



**DEVELOPMENT DIVISION HOMEOWNERSHIP PROGRAMS:**

- HOME (federal)
- BHRI (state – requires signature from HRC)
- NSP (federal)
- REO
- Municipal Units

**INCOME DOCS REQUIRED\* TO QUALIFY HOMEBUYERS:**

1. Two months' worth of current paystubs from anyone in the house hold that is employed (if applicable)
2. 3<sup>rd</sup> Party Verification of Employment on all jobs – VOE (if applicable)
3. Mortgage application from borrower, or Summary form
4. Current social security award letter evidencing monthly income (if applicable)
5. Current disability award letter evidencing monthly income (if applicable)
6. Most recent year W-2's on all employed family members (if applicable)
7. Most recent filed Federal Tax Return with all schedules
8. One month (current) bank statements
9. Copy of divorce decree/child support (if applicable)
10. Documentation of any other household income
11. Fully executed P&S (if available)
12. For Federal programs such as HOME or NSP, copy of a completed Homebuyer Education certificate from a HUD-Approved Counseling Agency.

*\*Note: Additional documents may be required*