation and have chosen a home that meets your needs, you will then sign an Agreement with Nazareth Housing.

If you are purchasing a home, you would typically sign a Purchase Agreement which lays out the terms for which you will purchase and we will sell the home.

If you would like to lease purchase, you will need to sign a lease agreement in addition to the Purchase Agreement. It is important to continue your credit repair, and Homebuyer's Education tasks while under the Lease Purchase Agreement. Failing to meet your Homebuyer's Education and credit repair responsibilities will terminate the lease. This does not necessarily mean you will have to move out of your home.

Rent Program 1.1

Applications for rental will only be accepted and/or disbursed prior to and on the day of an open house scheduled for a day advertised minimally on the Section 8 website, on Nazareth's Website and social media sites. Clients will not necessarily be expected to bring with them proof of income and other eligibility documents at the open house.

Nazareth Housing will then select a tenant based on several factors including but not limited to: Completed full application with all required eligibility documentation; Nazareth's assessment of the applicant's ability to manage monthly budget including rent payments and utilities; a comparison of the applicant's debt-to-income and the costs for Nazareth to manage the property of interest.

Section 8

Nazareth Housing may accommodate applicants with Housing Choice Voucher Program vouchers. Nazareth Rents to families on a first come first serve basis, in the event that applications are received at once from multiple qualified families Nazareth will select a tenant based on Nazareth's assessment of the applicant's ability to manage monthly budget including rent payments and utilities and a comparison of the applicant's debt-to-income and the costs for Nazareth to manage the property of interest.

Acceptance of a section 8 voucher will be determined by Nazareth's approval of the Akron Metropolitan Housing

Authority's assessment of the rental value of the property of interest. This amount must be feasible to accommodate Nazareth's management expenses for the property. AMHA does not schedule rental property inspections for Section 8 until they have received a completed RTA form.

Basement Living Space

Even though our properties have been thoroughly refurbished the homes are being rented in "As Is" condition. While all efforts have been made to direct all rainwater away from the house, the Nazareth makes no guarantee about a water-proof basement.

2016 HUD Median Income Limits		
# in Household	80%	120%
1	\$37,450	\$54,450
2	\$42,800	\$62,200
3	\$48,150	\$70,000
4	\$53,500	\$77,750
5	\$57,800	\$84,000
6	\$62,100	\$90,200
7	\$66,350	\$96,400
8	\$70,650	\$102,650