

Thank you for your interest in the 5(h) Affordable Homeownership Program!

REMINDER: THIS PROGRAM ONLY APPLIES TO THE CITY-OWNED HOMES. THIS OPPORTUNITY WILL NOT WORK FOR ANY OTHER HOUSE. THE HOMES THAT ARE SOLD MUST REMAIN OWNER OCCUPIED.

- Please make sure to fill in all of the blanks on the application, *sign and date the application*, and if you have a spouse they must also sign and date the application
- DMMHA will not process applications that do not have a landlord questionnaire turned in with them
- You must have an annual income of **AT LEAST \$20,000/year**
- Your annual income may not **exceed** 80% of the area median income for Des Moines (the maximum allowable program amounts are listed in the chart below):

FAMILY SIZE	1	2	3	4	5	6
INCOME LIMIT (GROSS)	38,150	43,600	49,050	54,500	58,850	63,200

Upon receipt of the application and landlord questionnaire, you will be notified of the next steps in the process.

Processing will include:

- Pre-screening to ensure that the buyer does not have a history of criminal activity involving crimes of physical violence to persons or property, drug-related criminal activity and/or other criminal acts that would adversely affect the health, safety or welfare of others
 - Previous rental history
 - Past participation in a federally subsidized housing assistance program
- Homeownership counseling
- Appointment with 5h Case Manager to sign the Application Participation Agreement
- Financing (from an approved 5(h) Program lender)
- Identifying a house that you may be eligible to buy (if approved for financing)
- A preference will be given in this order (if necessary):
 - Eligible Public Housing resident
 - Eligible residents currently receiving Section 8 housing assistance
 - Eligible individuals and families on the waiting list for Public Housing and/or Section 8
 - Other eligible low-moderate income families from the City of Des Moines
 - Other eligible low-moderate income families from the Des Moines Metropolitan area
 - Other eligible low-moderate income families who are moving into the Des Moines area

Note: You do not have to be a current participant in Public Housing or Section 8 to apply for this program

You may mail or drop off the application and landlord questionnaire to the address below:

**DMMHA-Attn: Kara Nees-Anderson
100 E. Euclid Suite 101
Des Moines, IA 50313
Phone: (515) 323-8988**

If minimum eligibility is met, Kara Nees-Anderson will be in contact with further details of the program