

DOCUMENTS TO SUBMIT FOR ELECTRONIC FILE REVIEW

All files must be organized as follows:

VERMONT HOUSING FINANCE AGENCY	EVERNORTH – HOUSING VERMONT SPECTRUM	VHCB HOME/ HOUSING TRUST FUND	USDA – RURAL DEVELOPMENT
<ol style="list-style-type: none"> 1. A. Initial Tenant Income Certification (TIC) B. TIC for the year being reviewed C. Resident Self Certification 2. Income Calculation worksheet 3. 3rd party verification of all income and assets <ul style="list-style-type: none"> • Clarification records 4. Affidavits including but not limited to: <ul style="list-style-type: none"> • Disposed of Assets Certification • Zero income Certification • Verification of Child Support • Student Status Certification • Marital Status Affidavit • Less than \$5,000 Assets 5. Application <ul style="list-style-type: none"> • Interview checklist and recert questionnaire 6. Lease – (Please include entire lease) <ul style="list-style-type: none"> • Exhibits and Addendums • Acknowledgement of Receipt of VAWA Documents 7. Supportive Housing Unit Verification 8. Occupancy and Demographics Report – electronic tenant certifications for every unit, including Move In and Move Out dates for Market Units are uploaded separately through the HDS Web Compliance Portal 9. Submit the Annual Owner’s Certification, LIHTC Questionnaire, Utility Allowance and the Fair Housing Questionnaire through the tenant file review portal <p>Other Necessary Affidavits:</p> <ul style="list-style-type: none"> • Seasonal Worker Affidavit • Live-In Aid Affidavit • Gift Income Affidavit • Self-Employment Income Affidavit • Tip/Gratuity Income Affidavit • Dependent Status • Others... 	<ol style="list-style-type: none"> 1. Tenant Income Certification 2. Worksheet & Calculator tape 3. Income & Asset Verifications 4. Affidavit Forms (Student Status, Zero Income, Marital Status, etc.) 5. Application and Questionnaire 6. Applicable pages of lease showing occupants, term dates, rent & signatures 7. If you collect additional income and/or asset documents such as pay stubs, tax returns, or banks statements include these along with income & asset verifications. 8. State required forms and documents. 9. Include a rent roll, utility allowance verification, Tax Credit Application and Property Compliance Profile <p>Also remember to:</p> <ul style="list-style-type: none"> • All files must show income and asset math used by manager. If a worksheet has not been used, please be sure to complete one for each file prior to sending to our office for review. This helps us identify reasons why our income determination may not match the certification amounts. • To protect tenant identity please redact all but the last 4 digits of bank account numbers and social security numbers. <p>DO NOT include the following when copying files to be sent for review:</p> <ul style="list-style-type: none"> • Tenant release/consent form • Driver’s license or ID • Birth certificate • Criminal Checks • Other Extraneous Paperwork 	<ol style="list-style-type: none"> 1. HOME/HTF Income Verification Form, or Tenant Income Certification (TIC), or other funder form. <ul style="list-style-type: none"> - For initial HOME lease-up (initial determination of eligibility) and every 6 years of the HOME/HTF affordability period. 2. Calculation worksheet 3. Verification of all income and assets with third-party back-up documentation 4. HOME requires 2 months of source documents (wage statements, pay stubs, etc.) <ul style="list-style-type: none"> • Disposed of Assets form • Zero Income, if applicable • Student status certification 5. No Application is needed for HOME/HTF 6. Lease 7. HOME/HTF Rent chart with: head of household name, unit #, lease-up date (date of being designated as HOME/HTF unit), number of bedrooms, tenant rent, utility allowance, gross rent, planned rent increase, type of any rental assistance (PBV, TBV, etc.). 8. For recent HOME projects (>2013), that do not include utilities in the rent, VHCB must annually review and approve UA calculated with one of the 5 HUD-approved methods, which includes the HUD HUSM Utility Model. 	<ol style="list-style-type: none"> 1. File must contain the current tenant certification and the two previous certifications. 2. Copy of recertification notice/worksheet 3. 3rd party verification of income, assets and eligible medical deductions 4. Include: Disposed Asset statement; Zero Income Worksheet and Verification of Child Support 5. Original application – must include date and time 6. Lease and all lease addendums 7. Verification of SSN 8. Verification/documentation of handicap/disability 9. Credit Report 10. Landlord Verification if applicable 11. Signed Tenant release forms 12. Tenant Notification Letter 13. Security deposit verification and receipt if applicable 14. Move-in inspection report 15. Annual inspection reports 16. Work orders 17. When reviewing a move out file check the final inspection report, notice from tenant and Security Deposit statement