HAP
HOMEOWNERSHIP ASSISTANCE PROGRAM
BALDWIN COUNTY, ALABAMA

BALDWIN
COUNTY, ALABAMA
EST. 1809

Baldwin County
Homeownership Assistance Program
Application Documentation List

Welcome to the Homeownership Assistance Program!

The Baldwin County Homeownership Assistance Program (HAP) provides financial assistance to eligible households seeking to purchase a home in Baldwin County.

The following tables include examples of documentation that can be used to support an application to the HAP program. This is not an all-inclusive list. Case managers will work with applicants to gather all required documentation.

Please note that submitting an application does not guarantee program participation or financial assistance. All applications must be reviewed and verified to determine eligibility.

For additional information about the program, please refer to the Baldwin County Homeownership Assistance Program Policies and Procedures available on Baldwin County's website.

Eligibility Determination

In order to be determined eligible for the program, interested applicants must meet residency requirements. The primary applicant, co-applicant – if applicable, and all household members ages 18 and above must provide documentation from either:

- Option 1: List A

  OR
- Option 2: Lists B **AND** C.

Option 1	Option 2	
List A	**List B**	**List C**
Documentation that establishes both proof of photo identity and citizenship or US legal residency.	Documentation that establishes identity	Documentation that establishes proof of citizenship or US legal residency
1. US Passport or Passport Card 2. US Military ID 3. Permanent US Resident Green Card (Green Card)	1. Government issued 2. Driver's License/State ID or Real ID 3. Consular ID 4. Foreign passport with photo 5. Other government-issued photo identification	1. Social Security Card 2. US Birth Certificate 3. Certificate of Citizenship 4. Certificate of Naturalization 5. Consular Report of Birth Abroad 6. U.S military records showing U.S. birthplace 7. Permanent Resident Card (I-551)

** Immigration documents, such as a Permanent Resident Card, must be verified through the Systematic Alien Verification for Entitlements (SAVE) system or another DHS-approved verification method.*

Eligibility Determination	Applicable Applicant(s)	Example Requested Document(s)	Document Need(s)
Proof of Residency *Demonstrates residency at the time of the disaster(s) on September 1, 2020 and/or October 29, 2020*	Applicant	• Mortgage/deed • Rental Agreement • Utility Bill • Voter registration • Fishing license • School Transcript • Tax forms supported by W-2	One required
Readiness *Demonstrates Applicant's program readiness*	Applicant Co-Applicant	• 1st lender pre-approval letter	One required each
Homebuyer Education *Demonstrates applicant's completion of a HUD certified homebuyer education course*	Applicant Co-Applicant	• HUD Homebuyer Education Course Completion Certificate	One required each
Duplication of Benefits *Demonstrates previous federal assistance received and impacts to HAP award amount.*	Applicant Co-Applicant	• Private Insurance Homeowner policy declaration page valid at the time of the disaster and claim determination letter • Federal Assistance FEMA award or denial letter • SBA loan agreement or denial letter • State assistance award or determination letter • Local nonprofit or other sources award or determination letter	All that apply each
Certification & Information Sharing Release	Applicant Co-Applicant	• Signed application	One required each

Income Verification Required for all household members over 18 years old		
Eligibility Determination	**Requested Document(s)**	**Document Need(s)**
Employment Income	• Previous year tax return for all household members over 18 that filed	All that apply
	OR	
Employment Income	• Two consecutive months of paystubs or earning statements for each employer, if household member has not filed taxes • Six consecutive months of paystubs or year-end earning statements for variable income such as commission, tip, overtime, bonus, unemployment, and seasonal farm income, if household member has not filed taxes	All that apply
Self-employment Business Income or Other	• Form 1040 with Schedule C, E, or F. • Recurring Cash Contributions Certification • Income from Business Certification • Depreciation, depletion and amortization and/or casualty losses are to be added back to the business cashflow while analyzing a self-employed applicant • Signed year-to-date Profit and Loss statement for each business	One required, if applicable
Dividend & Savings Account Interest Income	• Copies of current statements, bank passbooks, certificates of deposit, if they show required information (i.e., current rate of interest). • Copies of Form 1099 from the financial institution, and verification of projected income for the next 12 months.	All that apply
Retirement Accounts	• Pension • IRAs • 401(k)	All that apply
Proof of Alimony or Child Support	• Copy of separation or divorce agreement provided by ex-spouse or court indicating type of support, amount, and payment schedule. • Written statement provided by ex-spouse or income source indicating all of above. • If applicable, written statement from court/attorney that payments are not being received and anticipated date of resumption of payments.	One required, if applicable

	• Recent original letters from the court.	
Unemployment Compensation	• Benefit notification letter signed by authorizing agency. • Copies of checks or records from agency provided by applicant stating payment amounts and dates.	One required, if applicable
Public Benefit	• TANF Benefit letter • Social Security Benefit letter • Social Security Disability Benefit letter • VA Benefit letter	All that apply
OR		
Zero Income	• Zero Income Certification	One required, if applicable
Current net family liquid assets		
Cash held in savings accounts	• Passbooks • Savings account statements • Certificates of deposit	All that apply
Safe deposit boxes	• Passbooks • Certificates of deposit	All that apply
Investments	Documents or account statements reflecting: • Money market accounts, and other liquid asset investment accounts • Cash value of life insurance policies (Amount available to the holder before death) • Net proceeds from the sale of property after the disaster event and prior to or concurrently with the HAP-assisted property purchase	All that apply