



2025-2026

Owner-Occupied Rehabilitation Guidelines

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No qualified person shall be denied the benefits of the participation in or be subjected to discrimination under any program or activity funded by the Tri-Cities HOME Consortium on the basis of race, color, national origin, sex, religion, disability or familial status.



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PROGRAM PURPOSE AND DESCRIPTION

The Cities of Kennewick, Pasco and Richland make up the Tri-Cities HOME Consortium. Each City will operate their own Owner-Occupied Rehabilitation (OOR) Program.

The City of Richland, Kennewick and Pasco will provide 0% interest deferred loans to low to moderate-income (80% or below the Area Median Income) homeowners with the following activities:

- Rehabilitation
- Reconstruction (replacement with same type)

The goal of the Program is to provide assistance to homeowners to:

- Protect the health and safety of the homeowner and their family
- Preserve or restore the structural integrity of the building to assure its continued fitness for use as a single-family dwelling
- Improve the energy efficiency of the dwelling in a cost-effective manner
- "Assist" in the preservation of neighborhoods and property values, as well as to prevent further deterioration.

GOVERNING LAWS AND REGULATIONS

The Consortium receives HOME federal funds from the U.S. Department of Housing and Urban Development (HUD). HOME is governed by the rules and regulations set forth at 24 CFR Part 92.

The OOR must comply with Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 which provides that only United States citizens, United States non-citizen nationals and "qualified non-citizens" are eligible for public benefits. All household members six (6) years of age or older are required to have a valid social security number/Visa in order for the borrower(s) to be eligible for OOR assistance. To ensure compliance, the Tri-Cities HOME Consortium Homeownership Assistance program follows the guidance provided by the United States Department of Justice and the U. S. Department of Housing and Urban Development.

- Reconciliation Act of 1996, a "qualified non-citizen" is defined as:

Qualified Non-citizen - for purposes of this title, the term "qualified non-citizen" means a non-citizen who, at the time the non-citizen applies for, receives, or attempts to receive a Federal public benefit, is:

- (1) a non-citizen who is lawfully admitted for permanent residence under the Immigration and Nationality Act,
- (2) a non-citizen who is granted asylum under section 208 of such Act,
- (3) a refugee who is admitted to the United States under section 207 of such Act,
- (4) a non-citizen who is paroled into the United States under section 212(d)(5) of such Act for a period of at least 1 year,
- (5) a non-citizen whose deportation is being withheld under section 243(h) of such Act, or
- (6) a non-citizen who is granted conditional entry pursuant to section 203(a)(7) of such Act as in effect prior to April 1, 1980.

Non-citizen US Nationals- all U.S. citizens are U.S. nationals, but only a relatively small number of persons acquire U.S. nationality without becoming U.S. citizens. Section 101(a)(21) of the Immigration and Nationality Act (INA) defines the term “national” as “a person owing permanent allegiance to a state.” Section 101(a)(22) of the INA provides that the term “national of the United States” includes all U.S. citizens as well as persons who, though not citizens of the United States, owe permanent allegiance to the United States (non-citizen nationals). One owes personal allegiance to the United States if that person has taken an oath of naturalization. Naturalization occurs when a non-citizen applies for citizenship. They must prove a series of eligibility requirements in order for the Bureau of Citizenship and Immigration Services to certify the naturalization request.

AVAILABILITY OF FUNDS

Funds are available on a first-come, first-eligible served basis. Funds will be reserved for a specific applicant for up to two months with a possible one-month extension after the following is determined:

- Applicant is eligible as all documentation has been received and reviewed
- The property is eligible
- The applicant is a suitable borrower

ELIGIBILITY REQUIREMENTS

To qualify for OOR assistance, the application must be completed in its entirety and signed by all applicants. The following are also required:

- Be a United States citizen, United States non-citizen national or qualified non-citizen (all members of household)
- Be the legal homeowner
- Have a household income at or below 80% of the Area Median Income as established annually by HUD
- Demonstrate a financial need for OOR assistance
- House payments and real estate taxes are current
- The house must be insured against loss by fire, and the City of Richland, Kennewick or Pasco acknowledged by the insurer as a loss payee, before funds can be committed. The homeowner must also agree to keep the home continuously insured for the life of the loan. Any subsequent lapse in coverage will be regarded as an event of default on the loan. The insurance requirement may be temporarily waived when the homeowner cannot obtain insurance due to the condition of the house, provided insurance is obtained as soon as necessary repairs are completed.

