



City of Santa Clara

The Center of What's Possible

Application Document Checklist

Supporting Documentation: *Supporting documentation is required for every adult member of the household aged 18 and over. All documents must be legible to be considered.*

Supporting Documentation Checklist

A. Priority Level Documentation:

For working in Santa Clara:

- ☐ Letter from employer (please make sure the letter contains your employment start date)

For living in Santa Clara:

- ☐ Lease
☐ Six (6) months of rent payments
☐ Utility bill in your name at the address matching the lease

B. Homebuyer Education Certificate:

- ☐ Registration for a HUD certified course for all adult household members
☐ Certificate (if you have already completed the course)

C. Pre-approval Letter from a Lender:

- ☐ A Loan Pre-approval letter from a City Approved mortgage lender.

A loan pre-approval involves a detailed review by the lender of a borrower's financial documents that ensures to the lender that the borrower can obtain the loan. To obtain a loan pre-approval from a lender, potential borrowers must submit detailed financial documents such as pay stubs, tax returns and bank statements to their lender for review. (City of Santa Clara BMP Participating Lender list can be found [here](#)).

D. Two (2) Months of documentation for Employment Income:

- ☐ Pay stubs for current month Dates covered _____ to _____
☐ Pay stubs for prior month Dates covered _____ to _____

If self-employed:

- ☐ Year-to-Date Profit & Loss statement
☐ Self-employed Affidavit



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E. Most recent award letter and/or two (2) consecutive months of documentation for any other income:

- | | | |
|--|--|---------------------------------------|
| <input type="checkbox"/> Child Support | <input type="checkbox"/> Pension | <input type="checkbox"/> Foster Care |
| <input type="checkbox"/> Social Security | <input type="checkbox"/> Alimony | <input type="checkbox"/> Unemployment |
| <input type="checkbox"/> SSI/SSDI | <input type="checkbox"/> Disability Income | <input type="checkbox"/> Other |

F. If any of your adult household members is NOT earning income:

- ☐ Zero-Income Affidavit

G. Proof of Identity:

- ☐ CA Driver License
☐ CA Identification Card

H. Last Three (3) years of **Signed and Dated** Federal Tax Returns OR Verification of Non-Filing:

- | | |
|--|---|
| <input type="checkbox"/> 2023 Federal 1040 Tax Return or | <input type="checkbox"/> Verification of Non-Filing (if applicable) |
| <input type="checkbox"/> 2022 Federal 1040 Tax Return or | <input type="checkbox"/> Verification of Non-Filing (if applicable) |
| <input type="checkbox"/> 2021 Federal 1040 Tax Return or | <input type="checkbox"/> Verification of Non-Filing (if applicable) |

I. Last Three (3) years of W-2s and 1099s (including but not limited to 1099-MISC, 1099-G, 1099-INT, 1099-DIV, 1099-B or 1099-R):

- | | |
|------------------------------------|--------------------------------|
| <input type="checkbox"/> 2023 W-2s | <input type="checkbox"/> 1099s |
| <input type="checkbox"/> 2022 W-2s | <input type="checkbox"/> 1099s |
| <input type="checkbox"/> 2021 W-2s | <input type="checkbox"/> 1099s |

J. Last Three (3) consecutive statements from ALL Financial Accounts:

- ☐ Most recent three (3) consecutive Bank Statements
☐ Most recent three (3) consecutive statements for Retirement Accounts (401k, IRA, etc.)
☐ Most recent three (3) consecutive statements for Stocks, Mutual Funds, Profit Sharing accounts
☐ Most recent three (3) consecutive statements for CDs, Money Market accounts etc.

K. Gift Letter (if you are receiving gift funds)

- ☐ Gift letter
☐ Evidence of availability of the gift funds

L. Clarification of Unlabeled Deposits



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☐

Deposit Clarification Form

☐

Supporting documentation for each deposit explanation provided

M. Proof of Student Status:

☐

Copy of Current Registration OR an Unofficial Transcript

*For more detail, please reference the City of Santa Clara BMP Program Manual available at
<https://www.hellohousing.info/below-market-rate/santa-clara>*