



Application Checklist Ownership

If selected in an ownership drawing, the following documents are required.

- Lender's Qualification Worksheet - must be completed by a local lender within the past year proving the loan amount is enough to purchase the home for sale. If the loan amount is less than the purchase price, either a new Lender's Qualification will be required or support documentation showing where the difference will come from (for example, a bank statement showing down payment funds or a gift letter).
- Two years of complete tax returns and matching W-2s. -must provide years 2022 and 2023. If you have 2024 W-2s and/or have 2024 taxes complete, please provide.
- Self-Employment Business Application and supporting documents - the form can be found at [this link](#)
- Full Credit Report with Credit Score - a complete credit report and credit score (must include all accounts along with credit score) for all adults dated within the past year from a local lender, or CreditKarma.com or AnnualCreditReport.com.
- Home Buyer Education Certificate – a copy of the Homebuyer Education Course Certificate must be provided or on file with the Housing Department.
- Account Statements - copies of three (3) months of your most recent statements from all checking, savings, CDs, investment accounts, etc. These can be printed from the web.
- Birth Certificate - must submit a copy of a birth certificate for any child under the age of 1.
- Divorce Decree - this is only required if your divorce occurred within the past ten (10) years OR if you are receiving any type of income from the settlement.

Other documentation may be requested by the Housing Department on a case-by-case basis.