INCOME DETERMINATION

Household income must be at or below 80% of the Area Median Income (AMI) adjusted for household size. Gross annual income for all household members must be reviewed. Eligibility will be determined using the current HUD Income Limits, the annual income definition as defined by 24 CFR Part 5, and procedures located in the most current edition of HUD’s [*“Technical Guide for Determining Income and Allowances.”*](#) To determine eligibility, staff will verify the following:

- the household size, (household size includes all persons who live in the applicant’s household at the time of the application for rehabilitation)

- gross annual income of each household member 18 years of age and older that is anticipated to be received during the coming 12 months
- The household size and gross income will then be reviewed with the AMI chart

Examples of income that will be included but are not limited to:

1. Wages, salaries, overtime, tips, commissions, bonuses, etc.;
2. Self-employment income from owned business, including proprietorships and partnerships;
3. Interest, dividends, net rental income, or income from estates or trusts;
4. Social Security or railroad retirement;
5. Supplemental Security Income, Aid to Families with Dependent Children, or other public assistance or public welfare programs;
6. Retirement, survivor, or disability pensions; and
7. Any other source of income received regularly, including Veterans (VA) payments, unemployment compensation, child support and alimony.

For documentation collection, please refer to Attachment A, *Tri-Cities HOME Consortium Homeownership Assistance, Acceptable Sources of Applicant Document Verification*.

The higher wages calculated from the source documentation will be used to determine income eligibility.

The participating jurisdiction is not required to re-examine the family's income at the time the HOME assistance is provided, unless 6 months has elapsed since the participating jurisdiction determined that the family qualified as income eligible (24 CFR 92.203 (2)(d)(2)).

ELIGIBLE AND INELIGIBLE DWELLINGS

The home must be the applicant(s) primary residence. The applicant must have legal ownership of the property for at least one year prior to requesting assistance.

- The dwelling may be an owner-occupied, single-family dwelling.
- A manufactured home must be on a permanent fixed lot or have a lease for at least the term of the retention period. Must be permanently connected to utilities following repairs.
- Duplex. Owner occupied side is only eligible for emergency repairs.
- House for Sale. A house offered for sale is not eligible for assistance.
- Contract Purchase. A contract purchase is not eligible for assistance.
- Rental Property. A rental property is not eligible for assistance.

Soundness Determination. The dwelling must be basically sound as determined by a written evaluation prepared by the Program staff or contracted inspector (i.e., the substandard building criteria of the Existing Building and Conservation Code Chapter 11.11.410 Substandard Building). To be determined sound, the dwelling must be judged capable of remaining in use as a single-family dwelling for the foreseeable future after the expenditure of Program funds for its emergency repair. Examples of areas to be considered include, but are not limited to, structural soundness, proper sanitation, adequate safety features, proper weatherproofing, adequate light and ventilation, plumbing, electrical and mechanical systems in a safe working order, elimination

of fire hazards. Also, any prior alterations or additions to the dwelling must have been properly permitted through the City of Richland, Kennewick or Pasco Building Department.

Pride of Ownership Determination. An applicant may be declared ineligible for assistance who displays evidence of low pride in ownership in his/her property. Conditions reported by the Program, Development Services or Code Enforcement staffs which may warrant deferral or denial of assistance under this paragraph include:

- Abuse by Animals: evidence of unsanitary conditions or of damage to floors, carpets, furnishings, or yards caused by animal urine or feces.
- Illegal or Improper Use of the Property: use of the property for purposes other than as a single-family residence in violation of building, zoning local ordinances, e.g., maintaining or operating junking, salvage, auto storage or repair, woodcutting or storage (other than for personal use), or activities on the property when such use is illegal or constitutes a health or safety hazard or is a visual detriment to the neighborhood.
- Deliberate Abuse: excessive damage to the home or fixtures not attributable to normal wear and tear.
- Housekeeping and Maintenance: conditions of clutter or unseemliness in or around the house when such conditions:
 - i) constitute a potential health or safety hazard to staff, contractors, employees, or others;
 - ii) will severely hamper or increase the costs of emergency repair work; or
 - iii) adversely impacts the appearance of the neighborhood.

