



2666 Riva Road, Suite 210, Annapolis, Maryland 21401  
(410) 222-7600

Facsimile: (410) 222-7619

[www.acdsinc.org](http://www.acdsinc.org)

### City of Annapolis Moderately Priced Dwelling Unit (MPDU) Program FACT SHEET

#### **PLEASE READ THESE IMPORTANT INSTRUCTIONS!!!**

Application processing time is approximately **4 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. In addition, processing time may be longer due to volume of applications received. Please check the eligibility requirements at [www.annapolis.gov](http://www.annapolis.gov) before submitting an application.

#### **Eligibility Check List**

- Income is one hundred percent or less than the family median income for the Baltimore Metropolitan Statistical Area (MSA), with adjustments for household size, as reported by the United States Department of Housing and Urban Development (HUD) AND,
- Do not own a home, AND,

Please check at least one of the following:

- City resident or has been employed within the City (see attached map) for at least the past twelve months prior to applying for a certificate of eligibility.
- Employee of the City of Annapolis beyond probationary period.
- Teacher or staff member in an elementary, middle, high school within the City limits or in any school that is included in the Annapolis Senior High School district as defined by Anne Arundel County Public Schools. These schools are Annapolis High School, Annapolis Middle School, Hillsmere Elementary School and Rolling Knolls Elementary School.
- Person who has been employed within the United States Naval Academy or the Annapolis Naval Base for at least the past twelve months prior to applying for a certificate of eligibility.
- Is a resident of Anne Arundel County and has a disability as defined by the Social Security Administration. (May purchase or rent ninety (90) days after the property becomes available.)

#### **You must submit all the required documents. Applications without the required documentation will be returned:**

- Copy of a credit report with credit score for each applicant (not more than 6 months old). Credit reports can be obtained from one of the following: [www.annualcreditreport.com](http://www.annualcreditreport.com); Equifax: 1-800-685-1111, Experian: 1-888-397-3742 or Trans Union Corp: 1-800-916-8800.
- Evidence of your current gross household income for a one-month period (i.e. copies of most recent pay stubs, child support, alimony, gross annual statement for SSI or SSA or retirement).
- Copy of the last two statements from all asset accounts (i.e. checking, savings, investment, etc.)
- Copy of last two Federal Tax returns with all schedules, including W2s for each applicant.
- Copy of a Photo ID for each applicant.



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### City of Annapolis Moderately Priced Dwelling Unit Program (MPDU)

This application is designed to aid our office in evaluation your eligibility for the City of Annapolis Moderately Priced Dwelling Program (MPDU). This information will not be used to qualify you for mortgage financing. This information will be held in strict confidence and will be maintained in your case file. Please return this form to our office at the address listed above or via facsimile at the number listed above.

APPLICANT INFORMATION				
Name:		Date of Birth:		
Address:		Social Security Number:		
City/State/Zip Code:		E-mail:		
Home Phone:	Cell Phone:	Work Phone:		
CO-APPLICANT INFORMATION				
Name:		Date of Birth:		
Address:		Social Security Number:		
City/State/Zip Code:		E-mail:		
Home Phone:	Cell Phone:	Work Phone:		
HOUSEHOLD COMPOSITION				
List all Persons to Live in the House	Relationship	Age	Social Security Number	Employed?
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
EMPLOYMENT AND INCOME		APPLICANT		CO-APPLICANT
Current Employer				
Address				
City/State/Zip Code				
Length of Employment				
Total Annual Salary		\$		\$
Additional Income		\$		\$
Source of Additional Income				
<b>TOTAL INCOME</b>		\$		\$

INCOME CERTIFICATION	
<p><i>When determining your household income include, at minimum, the following sources for all wage earners: (1) gross amount of wages, salaries, and other earnings, (2) net income from operation of a business or profession, (3) interest dividends, and other net income from real or personal property, (4) full amount of periodic amounts received from Social Security, annuities, pensions, or disability or death benefits, unemployment, disability compensation, worker's compensation and severance pay, (5) public assistance [e.g. welfare payments, food stamps], and (6) alimony, child support payments, etc.</i></p>	
Total Household Annual Income	\$ _____ Family Size _____

