



Housing Choice Voucher Homeownership Program

First-Time Homeowner/Default Certification

In order to qualify for the HCV Homeownership Program, the family must qualify as a first-time homeowner or be a cooperative member.

- First-time homeowner means that no member of the household has had an ownership interest in any residence during the three (3) years before commencement of homeownership assistance.
- The term "first-time homeowner" also includes a single parent or displaced homemaker who, while married, owned a home with a spouse or resided in a home owned by the spouse.

I certify that I meet the definition of "first-time homeowner" as written above:

_____ I have not had any ownership interest in any residential property during the past three years.

_____ I am a single parent or displaced homemaker who, while married, owned a home with a spouse or resided in a home owned by my spouse.

Default:

If the head of household, spouse and/or other adult household members seeking to purchase a home through Housing Works' HCV Homeownership Program have defaulted on a mortgage obtained through any Housing Choice Voucher Homeownership Program, the family will be ineligible to participate.

I certify that I have not previously defaulted on a mortgage obtained through any HCV Homeownership Program.

Head of Household Signature

Date

Family Member

Date