Determination of eligibility may be deferred for a specified period to allow time for the homeowner to correct the low pride of ownership conditions(s).

PROPERTY INSPECTIONS

- Environmental Review: The Environmental Review requirements of 24 CFR Part 58 must be completed before CDBG or HOME funds are committed to the project. The Environmental Review, for existing homes, includes verification that the home is not located in a flood plain, has lead-based paint and other hazardous materials.
- Housing Quality Standards/NSPIRE: One of the goals of the Consortium Homeownership programs is to provide *“decent, safe and sanitary housing”*. The property must pass an HQS/NSPIRE Inspection, performed by City staff/contractor prior to closing.
THE HQS/NSPIRE INSPECTION DOES NOT SUBSTITUTE A PROFESSIONAL HOME INSPECTION NOR DOES THIS INSPECTION GUARANTEE THE CONDITION OF THE HOME.
- Lead-Based Paint Hazards: The Lead Safe Housing Rule applies to any housing unit built prior to January 1, 1978, and is assisted with HUD funds.

- A visual assessment will be conducted at the property. All painted surfaces, interior and exterior, must be free of defective paint (peeling, chipping, chalking or cracking).
- The Level of lead-base remediation is based on the hard costs of the project:

Less than \$5,000	Lead Safe Work Practices
\$5,000 - \$25,000	Interim Controls or Standard Practices
Greater than \$25,000	Abatement

ELIGIBLE REPAIRS

All repairs must comply with the city code and are described as follows:

1. **Health & Safety.** Repairs allowed are:
 - (a) Electrical repairs needed to correct defects in wiring or fixtures, remove hazards, upgrade systems to better handle modern electrical demands, and bring home electrical systems and sub-systems into compliance with local Codes applicable to existing housing.
 - (b) Repair defective or hazardous plumbing to assure the availability and sanitary delivery of hot and cold running water and sanitary disposal of waste, including sewer hookups for houses using septic systems, and repair or replacement of unserviceable fixtures and hot water tanks.
 - (c) Repair, cleaning or proper installation of furnaces or other space heating equipment or systems needed to provide adequate and affordable heating for the dwelling. Only electrical or gas heating systems shall be installed as the primary heat source.
 - (d) Installation of emergency egress windows/doors and smoke detectors;
 - (e) Installation of wheelchair ramps, grab-bars, and other safety or accessibility devices required by a disabled occupant.
 - (f) Replacement of the dwelling roof and garage roof when attached to dwelling, including repair or replacement of sheathing, when deteriorated or near the end of its service life, and roof structural repairs when cost effective.
2. **Essential Repairs.** Priority will be given to essential repairs. Program staff will identify all repairs indicated by the survey which are essential to remove an immediate threat to the health or safety of the homeowner or preserve the integrity of the structure. Program staff will explain to the homeowner the requirements of completing repairs. If the homeowner declines to authorize completion of essential repairs, he/she will be considered to have voluntarily withdrawn his/her application.
3. All major systems must have 5 useful years remaining at the time of the rehabilitation or replacement is required (structural supports, roofing, exterior envelope, plumbing, electrical and HVAC).
4. Luxury items or off-site costs are not eligible repairs (A/C, dishwashers, minor landscaping is not considered luxury).

HIRING CONTRACTORS

Once the eligible repairs are determined the process of obtaining bids from eligible contractors is determined based on the procurement process. In order to be an eligible contractor, the following are required:

- Have a SAM.gov ID
- Be willing to pay Washington State prevailing wages
- Complete Intent and Affidavits
- For contracts over \$2,000, provide weekly certified payroll
- Projects over \$200,000, abide by Section 3 Requirements

The Procurement Process is as follows:

- 0 to \$3,000 - Micro-purchases may be awarded without soliciting competitive quotes.
- \$3,001 to \$150,000 – must obtain 3 written quotes. Each quote should include pricing information that allows the grantee to compare costs across bidders and ensure cost reasonableness. Documentation of the quotes shall be maintained in the homeowner's file. If three bids cannot be obtained documentation as to efforts to obtain the bids needs to be in the file.

The homeowner shall go with the low bid if all bids are deemed responsive and responsible. If lowest bidder is not chosen by the homeowner, the homeowner must document the factors for their decision. The bid chosen shall not exceed 10% over the lowest bid. If the homeowner chooses a bid over 10% of the lowest bid, they are responsible for the difference between the low bid and the bid they choose.

