

Net Zero Required Documents

Additional Documents for Submission Prior to closing of the loan.

Organizational Documents

- Certificate of Good Standing
- Articles of Incorporation
- Bylaws
- Corporate Resolutions
- Financial Statements

Evidence of Ownership

- Deed or Purchase Contract
- Zoning Letter

Insurance

- Property/Builder's Risk (Borrower must provide an ACORD certificate noting DHCD as a certificate holder and an endorsement, reflecting the addition of DHCD as a Mortgagee/Lender Loss Payable and providing that DHCD will receive not less than 10 days notice of cancellation)
- Borrower's Liability (Borrower must provide an ACORD certificate noting DHCD as a certificate holder and an endorsement, reflecting the addition of DHCD as an additional insured and providing that DHCD will receive not less than 10 days notice of cancellation)
- Flood Insurance (proof property is not in a flood hazard area) (DHCD to added as mortgage/certificate holder)

Construction Documents

- Plans and Specifications
- Budget
- Draw Schedule
- Construction Schedule
- General Contractor's Liability Insurance (Same requirements as Borrower's liability insurance; N/A if Borrower and Contractor are the same)
- General Contractor's Certification
- Building Permits
- HERS Rating