

Jurisdiction Signature

## **APPLICATION FOR HOUSING-DILLON VALLEY VISTAS**



**PLEASE NOTE:** All information requested in this application must be provided in its entirety before SCHA can begin processing. Incomplete applications will not be processed until all information is received, and the SCHA processes all applications in the order received.

Before submitting your application, please verify that you have included the following items:

			Applicant 1	Applicant 2
Complete application, including information for all sections or noting as "N/A" as applicable				
Two most recent paystubs from al	I jobs, including any part-time	or seasonal positions (see		
Section II.1) Note: If paystubs do	n't show hours worked, the at	tached verification of		
employment must be completed by	y your employer and returned	d directly to SCHA.		
Most recent W-2s from all jobs, in	cluding any part-time or seaso	nal positions (see Section		
II.1)				
Employer offer letter from any job	s started within the last three	months (see Section II.1)		
Self-employment information for A	ANY amount of Schedule C, par	rtnership or S Corporation	ļ	
income (see Section II.2)			ļ	
Most recent tax returns (see Section	on III.1)			
Additional tax returns as required	(see Sections III.2.a.i, III.2.b.i, o	or III.2.c.i)		
Unit selection (see Section IV)				
Assets & liabilities worksheet (see	Section V.3)			
Colorado driver's license or state I	D (see Section V.1.a)			
\$35.00 nonrefundable application	fee (see Section V.8)			
Copy of an unexpired homebuyer education certificate or proof of registration in an				
upcoming class (see Section V.5)				
Lender preapproval letter (see Section V.9)				
		•		
	Administrative Use Only – To	be Completed by SCHA		
Applicant AMI Level and Priority:	1	Applicant ADA Priority:		
Applicant Approved Units:		Applicant Owns Other RE:		
Applicant Location Priority Met: (if applicable)  Applicant HBE Required:				
urisdiction Approval:				
SCHA Signature	Printed Name & Title		Date	

If you have questions about this application, please contact SCHA at  $\underline{\mathsf{info@summithousing.us}}$  .

All application materials MUST be submitted via the SCHA's web portal: <a href="www.summithousing.us/scha-document-upload">www.summithousing.us/scha-document-upload</a>. Upon successful submission, you will receive an email confirmation. If you do not receive this confirmation, contact us as soon as possible so that we may assist you.

Printed Name & Title

Applicants MUST provide all information requested in the application for the application to be considered complete and be entered into the processing queue.

Date





#### Section I – General Information

Information must be provided for all applicants. A legal spouse or any other individual who will be on the title of the property is considered an applicant. Attach additional sheets as needed if there are more than two applicants.

		Applicant 1	Applicant 2
1.	Full Name:		
2.	Email Address:		
3.	Phone:		
4.	Mailing Address:		
5.	Street Address:		
6.	Are you a first-time homebuyer?		
	a. If so, you must provide an unexpired certificate or proof of registration (see SCHA website education page for options).		
7.	Do you own any interest in other real estate?		
	a. If so, provide the property address and note whether it is residential, commercial, or vacant land.		

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8. P	lease list all other i	members of vour h	ousehold that are no	ot applicants above.	Attach additional sheets as needed.
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Name	Age	Relationship

9. What is your current living situation?

	Applicant 1	Applicant 2
Renting		
Own		
Staying with family & friends:		
Other (please describe):		

#### **Section II - Employment Information**

Please answer "Y" or "N" for all items listed in this section. You must include information for all jobs held in the past two years, even if they are part-time or seasonal. If you are no longer at a job, please provide the requested information but note that you are no longer there and the date your employment ceased. Attach additional sheets as needed.

By providing this information, you give SCHA permission to contact your employer(s) to confirm your income and hours worked.

