
DOCUMENTS YOU MAY NEED TO UPLOAD WHEN YOU APPLY

Proof of Ownership/Property Type

The application will ask for your permission to prove that you are the owner of your home based on your address through an automatic lookup using a system called MELISSA. You will be asked to confirm that the ownership findings are correct and, if so, no documents will be requested.

If you do not grant permission or cannot confirm the ownership finding, you will be asked to upload **ONE** of the following:

- **Title Deed/ Grant Deed**
- **Land Contract**
- **Property Tax Bill**
- **Mortgage Statement**
- **Homeowner's Insurance Policy**
- **Co-op Lease (Proprietary Lease)**
- **HOA or Co-op Statement**
- **Heirship Documentation or Will**

Proof of Identity

The application will ask for your permission to validate your identity by date of birth and Social Security number through an automatic lookup using a system called Precise ID. You will be asked a few questions based on that lookup, and if we are able to confirm your information automatically, no documents will be requested.

If you do not grant permission or cannot answer the identity questions, we will ask you to upload **ONE** of the following:

- **Passport**
- **Social Security Card**
- **Other Government-Issued Photo ID**
- **Military ID**
- **Naturalization Certificate**
- **Lawful Permanent Residency Card**

Income Documentation

NYS HAF will attempt to document your income through a proxy using wage data from the Department of Labor. To do this, we will need the applicant's Social Security number and the Social Security numbers of all the adult members of your household. If you are willing and able to provide this, we may not need to request any additional income documentation as part of your eligibility review.

If you are unable or unwilling to provide this information, the application will ask you to provide documentation from **ONE** of the options below.

OPTION A:

If applicable, we will ask you to provide proof that you or a permanent member of your household receives income-based benefits, including SNAP, HEAP, Public Assistance, or Section 8.

OPTION B:

If Option A does not apply, we will ask you to provide tax returns for all adult members of your household who file.

OPTION C:

If neither Options A nor B apply, then you will be asked to upload ALL income documents for all adult members of your household, which may include:

- **W2, OR one most recent paycheck or pay stub, OR a letter from an employer stating pay and hours for all adult members of the household; and/or**
- **IRS 1099 form for adult members of the household; and/or**
- **Pension or annuity benefits statement for all adult members of the household; and/or**
- **Written lease or rent receipts for all rental units**

Proof of Delinquency

The application will require all applicants in all cases to provide proof that you are currently delinquent on your monthly housing payments.

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Proof of Delinquency (cont.)

IF YOU ARE...

THEN PROVIDE...

Delinquent on your MORTGAGE

A mortgage statement showing default status

Delinquent on a MANUFACTURED
home loan (e.g., chattel loan or
retail installment contract)

**A letter from your chattel lender showing your amount
past due,**

- OR -

**A copy of your rent-to-own or retail installment contract
showing the amount that is past due**

Delinquent on COOP OR CONDO
CHARGES

**A bill or statement from your coop or condo association
or your management company showing your amount
past due**

Delinquent on a REVERSE
MORTGAGE

A mortgage statement showing default status

Delinquent on your PROPERTY
TAXES (including sewer and water)

**A statement from your property tax collector showing the
amount that is past due**