

# Affordable Housing Purchase Application



600 St. Clair Ave. Building 3  
 Huntsville, AL 35801  
 (256) 551-1610 Fax 551-0722

This is an application to purchase an affordable home in the Huntsville area. Eligible applicants will be contacted to schedule a qualification interview where more information will be provided. Free housing counseling is available to assist with obtaining a mortgage and down payment/ closing costs. Selection is based on the best match of available homes to household size and physical needs/ disabilities of household members, as well as the household's risk of displacement (financial stability, etc.).

## Eligibility Requirements

Please apply if you can meet the following eligibility requirements:

1. First Time Homebuyer (or have not owned a home in the last three years)
2. Can pay \$500 in closing costs
3. Have \$600 in personal savings
4. Must be able to afford about \$500 per month mortgage payment, which cannot exceed 30% of gross monthly income
5. Meet gross income requirements shown at right (<80% of AMI)
6. Be able to obtain a mortgage loan with interest rate no higher than 1.5% above the prevailing average market rate
7. Willing to attend free homebuyer counseling & training sessions

Family/ Household Size	Maximum Gross Annual Income
1	\$40,150
2	\$45,900
3	\$51,650
4	\$57,350
5	\$61,950
6	\$66,550
7	\$71,150
8	\$75,750

Name \_\_\_\_\_ Email \_\_\_\_\_

Birth Date \_\_\_\_\_ Gender  Female  Male Preferred Language  English  Other \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Cell \_\_\_\_\_

- A. Race**  American Indian/Alaskan Native  Asian  Black or African American  
 Native Hawaiian or Other Pacific Islander  White  
Or Multi-Race:  American Indian or Alaska Native and White  Asian and White  
 Black or African American and White  Other multiple race  
 American Indian or Alaska Native and Black or African American

**B. Number in Household** \_\_\_\_\_

**C. Annual Gross Household Income: \$** \_\_\_\_\_

**D. Marital Status**  Single  Married  Separated  Divorced  Widowed

**E. Household Status**  Single, head of household  Living with spouse/partner  Single, living with parent(s)

**F. Highest Level of Education Completed:**  Grade K through 5  Attended college  
 Grade 6 through 8  Graduated junior college (2 year)  
 Grade 8 through 12  Graduated college (4 year)  
 High School Diploma  GED  Attended graduate school  Masters  PhD

**G. Are you a First Time Homebuyer?** (not owned a home in the last three years)  Yes  No

**H. Ethnicity**  Hispanic or  Not Hispanic **I. Are you using a Section 8 Voucher for Rent?**  Yes  No

**J. Have you ever been convicted of a felony?**  Yes  No If Yes, what & when: \_\_\_\_\_

**K. How did you hear about us?**  Family Services Center  Lender  Realtor  HUD Website  Other \_\_\_\_\_

I allow release of this information to the City of Huntsville and the U.S. Dept. of Housing & Urban Development.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_