



## Would you like to live in the Old Town Bluffton Historic District?

The Town of Bluffton is seeking applicants who wish to become qualified homebuyers for the Wharf Street Redevelopment Project located at the corner of Wharf Street and Roberston Street.

To be eligible, potential homebuyers must meet Town of Bluffton Affordable Housing Homeownership Program requirements and complete a homebuyer education course.

Homebuyer education course includes Understanding Credit, Lending, Budgeting, Home Inspections, Home Owner's Insurance, Foreclosure Prevention, Shopping for a Home, Down Payment Assistance, and Mortgage Closing.

Down Payment Assistance may be available for those that qualify.

For Homebuyer Applications and more information please contact Shirley Wilkins at (843) 706-4524 or visit [www.TownofBluffton.sc.gov](http://www.TownofBluffton.sc.gov).

**Applications are also available at the following locations:**

- Town of Bluffton Town Hall located at the Theodore D. Washington Municipal Building at 20 Bridge Street
- Town of Bluffton Law Enforcement Center located at Buckwalter Place at 101 Progressive Street
- Bluffton Library located at Bluffton Village at 120 Palmetto Way





# TOWN OF BLUFFTON AFFORDABLE HOUSING HOMEOWNERSHIP APPLICATION OVERVIEW

The Town of Bluffton is seeking applicants who wish to become qualified homebuyers for the Wharf Street Redevelopment Project located at the corner of Wharf Street and Robertson Street. To be eligible, potential homebuyers must meet Town of Bluffton Affordable Housing Homeownership Program requirements and complete a homebuyer education course. Below, please find an overview of the Town’s Affordable Housing Homeownership requirements.

## **Homebuyer Eligibility Requirement**

Prospective homebuyer must meet the US Department of Housing and Urban Development’s definition of a first-time homebuyer as per the following:

- An individual who has no ownership in a principal residence during the three-year period ending on the date of purchase of the property. This includes either spouse in a marriage; or
- A single parent who has owned only with a former spouse while married; or
- An individual who is a displaced homemaker and has owned only with a spouse; or
- An individual who has owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; or
- An individual who has owned only a property that was not in compliance with state, local or model building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

## **Household Income Eligibility Requirement**

Prospective homebuyer annual household income cannot exceed 80% of the Beaufort County Area Median Income as per the following:

Household Size	1	2	3	4	5	6	7	8
Maximum Income	\$39,100	\$44,700	\$50,300	\$55,850	\$60,350	\$64,800	\$69,300	\$73,750

## **Residency Eligibility Requirement**

Prospective homebuyer shall qualify according to the residency eligibility criteria established below. Highest Application priority shall be awarded to highest scoring applicants.

Criteria	Points
Resident of Bluffton for 5 years and worked in Bluffton and/or Greater Bluffton Community for 2 years	50
Resident of Bluffton	25
Resident of Beaufort County and work in Bluffton and/or the Greater Bluffton Community	13
Resident of Beaufort County	12

## **Town of Bluffton Homebuyer Application Submittal**

Applications are available at [www.TownofBluffton.sc.gov](http://www.TownofBluffton.sc.gov), Town of Bluffton Town Hall located at the Theodore D. Washington Municipal Building at 20 Bridge Street, Town of Bluffton Law Enforcement Center located at Buckwalter Place at 101 Progressive Street, and Bluffton Library located at Bluffton Village at 120 Palmetto Way. Complete applications must be submitted to the attention of Shirley Wilkins at the Town of Bluffton Customer Service Center located at the Theodore D. Washington Municipal Building, 20 Bridge Street, Bluffton, SC 29910. For more information please contact Shirley Wilkins at (843) 706-4524.

## **Application Process**

Prospective homebuyers meeting the basic program requirements identified above will be scheduled for in-person interviews with a certified housing counselor. In addition, prospective homebuyers will need to provide additional required application materials, complete a Homebuyer Education Course and qualify for a mortgage through a South Carolina State Housing Finance Development Authority approved lender.





