



Delaware

Mortgage Relief Program

SUPPORTING DOCUMENTATION CHECKLIST





Identity Documentation

Copy of the front of your Delaware Driver's License or State-issued ID

- Delaware Driver's License and or Delaware State Identification must match the address on application.



Income Documentation

Current income for all household members 18 years and older. The following documents are required depending on type of income:

- **Paystubs** - Two most recent paychecks or paystubs or letter from employer showing payment rate for the pay period, hours worked in the pay period, employer name, year-to-date gross earnings.

Income Documentation (continued)

- **Self-Employment and Gig Economy Jobs** – YTD or most recent quarterly profit and loss statement, all pages of statements for all bank accounts (business and personal) for the same current year and three-month period, and most recent tax return with all schedules or transcript.
- **Pension or Annuity** – Pension or annuity benefits statements AND most recent bank statement within the last 60 days showing deposit amount.
- **Social Security** – Social Security benefits award letter or annual notice of benefits or SSA-1099 statement AND most recent bank statement showing deposit amount dated within the past 30 days.
- **Worker's Compensation** – Benefits Statement dated within the past 30 days AND most recent bank statement showing deposit amount dated within the past 30 days.
- **Rental income** – YTD or most recent quarterly profit and loss statement, all pages of statements for all bank accounts (business and personal) for the same current year and three-month period, and most recent tax return with all schedules or transcript.



SUPPORTING DOCUMENTATION CHECKLIST

Income Documentation (continued)

- **Boarder income** - Current lease and most recent two months of bank statements showing rental income deposits.
- **Alimony or Child Support** - Court order or written agreement AND two most recent months of bank statements showing support income deposits.
- **Unemployment Benefits Statement** - Unemployment benefits most recent statements (Unemployment benefits are only included if the benefit is available for at least 6 additional months).
- **VA Benefits Statement** - VA Benefits statements AND most recent bank statements showing deposit amount.
- **Income-based Benefits** - SNAP, Medicaid, or state program benefits statement or a letter from a caseworker or other professional with knowledge of the applicant's household circumstances certifying that an applicant's household income qualifies for such assistance.

In the event an applicant has no income, a signed self-attestation from applicant to attest zero income will be accepted.



Property Verification Documentation

Residential Owner Occupied Homes

- Current mortgage statement - OR -
- Property Deed - OR -
- Title to Property

Manufactured or Mobile Homes

- Certificate of Title - OR -
- Chattel loan statement



Additional Home Repair Documents

All Documents below are required during submission

- Scope of Work along with photos
- Approved Bid
- Contract between Contractor and Habitat
- Draw Request Form
- Certificate of Completion along with photos of completed work (submit once project is complete)