



Statement of Homeowner Obligations Housing Choice Homeownership Voucher Program

1. Homeowner Obligations. A family participating in the homeownership voucher program of the undersigned public housing agency (PHA) must follow the rules listed below in order to receive homeownership assistance. Any information the family supplies must be true and complete. Each family member (plus any PHA-approved live-in aide for rules associated with criminal activity or alcohol abuse) must:

- A.** Disclose and verify social security numbers and employer identification numbers, sign and submit consent forms for obtaining information (including criminal conviction records of adult household members), and supply any other information that the PHA or HUD determines to be necessary (including evidence of citizenship or eligible immigration status, information for use in determining eligibility to receive homeownership assistance, and information for use in a regularly scheduled reexamination or interim reexamination of family income and composition).
- B.** Submit any PHA-required reports on the family's progress in finding and purchasing a home.
- C.** Attend and satisfactorily complete any PHA-required homeownership and housing counseling.
- D.** Select and pay for a pre-purchase inspection by an independent professional inspector. The inspection must be conducted in accordance with PHA requirements.
- E.** Enter into a contract of sale with the seller of the unit and promptly provide a copy of the contract of sale to the PHA. The provisions of the contract of sale must comply with PHA requirements.
- F.** Obtain and maintain flood insurance for homes in special flood hazard areas.
- G.** Comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).
- H.** Promptly notify the PHA in writing when (1) the family is away from the home for an extended period of time in accordance with PHA policies, and (2) before the family moves out of the home. Supply any information or certification requested by the PHA to verify that the family is living in the home or information related to family absence from the home.
- I.** Only use the assisted home for residence by the PHA approved family members, live-in aide or foster child. No other person may reside in the home. The home must be the family's only residence and no family member may have any ownership interest in any other residential property. Any legal profit making activities in the home must be

incidental to the primary use of the home as a residence. The family must not lease any portion of the home or grounds.

J. Promptly notify the PHA in writing of the birth, adoption, or court-awarded custody of a child, and request PHA written approval to add any other family member as an occupant of the home. Promptly notify the PHA in writing if any family member no longer lives in the home.

K. Supply any information as required by the PHA or HUD concerning: (1) any mortgage or other debt incurred to purchase the home, any refinancing of such debt (including information needed to determine whether the family has defaulted on the debt, and the nature of any such default), and information on any satisfaction or payment of the mortgage debt; (2) any sale or other transfer of any interest in the home; or (3) the family's homeownership expenses.

L. Promptly notify the PHA in writing if the family defaults on a mortgage securing any debt incurred to purchase the home.

M. Not commit fraud, bribery, or any other corrupt or criminal act in connection with any Federal housing program. Not engage in drug-related criminal activity or violent criminal activity. Not engage in other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises. Not abuse alcohol in a way that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises. Not engage in or threaten abusive or violent behavior toward PHA staff. Not engage in other criminal activity which may threaten the health or safety of persons performing a contract administration function or responsibility on behalf of the PHA (including PHA staff and PHA contractor/ subcontractor/agent staff).

N. Not lease, let, transfer or convey the home except to grant a mortgage on the home for debt incurred to finance purchase of the home or any refinancing of such debt.

O. Not receive homeownership voucher program assistance while receiving another housing subsidy for the same home or a different unit under any duplicative Federal, State or local housing assistance program.

P. Comply with any additional PHA requirements for family search and purchase of a home and continuation

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of homeownership assistance for the family. The PHA must attach to this document a list of any such requirements. See additional New Hampshire Housing requirements below.

2. Termination of assistance. Homeownership assistance may only be paid while the family is residing in the home. The PHA may deny or terminate homeownership assistance for any of the reasons listed below:

- A.** The family violates or has violated any family obligation under section 1 or under the NHHFA requirements for continued assistance.
- B.** Any member of the family has been evicted from federally assisted housing in the last five years, or any household member has been evicted from federally assisted housing for drug-related criminal activity in the last three years.
- C.** A PHA has ever terminated assistance under the certificate or voucher program for any member of the family.
- D.** The family currently owes any money to the PHA or another PHA in connection with Section 8 or public housing assistance. The family has not reimbursed any PHA for amounts paid to an owner under a housing assistance payments contract for rent, damages to the unit, or other amounts owed by the family. The family breaches an agreement with the PHA to pay amounts owed to a PHA, or amounts paid to an owner by a PHA.
- E.** Any household member is subject to a lifetime registration requirement under a State sex offender registration program.
- F.** Any household member has ever been convicted for manufacture or production of methamphetamine on the premises of federally assisted housing.
- G.** The family fails to comply, without good cause, with any family self-sufficiency program contract of participation.

H. The family fails, willfully and persistently, to fulfill any welfare-to-work program obligations.

I. The family has been dispossessed from the home pursuant to a judgment order of foreclosure on any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).

J. The PHA determines that homeownership assistance has been provided for the maximum term permitted under the homeownership voucher program, or it has been 180 calendar days since the last homeownership assistance payment on behalf of the family.

K. The PHA determines there is insufficient funding to provide continued homeownership assistance.

New Hampshire Housing Requirements for continued assistance:

- 1.** Each year at recertification the household must submit a self certification confirming continued residence in the assisted home and must provide current expenses that will be used to calculated total homeownership costs.
- 2.** The family agrees to use the housing assistance payment for the mortgage only. Failure to do so may result in termination of assistance. If the family fails to pay their mortgage payment it is understood that further payments may be in jeopardy.
- 3.** If the family fails to comply with section 1. L. of this document regarding notification of New Hampshire Housing regarding default, the family understands that the lender will notify New Hampshire Housing if the family is in default of their mortgage payment and agrees to let New Hampshire Housing be contacted. As stated above, further payments may be in jeopardy.
- 4.** The family understands that 10 years after the purchase date of the home, the net family assets will be calculated using the value of the home minus outstanding mortgage and cost of converting the real estate to cash.
- 5.** Report in writing any and all changes in family income, assets and allowances within five days of occurrence.

This collection of information is authorized under Section 8 (y) of the U.S. Housing Act. The information sets forth the family's obligations when participating in the homeownership program under the Housing Choice Voucher Program. OMB Approval No. 2577-0169 (exp. 4/30/2018)

Family

Name of Head of Household _____ Address _____

Names of Other Family Members: _____

Signature of adult household members: _____ Date: _____

Public Housing Agency: Name of PHA: **New Hampshire Housing Finance Authority**

PHA Representative: Dee Ann Pouliot

Title: Managing Director, Assisted Housing

Signature _____

Date: _____