



Housing Counseling Services, Inc.

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EMPLOYER ASSISTED HOUSING PROGRAM (EAHP) – FIRST RESPONDER HOME PURCHASE ASSISTANCE PROGRAM DOCUMENTATION CHECKLIST

Please bring **COPIES** and **ORIGINALS** of the following documents with you to your application appointment (some items may not be applicable to your situation). **NO APPLICATION WILL BE SUBMITTED WITHOUT ALL REQUIRED APPLICABLE DOCUMENTS!!! ALL APPLICABLE DOCUMENTS ARE REQUIRED FOR EVERY ADULT (OVER 18) LIVING IN THE HOUSE**

- Most recent 4 week's pay stubs for all jobs
- Original EAHP employment verification form signed and provided directly from employer for ALL jobs held in the past 2 years. This form must be signed within 30 days of application submission. (Must follow attached sample format)
- Proof of other income, such as pension, child support, TANF, SSI. Provide copy of award letter and check (for child support bring verification of 6 months payments).
- Last 60 days bank statements for ALL accounts (checking, savings, etc.). **ALL PAGES OF EACH STATEMENT ARE REQUIRED EVEN IF THEY ARE BLANK.**
- Last (3) three years FEDERAL and CITY/STATE tax returns with all attachments and schedules. **Do not submit** worksheets from Turbo Tax and/or other tax programs.
- Last (3) three years of W-2 employee tax forms for all jobs.
- Last (3) three years 1099 tax forms (for income included in tax returns) for all contract employment, interest received, tax refunds, unemployment compensation, etc.
- If self-employed: last (3) three years of FEDERAL and CITY/STATE tax returns plus YEAR-TO-DATE "PROFIT and LOSS STATEMENT".
- Letter explaining any gaps of employment during past (2) two years
- Verification of ownership of stocks, bonds, Certificates of Deposit, Individual Retirement Accounts, etc.
- HCS will pull a three bureau credit report for \$15.71 individual and \$29.29 joint. **Please provide payment with one of the following: credit card, debit card, check or money order. Your Housing Counselor will stamp our name (HCS) on the payable line for check/money order payments. CASH PAYMENTS ARE NOT ACCEPTED. Please complete spouse's information for joint credit reports only. THERE IS A BANK FEE FOR CHECKS RETURNED FOR INSUFFICIENT FUNDS.**
- If applicable: For all student loans in deferment or forbearance please submit documentation from the lender reflecting how much the monthly payment will be at the time repayment begins.
- Written explanation and resolution of ALL credit problems (late payments, charge offs, collections, judgments, liens, late rental payments, bank overdrafts, etc.
- Lease for your present home
- Rental Verification Form signed by landlord within 30 (thirty) days of application submission. Minimum of one year of rental history required. (Must follow attached sample format)
- Copy of driver's license, non-driver's ID card, passport or other official picture ID
- Divorce decree, separation agreement and/or child support court order
- Ratified sales contract w/copy of down payment check or money order (if applicable)
- First Right of Refusal Notice from landlord (if applicable)
- Complete Bankruptcy package (if applicable)
- For Non-US citizens, proof of permanent residence or other visa status

ADDITIONAL DOCUMENTS MAY BE REQUIRED IN ORDER TO COMPLETE YOUR APPLICATION. PLEASE BRING ANY DOCUMENT WHICH IS PERTINENT TO YOUR PERSONAL SITUATION.