### W-2 Income

- 1. Do you receive W-2 wages? If so, complete the following section. Attach additional sheets as needed.
  - a. Primary Employer

i.Primary employer name:

ii.Primary employer physical address:

iii.Primary employer HR contact name:

Applicant 1	Applicant 2

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Applicant 1



Applicant 2

	 * *
iv.Primary employer HR contact phone:	
v.Primary employer hours worked/week:	
vi.Primary employer hire date:	
vii.If your hire date was within the past 3 months, you must provide a copy of your offer letter or equivalent statement from the company detailing your salary and anticipated hours worked.	
viii.Primary employer job title:	
ix. You must provide the two most current pay stubs for this employer, even if the position is seasonal and the current season has ended.	
x.You must provide the most current Form W-2 for this employer.	
xi.If this is a seasonal position, please provide the start and end date of your normal working season.	
b. Employer #2	
i.Employer #2 name:	
ii.Employer #2 HR contact name:	
iii.Employer #2 HR contact phone:	
iv.Employer #2 hours worked/week:	
v.Employer #2 hire date:	
vi.If your hire date was within the past 3 months, you must provide a copy of your offer letter or equivalent statement from the company detailing your salary and anticipated hours worked.	

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	Applicant 1	Applicant 2
vii.Employer #2 job title: viii.You must provide the two most current pay stubs for this employer, even if the position is seasonal and the current season has ended.		
ix. You must provide the most current Form W-2 for this employer.		
x.If this is a seasonal position, please provide the start and end date of your normal working season.		
c. Employer#3		
i. Employer #3 name:		
ii. Employer #3 HR contact name:		
iii. Employer #3 HR contact phone:		
iv. Employer #3 hours worked/week:		
v. Employer #3 hire date:		
vi. If your hire date was within the past 3 months, you must provide a copy of your offer letter or equivalent statement from the company detailing your salary and anticipated hours worked.		
vii. Employer #3 job title:		
viii. You must provide the two most current pay stubs for this employer, even if the position is seasonal and the current season has ended.		
ix. You must provide the most current Form W-2 for this employer.		
x.If this is a seasonal position, please provide the start and end date of your normal working season.		

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			_
Self-Employment	Income- B	SE SURE TO	O READ!

2.	Are you a contractor or self-employed? If so,
	complete the following section. Attach
	additional sheets as needed. HINT: If you file
	a Schedule C or a partnership/s corporation
	Schedule E with your income tax return, you
	are considered self-employed and must
	complete this section, even if you also work for
	a W-2 employer.

	per week and explaining how your
	provide a letter detailing your work hours
	employer will likely not qualify. <b>Please</b>
	working remotely for an out-of-county
	services specifically within Summit County –
	HINT: You must provide products or
	businesses or residents of Summit County?
	providing products or services to
a.	How many hours/week do you work

	<b>,</b>
b.	Business #1 name:
i.	Business #1 start date:
c.	Business #2 name:
i.	Business #2 start date:
d.	Business #3 name:
i.	Business #3 start date:

Applicant 1	Applicant 2

3.	please list them here.

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Applicant 1 Applicant 2

#### Section III - Income Tax Information

Please answer "Y" or "N" for all items listed in this section. If you have any unusual items on your income tax return that will not be received in future years, please provide this information in the notes at the end of this section; otherwise, all income items will be considered recurring and will be included in your household income calculation.

1.	You must provide the most current income tax return filed. HINT: This is usually the "filing copy" for most software programs.		
2.	Complete the following section using information from your Form 1040 filing.		
	a. Was there any amount on Schedule 1 Line 3 (Business income or loss) or a Schedule C attached to the return?		
	<ol> <li>If so, you must ALSO provide the prior income tax return (e.g., if your most current tax return was for 2019, you must also provide your return for 2018).</li> </ol>		
	b. Was there any amount on Schedule 1 Line 5 (Rental real estate, royalties, partnerships, S corporations, trusts, etc.) or a Schedule E attached to the return?		
	i. If so, you must ALSO provide the prior income tax return (e.g., if your most current tax return was for 2019, you must also provide your return for 2018).		
	c. Were you an owner of a partnership or S Corporation?		
	i. If so, you must provide the same two years' business return(s) for ALL businesses listed on Schedule E (Form 1065 or Form 1120S). If you don't have access to the full business returns, provide your Form K-1s received for the same two years and include a note on why you cannot provide the full return(s). For example, if you provided 2019 & 2018 personal income tax returns and you were a 50% owner of an S Corporation, you would also provide Form 1120S for 2019 & 2018.		
3.	If you have any additional explanations or notes related to your income tax return(s) (e.g., inability to provide business tax returns, etc.), please list them here.	one-time or unus	ual items,

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#### **Section IV - Unit Selection**

 Please select all units you are interested in purchasing here. The SCHA will determine which of these units you qualify to purchase.

