| Eligibility Criterion | Document(s) Required | Applies to Owner-Applicant or Landlord-Applicant |
| --- | --- | --- |
| Must have owned the damaged property at the time of Hurricane Sally or Zeta. Applicant must still own the property to receive assistance. | One (1) of the following:   * Deed * Mortgage statement * Title (for mobile homes only) * Probated will * Court order or judgement granting ownership of the property * Other documents may be considered on a case-by case basis | Both |
| Must have occupied the home as a primary residence at the time of the qualifying storm(s) | * Homestead exemption at the storm-damaged property address in 2020, which was the year of the qualifying storms   OR 2 of the following:   * FEMA IA award letter for damaged property address for damages caused by Hurricane Sally and/or Zeta; * SBA Disaster Home Loan award letter for damaged property address for damages caused by Hurricane Sally and/or Zeta; * Driver’s license or state-issued ID card showing the damaged property address; issued prior to the date of the hurricane(s) and expiring after; * Utility bills addressed to applicant at damaged property address showing that services were provided in the month preceding or month of the disaster (must indicate household utility usage during pre-hurricanes time period); * Credit card bill or bank statement sent to the applicant at the damaged property address in the month preceding or the month of the disaster; * Insurance documentation indicating primary residence in 2020, such as a homeowner’s endorsement; * Employer’s statements, including pay stubs and similar employment documents (must be dated in the month preceding or month of the disaster) * Other documents may be considered on a case-by-case basis | Owner-Applicant |
| Property is located in a HUD- or State-Identified MID County | Verified by the program using storm-damaged property address and GIS mapping if needed | Both |
| Property has unrepaired damage from Hurricane Sally and/or Zeta | Verified by the program via a Damage Assessment;  OR  If it is impossible to verify storm damage via a program damage assessment, such as in cases where the storm damaged property has been demolished, the applicant may be required to provide proof of storm damage, which may include:   * FEMA IA award letter for damaged property address for damages caused by Hurricane Sally and/or Zeta; * SBA Disaster Home Loan award letter for damaged property address for damages caused by Hurricane Sally and/or Zeta; * Insurance claim noting damages at the damaged property address caused by Hurricane Sally and/or Zeta; * Date-stamped, color photos of storm damage at the damaged property address; or * Other documents may be considered on a case-by-case basis | Both |
| The storm-damaged property must be an eligible structure type | Verified by the program via a Damage Assessment;  OR  If it is impossible to verify structure type via a program damage assessment, such as in cases where the storm damaged property has been demolished, the applicant may be required to provide proof of storm damage, which may include:   * Pre-storm information on structure type from the property appraiser’s office; * Date-stamped, color photos of the damaged property address; or * Other documents may be considered on a case-by-case basis | Both | |
| Property Taxes Current | * Proof from the tax assessor of property taxes paid in full at the time of application; or * Proof of a payment plan in good standing at the time of application | Both |
| If there is a mortgage on the property, the mortgage is in good standing | * Most recent mortgage statement, at time of application, showing no arrearages | Both |
| Household is low- to moderate-income[[1]](#footnote-1) | Proof of income is required for the applicant and all household members aged 18 or older. Proof of income required varies by the type of income an individual earnings. Required documents to demonstrate income for the most common sources of income are as follows:   * Most recent year tax return   OR, if tax return is not available:   * **Wages**: Three (3) recent paystubs dated within the past three (3) months, * Retirement/Social Security:   + Past three (3) Months Bank Statements (Social Security Benefits & Pension only),   + Current Social Security Benefits letter (including benefits paid to minors),   + Current Pension/Retirement Benefit letter (if applicable), or prior year 1099 form, or   + Current Annuity Payment letter (if applicable), or prior year 1099 form; * **Self‐Employment Income**: Most recent tax return (1040 or 1040A), W‐2 Forms; and/or Current year profit and loss statement; * **Rental Income:** Current lease agreements * **Unemployment Benefits:** Current benefit letter with gross benefit amount; * Court Ordered Alimony/Spousal Maintenance: Copy of court order documentation; * **Taxable Interest and Dividends** (including amounts received by, or on behalf of minors); * **No Income:** Adult household members who do not earn an income will be required to submit a Certification of No Income. | Owner-Applicant[[2]](#footnote-2) |
| Applicant must not be in bankruptcy or foreclosure | * Current credit report (dated within one (1) month of application date) | Landlord-Applicant |
| Property must not be located in a FEMA-designated 100-year floodplain | * Verified by the program using FEMA Flood Insurance Rate Maps (FIRM) | Landlord-Applicant |
| Properties must be unoccupied at the time of application | * Signed attestation of vacant property | Landlord-Applicant |

Table 3: Accepted method(s) of verification of eligibility criteria for Owner-Applicants and Landlord Applicants

1. For further information on how household income is calculated, please see Household Income Verification Section of this guideline. [↑](#footnote-ref-1)
2. Assisted Landlord-Applicants must agree to rent the assisted property at affordable rent rates to low- to moderate-income (LMI) households for a period of five (5) years following receipt of assistance. Prior to closeout of a Landlord-Application, the Landlord must demonstrate that the assisted unit was leased to an LMI household. When tenant income is verified for assisted properties of Landlord Applicants, income will be verified in the same manner as it is verified for Owner-Applicants at eligibility review. [↑](#footnote-ref-2)