



City of Annapolis
ANNAPOLIS HOUSES
Moderately Priced Dwelling Unit (MPDU) Program
APPLICATION

PLEASE READ THESE IMPORTANT INSTRUCTIONS!!!

Application processing time is approximately **8 weeks** from the date that all required documents are received. Please wait the appropriate amount of time before calling to inquire about the status of your application. Also, processing time may be longer due to volume of applications received.

Special Notes on Eligibility for the MPDU Program

- You are not eligible to participate in the purchase program if you currently own a house.
- You must be a City resident within the corporate limits (see map); or
- Be in the employ of the City of Annapolis beyond your probationary period; or
- Be employed within the City limits for at least the past twelve months prior to applying for a certificate of eligibility; or
- Be a full time teacher or staff member in an elementary, middle or high school within the City limits; or
- Be a full time teacher or staff member in any school that is included in the Annapolis Senior High School district as defined by Anne Arundel County Public Schools.
- Please refer to the Annapolis Senior High School District map to see if your school is eligible.

If you are planning on purchasing an MPDU:

- You must complete a Home Buyers Class before you sign a contract for an MPDU.

Home Buyers classes are offered through the following agencies:

Arundel Community Development Services, Inc.

2666 Riva Road, Suite 210

Annapolis, MD 21401

(410)222-7608

Anne Arundel County Economic Opportunity Committee

251 West Street

Annapolis, MD 21401

(410)626-1900 ext. 1004

- Please be aware that you are unlikely to qualify to purchase a unit through the program if your total annual household income is under \$35,000.

If you are planning on renting an MPDU:

- Please be aware that you must have a total annual household income of approximately \$20,000 in order to qualify to rent a unit through the program.

Required Documentation

For both sale and rental MPDU's you must submit all of the following documentation:

- **Tax Information:** Two most recent Federal income tax returns all wage earners in the household, with all schedules and W-2 forms, must be included with the application. Electronic summary, e-File, or TeleTax are not acceptable.
- **Pay Stubs:** Two most recent pay stubs from all sources of income, that cover 30 days wages for all wage earners in the household.
- **Credit Report:** If you are applying to purchase or rent an MPDU, you must provide a copy of your credit report(s) with **credit scores** for all wage earners in the household. The credit reports must not be more than 30 days old.
- **(Optional) Pre-qualification Letter:** If you are applying to purchase an MPDU, application processing time may be reduced by providing a pre-qualification letter from a mortgage lender. However, such a letter is not required to apply.

Applications without the required documentation will be returned.

Special Conditions Regarding Documentation

- If you are divorced or separated, you must provide legal documentation of this.
- If you are married and filed separate returns, you must provide both years for you and your spouse. If you are divorced or separated, you must provide both years of returns.
- If you did not file in either tax year, you must include a letter from the IRS certifying that they have no record of you filing a tax return.
- If you did not file because you were a student, provide a copy of your school transcript showing that you were a full time student during the applicable tax year.
- If you are new to the USA and did not file because you were not here during the previous two years, you must:
 - Include a letter from the IRS certifying that they have no record of you filing an income tax return (you may contact the IRS at 1-800-829-1040)
 - Verify your entry date (a copy of the first page of your passport and a copy of the page with the date of entry stamp).
- If you have a newborn child who was not listed on your Federal income tax return, you must provide a copy of their birth certificate.
- If a dependent is 18 or older, you must verify whether they are a student or working. If they are working, you must provide copies of a recent pay stub from their employer.
- If either you or your dependent is a student, you must provide a transcript or a class schedule; student I.D.'s will not be accepted.
- If you are self-employed, you must provide current Profit & Loss Financial Statement(s).
- If you do not receive, or pay, child support and/or alimony, mark "0" in the space indicated on the application. If you receive, or pay, either of the above, put the amount in the space indicated. If you pay child support and/or alimony, please include documentation of the amount paid. If you do not provide this information, processing will be delayed until the information is supplied.



City of Annapolis

Planning and Zoning Department

159 Duke of Gloucester Street

Annapolis, Maryland 21401

410-263-7961 ☎ TDD 410-263-7943 ☎ www.annapolis.gov

**ANNAPOLIS HOUSES
MODERATELY PRICED DWELLING UNIT (MPDU) PROGRAM**

Please read all the information. Complete ALL applicable blanks. This information will be used to determine your eligibility for the program: it will not be used to qualify you for mortgage financing. All information will be kept confidential.

THIS APPLICATION MUST HAVE COPIES OF THE FOLLOWING ITEMS ATTACHED. Please check off each attachment - incomplete applications will be returned.

- ‘ Recent credit report with a credit score (not more than 30 days old) for all adults. Credit reports can be obtained from one of the following:
 - EQUIFAX 1-800-685-1111 • EXPERIAN 1-888-397-3742 • TRANS UNION CORP 1-800-916-8800
- ‘ Two most recent years of Federal Income Tax Return Form 1040 (Electronic Summary, e-File, or TeleFax are not acceptable), along with corresponding W-2 forms.
- ‘ Two most recent pay stubs that cover the last 30 days wages for every wage earner in the household.
- ‘ Copy of applicant(s) photo ID.

I am interested in (check all that apply): ‘ Purchasing “Renting

Part I. Applicant Information

Name _____

Social Security # _____

Present Address _____

Phone Number(s) _____

Email Address _____

Employer _____ Phone # _____

Address _____

Current Base Salary _____ Overtime _____ Bonuses _____

Other Income (explain and verify) _____

Do you pay Alimony and/or Child Support? ___ No ___ Yes Monthly Amount \$ _____

Do you receive Alimony and/or Child Support? ___ No ___ Yes Monthly Amount \$ _____

Part II. Co-Applicant Information

Name _____

Social Security # _____

Present Address _____

Phone Number(s) _____

Email Address _____

Employer _____ Phone # _____

Address _____

Part II. Co-Applicant Information Continued

Current Base Salary _____ Overtime _____ Bonuses _____

Other Income (explain and verify) _____

Do you pay Alimony and/or Child Support? No Yes Monthly Amount \$ _____

Do you receive Alimony and/or Child Support? No Yes Monthly Amount \$ _____

Part III. Family Information

Provide the requested information for each household member who will be living with you.

Name	Relationship	Sex		Age
	Head of Household (HOH)	<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	

Part IV. Certifications

Do you, or any person on this application, own residential property? Yes No

By signing below, I agree to allow _____ to review my application and supporting documents to assist in determining my ability to occupy a MPDU. I certify that the information provided on this application is true and complete to the best of my knowledge. I am aware that any misrepresentation will result in the forfeiture of my right to be eligible for the Annapolis Houses Program. Inquiries may be made to verify this information.

Signature of Head of Household _____
Date

Please submit completed application and supporting documentation to:

ANNAPOLIS HOUSES
 MODERATELY PRICED DWELLING UNIT PROGRAM
 DEPARTMENT OF PLANNING AND ZONING
 160 Duke of Gloucester Street
 Annapolis, Maryland 21401

FAXED APPLICATIONS WILL NOT BE ACCEPTED.

FOR CITY USE ONLY

<input type="checkbox"/> New	<input type="checkbox"/> Incomplete	Total Annual Income
<input type="checkbox"/> Revised date: _____	<input type="checkbox"/> Reviewed by CAP	\$ _____
<input type="checkbox"/> Delete from database	<input type="checkbox"/> Ready to purchase	<input type="checkbox"/> Eligible for
	<input type="checkbox"/> Needs further assistance	\$ _____
	<input type="checkbox"/> Approved by lender	<input type="checkbox"/> Purchase # BR _____

Prepared by _____
Date