- \$150,001 and over – written specifications are necessary and require a sealed bidding process using a "Request for Proposal" or "Competitive Bid." Competitive bidding must be advertised for at least 14 business days with opening on 15th day. Subrecipient must perform a price analysis, including amendments and change orders.

The Contractor Guide for Owner-Occupied Rehabilitation should be included in the bid packet. A contractor cannot have a conflict of interest with the city or Homeowner consistent with Chapter 2.26 RMC, Chapter 42.23 RCW, 2 CFR § 200.112, 2 CFR § 200.318,

LOAN UNDERWRITING AND SUBSIDY LAYERING

Prior to commitment the following project, Underwriting and Subsidy Layering, needs to be determined:

1. Combined Loan-to-Value. The proportion of mortgage loans in relation to the value of the home. Loan-to-Value may not exceed 100% of the "after emergency repair" property value to be eligible for the Program. The after-rehabilitation value analysis is to be completed to ensure loan to value.
2. Value Limit. The value of the house may not exceed 95 percent of the area

median income purchase price. The OOR eligibility analysis is to be completed to determine eligibility.

3. Ensure project does not exceed HOME Max Per Unit Subsidy Limit.
4. Assess all project costs to ensure they are reasonable, necessary, “medium quality” and not considered a luxury item.
5. Ensure all funding sources are in place prior to commitment.
6. The loan shall be in the form of a 0% deferred loan, therefore OOR monthly payments are not factored into underwriting, determining if the payment is sustainable is not required.
7. If only HOME funding is utilized for the rehabilitation, additional subsidy layering is not required. The subsidy layering worksheet is to be completed to ensure no other subsidies are utilized.

LOAN, TERMS AND CONDITIONS

Individual Loan Terms: The assistance is in the form of a 0% interest loan, secured with a Promissory Note and Deed of Trust, placed in second position. Title insurance will be requested to ensure no other liens are on the property.

The loan will be forgiven after the retention period. The retention period is based on the amount outlined in the Deed of Trust for the homeowner:

Under \$25,000	6 years
\$25,000 - \$50,000	10 years
Over \$50,000	15 years

Miscellaneous Fees and Costs. Funds to pay certain loan-related fees and costs for which the homeowner is responsible for and included in the loan are as follows:

- Recording fees
- Title insurance premiums

The following are eligible as project costs BUT are not the responsibility of the homeowner or included in the loan:

- Staffing fees
- Energy audits
- Appraisal fees
- Inspection fees
- Temporary relocation costs during rehabilitation

Assistance Limit/Minimum. The minimum loan for the emergency repair program shall be \$1,000.00. The maximum cannot exceed the program years HOME Max Per Unit Subsidy Limit. If the home requires repair above the Maximum Per Unit Subsidy, CDBG or local funding must be

utilized.

LOAN REPAYMENT

Repayment will be triggered if within the retention period and occupancy any one of the following occurs: Sale, refinance, transfer, failure of borrower(s) to occupy as principal place of residence, or non-compliance with the loan agreement. Sale or transfer includes actual or attempted sale by contract, assignment, lease, rental or other conveyance of the property to a person other than the borrower(s), whether by gift or value. Sale or transfer also includes any further voluntary or involuntary encumbrance of the property by the borrower, except an encumbrance by a government agency in the form of an assessment for streets, sidewalks, lighting or sewer, so long as the borrower pays such assessments when due. A surviving borrower, upon the death of another co-borrower, can assume the loan.

The borrower must occupy the home being purchased as their *principal residence throughout the life of the loan. The borrower cannot rent or lease the property, in its entirety, to other people, even on a temporary basis. Should the borrower move, sell, lease, or transfer title to the property, the loan must be paid back.

*Principal or primary residence is a single dwelling house or other dwelling unit that is the place of residence at which the borrower(s) that entered into an agreement with the City/Consortium and who constitutes the legal owner(s) of the housing unit will predominantly resides for more than 183 days of each annual year starting January 1st through December 31st. Determination of principal residence may include but not be limited to the owner's declared address or other verifiable resources for electoral, taxation, government assistance programs, or any other form of evidence deemed acceptable to the City/Consortium.