**TOWN OF BLUFFTON  
HOMEBUYER APPLICATION  
MASTER APPLICATION**

Growth Management Customer Service Center  
20 Bridge Street  
Bluffton, SC 29910  
(843)706-4522  
www.townofbluffton.sc.gov

<b>Applicant</b>			
Name:	Email:		
Home/Cell Phone:	Work Phone:		
Mailing Address:			
Household Members	Relationship to the Head of Household	Sex	Birth Date
Reasonable Accommodation	Ideal Number of Bedrooms		
Do you require a specific accommodation to fully access the Town of Bluffton Homeownership Program? If yes, please attach a page specifying your need.	<input type="checkbox"/> One	<input type="checkbox"/> Two	<input type="checkbox"/> Three
<input type="checkbox"/> Yes <input type="checkbox"/> No			
Required Information for Submittal (attached)			
<input type="checkbox"/> 1. Household Income Information – Attachment 1 <input type="checkbox"/> 2. Household Financial Information – Attachment 2 <input type="checkbox"/> 3. Asset Disposition Information – Attachment 3 <input type="checkbox"/> 4. Applicant Certification and Consent – Attachment 4			
I hereby acknowledge by my signature below that this application is complete and accurate and identifies all persons that will occupy the unit at the time of move-in.			
Applicant Signature:		Date:	
For Office Use			
<i>Application Number:</i>		<i>Date Received:</i>	
<i>Received By:</i>		<i>Date Approved:</i>	







**TOWN OF BLUFFTON  
 HOMEBUYER APPLICATION  
 HOUSEHOLD INCOME INFORMATION  
 ATTACHMENT 1**

Growth Management Customer Service Center  
 20 Bridge Street  
 Bluffton, SC 29910  
 (843)706-4522  
 www.townofbluffton.sc.gov

<b>Instructions</b>		
<p>Earned income is counted only for household members 18 or older and member who are legally emancipated. Unearned income such as grant or benefits is counted for all household members. Include overtime, tips, bonuses, commission, and payments made in cash. Include all <b>GROSS</b> income (before taxes) each household member expects to earn in the next 12 months. If more room is needed, please attach additional pages as needed.</p>		
<b>Earned Income (All sources of full-time and part – time employment wages and/or salaries)</b>	<b>Company Name</b>	<b>Annual Salary</b>
<b>Unemployment Benefits or Worker’s Compensation</b>	<b>Company Name</b>	<b>Annual Income</b>
<b>Public Assistance, General Relief, or Temporary Assistance to Needy Families with Children (TANF)</b>	<b>Agency Name</b>	<b>Annual Amount</b>
<b>Child or Spousal Support (Court ordered and/or direct payment from payer)</b>	<b>Agency or Payer</b>	<b>Annual Amount</b>
<b>Social Security, SSI or any other payment from SSA</b>	<b>SSA Office</b>	<b>Annual Amount</b>
<b>Regular payment from a pension, retirement benefits, annuities, or VA benefits</b>	<b>Source</b>	<b>Annual Amount</b>





**TOWN OF BLUFFTON  
 HOMEBUYER APPLICATION  
 HOUSEHOLD INCOME INFORMATION  
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<b>Regular payment from a severance package.</b>	<b>Source</b>	<b>Annual Amount</b>
<b>Regular payments from any type of settlement</b>	<b>Source</b>	<b>Annual Amount</b>
<b>Disability, death, life insurance or life insurance dividends</b>	<b>Source</b>	<b>Annual Amount</b>
<b>Regular gifts or payments from anyone outside household</b>	<b>Source</b>	<b>Annual Amount</b>
<b>Regular payments from rental property or other real estate transactions</b>	<b>Source</b>	<b>Annual Amount</b>
<b>Any other income source not listed above</b>	<b>Source</b>	<b>Annual Amount</b>
<b>Any adult members of your household claiming zero income (list below)</b>	----	----





**TOWN OF BLUFFTON  
 HOMEBUYER APPLICATION  
 HOUSEHOLD FINANCIAL INFORMATION  
 ATTACHMENT 2**

Growth Management Customer Service Center  
 20 Bridge Street  
 Bluffton, SC 29910  
 (843)706-4522  
[www.townofbluffton.sc.gov](http://www.townofbluffton.sc.gov)

