

# MARYLAND HOME REHABILITATION PROGRAM APPLICATION CHECKLIST

**All of the requested documentation is required and must be submitted with the application. Incomplete applications will not be processed.**

<b>Income Verification Documents (select applicable income documentation):</b>	
<input type="checkbox"/>	The most recent two-months' worth of paystubs (8 for weekly pay, 4 for bi-weekly pay) for each employed member of the household earning an income. If paystubs are not available, a letter verifying employment signed by the employer may be substituted.
<input type="checkbox"/>	Provide the most recent 2 years' worth of Federal Income Tax Returns. These must be the complete tax return.
<input type="checkbox"/>	Provide the most recent 2 months' worth of bank statements.
<input type="checkbox"/>	If you have income from Social Security, disability, pension, or public assistance include copies of your award letters, and current statements verifying the gross income.
<input type="checkbox"/>	Reporting of other income received outside of employment sources.
<input type="checkbox"/>	Documentation if receiving unemployment benefits.
<input type="checkbox"/>	If you are reporting no income, you must include a signed and notarized Zero Income Statement. <a href="https://mmp.maryland.gov/Lenders/Loan%20Documentation/No-Income-Letter.pdf">https://mmp.maryland.gov/Lenders/Loan%20Documentation/No-Income-Letter.pdf</a>
<b>Documentation of Home Ownership</b>	
<input type="checkbox"/>	Photo ID for the applicant and any co-applicant. (Examples: Driver's license, passport, military ID, etc.)
<input type="checkbox"/>	To prove home ownership, provide a copy of the deed, and the current mortgage statement. Funding is <b>only</b> available to homeowners to address critical repairs on their primary residence.
<input type="checkbox"/>	If a person is on the deed, but not this application, proof must be provided by way of a copy of their license or a piece of mail documenting their different address. If the person is deceased, a copy of the death certificate must be provided.
<input type="checkbox"/>	Copy of your most recent Property Tax Bill.
<input type="checkbox"/>	Copy of the Declaration Page of your Homeowners Insurance Policy. Copy of your Flood Insurance Policy if applicable.
<b>Documentation for Critical Repairs</b>	
<input type="checkbox"/>	The lowest qualifying bid from a licensed Maryland tradesperson or company identifying the repairs to be addressed with program funding. Bid should not be more than 60 days old. The grand total of all bids should not exceed \$50,000.
<input type="checkbox"/>	The completed "Bid Cover Page" (page 9 of this application), <u>per contractor</u> , with their bid attached.
<input type="checkbox"/>	The bid must include photographs that document the critical repairs, the contractor's phone number and email address.
<input type="checkbox"/>	In addition, every contractor <b>must</b> provide these documents together with their bid: <ul style="list-style-type: none"> <li>A copy of the current MHIC License or Electrical, Plumbing, HVAC license, etc. <a href="#">Trade License Query</a></li> <li>COI - Certificate of Liability Insurance (Current w/ per occurrence limits equal to or greater than \$1m)</li> <li>Letter of Good Standing <a href="https://egov.maryland.gov/BusinessExpress/EntitySearch">https://egov.maryland.gov/BusinessExpress/EntitySearch</a></li> <li>W-9, completed and signed by the contractor. The address on this form is where payments will be sent. <a href="https://www.irs.gov/pub/irs-pdf/fw9.pdf">https://www.irs.gov/pub/irs-pdf/fw9.pdf</a></li> </ul>