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.