HOMEOWNER ASSISTANCE PROGRAM
Application Document Checklist

- Government-issued photo identification for applicant(s)
  - Driver’s license, state-issued ID, or U.S. passport

- Income information for all adult household members (18 years or older) if applicant self-attests to LMI
  - 2018 tax return
  - Salary/wage: (last 3 months of pay stubs OR signed statement from employer stating wage and frequency of payment)
  - Benefits: social security or disability, retirement, SSA, TANF, pension, or annuity (current letter of benefits should include benefit amount)
  - Unemployment income: current letter of benefits or printouts (should include benefit amount)

- Proof of disability (if a household member is disabled)
  - Mobility-impaired ID card
  - Letter from doctor stating homeowner qualifies as disabled
  - Verification of Disability form (request form from case manager)
  - Letter showing Social Security Disability Insurance
  - Completed Section 504 Disability Packet, if applicable

- Proof of ownership – one (1) of the following:
  If we are unable to verify ownership per the 2016 tax rolls, you may be required to provide one (1) of the following:
  - Property tax records
  - Warranty deed
  - Fee simple title
  - 99-year leasehold interest as the leasee
  - Life estate/Trusts/Usufruct
  - Court order/Judgment/Succession/Affidavit of Small Estates
  - Proof of mortgage - (Can only be used in conjunction with other ownership documents - must be dated at the time of the storm)
  - Act of Donation
  - If homeowner is deceased, specific documentation may be required

- Proof of primary residency/occupancy
  If a homeowner has a homestead tax exemption, it is not necessary to provide additional documentation as proof of occupancy/primary residency.

  All records must be from the month preceding or month of the flood event for which the homeowner is applying for assistance (March or August 2016) and must match the name and damaged property address on the RLHP application.

  Acceptable documentation:
  - 2016 tax records demonstrating homestead exemption for the property of application
  - Copy of utility bill (electric, gas, water, trash, sewage, cable or landline phone bill)
  - Letter from electric, gas, water, sewage, cable or landline phone company
  - Voter registration record with photo id active at time of flood event
  - Copy of credit card bill

- Proof of Flood Insurance Claim Payment (if applicable)
  If a homeowner had flood insurance at the time of the flood event, he/she should provide a copy of the claim summary (outlining structural payments vs. contents) including the date of the claim, homeowner name, damaged residence address, and net claim amount.

- Manufactured Housing Unit Documentation
  - Proof of structure ownership (examples below)
    - Certificate of title
    - Notarized Bill of sale dated prior to flooding event
    - Registration certificate
    - Tax assessment (homestead exemption and state MH improvement or Manufactured House)
    - Cash deed (with 3rd party verification dated prior to the flood event)
    - Purchase agreement of new mobile home unit (if Solution 2; due at closing) or bill of sale dated post-storm (if Solution 3)

- Flood Zone Documentation (if located in a Special Flood Hazard Area)
  - Flood Insurance Declaration with proof of active policy
    - Policy amount should be the lesser of:
      a. The full insurable value of the structure as determined by the property insurer OR
      b. The maximum amount available for the structure under the National Flood Insurance Program, or a successor program.

  - Elevation Certificate that proves two feet above Advisory Base Flood Elevation (if local ordinance requires elevation and/or determined substantially damaged or will be substantially improved or reconstructed)
  - Substantial Damage Letter or Condemnation Letter from your local municipality, if applicable.

DOCUMENTS THAT MAY BE REQUIRED AT CLOSING
- Government-Issued ID for Owner/Occupants
- Proof of Current Flood Insurance (applicants in Flood Zone)
- Escrow Check for Solution 1 Applicants with Homeowner Responsibility
- Power of Attorney
- Income Documentation (to verify LMI status for SBA hardship consideration)
- Completion of Program Forms

Information subject to change. Last revised: October 18, 2019