Submitting a Successful Application: The Right Documents
Documents verify four criteria:

- Income Eligibility
- Rental Status
- Financial Hardship Due to COVID
- Housing Instability
For all household members age 18 and older that are not full-time college students provide these documents for **CALENDAR YEAR 2020**

### Income Eligibility

**1040 Tax Form**

<table>
<thead>
<tr>
<th>Form</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1040</td>
<td>U.S. Individual Income Tax Return</td>
</tr>
</tbody>
</table>

**OR W-2**

<table>
<thead>
<tr>
<th>Form</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>W-2</td>
<td>Wage and Tax Statement</td>
</tr>
</tbody>
</table>

**2020**

Department of the Treasury—Internal Revenue Service
Income Eligibility

**CALENDAR YEAR 2020 CONTINUED**

**Income Eligibility**

**OR**

**1 THIS FIRST BANK**

**MANDARIN BRANCH**

**ACCOUNT STATEMENT AND BALANCING**

**First Choice Account**

**JOIN Q CUSTOMER**

**1214 MAIN STREET**

**STATEMENT PERIOD**

**1-1-2000 TO 1-1-2000**

**THANK YOU FOR BANKING WITH US:**

**SUMMARY OF YOUR ACCOUNTS**

**CHECKING**

**SAVINGS**

**BEGINNING BALANCE**

**$300.00**

**DEPOSITS**

**$318.88**

**WITHDRAWALS**

**$329.73**

**SERVICE CHARGES**

**$4.00**

**ENDING BALANCE**

**$294.37**

**CREDIT**

**$4.87**

**DEPOSITS**

**AMOUNT**

**DESCRIPTION**

**1-05**

**$250.66**

**DEPOSIT**

**1-15**

**$75.10**

**DEPOSIT**

**CBNO**

**PAID**

**AMOUNT**

**106**

**$127.71**

**107**

**$234.58**

**108**

**$22.43**

**POSTED**

**AMOUNT**

**DESCRIPTION**

**1-21**

**$40.00**

**ATM WITHDRAWAL**

**1-22**

**$20.00**

**ATM WITHDRAWAL**

**CHECKING SERVICE CHARGES AND THE SUMMARY**

**AMOUNT**

**DESCRIPTION**

**0.00**

**MONTHLY SERVICE CHARGE**

*Submit W-2 and Form 1099 as evidence of unemployment*

**OR 1099***

**OR Last December paystub in 2020**

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*Bank statements-12 months*
Income Eligibility

For all household members age 18 and older that are not full-time college students provide these documents for **CURRENT MONTH 2021**

**OR** Minimum 1 month of paystubs 2021

**OR** Bank statements-1 month
Income Eligibility

When no documentation on income is available, provide a letter as LAST RESORT.

DHCD will accept a letter as a self-certification of income when a household’s income, or a portion thereof, is not verifiable due to the impact of COVID-19 (for example, because a place of employment has closed) or has been received in cash, or if the household has no qualifying income.

The letter must:

- Provide as much detailed explanation of income
- Be signed by the adult head of household
- Be signed by every person age 18 and older in the household
Current signed lease first and last page

OR Evidence of paying utility bills

OR Bank statements and check stubs

SAMPLE ACCOUNT STATEMENT AND BALANCING

<table>
<thead>
<tr>
<th>1 THIS BANK</th>
<th>First Choice Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>MANDARIN BRANCH</td>
<td>6441 TESS STREET</td>
</tr>
<tr>
<td>ANYTOWN, STATE 00000-000</td>
<td></td>
</tr>
<tr>
<td>CUSTOMER SERVICE 24 HOURS A DAY, 880-900-000</td>
<td></td>
</tr>
<tr>
<td>JOHN Q. CUSTOMER</td>
<td>1234 MAIN STREET</td>
</tr>
<tr>
<td>ANYTOWN, STATE 00000-000</td>
<td></td>
</tr>
<tr>
<td>THANK YOU FOR BANKING WITH THISFIRST</td>
<td></td>
</tr>
</tbody>
</table>

SUMMARY OF YOUR ACCOUNTS

CHECKING

<table>
<thead>
<tr>
<th>BEGINNING BALANCE</th>
<th>200,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEPOSITS</td>
<td>558.50</td>
</tr>
<tr>
<td>WITHDRAWALS</td>
<td>829.73</td>
</tr>
<tr>
<td>SERVICE CHARGES/FEES</td>
<td>6.00</td>
</tr>
<tr>
<td>ENDING BALANCE</td>
<td>794.37</td>
</tr>
<tr>
<td>MIN BAL ON 2-1-00</td>
<td>24.87</td>
</tr>
</tbody>
</table>

CHECKING ACTIVITY

<table>
<thead>
<tr>
<th>DEPOSITS</th>
<th>AMOUNT</th>
<th>DESCRIPTION</th>
<th>DEPOSIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-05</td>
<td>236.66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-15</td>
<td>785.50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>WITHDRAWALS</th>
<th>DESCRIPTION</th>
<th>DEPOSIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>105</td>
<td>1-16</td>
<td>632.75</td>
</tr>
<tr>
<td>107</td>
<td>1-24</td>
<td>13.33</td>
</tr>
<tr>
<td>108</td>
<td>1-26</td>
<td>72.45</td>
</tr>
</tbody>
</table>

| CHECKING SERVICE CHARGE PER SUMMARY |
| AMOUNT | DESCRIPTION |
| 6.00 | MONTHLY SERVICE CHARGE |
Financial Hardships

Written documentation regarding the qualification for unemployment benefits; could include unemployment insurance approval letter or unemployment weekly benefit history

**OR**

Detailed explanation in Written Attestation of:

- Financial hardship
- Reduced income
- Significant costs incurred

Due directly or indirectly to COVID-19

Must be signed by adult head of household and every adult* member of the household

*Person 18 years of age and older
Housing Instability

Past due utility bills and/or rent

OR Notice of failure to pay
Landlord Documents
## Rent Ledger

<table>
<thead>
<tr>
<th>Ref #</th>
<th>Date</th>
<th>Check Description</th>
<th>Payment</th>
<th>Deposit</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>4-15</td>
<td>4-15</td>
<td>Rent Due 4/15</td>
<td>75.00</td>
<td>75.00</td>
<td>0.00</td>
</tr>
<tr>
<td>4-20</td>
<td>4-20</td>
<td>Rent Due 4/20</td>
<td>75.00</td>
<td>75.00</td>
<td>0.00</td>
</tr>
<tr>
<td>5-1</td>
<td>5-1</td>
<td>Rent Due 5/1</td>
<td>75.00</td>
<td>75.00</td>
<td>0.00</td>
</tr>
<tr>
<td>5-20</td>
<td>5-20</td>
<td>Rent Due 5/20</td>
<td>75.00</td>
<td>75.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Signed and all information provided; Company name on Line 1 of W9 must match Company name on ACH**

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## Landlord W-9

**AND Landlord W-9**
Landlord Documents

MARYLAND SPECIAL GENERAL WARRANTY DEED

[Property Deed Details]

AND EFT/ACH Form

[Form Details]

Provide IF APPLICABLE:
- Management Agreement
- Executed Trust Document (if owned by a trust)
- Landlord Attestation in Lieu of Current Lease
Landlord Attestation in Lieu of Current Lease

Use the Landlord Attestation in lieu of current lease for month-to-month leases if the tenant’s lease expired. A current signed lease is preferred, but we will accept the Landlord Attestation for a month-to-month lease or for those who sublease.