



TOWN OF BLACKSTONE WORKFORCE HOUSING REVOLVING FUND PROGRAM

Chastiddy Bryant

Town of Blackstone
100 W. Elm Street
Blackstone, VA 23824
(434) 292-7251 ext.227

c.bryant@townofblackstoneva.com

Tameka Vaden

Southside Outreach Group, Inc.
P.O. Box 375
South Boston, VA 24592
(434)572-9556

tvaden@ssorg.org

TO: WHP Applicant

RE: Application for Housing Production Assistance

Please find attached an application for assistance and a credit report authorization for you to fill out to determine your eligibility for the WORKFORCE HOUSING REVOLVING FUND PROGRAM. Please fill out the application in its entirety.

Please submit the fully completed application along with:

- Verification of all household income by a third party (i.e., signed tax return, letter from employers (*EMPLOYER REPORT INCLUDED*), letter from Social Security Administration, etc.) Please be advised that all pages from the third-party verification must be included.
- 2 most recent paycheck stubs (if employed)
- 2 most recent bank statements
- 2 most recent W-2s

Kindly submit all materials to one of the parties listed above, either via mail or in person. Should you have any further questions, comments, or concerns, please feel free to reach out to either contact mentioned..



TOWN OF BLACKSTONE WORKFORCE HOUSING REVOLVING FUND PROGRAM

The Town has established a Workforce Housing Revolving Fund Program (WHP) designed to facilitate the transition of individuals into first-time homeownership within the Town of Blackstone. This program is designed to support the construction of newly built, stick-built homes priced at a rate that is 25% lower than the prevailing market rates in the area.

Potential clients are individuals who must have been employed for a minimum of 24 months and possess the ability to secure financing through Virginia Housing, USDA, or a qualified lender. Additionally, clients' income must not exceed 80% of the area median income (AMI).

Please see some commonly asked questions below

1. Who does this program hope to assist?

This program is geared toward the Workforce class. The workforce class is defined by an individual holding a position/career/job for a minimum of 24 months.

2. Does Credit Score impact my chances of purchasing a home under this program?

Although the Town does not use your credit score, prospective clients must demonstrate their ability to secure financing for the purchase of a home. Lenders typically assess various factors, including credit score, debt-to-income (DTI) ratio, and monthly discretionary expenses, when determining the loan amount, they are willing to extend.

3. If my credit score is low, will the program work with me to become a homeowner?

The Town collaborates with the Southside Outreach Group (SSG) in South Boston to assist individuals in improving their credit scores to qualify for loans from lenders. Upon receipt of a loan application and all necessary documentation by the Town, these materials are forwarded to SSG. SSG then obtains a comprehensive credit report from all three major credit bureaus and reaches out to the client directly. A detailed discussion takes place regarding the client's credit score, its implications, and potential strategies to enhance the client's score.

4. Does the home have to be built in Blackstone?

In accordance with the program's design, it is mandatory that all residences developed under this initiative be constructed on single-family lots that are owned by the Town of Blackstone.

5. Do I have to be a Blackstone/ Nottoway resident?

We invite all individuals interested in homeownership to apply for the program, with particular encouragement for residents of Blackstone to participate. This initiative is accessible to a diverse range of applicants.

6. Can I apply for the program if I have already owned a home?

Regrettably, the program is designed specifically for first-time homebuyers or individuals who have not owned a residence within the past three years.

7. How long will it take to become a homeowner through this program?

The timeline varies by client, as each person is at a different stage in their lives. If a client is approved for a loan, the average home can be built in approximately 6 months, depending on weather and other factors.

IF YOU HAVE ANY QUESTIONS PLEASE CONTACT:

Chastiddy Bryant

Community Development

Specialist

c.bryant@townofblackstoneva.com

100 W. Elm Street

Blackstone, VA 23824

(434) 292-7251

II. FINANCIAL INFORMATION

1. NAME OF EMPLOYER: _____
2. ADDRESS: _____
3. PHONE NUMBER: _____
4. HOUSEHOLD INCOME: List all sources of income for each household member. List sources should include employment, wages, pensions, social security, ADC, SSI, interest on stocks and bonds, rental income, farm income, part-time employment, and any other sources of income.

Source of Income	Rate Per Hour	# of Hours Per Week	Bi-Weekly or Bi-Monthly Gross Amount	Monthly Gross Amount	Verified By
TOTAL HOUSEHOLD INCOME					

5. ASSETS- savings accounts, checking accounts, insurance premiums, stocks and bonds, property other than property involved, etc.

Description of Asset	Amount

READ CAREFULLY BEFORE SIGNING:

Verification of any of the income information contained in this application may be obtained from any source named herein.

I represent that the answers given to all the questions on this application are true and accurate to the best of my knowledge. I understand that this information is to be used to process my application for assistance. I further understand that I will be held liable for any incorrect information given.

Signature of Application

Date

Signature of Co-Application

Date



CREDIT REPORT AUTHORIZATION

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

Southside Outreach Group Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want to ensure that you understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

Information that identifies an individual personally and is not otherwise publicly available, such as your Social Security Number or demographic data (including your race and ethnicity), as well as personal financial information (including credit history, income, employment history, financial assets, bank account information, and financial debts), is considered personal.

What personal information does Southside Outreach Group Inc. collect about you?

We collect personal information about you from the following sources:

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors, employment references, and credit reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies providing home mortgages), Virginia Housing Development Authority (VHDA), Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes, and /or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security Number, employer, occupation, account numbers, assets, expenses, and income
- Information about your transactions with us, our affiliates, or others, such as your account balance, monthly payment, payment history, and method of payment.

