

# **SOUTHEAST HOUSTON AFFORDABLE HOUSING INITIATIVES (SEHAHI)**

## **HAUL HOMEBUYER PROCESSES –RFP 2023-01 AND SINGLE FAMILY APPLICATION SELECTED DEVELOPERS**

1. All potential Homebuyers must be referred to HAUL by developer before execution of a Contract of Sale online utilizing the Developer Referral Form at <https://bit.ly/3UhvmFa>
2. Prior to execution of a Contract of Sale Developer and Homebuyer must submit to HAUL the Developer Conflict of Interest Affidavit and the Qualified Homebuyer Conflict of Interest Affidavit and the Homebuyer Eligibility Affidavit. HAUL will submit the Affidavits to MRA Legal Counsel prior to closing.
3. Prior to execution of a Sales Contract, Homebuyer must submit all documentation required to prove he/she meets Homebuyer Eligibility Requirements. HAUL will review and complete Eligibility Certification at that time.
4. Homebuyer to complete all Homebuyer education classes prior to execution of contract to sale. The classes are provided by HAUL. The Homebuyer may choose to attend classes conducted by another HUD Certified Counseling Agency located in Harris County, Texas. These Homebuyers will also be required to attend a 2-hour class conducted by HAUL on MRA affordability requirements and HCAD tax exemption requirements.
5. Subsequent to finishing classes Homebuyer/Developer to submit all required documents listed in the HAUL/CCPPI Agreement (last sixty (60) days paystubs, statements for all bank accounts, award letters for pension, social security, tax returns for last two (2) years, contract and preapproval of mortgage).
6. After all required documents are submitted HAUL will conduct one on one counseling, budgeting, an initial affordability analysis and a determination of whether the Homebuyer is income eligible. HAUL shall also complete the Household Composition Form.
7. a) Developer or Homebuyer shall submit to HAUL the Certification of Homebuyer Education Counseling if conducted by a HUD Certified Homebuyer Education Counseling Agency other than HAUL.  
  
b) Once HAUL has all required affidavits, certifications and forms, HAUL shall submit to MRA counsel the following:
  - Certification that Homebuyer meets the Homebuyer Eligibility Requirements
  - Income Eligibility Determination
  - Household Composition Form
  - Homebuyer Eligibility Affidavit
  - Homebuyer Conflict of Interest Affidavit

- Developer Conflict of Interest Affidavit
- Certificate of Completion of Homebuyer Education
- Certificate of Completion of the two-hour HAUL Session where applicable.
- Homebuyer Authorization for MRA Counsel to provide closing documents to HAUL

HAUL shall notify the Developer/Lender/Realtor to contact Peggy Foreman at [pforeman@burneyandforeman.com](mailto:pforeman@burneyandforeman.com) to provide the documentation as set forth in "Counselor's Requirements for Closing", which is attached. All of which must be submitted to MRA Counsel at least ten days prior to projected closing.

- c) At least five days prior to closing, the Developer/Homebuyer shall have the lender to submit the Lender Form 1008. HAUL shall review and complete the calculations to determine that the PITI does not exceed 33% of homebuyer household's gross income. If the determination is made that the PITI exceeds the applicable % of AMI, HAUL shall notify the developer and homebuyer that they may submit a request for a waiver to MRA Counsel which includes the basis supporting the homebuyer being ask to meet PITI requirements (i.e. credit score, debt payment history if PITI is less than current rental amount etc.). CCPPI (Algenita Scott Davis, Joy Fitzgerald) shall be copied on such notification from HAUL.
  - d) At least two days prior to closing, HAUL shall submit to MRA counsel the Certification that PITI does not exceed 33% of homebuyer's household income. 8.
8. Developer to notify Linda Larry-Mitchell of CCPPI at [linda.larrymitchell@ccppi.org](mailto:linda.larrymitchell@ccppi.org) and Glenda Kizzee of HAUL at [gakizzee@haul.org](mailto:gakizzee@haul.org) of homebuyer name, address and date of closing.
  9. Upon receipt of the closing documents from MRA Counsel, HAUL shall prepare and obtain the required signatures for the AH Verification form and provide to homebuyer for submittal to HCAD.