

Documentation Requirements

An applicant is selected based on the following:

- Have a need for housing
- Demonstrate a willingness to partner
- Ability to repay a no-interest mortgage loan

In addition to reviewing the income guidelines and completing the Homeownership Program application, applicants must provide the following documentation:

- Completed application, signed by both the applicant, and co-applicant, if any
- Copies of your last three months' pay stubs for all current employment
- If applicable, verification of child support and/or public assistance received (SSI, SSDI, etc.)
- Most recent 2 years Federal Tax returns and W-2s. Obtain a free copy by calling 1-800-829-1040
- Free credit report dated within the last 30 days from www.annualcreditreport.com
- Bank account statements for all accounts (checking, savings, etc.)
- Current rental or lease agreement. If none, provide a copy of your most recent rent payment receipt
- Telephone bills for all phones (home and cell)
- Electric and gas bills OR credit reference from electric and gas companies
- All debt statements including credit cards, medical bills, car or student loans, and debts in collections
- Additional documentation will be required from those receiving or paying child support
- Additional documentation will also be required for individuals that are self-employed
- For any of the above requirements that do not apply, you may submit a written statement for clarification
- Letters of recommendation from employers, mentors, professors, etc. are encouraged, but not required

Copies of all requested documents are required. Screenshots will not be accepted.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to housing because of race, color, religion, sex, handicap, familial status, or national origin.