

Home Ownership IS WITHIN YOUR REACH!

Public Housing Resident & Voucher Holder Homeownership Initiative **PRE-QUALIFICATION CRITERIA**

- **Public Housing Resident** | Must be a **CURRENT** public housing resident living in one of RRHA's public housing communities in the city of Richmond, VA.
- **Rental Payment History** | Must be able to prove a two year or more consistent rental payment history. This means leaseholder rent has been paid on or before the due date **every month for the last two years.** (*Leaseholder's who are currently on a repayment agreement, although in good standing, DO NOT qualify until the repayment agreement has been fully satisfied.*)
- **Consistent Employment History** | Must have a minimum two-year consistent and current employment history with no gaps in employment. This can be either full or part time.
- **Income** | Income of the leaseholder should meet the minimum wage guidelines of the U.S. Department of Housing and Urban Development.
- **Voucher Holders** | Must be a **CURRENT** participant of the RRHA Housing Choice Voucher Program.
- **First time homebuyer** | No homeownership within the last three (3) years.
- **Good Standing** | I am in good standing and have no outstanding debt to RRHA or unpaid rent or are any members of my household in default on any mortgage.
- **Homebuyer Education Counseling** | Participant must enroll and complete a required homebuyer education course facilitated by a HUD certified Housing Counseling Agency.

If you are public housing resident meet each of these criteria, call (804) 780-4090 and leave your full name, address, telephone number on this voicemail. You may also email this information to

ComeHome@rrha.com.