



## Qualified Income Certification Instructions

The Houston Land Bank (HLB) and the Housing Community Development Department (HCDD) have come together to help provide clarification pertaining to the Houston Land Bank Traditional Program Income Certification process and timeline. Below is the checklist of required documents that need to be provided for the homebuyer Income Certification letter.

### Key points:

1. When a homebuyer is identified, please email the buyer’s information below to [dalbrow@houstonlandbank.org](mailto:dalbrow@houstonlandbank.org).
  - Homebuyer Name-
  - Phone Number-
  - Email Address-
  - Mailing Address-
  - Household Size-
  - Yearly Salary-
  - Job Occupation-
2. HLB requires each buyer to have their income certification letter at least 3 business days before the expected closing date.
3. The Income Certification process can take about 6-8 weeks, provided there are no delays. Please note that the 6 weeks are measured from the time the buyer submits a complete package. The processing for the file cannot begin until the package is complete.

### Requirements:

1. 120% area median income or below based on the guidelines in the below chart:

#### **2023 Area Median Income (AMI) – HUD Maximum Annual Household Income Limits**

*\* Household income limits are subject to annual changes.*

Household Size	120% Area Median Income (AMI)
1-person	\$78,300
2-person	\$89,450
3-person	\$100,650
4-person	\$111,850
5-person	\$120,800
6-person	\$129,750
7-person	\$138,700
8-person	\$147,650

2. U.S Citizen or Permanent Resident
3. Can not be a Sex offender
4. Must occupy the home as their primary residence
5. Can not currently own a home

6. Must agree to the 10 year Deed Restriction

**Required Documents:**

**[Click here for the Income Certification Documents](#)**

- HLB Intake Application
- Copy of Valid Driver's License or ID (For all adults in household)
- Proof of Citizenship such as Social Security Card or Passport (For all adults in household)
- Birth Certificate for children under 17yo in the household or proof of legal guardianship (If applicable)
- Income & Asset Certification (For all adults in household)
- Most recent 3 months of paystubs (For all adults in household)
- Award Letter for any Benefits (if applicable) (For all adults in household)
- Recent year tax returns with all schedules (If self-employed)
- Certificate of Zero Income (For unemployed adult household members)
- Texas Workforce Wage Printout (For unemployed adult household members. This can be requested from a local TWC office)
- Most recent 3 months bank account statements for all checking accounts. Statements must include all pages (For all adults in household)
  - If the buyers do not have a checking account, they will need to write "I do not have a checking account" on the Form 1010
- Most recent month bank account statements for all savings accounts, retirement accounts, etc. (For all adults in household)
  - If the buyers do not have a savings account, they will need to write "I do not have a savings account" on the Form 1010
- Attorney General Child Support Financial Activity Report (last 12 months or proof of no active cases. Call 800-252-8014 to request this document or visit local Attorney General Office) (For all adults in household) Required even if buyers do not have children, pay or receive child support
- Most recent Whole life insurance policy
  - If the buyers do not have life insurance, they will need to write "I do not have a life insurance policy" on the attached Form 1010
- Signed divorce decree. Must include all pages of the recorded/signed copy (if applicable)
- Lender Preapproval letter (no more than 120 days old)
- Lender 1003 Loan Application (This can be requested from the lender)
- Conflict of Interest
- Child Support Affidavit (For all adults in household)
- First time homebuyer status
- Homebuyer Education Certificate (HUD Approved Counseling Agencies only)
- Permission to Photo or Interview
  - The buyer has the option to opt out by writing "opt out" on the form and sign

Please keep in mind that HCDD may request additional information, if needed. Once all documents are submitted, HCDD will process the file and determine if the buyer qualifies, then the Income Certification letter will be issued.