



191 NORTH STREET, SUITE 1, BUFFALO, NY 14201  
PHONE - (716) 882-7661 | FAX - (716) 882-7662  
WWW.HOCN.ORG | INFO@HOCN.ORG

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***DOWN PAYMENT AND CLOSING COST ASSISTANCE DOCUMENTATION CHECKLIST***

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Date \_\_\_\_\_

Property Address: \_\_\_\_\_

Applicant(s): \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Contact of Realtor: \_\_\_\_\_

Contact of Closing Attorney: \_\_\_\_\_

Contact of Lending Bank: \_\_\_\_\_

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Please note that your application for the financial assistance cannot be processed without copies of **ALL** the documents below:

\_\_\_\_\_ Application *(To be completed with HOCN)*

\_\_\_\_\_ Income Documentation for All Household Members, as Noted on the Income Documentation Checklist

\_\_\_\_\_ Homebuyer Training Certification

\_\_\_\_\_ 1003 Application from the Bank

\_\_\_\_\_ Sales Contract

\_\_\_\_\_ Mortgage Commitment

\_\_\_\_\_ Protect Your Family From Lead In Your Home Pamphlet Receipt *(To be completed with HOCN)*

\_\_\_\_\_ Pre-Contract Agreement or Right to Withdraw Letter *(To be completed with HOCN)*

\_\_\_\_\_ Good Faith Estimate of Closing Costs / Loan Estimate and Closing Disclosure/ HUD-1

\_\_\_\_\_ Digital Photograph of Property to be Purchased

### ATTENTION – DPCC Program Applicants

Your application is not considered to be Complete and ready for presentation to the Program Administrator until all required documentation has been submitted. Please also note that our review of your documentation may lead to a request for additional information if further clarification regarding your status is needed. You will be advised in writing when your application is complete and we have determined that you are eligible to participate in an OSP sponsored program. If, prior to the closing of your loan/conditional grant, information becomes available that indicates that you do not qualify for assistance, the eligibility determination may be withdrawn.

## Down Payment Closing Cost Assistance – Income Documentation List

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Current documentation, as applicable, **must be provided** for **all individuals who live with you** who are 18 years of age or older. You must provide at least **2 months** of source documents evidencing annual income (e.g., wage statements, banking / interest statements, unemployment compensation statements) for the family.

### Proof of Identity:

#### Proof of Marital Status:

-If you are divorced or legally separated: A complete copy of your Divorce Decree or Separation Agreement.

-If your spouse or other owners have passed: A complete copy of his/her Death Certificate

#### Copy of driver's license

### Proof of Income:

Please provide, as applicable, the following documentation of your **GROSS income** –

#### Pay statements documenting wages received for a minimum of two consecutive months **from each employer** (full and part time), including any Reserve Duty or National Guard income, for any and all household members who are employed.

Note – You should submit a minimum of eight (8) consecutive pay statements for individuals who are paid bi-weekly and ten (10) statements for individuals who are paid weekly.

#### a **complete copy of your last year's federal tax return** - i.e. the 1040 form, w-2 statements and all schedules which were submitted with the return. This must be submitted for all applicants who are under 65 years of age who must file based on their total income. For clients with only income from Social Security, (no Pension or any other source of income) we will not require a copy of the tax return if no return is filed.

#### your Social Security Award letter stating your **monthly benefit** for the **current year** (not more than 12 months old) - if you do not have a recent copy, call Social Security at 1-800-772-1213 and ask them to send you a copy of your current monthly benefit statement.

#### your Supplemental Security (SSI or SSD) Award letter stating your **monthly benefit** for the **current year** (not more than 12 months old) - if you do not have a recent copy, call Social Security at 1-800-772-1213 and ask them to send you a copy of your current monthly benefit statement

#### New York State Supplemental Program (SSP) Award Letter stating your **monthly benefit** for the **current year** (not more than 12 months old) - if you do not have a recent copy, call Social Security at 1-855-488-0541 and ask them to send you a copy of your current monthly benefit statement

## Financial Assistance Programs – Income Documentation List – Page 2

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- your current **monthly gross pension benefit** pay statements (check receipt) (not more than 6 months old)
- your current Public Assistance Budget Sheet (for any new housing or down payment and closing cost assistance program applicant, an acknowledgement from your caseworker that you have notified Social Services of your intent to purchase a home and a copy of the terms and conditions of any liens which they might attach to the property for benefits paid)
- your current gross monthly or biweekly Railroad Retirement, and/or Veteran's benefit statements covering a two month period
- if you are divorced or legally separated**, a complete copy of your divorce decree or separation agreement. If you are separated, but not legally, additional information regarding your marital status will be required.
- court ordered **support letters**, for dependent children or for yourself.
- current unemployment benefit statements covering a two month period - including the starting date of payments and the projected end of the benefit year
- current disability benefit statements covering a two month period - including the starting date of payments and any information regarding the continuation or termination of payments
- if you have **children who (will) live in the house** with you and who do not appear on your tax return, please provide birth certificates or a custody agreement
- if you are self employed, an itemized Income and Expense Statement for ending with the most recent quarter YTD, in addition to your filed complete federal tax returns for the last three years. In some cases, we may request an audited Profit and Loss statement. This information will be supplemented by the most recent two years filed tax returns.
- most recent **bank statements for the previous SIX months for any and all accounts for all household members** - You must submit all pages of your statement, no online printouts. If the account is held with another individual who is not a member of your household, please provide evidence (for example, a copy of the driver's license) that that individual does not reside with you.
- if you are not now employed, have no income at all at this time, have had no income from any source for the past twelve months, and are currently totally dependent on another household member for your support, please provide a detailed notarized affidavit - specific language to be provided by the CBO
- a recent copy of a **monthly statement for mortgage, homeowners insurance** (if applicable) and **all loans, credit card accounts**, or other debts owed/ revolving payments.