A Transfer Event is defined as the occurrence of one or more of the following:

- The transfer or attempted transfer of an interest in a portion or all of the Property, whether by, sale, refinance, contract, assignment or otherwise; or
- The death of the Borrower(s). Where ownership is joint, the loan shall become due and payable immediately upon death of the survivor who had an interest in and resided in the property at the date of the Promissory Note. Exceptions that allow for expanded ownership include:
 - The property is inherited by the heirs
 - Property is a life-estate (right to occupy for remainder of life)
 - Property is an inter vivos (living) trust (all beneficiaries must be low-income)
 - Beneficiary deed (title transfers on death)

A Default Event is defined as the occurrence of one or more of the following:

- A default on any of the terms of the Promissory Note, Owner-Occupied Agreement, or the First Subordinate Deed of Trust; or a default of the First Promissory Note or the First Deed of Trust;
- The failure of the Borrower to use the Property continuously as the Borrower's principal place of residence; or
- The renting, leasing or subletting of the Property to any third party for any purpose, whether rental income is received or not.

Sale or transfer of the property does not include:

- An encumbrance by a governmental agency in the form of an assessment of streets, sidewalks, lighting or sewer, so long as the borrower pays such assessments when due; or
- The transfer of the property to the surviving borrower upon the death of one borrower provided that the surviving borrower had an interest in and resided in the property at the date of the Promissory Note.

Notwithstanding the above, transfers resulting from marriage, divorce or dissolution of marriage or death of a spouse shall not constitute a Transfer Event, provided that the party acquiring an interest as the result of such event executes an agreement assuming all of the obligations of the transferring party under the terms of the original agreement.

Subordination. An emergency repair loan subordination is allowed if a borrower is refinancing his/her first mortgage, and all of the following criteria are met:

- (a) The City's lien position does not change;
- (b) The borrower is refinancing the existing debt to lower the first lien right interest rate of at least one (1) percent;
- (c) No cash equity to the borrower;
- (d) The Title Report is acceptable to the City; and
- (e) The borrower must meet the low to moderate-income guidelines at the time of the request for subordination.

LOAN REQUIREMENTS AFTER CLOSING

- Property purchased with OOR funds must be occupied as the owner's principal residence throughout the life of the loan. The OOR loan must be repaid in full upon title transfer, sale or default or if the family no longer occupies the home as their principal residence during the retention period and occupancy.
- Renting a unit in its entirety is not permitted. Deed restrictions will reflect this requirement.
- Real property taxes and hazard insurance must be current at all times.
- Property must be kept in good condition, repair and permit no waste thereof.
- The home may not be used for any activities prohibited by law.

MONITORING

The Consortium will monitor the homebuyer via postal mail or other methods throughout the retention period of the OOR loan to ensure compliance with residency requirements.

CONFLICT OF INTEREST

No person who is an employee, agent, consultant, officer or elected official or appointed official of the PJ who exercises or has exercised any functions or responsibilities with respect to activities assisted with HOME funds or who are in a position to participate in a decision-making process or gain inside information with regard to these activities may obtain a financial interest or financial benefit from a HOME-assisted activity, either for themselves or those with whom they have business or immediate family ties. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including a stepparent) child (including stepchild), brother, sister (including stepbrother or stepsister), grandparent, grandchild, and in-laws of a covered person.

OUTREACH

- Have informational flyers describing the OOR available at various locations at City/Community facilities.
- Send informational flyers describing OOR to large employers, or employers that employ minority or lower income people.
- The web site appropriate for each City will describe OOR and encourage participation by low- or moderate-income residents
- The OOR will be promoted through the local newspaper, brochures and other publications to ensure affirmative marketing on the program.

FAIR HOUSING

Fair Housing Act - A number of laws have been written in support of fair housing, including but not limited to Title VI of the Civil Rights Act of 1964; Title VIII – The Fair Housing Act of 1968, and as amended; and the Rehabilitation Act of 1973 (Section 504). The Tri-Cities HOME Consortium supports the core principles of fairness and anti-discrimination to housing choice for all citizens. No qualified persons shall be denied the benefits of participation in or be subjected to discrimination under any program or activity funded on the basis of race, color, national origin, gender identity, age, sexual orientation, religion, disability, or familial status. Consortium members shall also affirmatively further Fair Housing and take appropriate actions to overcome the effects of any impediments identified, including but not limited to language barriers, architectural barriers in housing structures, housing for older people, etc.