Check/"X" if Interested	# of Units	Туре	Sales Price Maximum AMI Income		Bedrooms	Bath s	Garage	Price (\$)	
	7	Duplex	100%	Up to 120%	3	2.5	2-car	\$415,372	
	4	Duplex	100%	Up to 120%	4	3.5	2-car	\$471,320	

#### Section V - Agreements

All applicants acknowledge that the information contained in this application is complete and correct, and understand that any inaccuracy may disqualify them from eligibility. *Each applicant must initial every item below.* Attach additional sheets as needed if there are more than two applicants.

1.	I have a valid Colorado Driver's License or Colorado State ID, and I am eligible to receive
	public benefits

- a. I have provided a copy of my Colorado Driver's License or Colorado State ID.
- 2. I work at least 30 hours/week on an average annual basis in Summit County (note: self-employed individuals or individuals working remotely from their homes must provide products and or services to Summit County businesses or residents to comply).
- 3. I have completed the attached assets & liabilities worksheet & my total household assets are less than \$200,000.
- 4. I have read or will read and understand the terms of the restrictive covenant.
- 5. If I marked that I was a first-time homebuyer above, I have provided a copy of my unexpired certificate or registration for a class being held within the next 60 days.
- 6. I agree to attend at least one Dillon Valley Vistas deed restriction & HOA informational class to be held by SCHA prior to closing and occupancy.
- 7. I agree to complete an affidavit of compliance with the terms of the restrictive covenant upon SCHA or jurisdiction request as long as I own the property.
- 8. I have provided my **non-refundable** application fee of \$35.00.

Fees may also be submitted via Zelle to <a href="mailto:info@summithousing.us">info@summithousing.us</a> Cash or credit card payments are not accepted.

Please note that the application fee becomes non-refundable at the time it is submitted to SCHA, even if the application is later deemed to be incomplete or otherwise ineligible

9. I have provided my lender preapproval letter.

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Applicant 1

Applicant 2

#### Section VI – Affirmation

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nd complete. Attach additional sheets as needed if there are more than two applicants.									
Applicant #1 Signature	Date								
Applicant #1 Printed Name	_								
Applicant #2 Signature	Date								
Applicant #2 Printed Name	-								

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## **ASSETS AND LIABILITIES:**

Include information for everyone in the household.

Back up documentation may be requested.

ASSETS:		Name of Entity	Value (\$)				
1.	Bank or Credit Union 1						
2.	Bank or Credit Union 2		F-12,111				
3.	Other Banks or Credit Unions						
4.	Stocks & Bonds						
5.	Real Estate (value from County Assessor)						
6.	Retirement accounts						
7.	Car (list Make, Model & Year)						
× 8.	Car (list Make, Model & Year)						
9.	Toys (Bicycles, Campers, Boats, etc.)						
10	. Other:						
TOTAL ASSETS:							
LIABILI	TIES:						
1.	Mortgage Loans (include all. 1st, 2nd, etc)						
2.	Car Loans						
. 3.	Student Loan						
4.	Credit Cards		1				
5.	Additional Loans						
6.	Other:						
TOTAL	LIABILITIES:						
TOTAL	L NET WORTH (Assets minus Liabilities):						



### SCHA VERIFICATION OF EMPLOYMENT

Applicant Name:

		orizes verification of my employment information. rm to their human resources department or manager.	
A	oplicant Signature	Date	
The individual has signed the alwill remain confidential. Please <a href="https://www.summithousing.us.">https://www.summithousing.us.</a>	bove release giving you permission e return the completed form via our /scha-document-upload/.	am that requires verification of income and hours to supply us with information. The information presecure document upload portal at:  *resentative to the SCHA. Incomplete or illegible*	
	essing of the employee's housing a		
	Employer Infor	nation	
Employer Name:			
Employer Email:	Emp	oloyer Phone:	
	Hour Informat	on	
Date of Hire:	Position:		
Is this position (check one):	☐ Full-Time Year Round	☐ Part-Time Year Round	
	☐ Full-Time Seasonal	☐ Part-Time Seasonal	
Regular Hours per Week:		urs per Week:	
Seasonal Employees (Dates sho	ould be estimated based on best info	rmation available if not known):	
Current/Next Season Start Date	(MM/DD/YYYY):	<u></u>	
Current/Next Season End Date	(MM/DD/YYYY):	<u> </u>	