**TYPE OF HOUSING PREFERRED**

Homeownership                       Rental                                       Both Homeownership and Rental

Are you related to any ACDS Employee(s)?  Yes  No    If yes, list their name(s): \_\_\_\_\_

How did you hear about this program? \_\_\_\_\_

If you have a disability and/or language needs, please describe any special accommodations below:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

Property Address	REAL ESTATE	
	Present Market Value	Outstanding Balance of Mortgages & Liens

**CERTIFICATIONS (required): By signing below**

I /We, the undersigned, agree and acknowledge that the information provide is true and correct as of the date set forth opposite my/our signature. I/We acknowledge that a material misstatement fraudulently or negligently made in this or in any other statement made by me/us may constitute a federal violation and my result in the denial of my/our participation in this program. I/We also understand that ACDS or City of Annapolis may at any time request to see documentation that can verify that the income information reported on this form is accurate and correct.

Availability of this information for public inspection is governed by the provisions of the Maryland Public Information Act, State government Article, Sections 10-611 et. seq. of the Annotated Code. This information will be disclosed to the appropriate staff of ACDS or to public officials for purposes directly connected with the administration of the program for which its use is intended.

I/We are aware that any misrepresentation will result in the forfeiture of my/our right to be eligible for the Moderately Priced Dwelling Unit (MPDU) Program, that inquires may be made to verify this information, and that the City of Annapolis may take legal action against persons who benefit from the MPDU program under false pretenses.

By signing this application, I /we understand that ACDS or the City of Annapolis may take photographs of my/our home and/or household members. I/We further acknowledge that ACDS and the City of Annapolis owns all rights to the photographs and may use these photographs for advertising or promotional purposes.

By signing this application, I/we authorize ACDS or City of Annapolis to obtain credit information for the purpose of evaluation this application.

By signing this application/ I/we hereby authorize ACDS to submit information herein collected to the City of Annapolis in association the Moderately Priced Dwelling Unit and allow my file to be reviewed by the City of Annapolis for monitoring and compliance review.

**I/We understand it is my/our responsibility to renew my/our certificate when it expires and that no renewed notice will be sent by ACDS.**

\_\_\_\_\_  
**Applicant**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Applicant**

\_\_\_\_\_  
**Date**

**OPTIONAL STATISTICAL DATA – APPLICANT ONLY**

*The City of Annapolis Moderately Priced Dwelling Unit Program is open to all residents regardless of race, color, national origin, sex, disability, age, marital status, sexual orientation, familial status and religion. However, the service being provided to you is funded in part by the City of Annapolis and the demographic information being collected below is for the City of Annapolis data collection standards, monitoring and auditing purposes, as required by the City of Annapolis, and is not for public dissemination. Providing this information is voluntary.*

**APPLICANT** I do not wish to furnish this information. \_\_\_\_\_ (initial)

**ETHNICITY OF APPLICANT**     Hispanic     Not Hispanic    **SEX OF APPLICANT**     Male     Female

**RACE OF APPLICANT**

**Single Race**

- |  |  |
|--|--|
| <input type="checkbox"/> American Indian/Alaskan Native            | <input type="checkbox"/> Black or African American |
| <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> White                     |
| <input type="checkbox"/> Asian                                     |  |

**Multi-Race**

- |   |  |
|---|--|
| <input type="checkbox"/> American Indian or Alaskan Native and White                    | <input type="checkbox"/> Black or African American and White |
| <input type="checkbox"/> American Indian or Alaska Native and Black or African American | <input type="checkbox"/> Other Multiple Races                |
| <input type="checkbox"/> Asian and White  |  |