- 13-Fair Housing, Equal Opportunity for All Notification Pamphlet
- U.S. Department of Housing and Urban Development Fair Housing websites:
<http://www.hud.gov/offices/fheo> <http://www.hud.gov/complaints/housediscrim.cfm>



Tri-Cities HOME Consortium Homeownership Assistance - Acceptable Sources of Applicant Document Verification

Reference material: Technical Guide for Determining Income and Allowances for the HOME Program, 3rd Edition, Part 5 definition

NOTE: All households that receive HOME assistance must be income eligible at the time assistance is provided. Generally, the HOME Program permits income verification dated no earlier than six months prior to receipt of assistance. Households must qualify as low-income at the time of occupancy or at the time HOME funds are invested, whichever is later.

Acceptable Sources				
Factor to be Verified	Third Party Written	Documents Required by Applicant	Self-Declaration	Verification Tips
Employment Income including tips, gratuities, overtime	VOE – lender or City request Employment Security Department 4506-T if no tax returns are available.	2 years tax returns with W2s and all schedules, including 1099's 2 months' current paystubs with YTD for full-time and part-time regular employment minimum 12 months paystubs for seasonal or sporadic income, can be documented through average of 2 years of W2's and unemployment (if applicable)		Always verify frequency of gross pay (i.e., hourly, biweekly, monthly, bimonthly): anticipated increases in pay and effective dates; overtime. Do not use check without YTD stub
Income maintenance payments, benefits, income other than wages (i.e., welfare, social security (SS) supplemental security income (SSI), Disability Income, Pensions	Current award or benefit notification letters prepared by authorizing agency	Current award or benefit notification letters or computer printout from public agency 1099 Form Most recent quarterly pension account statement		
Unemployment Compensation	Employment Security Department	Benefit notification letter signed by authorizing agency		Frequency of payment and expected length of benefit term must be verified
Self-Employment, tips, gratuities, etc.	Non-available	Current two years 1040/1040A showing amount earned and employment period		

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Acceptable Sources				
Factor to be Verified	Third Party Written	Documents Required by Applicant	Self-Declaration	Verification Tips
		Use of current 6 months bank statements		
Net Income for a business	Current certified profit and loss statement if available	<p>2 years Current 1040 with all schedules including C, E, or F, and 1099's. Request up to 4 years additional years if needed</p> <p>The current 6 months of bank statements to corroborate business and expenses.</p> <p>Financial Statement(s) if available, of the business (audited or unaudited) including an accountant's calculation of straight-line depreciation expense if accelerated depreciation was used on the tax return or financial statement</p>		
Alimony or Child Support	Copy separation or divorce filed decree, type of support, amount, and payment schedule.	<p>Copy of most recent check.</p> <p>Recent original letter from Division of Child Support Enforcement</p> <p>Two Year statement from Division of Child Support Enforcement</p>	Affidavit of non-support, where no support is evident	
Current net family assets, including dividend income, interest income, Cash value of stocks, bonds, individual retirement, pension funds, etc.		<p>6 months current checking and savings account statements,</p> <p>Certificates of deposit</p> <p>Property appraisals or current tax assessment</p>	Notarized statement or signed affidavit stating cash value of assets or verifying cash held at applicant's home or	

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Acceptable Sources				
Factor to be Verified	Third Party Written	Documents Required by Applicant	Self-Declaration	Verification Tips
Refer to Page 30, Exhibit 3.8 Inclusions/Exclusions		<p>Stock/bond documents e-financial statements completed by financial institutions</p> <p>Financial average balance declaration</p> <p>Copy of county real estate assessment to use approximate market value, if appraisal was not conducted</p> <p>Certifications from attorneys, stockbrokers, bankers and real estate agents that verify penalties and reasonable costs incurred to convert assets to cash</p>	in safe deposit box, etc.	
Assets disposed of for less than fair market value	None Required		Certification on application signed by applicant/household member that no member of household has disposed of assets for less than fair market value during preceding two years.	
Applicant(s) of OOR	None Required	Driver's License		Verify applicant, co applicant names on