#### SCHA VERIFICATION OF EMPLOYMENT

Applicant Name: **Income Information** Base Pay: \$\_\_\_\_\_ Per (check one): ☐ Year ☐ Month ☐ Week ☐ Hour ☐ Other: \_\_\_\_\_ Year-to-Date Earnings: \$\_\_\_\_\_\_ YTD From: \_\_\_\_\_\_ YTD To: \_\_\_\_\_ Overtime Hours per Week: Overtime Pay Rate: \$\_\_\_\_\_ Average Shift Differential Hours per Week: \_\_\_\_\_ Shift Differential Rate per Hour: \$\_\_\_\_\_ Does this employee receive? (check all that apply)  $\square$  Bonuses  $\square$  Tips  $\square$  Commission  $\square$  None Average bonus/tips/commission: \$\_\_\_\_\_ Per (check one): ☐ Year ☐ Month ☐ Week ☐ Hour ☐ Other: \_\_\_\_\_ Are bonus/commissions/tips guaranteed? ☐ Yes ☐ No Explain: Date of Next Pay Increase (if known): Amount of Next Pay Increase (if known): \$\_\_\_\_\_ Additional Employer Comments: WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful, false statements of misrepresentation to any Department or Agency of the U.S. as to any matter within its jurisdiction. Signature of Employer Representative Date



Email

Printed Name, Title

Phone



# SCHA 2020 SUMMIT COUNTY AREA MEDIAN INCOME (AMI)

Figures in RED are directly from HUD 4/1/2020; other numbers have been extrapolated

