



**City of Kingston, NY
Office of Economic & Community Development**

**FIRST-TIME HOMEBUYER PROGRAM
APPLICATION CHECKLIST**

All forms and documents listed on this page should be completed and returned to the Office of Economic & Community Development at City Hall. Additional information and documentation will be collected from applicant(s) upon review of application.

If you have any questions about the First-Time Homebuyer Program, please contact Kaitlyn Armstrong at (845) 334-3951, or karmstrong@kingston-ny.gov.

✓ **Completed Application Form**

All information must be filled out completely. Please type or write legibly in blue or black ink.

✓ **Certification of First Time Homebuyer (must be notarized)**

This form certifies that you have not owned property in the past three (3) years or that you are a single parent or a Displaced Homemaker as defined by HUD for the First Time Homebuyer Program.

✓ **Income Eligibility Form A and Documentation of Income**

The ultimate income eligibility determination is based on the anticipated total household gross income to be earned during a 12-month period immediately following the date of application. For the purpose of estimating total household gross income to be earned, documentation of current and immediate past income of all adults in the household is required to be submitted with the application including, but not limited to: copies of IRS tax forms submitted in the previous two (2) years, pay stubs from the most recent two (2) consecutive months, a copy of Verification of Employment from each employer, award letters for social security, supplemental security income (SSI), aid to families with dependent children (AFDC), pension, unemployment insurance, disability or workmen's compensation, and any other income. The total income (gross income before deductions and withholding taxes) must include income to be received by all persons living in the household ages 18 and above. Indicate any anticipated change of income status and provide documentation (i.e. divorce, death, etc.).

✓ **Applicant Confidential Information Form**

HUD Regulations require reporting of demographic information regarding recipients of Federal Programs. This information will not be used to determine eligibility or priority.

✓ **Pre-approval Letter from Lender**

A current approval letter is required from a lender who has entered a Memo of Understanding with the City of Kingston. If your lender has not completed the Memo of Understanding, have them contact the Office of Economic & Community Development for the appropriate paperwork.

✓ **Kingston Residency Documentation**

Attach documentation as proof that the Applicant has been a City of Kingston resident for no less than one year prior to the date of the application (documentation of residency including, but not limited to, a rental agreement and water bills.)

*This checklist is for applicant's information only.
Do not submit this sheet with your application.