

**FWHA PUBLIC HOUSING HOMEOWNERSHIP INITIATIVE**  
**Section 32 Program**

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**PREQUALIFICATION PROCESS**

- Attend an orientation which is required for participation in the Public Housing Homeownership Initiative – Section 32 Program.
- Complete a FWHA Pre-Qualification Homeownership Questionnaire to determine if qualifications and eligibility are met.
- Obtain a credit report to determine if you are qualified to purchase – by credit score and ability to pay debts.

**Required Documentation**

- Social Security Card
- Two most recent pay stubs
- W-2/1099's from all employers
- Signed personal federal tax returns
- If self-employed, signed company federal tax returns including all schedules for the current and previous year.
- Award letter(s) or most current amendment for social security or retirement benefits.
- Include proof of payment (direct deposit or check stub)
- Rental agreements/leases
- Proof of consistent receipt of child support and alimony if considered qualifying income
- Proof of identity, e.g., drivers license, passport (something with a picture)

**PURCHASER ELIGIBILITY**

**Order of Preference**

- Residents currently occupying a house to be sold. 80% income rule does not apply
- Public Housing residents
- Housing Choice Voucher holders
- Applicants from the waiting lists and other households with an income of 80% or less of Area Median Income for household size.

**Restrictions**

- Cannot have owned a home in the past 3 years
- Home must be, and remain, primary residence
- Housing costs cannot exceed 30% of income (if City funds are used)
- If employed, or self-employed, must be employed for 2 years

**General Information:**

Applicants must be able to obtain a mortgage from a private lending institution.  
Applicants must be able to contribute 1% or \$500 of sales price towards down payment plus Closing Costs associated with loan