<b>Instructions</b>		
<p>Include all assets and corresponding annual interest rate, dividends or any other income derived from the asset. An asset is defined as any lump sum amount that you hold in your name and can currently access. Include the value of the asset and corresponding income from the asset in the space provided. Please include all assets held by all household members including minors.</p>		
<b>Cash on Hand</b>	<b>Source</b>	<b>Amount</b>
<b>Checking Account</b>	<b>Bank or Financial Institution</b>	<b>Amount</b>
<b>Savings Account</b>	<b>Bank or Financial Institution</b>	<b>Amount</b>
<b>CDs, money market accounts, or treasury bills</b>	<b>Bank or Financial Institution</b>	<b>Amount</b>
<b>Stocks, bonds, or securities</b>	<b>Broker's Name</b>	<b>Amount</b>
<b>Trust Funds</b>	<b>Bank or Financial Institution</b>	<b>Amount</b>





**TOWN OF BLUFFTON  
 HOMEBUYER APPLICATION  
 HOUSEHOLD FINANCIAL INFORMATION  
 ATTACHMENT 2**

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<b>Pensions, IRAs, 401ks, 403Bs, KEOGH, or other retirement accounts</b>	<b>Bank or Financial Institution</b>	<b>Amount</b>
<b>Surrender value of a whole life insurance, universal life insurance, or endowment insurance policy available to policy holder before death</b>	<b>Company Name</b>	<b>Amount</b>
<b>Real Estate, rental property, land contract, contract for deeds or other real estate holdings including commercial holdings, mobile homes, farms, or vacant land</b>	<b>Description</b>	<b>Amount</b>
<b>Personal property as an investment such as coins, stamp collections, artwork, show cars, or antiques (do not include personal car, belongings, furniture, or clothing)</b>	<b>Description</b>	<b>Amount</b>
<b>Safety deposit box containing contents with a monetary value</b>	<b>Bank or Financial Institution</b>	<b>Amount</b>
<b>Make/Model/Year of all vehicles owned</b>	<b>License Plate Number</b>	<b>State Issued</b>





**TOWN OF BLUFFTON  
HOMEBUYER APPLICATION  
ASSET DISPOSITION INFORMATION  
ATTACHMENT 3**

Growth Management Customer Service Center  
20 Bridge Street  
Bluffton, SC 29910  
(843)706-4522  
[www.townofbluffton.sc.gov](http://www.townofbluffton.sc.gov)

<b>Instructions</b>			
Include any asset(s) disposed of or given away for less than fair market value within the past two years.			
<b>Asset</b>	<b>Date of Disposition</b>	<b>Fair Market Value</b>	<b>Amount Received</b>







**TOWN OF BLUFFTON  
 HOMEBUYER APPLICATION  
 APPLICANT CERTIFICATION AND CONSENT  
 ATTACHMENT 4**

Growth Management Customer Service Center  
 20 Bridge Street  
 Bluffton, SC 29910  
 (843)706-4522  
[www.townofbluffton.sc.gov](http://www.townofbluffton.sc.gov)

**Explanation**

The Town of Bluffton First Time Homebuyer Application Form is required to prove household eligibility for housing assistance under a program of the U.S. Department of Housing and Urban Development (HUD). All household members over the age of 18 are required to sign this document.

I certify that all information and answers provided are true and complete to the best of my knowledge. I consent to release the necessary information to determine my program eligibility. I understand that providing false information or making false statements may be grounds for denial of my application. I also understand that such action may result in criminal penalties.

I understand that all information provided will be verified through the appropriate third-party source. It is my responsibility to provide The Town of Bluffton or its Agent with all the necessary information to properly process my application and verify my eligibility. This will include names, addresses, telephone and fax numbers, account numbers (where applicable), and any other information required to verify program eligibility.

I consent to allow The Town of Bluffton or its Agent to verify the information contained in this application for purposes of determining my eligibility for the homeownership program. I will provide all necessary information and expedite this process in any way possible. I understand that my approval is contingent upon meeting the Town of Bluffton's Affordable Housing Homeownership Policy criteria, and the applicable HUD program requirements.

I understand that in compliance with the FAIR CREDIT REPORTING ACT that the processing of this application includes but is not limited to making any inquiries deemed necessary to verify the accuracy of the information I provided, including obtaining consumer reports from consumer credit reporting agencies and obtaining credit information from other credit institutions.

I hereby grant the Town or its designated Agent the right to process this application for the purpose of determining initial eligibility for the homeownership program. Additionally, I authorize all corporations, companies, law enforcement agencies, academic institutions, current and former employers, and landlords to release information they may have about me and release them from any liability. A copy of this certification and consent shall be as valid as the original.

**All household members 18 and over must sign below:**

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

