

ATTACHMENT 12-E

CHECKLIST OF ITEMS TO ACCOMPANY APPLICATION FOR HOME REPAIR LOAN OR GRANT FUNDS

You, as the applicant, need to simultaneously submit the applicable items below when applying for the Single Family Housing (SFH) 504 Repair program. All applicable items requested below should be submitted. If any item, information and/or signature is missing, your application will be considered incomplete and you will be contacted to provide the missing items. **If the missing items are not provided within the specified timeframe 15 days (30 days for bids), your application will be considered incomplete and will be withdrawn from consideration.** To avoid delay or withdrawal, please verify that your loan application is fully complete prior to submission.

Check the boxes below when completed

- This checklist with the applicable and included items checked.
 - Form 410-4, "Uniform Residential Loan Application" you **must** complete all sections and sign/date pages 5 & 8.
 - Verification of identity: you **must** provide a copy of your Government-issued picture identification (ID) along with evidence of age. Standard verifications are a driver's license or a passport. Contact us if you do not have these standard verifications to discuss possible alternatives.
 - Verification of taxpayer ID number: you **must** provide verification of your full taxpayer ID number (i.e., no hidden or suppressed numbers) using evidence such as your pay stubs or tax returns. A copy of your social security card is only needed if you do not have any other evidence of your full taxpayer ID number.
 - Form 3550-1 "Authorization to Release Information" for each adult household member.
 - Form 3550-4, "Employment & Asset Certification" for each adult household member.
 - List your personal email address(es) below if you authorize the Agency to contact you via email. The Agency password protects emails containing personal identifiable information.
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INCOME:

- Verification of **all household income**. To qualify for the program, a household's adjusted income must be within the established income limit based on size and location. Below are some examples of income that may be applicable to all household members and what should be provided to the Agency.
 - Last four consecutive weeks of pay stubs.
 - Recent benefit statements for regular unearned income (such as social security, public assistance, retirement income, etc.).
 - Last 12-month payment history of alimony and/or child support received as provided by the court appointed entity responsible for handling payments. If this is not available, a copy of the separation agreement or divorce decree.

INCOME (continued):

- Your last two signed Federal Income Tax Returns with all applicable tax return schedules. Also provide:
 - All W-2s, 1099s, and other forms attached to the returns
 - If filed electronically, include a copy of the signature page with the Self-Select PIN, confirmation that the return was accepted, or evidence that it was filed by an authorized E-File provider.
- For each non-retired applicant, a written explanation of employment history of less than two years or employment gaps in excess of 30 days within the last two years.

ASSETS, CREDIT, OTHER DOCUMENTATION:

- For each applicant, a copy of their two most recent asset/bank statements. (Note that if you are obtaining this information through online banking, you should print your bank statement, as opposed to printing the online transaction history.)
- For each applicant, a written explanation for late payments, collections, judgments, or other derogatory items in their credit history of which they may be aware. If applicants are unsure what their credit history looks like, they can obtain a free credit report by calling 1-877-322-8228 or logging into <https://www.annualcreditreport.com>. By law, individuals are entitled to receive one free credit file disclosure every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. This free report cannot replace the credit report that the Agency will obtain to determine eligibility.
- For a household member who is a full-time student and 18 years of age or older, a copy of their school transcript.
- If applicable, provide written evidence of childcare expenses for dependents 12 years of age or younger.
- If applicable, evidence of out-of-pocket annual medical expenses (for applicants 62 years of age and older, or individuals with a disability) who wish to be considered for a deduction to household income.

PROPERTY INFORMATION:

- Evidence of Ownership: Copy of Deed, or other documentation.
 - Tax Statement: Most recent property tax assessment and annual statement, if applicable.
 - Insurance: Evidence of homeowner's hazard or flood coverage, if applicable.
 - Repair Bid(s) including an itemized description of repairs, material, labor, and a copy of Contractor's license, if applicable.
 - Mortgage Statement: Most recent copy of mortgage statement, if applicable.
 - Photos of the areas requested for repair(s), as well as the front and back of the dwelling.
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