



Last updated 10/2021

Required Documents for Houston Community Land Trust Homebuyers

*Houston CLT staff will notify you of any additional documents that may be required.
For questions, please contact the Intake Manager, Novella Bean, at novella@houstonclt.org.*

Standard Documents:

For each adult (18+) in household:

1. Unexpired driver's license or state-issued ID card; AND
2. At least one of the following:
 - a. Birth certificate;
 - b. Social Security card;
 - c. Passport;
 - d. Green card; AND
3. If employed, all pay stubs from the past 3 months; AND
4. If receiving assistance or benefits, a recent award letter confirming amount of assistance or benefits received:
 - a. Welfare or Social Security assistance
 - b. Disability compensation
 - c. Retirement or pension pay
 - d. Workers compensation
 - e. Severance pay
 - f. Unemployment compensation; AND
5. If divorced, a copy of the divorce records to establish whether spousal support is received; AND
6. Checking account statements from the past 3 months; AND
7. Savings account, 401(k) (or similar), investment account(s) or other account statements from the past quarter, AND
8. Form 1010 itemized explanation of undocumented deposits to bank accounts, irregular payments or other items by request of staff; AND
9. A recent credit report (last 30 days) for any adult who will be a borrower on the mortgage.

For each minor (<17) in household:

1. Birth certificate or legal documentation of guardianship or adoption (to establish relationship); AND
2. If receiving assistance or benefits, a recent award letter confirming amount of assistance or benefits received (see above).
3. Child Support Verification May be Needed: A 12-month **child support verification printout** is required where there are children under 18 in the household and one of the legal parents is

absent from the household. The custodial parent must call or visit their local Office of the Attorney General office or, if they already have a child support case open, go online using their PIN to obtain this verification. An example of this printout can be provided to the applicant. To locate the nearest OAG office, visit their website at <https://csapps.oag.texas.gov/locations/offices>.

For Self-Employment, Seasonal/Irregular Work or No Income:

A. Self-Employment

1. Federal income tax return, including Schedule C, from the previous year; AND
2. Year-to-date profit and loss statement for the business.

Note: Net business income is used to calculate self-employment income.

B. No Income Received

All household members 18 years and older who are not working at the time of application must fill out the **COH Certification of Zero Income form**. They must also go to a Texas Work Commission (TWC) office to get a printout of a **“TWC Information Release/Wage Detail Inquiry by SSN” form**. An example of the TWC printout can be provided to the applicant at the initial intake appointment. COH requires CLT applicants to submit that printout along with a copy of that household member’s social security card. To locate the nearest TWC office, visit their website at <https://twc.texas.gov>.

C. Seasonal Work or Irregular Pay

If paystubs cannot be provided by the applicant for the past three months, or there are anomalies in pay over the 3 month period provided, consider other forms of verification:

1. **W2 forms**, if applicant has had the same employer for at least two years and increases can be accurately projected; require the last two years of W2s.
2. **Third-Party Verification of Employment**: Have the applicant sign a HCLT Verification of Employment (VOE) form. Contact the employer to obtain the correct fax, email or mailing address to receive the form. Send the signed VOE to the employer directly—**DO NOT** permit the applicant to send the form on your behalf or deliver the completed form to you. Use the information on the completed and signed VOE to certify income.

For Unrelated Household Members:

1. **Unrelated Adults**: When there is a *non-related* adult (18 +) in the household, the applicant must provide proof that that member resides at the applicant’s address. This verification can be a **current utility bill** in the unrelated adult’s name, a **lease** in the unrelated adult’s name for the address of the applicant, or a **state identification card** in that member’s name showing the same address as the applicant. Student enrollment records may also be sufficient—check with City of Houston.
2. **Unrelated Children**: When there is a non-related minor (<17) in the household, the applicant must provide **proof of guardianship or adoption**.

3. If none of the above options are available, a notarized Form 1010 affidavit establishing that the unrelated person is a household member is acceptable.

Documents Provided by Houston CLT:

1. HCLT Consultation Acknowledgement Form
2. HCLT Consent to Disclose Information Form
3. COH Intake Application (for Homebuyer Choice Program only)
4. COH Conflict of Interest Form (for Homebuyer Choice program only)
5. COH Form 1010 (as needed)
6. COH Certificate of Zero Income (as needed)
7. Name Change Affidavit (as needed)