

## **Income and Assets Documents**

Applicants,

Housing Rehab Assistance is based on income qualifications for low- and moderate-income homeowners. The City must confirm income eligibility through the use of some of the following documents. Please provide the most current copies of the documents that apply to you along with your application.

Please remember all income qualification is based on the “Total Gross” income amount before taxes. Failure to provide these documents will result in a delay of an assessment of your application.

- Paystubs: 3 months (Current) if applicable
- Most Current Social Security Benefits
- Most Current Pension Benefits
- Life Insurance –verification of Current Value
- Checking-3 months statement
- Savings-3 months statement
- Credit Union-3 months statement
- IRA, Stocks, Bonds, 401K, CD/other investments
- Other assets
- Public Assistance
- Child Support / Alimony income plus documents
- Any miscellaneous income
- Current Tax Return Statement
- Proof of Homeowners Insurance
- Water Bill
- Gas Bill
- Electric Bill

***Attention Mobile Homeowners:*** Provide an Official Duplicate of your title for qualification purposes.

If you cannot provide copies of requested official documents or statements from specific institutions or agencies, please request the Authorization For Release Of Information form(s), and City staff will attempt to collect the information directly from the financial institution or agency.

## Common Issues

The following is a list of some common issues the CDBG Housing Rehabilitation Program has seen in the past when homeowners apply to the city's program.

- Please read the Administrative Plan that is attached to the application and keep the administrative plan for your records.
- Applicant's property must be within the physical city limits of Manhattan.
- The home must be owner occupied.
- If there are two names listed on the deed or title as the property owners and one owner is deceased, the program will need a copy of the death certificate of that person for the program's records.
- If the property has two owners listed on the deed or title as "AND", both parties will be required to sign all the programs required documents. If the property has two owners listed on the deed or title as "AND/ OR" then only one party needs to sign all documents.
- The applicant must not be behind in property taxes - If you are on a payment plan with the Riley County Treasure Office, please have them provide a letter that confirms this and the status of the payments.
- Applicant must be current on all utility bills
- Applicant must not have a tax lien with the State of Kansas
- Applicant must not have a federal tax lien
- If an Applicant is in bankruptcy, the application will be reviewed on a case-by-case basis.
- The property must not be in Foreclosure.
- Applicants must have homeowner's insurance on the home prior to the beginning of work
- The property may not be used as a rental unit
- The property may not be held in an estate trust account
- The property may not have a reverse mortgage, if requesting assistance exceeding \$999.00

For the most common problems:

If an applicant is not current on their property taxes, they may wish to consider applying for a repayment plan at the Riley County Treasures Office located at 110 Courthouse Plaza, 1<sup>st</sup> Floor. Their phone number is 785-537-6320.

Their website is: <https://www.rileycountyks.gov/426/Treasurer-Motor-Vehicle>

If an applicant is in need financial assistance to get current on other household bills, a good resource to begin with is Shepherds Crossing. They are located at 621 Humboldt Avenue, their Phone Number: 785-776-1470,

Email: [director@shepherdcrossing.info](mailto:director@shepherdcrossing.info) and their website is <https://www.shepherdcrossing.info/>

If a homeowner is behind on mortgage payments or taxes due to COVID-19 impacts, contact the Kansas Housing Resources Corporation and request assistance though the Kansas Homeowners Assistance Fund. This is a new program funded by the American Recovery Plan Act is currently under design and is expected to be active sometime in October, 2021. KHRC Phone number: **(785) 217-2001**.

KHRC website: <https://kshousingcorp.org/homeowners/> then scroll down and click on the Kansas Homeowner Assistance fund button.