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Acceptable Sources				
Factor to be Verified	Third Party Written	Documents Required by Applicant	Self-Declaration	Verification Tips
				applications are who they say they are
Citizenship/ United States lawful permanent residency		Copy of Social Security Card for all household members six (6) years of age and older, 1) Certified Birth Certificate, 2) Valid Passport, 3) Copy of Driver's License or ID card to identify applicant(s). 4) A United States Permanent Resident Card (USCIS Form I-551), formerly Non-citizen Registration Card or Non-citizen Registration Receipt Card (INS Form I-151)		Permanent residency identification card attesting to the permanent resident status of a non-citizen who is authorized to live and work in the United States.
Family Composition	None Required	None Required	Self-declared on application form, including live-in-aide status	Verify through tax return
Family type (disabled and/or elderly) Information Only	None Required	None Required	Self-declared application form Non mandatory	
Full-time college student status (of family member 18 or older, excluding head, spouse or foster children)	Verification from Admissions or Registrar's Office or dean, counselor, advisor, etc., or from VA Office.	School records, such as paid fee statements that show a sufficient number of credits to be considered a full-time student by the educational institution attended.	Self-declaration form for non-borrowers	

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Acceptable Sources				
Factor to be Verified	Third Party Written	Documents Required by Applicant	Self-Declaration	Verification Tips
Recurring contributions and gifts	Notarized statement or affidavit signed by the person providing assistance giving the purpose, dates, and value of gifts	Not applicable		Sporadic contributions and gifts are not counted as income
Social Security Number	None Required	Copy original Social Security card		
Zero Income	Employment Security Department	Not applicable	Self-certification co-borrower and all other household members 18 years and older.	
Uniform Relocation Act (URA)		Applicant & Seller signed City Addendum 2 – Notice of Voluntary Arm's Length Transaction		City Utility Billing System: Snap shot of current owner
Uniform Relocation Act (URA)		Seller signed City Addendum 4 – Disclosure to Seller of Fair Market Value, Voluntary Sale		Appraisal
Lead-Based Paint (LBP) Pre 1978		LBP Addendum Purchase Agreement		Copy of LBP Addendum to PSA
Lead-Based Paint (LBP) Pre 1978		Disclosure/Pamphlet – Signed by Applicant – Signed by Applicant(s)		County Tax Record for year built or Appraisal
Lead-Based Paint (LBP) Pre 1978		Notice of Lead Hazard Presumption – Signed by Applicant(s)		

TRI-CITIES HOME CONSORTIUM
HOMEOWNERSHIP ASSISTANCE CHECKLIST

Application Process

Application

Copy of Social Security (age 6)

Copy of Driver License (borrower(s))

2 months current paystubs

2 months of income verification

Federal Income Tax and W-2

2 months bank statements

Mortgage Statement

Insurance Policy

Proof That Real Estate Taxes Are Paid and Current

Benton/Franklin County Assessor Record

Income eligibility Calculator

Homeowner Responsibility and Expectations (Seamless)

Pre-Award Qualifications

Environmental Review

Home Inspection

Lead-Based Paint Acknowledgement

- Watch out for LBP Poisoning
- Removal of Asbestos
- Protect Your Family
- Renovate Right

LBP Compliance Checklist

Lead Safe Housing Requirements Screening Checklist

LBP Assessment (visual, risk assessment or waived)

LBP Reports

LBP Notices

Asbestos Survey/Testing

Work Write-Up/Cost Estimates

Estimates Received (meet/ Homeowner)

Summary of Bids

Bid Comparison Form

Initial Disclosure

Temporary Displacement?

Title Report

Contractor Assigned (meeting with Contractor)

Debarred/Suspended Check

Lead Work/Revise or Complete Scope of Work

Contractor W-9

Contractor Agreement-Work Write Up

Notice to Proceed (Seamless)

During Construction

Change Orders

Construction Completed

Final Inspection

Homeowner Acceptance of Work (Seamless)

Release of Liens General (Seamless)

Release of Liens Subcontractors

Warranties and Guarantee (Seamless)

Completion Certificate (Seamless)

Copy of Front and Back of Permit

Intent and Affidavit

Loan Closing

Final Disclosure

Promissory Note

Deed of Trust

Notice Loss Payee Endorsement on Owner Hazard Insurance

Recorded Original Deed

Loan Added to List

Loan Closed in IDIS
