



**CITY OF SHASTA LAKE**  
**AFFORDABLE HOUSING PROGRAMS**  
**APPLICATION**  
**Required Document Checklist**



**ALL OF THE INFORMATION AND DOCUMENTATION SPECIFIED BELOW MUST BE SUBMITTED WITH YOUR LOAN APPLICATION.** Mark any item(s) that do not apply "N/A". Please give a written explanation for any required items that you cannot provide and tell us when you will be able to furnish it. **INCOMPLETE APPLICATIONS AND/OR APPLICATIONS SUBMITTED WITHOUT ALL PERTINENT DOCUMENTATION WILL BE RETURNED.**

**REQUIRED INFORMATION**

**LOAN APPLICATION:** A complete loan application and all supporting forms must be in ink. **Don't forget to sign and date.** Be sure to complete all sections, even if you must insert "N/A" or "not applicable". You must list all persons who are or will be in the home.

**LENDER PRE-QUALIFICATION LETTER AND PRIMARY LENDER COMPLETED APPLICATION (for HP Only):** A pre-qualification letter from the lender of your choice must be received. The letter must have the following information: loan amount, interest rate, and type of loan.

**INCOME INFORMATION:** You must list ALL income sources for household members. Provide copies of current payroll vouchers that cover at least 6 consecutive months earning history (vouchers should show year to date earnings). Income of all household members over the age of 18 must be disclosed, except those who are full-time students. (School transcripts must be provided to substantiate full-time status).

**IF SELF EMPLOYED:** Provide a current profit and loss statement for the last 6 months. This must be signed and reviewed by a third party.

**IF UNEMPLOYED:** Provide documentation showing amount of monthly unemployment benefits and submit a printout from the Employment Development Department (EDD), showing the last six (6) months of benefits.

**NO INCOME:** If you recently had income and no longer receive income, please submit information of previous job, and contact information. Third party verification will be sent from COSL staff to verify lack of income.

**OTHER INCOME:** Provide statements/documentation showing any other source(s) of income, i.e. interest, dividend, bonuses, rental income, trust payments, etc.

**SPOUSAL / CHILD SUPPORT PAYMENTS:** Provide a copy of the court/legal documents indicating the child support agreement and payment history. Please provide a 1 year history of child support payments.

**ASSETS:** Please provide the most **recent 6 months** complete statements on each account, or full name, address, and account numbers for accounts. Include information on all checking, savings, IRA, 401K, investment and any other account or holding having a monetary value.

**FEDERAL TAX RETURNS & W-2:** Include the past three (3) years of Federal Tax Returns and W-2. They **must be signed** and include all schedules. By law, if you were not required to file a federal tax return please contact the IRS to request a tax transcript for the past three years.

**RENT/MORTGAGE RECEIPT & UTILITY BILL:** Include the most recent three (3) month's Rent/Mortgage receipt and one (1) month Utility Bill; documents must have your name and address.

**DIVORCE/SEPERATED:** If you have been separated or divorced within the past 3 years, submit a copy of your divorce decree AND verification of the division of marital assets, court-ordered custody arrangements, and child and/or alimony payments.

**SOURCE OF DOWNPAYMENT AND CLOSING COSTS (For Homebuyer Program):** State the source(s) of funds for your down payment and closing costs. If the source of funds for your Downpayment and/or closing costs will be a "gift" from a relative, a "gift letter" from the grantor is required. The letter must state that the money is a gift and requires no repayment, and must be signed by the grantor.

**4506-T - Completed and Signed Request for Tax Transcript Form**

All information can be verified from copies of your documents. **Please do not send original documents - provide clean readable copies only.**

If you have any questions about the City of Shasta Lake HP Program or need assistance, please call or email:

**Kathie Reid, Admin Assistant (530) 275-7487/ [kreid@cityofshastalake.org](mailto:kreid@cityofshastalake.org)**

Mail complete application packages to City of Shasta Lake Housing Authority, PO BOX 777, Shasta Lake, CA 96019. If you would like to hand deliver your application, office hours are 7:00 a.m. to 4:00 p.m. Monday thru Friday, excluding Holidays.

Thank You.