



## **Please Read All of These Important Instructions Carefully**

**Applications are accepted any time during the year. All required documentation must be submitted at least 60 days before the announced date for award of Certificate to Purchase.**

**Application Processing Time:** From the date that all required documents are received:

- Approximately **12 WEEKS** for Certificates to Purchase

Please wait the appropriate amount of time before calling to inquire about the status of your application. Also, processing times may be longer due to the volume of applications received.

### **Special Notes on Eligibility for the Easton Affordable Housing Program (EAHP):**

- You are not eligible to participate in the purchase program if you currently own a house or have owned a house in the past five years.
- Please be aware that you are unlikely to qualify to purchase a unit through the program if your income is under \$20,000.

**Required Documentation:** You must submit an original signed application and photocopies of all of the required documents. Applications without the required documentation will be returned.

- **Tax Information:** Your two most recent years' Federal income tax returns, with all schedules and W-2 forms, must be included with the application. (Electronic summary, e-File, or TeleTax are not acceptable.)
- **Pay stubs:** The two most recent pay stubs for all wage earners.
- **Special Note for Renewal Applications:** Please indicate if this is a renewal application by checking the appropriate space on the application and sent in your most recent IRS tax form as well as the other information listed on the application (your two most recent pay stubs, W-2 forms, a new credit report, etc.).
- **Pre-Qualification Letter:** Applicants must submit a pre-qualification letter from a mortgage lender to apply.

### **Special Conditions Regarding Documentation:**

- If you are divorced or separated, you must provide legal documentation stating 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 at 1-800-829-1040.
- If you did not file because you were a full-time student, provide a copy of your school transcript or a class schedule showing that you were a full time student during the applicable tax year.
- If you are newly arrived in the United States and did not file taxes during the previous two years, you must:
  - Include a letter for the IRS certifying that they have on record of you filing a 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 the child's birth certificate.
- If a dependent is 18 or older, you must verify whether they are students or working. If they are working, you must provide copies of their two most recent pay stubs from their employer.
- If you are a student, or if your dependent is over 18 and is a student, you must provide a current school transcript or a class schedule. Student identification will not be accepted.
- If you are self-employed, you must provide a year-to-date summary statement of income and expenses.
- If you are a single parent and do not receive child support or alimony, check the appropriate box and mark "0" in the space indicated on the application. If you receive either of the above, put the amount received in the space indicated. If you do not provide this information, processing will be delayed until the information is supplied.

**Point System:** A point system is used in the Affordable Housing program to determine priority to purchase an affordable housing unit. The maximum number of points may be awarded is five (5), and they are awarded as follows:

- One (1) point is you live in Talbot County at the time you apply;

- One (1) point if you work in Talbot County at the time you apply; (The above points may be taken away if you do not live or work in the county at the time of the lottery drawing);
- One (1) point for filling out your first application, with an additional 1 point awarded for each year (12-month period) you have participated in the sales program (up to a maximum of three (3) points). If you fail to renew your application annually, these points are taken away.