**HOME PROGRAM – DOCUMENT CHECKLIST**

See Program Checklist for more information. All documents may be copies (emailed or faxed) with exception of Homebuyer-Subrecipient Agreement, which must be the original, signed document.

**PRIOR TO CLOSING:**

*ENVIRONMENTAL DOCUMENTS*

FEMA flood map

Radon Policy (signed by Affiliate), radon test results & documentation of mitigation (if needed)

Asbestos Documentation (from Affiliate, if Rehab)

Lead Documentation (from Affiliate, if Rehab)

*AFFIRMATIVE FAIR HOUSING*

03. Community Contact Journal (completed by affiliate)

04. Affirmative Fair Housing Survey (completed by homebuyer – this is voluntary but encourage)

Copy of any marketing materials used to advertise homebuyer, including blank application

*PROPERTY DOCUMENTS/REQUIREMENTS*

Preliminary Title Opinion

Appraisal

IFA Site Visit

*HOMEBUYER DOCUMENTS*

Habitat Application

Employer Verification Form (preferred) – or – Two Months of Pay Stubs

Child Support (if applicable)

Social Security Income or Social Security Disability Income Statement (if applicable)

Most Recent Federal Tax Return – or – if self-employed, Two Most Recent Federal Tax Returns

Zero Income Affidavit (if applicable)

Bank Verification Form (preferred) – or – 6 Months of Bank Statements

Under $5,000 Asset Certification

Any Other Cash, Asset, or Investment Documents (if applicable)

List of All Debts Owed

Homebuyer Education Certificate or Letter of Completion

HUD Income Calculation (completed by SSO, signed by homebuyers)

Preliminary Underwriting Form (completed by SSO, signed by homebuyers)

*DRAFT CLOSING DOCUMENTS*

All Mortgages and Notes (the SSO will provide the 2nd Forgivable HOME Mortgage and Note)

HUD-1 or Closing Disclosure

Homebuyer-Subrecipient Agreement (completed by SSO, signed by homebuyers at closing)

**AFTER CLOSING:**

All Signed/Recorded Mortgages

All Signed Promissory Notes

Signed HUD-1 or Closing Disclosure

Recorded Warranty Deed

Seller’s Acknowledgement Form (completed by SSO, signed by Affiliate and SSO)

Signed Final Underwriting Form (completed by SSO, signed by Homebuyer)

Homebuyer Property Insurance (listing HFH of Iowa as “loss payee”)

Seller’s Occupancy Certification

Photo of Property (front elevation)

Certificate of Occupancy

Affiliate Agreement (completed by SSO, signed by Affiliate and SSO)

ORIGINAL, Signed Homebuyer-Subrecipient Agreement (mail or deliver to SSO)

Project Completion Form (completed by SSO once all required documents have been received)

Draw Request (completed by SSO)