Figures in RED are directly from HUD 4/1/20/20; other numbers have been extrapolated																	
AMIs																	
	HUD																
	EXTREMELY LOW			<b>HUD LOW</b>	TRUE												
Household size	INCOME	<u>50%</u>	<u>60%</u>	INCOME	<u>80%</u>	<u>85%</u>	<u>90%</u>	<u>95%</u>	<u>100%</u>	<u>105%</u>	<u>110%</u>	<u>115%</u>	<u>120%</u>	<u>125%</u>	<u>130%</u>	<u>140%</u>	<u>160%</u>
1 person	\$20,150	\$33,600	\$40,320	\$53,700	\$53,760	\$57,120	\$60,480	\$63,840	\$67,200	\$70,560	\$73,920	\$77,280	\$80,640	\$84,000	\$87,360	\$94,080	\$107,520
1.5 person	\$21,575	\$36,000	\$43,200	\$57,550	\$57,600	\$61,200	\$64,800	\$68,400	\$72,000	\$75,600	\$79,200	\$82,800	\$86,400	\$90,000	\$93,600	\$100,800	\$115,200
2 person	\$23,000	\$38,400	\$46,080	<b>\$61,400</b>	\$61,440	\$65,280	\$69,120	\$72,960	\$76,800	\$80,640	\$84,480	\$88,320	\$92,160	\$96,000	\$99,840	\$107,520	\$122,880
3 person	\$25,900	\$43,200	\$51,840	\$69,050	\$69,120	\$73,440	\$77,760	\$82,080	\$86,400	\$90,720	\$95,040	\$99,360	\$103,680	\$108,000	\$112,320	\$120,960	\$138,240
4 person	\$28,750	\$47,950	\$57,540	\$76,700	\$76,720	\$81,515	\$86,310	\$91,105	\$95,900	\$100,695	\$105,490	\$110,285	\$115,080	\$119,875	\$124,670	\$134,260	\$153,440
4.5 person	\$29,900	\$49,875	\$59,850	\$79,775	\$79,800	\$84,788	\$89,775	\$94,763	\$99,750	\$104,738	\$109,725	\$114,713	\$119,700	\$124,688	\$129,675	\$139,650	\$159,600
5 person	\$31,050	\$51,800	\$62,160	\$82,850	\$82,880	\$88,060	\$93,240	\$98,420	\$103,600	\$108,780	\$113,960	\$119,140	\$124,320	\$129,500	\$134,680	\$145,040	\$165,760
6 person	\$35,160	\$55,650	\$66,780	\$89,000	\$89,040	\$94,605	\$100,170	\$105,735	\$111,300	\$116,865	\$122,430	\$127,995	\$133,560	\$139,125	\$144,690	\$155,820	\$178,080
7 person	\$39,640	\$59,500	\$71,400	\$95,150	\$95,200	\$101,150	\$107,100	\$113,050	\$119,000	\$124,950	\$130,900	\$136,850	\$142,800	\$148,750	\$154,700	\$166,600	\$190,400
8 person	\$44,120	\$63,300	\$75,960	\$101,250	\$101,280	\$107,610	\$113,940	\$120,270	\$126,600	\$132,930	\$139,260	\$145,590	\$151,920	\$158,250	\$164,580	\$177,240	\$202,560
Rentals																	
Maximum affordabl	la manthly rant																
Assumes affordabilit	•	household in	oomo														
Maximum affordable				following utilitio	e: alactric ga	s water sowe	trach & cnow	w romoval									
waxiiiuiii aiioidabie	HUD	ilis siloulu ais	so include the i	ollowing duline	s. electric, ga	s, water, sewe	, trasii, & silov	w removal									
	EXTREMELY LOW			HUD LOW	TRUE												
Unit Size	INCOME	50%	<u>60%</u>	INCOME	80%	<u>85%</u>	<u>90%</u>	<u>95%</u>	100%	105%	<u>110%</u>	115%	<u>120%</u>	<u>125%</u>	<u>130%</u>	<u>140%</u>	160%
Studio (1 person)	\$503.75	\$840.00	\$1,008.00	\$1,342.50	\$1,344.00	\$1,428.00	\$1,512.00	\$1,596.00	\$1,680.00	\$1,764.00	\$1,848.00	\$1,932.00	\$2,016.00	\$2,100.00	\$2,184.00	\$2,352.00	\$2,688.00
1 bed (1.5 person)	\$539.38	\$900.00	\$1,080.00	\$1,438.75	\$1,440.00	\$1,530.00	\$1,620.00	\$1,710.00	\$1,800.00	\$1,890.00	\$1,980.00	\$2,070.00	\$2,160.00	\$2,250.00	\$2,340.00	\$2,520.00	\$2,880.00
2 bed (3 person)	\$647.50	\$1,080.00	\$1,296.00	\$1,726.25	\$1,728.00	\$1,836.00	\$1,944.00	\$2,052.00	\$2,160.00	\$2,268.00	\$2,376.00	\$2,484.00	\$2,592.00	\$2,700.00	\$2,808.00	\$3,024.00	\$3,456.00
3 bed (4.5 person)	\$747.50	\$1,246.88	\$1,496.25	\$1,994.38	\$1,995.00	\$2,119.69	\$2,244.38	\$2,369.06	\$2,493.75	\$2,618.44	\$2,743.13	\$2,867.81	\$2,992.50	\$3,117.19	\$3,241.88	\$3,491.25	\$3,990.00
4 bed (6 person)	\$879.00	\$1,391.25	\$1,669.50	\$2,225.00	\$2,226.00	\$2,365.13	\$2,504.25	\$2,643.38	\$2,782.50	\$2,921.63	\$3,060.75	\$3,199.88	\$3,339.00	\$3,478.13	\$3,617.25	\$3,895.50	\$4,452.00
For Sale																	
Maximum Monthly	Principal & Interes	t Payment															
Based on the afforda	able monthly rent ar HUD	nounts above	e, less a \$350 a	allowance to co	ver taxes, insu	rance, and HC	A dues										
	EXTREMELY LOW			<b>HUD LOW</b>	TRUE												
Unit Size	INCOME	<u>50%</u>	60%	INCOME	<u>80%</u>	<u>85%</u>	90%	<u>95%</u>	100%	<u>105%</u>	<u>110%</u>	<u>115%</u>	<u>120%</u>	<u>125%</u>	<u>130%</u>	<u>140%</u>	160%
Studio (1 person)	\$153.75	\$490.00	\$658.00	\$992.50	\$994.00	\$1,078.00	\$1,162.00	\$1,246.00	\$1,330.00	\$1,414.00	\$1,498.00	\$1,582.00	\$1,666.00	\$1,750.00	\$1,834.00	\$2,002.00	\$2,338.00
1 bed (1.5 person)	\$189.38	\$550.00	\$730.00	\$1,088.75	\$1,090.00	\$1,180.00	\$1,270.00	\$1,360.00	\$1,450.00	\$1,540.00	\$1,630.00	\$1,720.00	\$1,810.00	\$1,900.00	\$1,990.00	\$2,170.00	\$2,530.00
2 bed (3 person)	\$297.50	\$730.00	\$946.00	\$1,376.25	\$1,378.00	\$1,486.00	\$1,594.00	\$1,702.00	\$1,810.00	\$1,918.00	\$2,026.00	\$2,134.00	\$2,242.00	\$2,350.00	\$2,458.00	\$2,674.00	\$3,106.00
3 bed (4.5 person)	\$397.50	\$896.88	\$1,146.25	\$1,644.38	\$1,645.00	\$1,769.69	\$1,894.38	\$2,019.06	\$2,143.75	\$2,268.44	\$2,393.13	\$2,517.81	\$2,642.50	\$2,767.19	\$2,891.88	\$3,141.25	\$3,640.00
4 bed (6 person)	\$529.00	\$1,041.25	\$1,319.50	\$1,875.00	\$1,876.00	\$2,015.13	\$2,154.25	\$2,293.38	\$2,432.50	\$2,571.63	\$2,710.75	\$2,849.88	\$2,989.00	\$3,128.13	\$3,267.25	\$3,545.50	\$4,102.00
Maximum Sales Pri																	
Assumes interest rat	te of 5.59%, 30 year <b>HUD</b>	r Ioan term, a	nd 90% loan-to	o-value (Interes	t rate is the Fr	eddie Mac 10-	ear trailing av	erage for 2010	)-2019)								
	EXTREMELY LOW			HUD LOW	TRUE												
		E00/	000/			050/	000/	0.50/	4000/	4050/	4400/	4450/	4000/	4050/	4000/	4.400/	4000/

