

Bronx NHS – AHC Grant

DOCUMENTATION CHECK LIST

Please provide the following documents (COPIES ONLY) with your application for the purpose of education and counseling.

Employment and Income History:

- Most recent pay stubs *for all applicants (1 Month)*
- Social Security, SSI, pension, or other benefit letters *for all applicants*
- Evidence of any other income (child support, part-time employment, seasonal employment, etc.)
- W-2 for last two years
- Past two (2) years signed and dated federal income tax returns
- Past two (2) years IRS Federal Income tax return transcripts *for all applicants*
- Explanation letter for any gaps in employment over one (1) month
- Notarized Affidavit(s) if:
 - (1) No Child Support is received
 - (2) Non-working adult (18 yrs or older)
 - (3) Full-time/Part-time Student (18 yrs or older and not working)

Self-Employment:

- Past three (3) years signed and dated federal income tax returns
- Most recent quarter signed and dated (YTD) Year-To-Date profit & loss statement
- Proof of quarterly tax payments for last four quarters (*federal & state*)

Credit Items:

- Explanation Letter for Slow Payments
- Explanation Letter for Judgments, Liens, Collections, Repossessions, Foreclosures, etc.
- Official court documents regarding Chapter 7, Chapter 11, or Chapter 13 (*include date discharged*)
- If using non-traditional credit history, provide proof of rent payments, utilities (telephone, electricity, gas, water, child care, cable, etc.) at least 12 months history

Deposit and Income Verification:

- Bank statements for checking, savings, investment (last three months)
- If child support or alimony is being used to qualify, provide proof of receipt
- If SSI, disability compensation, or retirement income is to be used, provide awards letter

Other Items:

- Verification of Employment (*from employer for all working household members – Letter must include YTD gross salary income, salary projection for the current year (including overtime, commission and bonus, and how often)*)
- Driver's license or picture ID
- Copies of birth certificates (*for ALL household members*)
- Proof of other grant assistance
- Mortgage Pre-Approval from a Bronx NHS participating lender (Contact Bronx NHS to help you)
- Final divorce decree and property settlement agreement
- If gift money will be used, a letter stating the amount of gift, giver's name and relationship to borrower
- Completed Income & Expense Worksheet (Budget)

Education and Counseling:

- Register to take a class at www.bronxnhs.org or provide proof of Homebuyer education from a HUD Approved Agency.
- Proof of counseling (contact Bronx NHS to arrange a counseling session)
- \$200** Homebuyer Education Class, Credit Report, Materials and Other Agency Costs Fee (This is a nominal fee to defray some of the cost to deliver education, counseling and grant processing) for individual or couple. If there are additional applicant(s) an additional **\$25.00 per additional applicant must be added.**