



Homeownership Program

Your application will be reviewed for income eligibility. Income eligible applicants will be asked to provide supporting documentation. Supporting documentation for your application may include some or all of the following information:

Buyer Information

1. Completed Application
2. If you are pre-approved for funding, loan pre-qualification from FDIC Insured Lender
3. Marriage certificate if married
4. All divorce decrees if divorced
5. Child custody orders if applicable

Proof of identity and lawful residency

For all members of household

1. Copy of Government Issued Photo ID, driver's license (photo identification is required for adult household members only)
2. Copy of Social Security card
3. Copy of: US civil issued Birth certificate, US passport, naturalization/citizenship certificate, or alien registration card

Household Income

For each source of income, you must provide copies to verify amount and frequency of income.

1. Employment Income: One of the two items must be provided to verify wage income:
 - o Written employer verification of income letter
 - o Two months of pay stubs with sufficient data to determine Year-to-Date income that was received from the employer.
2. Child support: written verification from the County
3. TANF: written verification from the County
4. Social Security Income or Social Security Disability Income: Benefit letter, including the date, name of recipient, and monthly amount
5. Self Employment: Provide the most recent two years of FULL federal tax return
6. Housing Choice Voucher for Homeownership: written verification from Housing Authority
7. VA Compensation: Written verification from Veteran Affairs
8. Retirement, pension or other compensation: Statement of earnings, award letter
9. Zero Income Affidavit: For any adult (18+) living in the household who does not have income
10. Any other applicable cash income source must be verified
11. Asset or investment accounts:
 - o Bank verification form completed by bank or 6 months bank statement for all bank accounts
 - o Under \$5,000 asset certification form

Liabilities and Expenses

Verification of recurring monthly payments is required. Provide a list of debts owed, including the type, full amount outstanding, and monthly amount. This can be taken from credit report, but do not submit your credit report.

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1. Auto loan: Most recent statement from lender
 2. Lease (example furniture, appliances, rent to own)
 3. Alimony/separate maintenance agreement
 4. Child support decree and proof of three months of payments
 5. Credit card statements for the last three months
 6. Student loan debt including monthly payment
 7. Medical dept
 8. Other?
 9. Any judgements filed against you for child support, alimony, hospital/medical or any other reason, provide documentation of disposition and payment amounts.
 10. Declared bankruptcy within the past two (2) years provide documentation of disposition and payment amounts.

[Current Living Arrangement](#)

1. Rental Lease Agreement
2. Self-certification of current living situation, including supporting documentation for any housing payments. Examples of supporting documents could include bank statements showing regular, monthly payments, money order receipts, copies of cleared checks.

[Background Check](#)

1. If you have been convicted of a felony you must provide a copy of the disposition, including probation information to include the name, address, phone number of the probation officer.

[Property Ownership](#)

1. Documentation of property foreclosed on in the past seven (7) years.
2. Legal property separation, if needed
3. If you own property you would like us to build on, provide a copy of the deed.