I hereby grant Southside Outreach Group, Inc. the authority to receive and exchange information pertinent to the investigation of any references associated with my application. I acknowledge that the information obtained may include a copy of my credit report. Furthermore, I affirm that the details I have provided regarding my financial status are complete and accurate to the best of my knowledge and belief.

Signature of Applicant

SS#

Date

Signature of Co-Applicant

SS#

Date



CREDIT REPORT AUTHORIZATION

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Signature of Applicant

SS#

Date

Signature of Co-Applicant

SS#

Date



DISCLOSURE STATEMENT

Southside Outreach Group, Inc. is a local, community-based non-profit 501(C) organization located in South Boston, Virginia. The Southside Outreach Group's mission is to assist low -to moderate-income persons in obtaining safe, decent, and affordable housing.

Southside Outreach Group offers:

- Financial Management/ Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Pre-purchase Counseling
- Rental Housing
- Rental Housing Counseling
- Homeownership Opportunities
- Home Maintenance Counseling
- Fair Housing
- Default & Delinquent Mortgage Counseling
- Rehabilitation Assistance
- Grant Management Assistance
- Rehabilitation Specialist Services
- Indoor Plumbing Rehabilitation Program (housing lacking a bathroom or a failed/failing septic system)
- Supportive and Referral Services

Our clients are not obligated to receive any other services offered by the organization or its exclusive partners. Southside Outreach Group will provide information to Virginia Housing and HUD for oversight and compliance purposes, and provide, when applicable, to the following partners:

- Rural Development- low-interest mortgage loans
- Tri-County Community Action Agency-supportive services and financial assistance

Federal Housing Administration (FHA) products will be discussed as they relate to HUD Handbook 7610.1 rev 56.B.8.f.

Signature of Applicant _____

Date _____

Signature of Co- Applicant _____

Date _____



HOUSING COUNSELING AGREEMENT

I am requesting assistance from the Neighborhood Counseling Services program with the following:

	PRE-PURCHASE COUNSELING	HOME MAINTENANCE	HOMELESS
	FINANCIAL MANAGEMENT	FAIR HOUSING	DEFAULT & DELINQUENCY
	RENTAL	SUPPORTIVE SERVICES	OTHER

I understand that:

1. Cooperation with the Housing Counselor, including keeping scheduled appointments and providing pertinent information and documents requested, ensures a more accurate assessment of my situation.
2. My signature authorizes the Housing Counselor to act on my behalf in order to address my housing concerns, including, but not limited to, requesting information from outside sources such as mortgage lenders, landlords, employers, governmental agencies, etc., when necessary
3. I understand I am not obligated to receive any other services offered by neighborhood Counseling Services or its partnering agencies.
4. Neighborhood Counseling Services cannot provide legal advice or representation; therefore, I am responsible to obtain legal counsel should the need arise.
5. I will be provided with direction and information on available options based on my current situation. Any decision made in regards to these options will be made by me.
6. The Housing Counselor agrees to maintain strict confidentiality concerning all information pertaining to my case and to act in my best interest at all times.
7. My signature indicates that all information provided to the Housing Counselor is correct to the best of my knowledge, especially as it pertains to my household income. (Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.)

Signature of Applicant

SS#

Date

Signature of Co-Applicant

SS#

Date

Authorized Representative

Date



EMPLOYMENT VERIFICATION & REPORT

Dear Employer:

The individual(s) listed below have applied for housing assistance from our agency. For a family to be eligible for assistance, federal regulations require that the household's employment be verified. The information requested on this form will be held in strict confidence, as required under the provisions of the Virginia Privacy Protection Act. It will be used solely to determine the eligibility of the applicant's eligibility for housing assistance.

Thank you for your cooperation in completing this form and returning it by email, fax, or mail. If you have any questions or comments, please contact me at (434) 572-9556.

Sincerely,

Tameka Vaden
Financial Assistant
HUD Certified Housing Counselor

EMPLOYEE AUTHORIZATION (For Applicant)

Name of Applicant: _____

Address of Applicant: _____

Last 4 Digits of SS #: _____

I hereby authorize the release of the information requested.

Signature of Applicant

Date

*****REQUEST ADDITIONAL COPIES OF THIS FORM FOR CO-APPLICANTS*****



EMPLOYER REPORT

WARNING: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make a willfully false statement or misrepresentation to any Department or Agency of the United States as to any matter within its jurisdiction.

MUST BE FILLED OUT BY EMPLOYER/SUPERVISOR/ HUMAN RESOURCES

Position Held: _____

Employment Is: Permanent Seasonal Part-Time Temporary

Rate of Pay: \$ _____ Hourly \$ _____ Weekly \$ _____ Per Month

Avg. Hours Worked at Base Pay Rate: _____ # of hours per week or
_____ # of hours per month

Salaried: Yes No

Verified By:

Name: _____

Title: _____

Date: _____

Company Name: _____

Address: _____

Phone Number: _____

Employment Forms may be

Mailed To:
Southside Outreach Group Inc.
c/o Tameka Vaden
P.O. Box 375
South Boston, VA 24592

Faxed To:
Attention: T. Vaden
(434) 572-6762
Number of Pages _____

Emailed To:
Tameka Vaden
tvaden@ssorg.org

*****REQUEST ADDITIONAL COPIES OF THIS FORM FOR CO-APPLICANTS*****