Effective 4/1/2020

Studio (1 person)

1 bed (1.5 person)

3 bed (4.5 person)

2 bed (3 person)

4 bed (6 person)

Unit Size

INCOME

\$29,791

\$36,693

\$57,643

\$77,019

\$102,499

50%

\$94,942

\$106,568

\$141,444

\$173,778

\$201,752

60%

\$127,494

\$141,444

\$183,296

\$222,097

\$255,666

INCOME

\$192,306

\$210,956

\$266,662

\$318,613

\$363,299

80%

\$192,597

\$211,198

\$267,001

\$318,734

\$363,493

85%

\$208,873

\$228,636

\$287,927

\$342,894

\$390,450

90%

\$225,149

\$246,075

\$308.853

\$367,053

\$417,406

100%

\$257,700

\$280,951

\$350,705

\$415,372

\$471,320

105%

\$273,976

\$298,390

\$371,631

\$439,531

\$498,277

110%

\$290,252

\$315,828

\$392.557

\$463,691

\$525,234

115%

\$306,528

\$333,266

\$413,483

\$487,850

\$552,190

120%

\$322,803

\$350,705

\$434,409

\$512,009

\$579,147

125%

\$339,079

\$368,143

\$455.335

\$536,169

\$606,104

130%

\$355,355

\$385,581

\$476,261

\$560,328

\$633,061

140%

\$387,907

\$420,458

\$518,113

\$608,647

\$686,974

<u>160%</u>

\$453,010

\$490,212

\$601,817

\$705,285

\$794,802

95%

\$241,424

\$263,513

\$329,779

\$391,213

\$444,363