What you’ll need to Meet with a Homeownership Counselor

**General Documents**

**Documents to Support Savings**
- Social Security card and driver’s license or other picture ID

**Documents to Support Income**
- The name, address, phone number, and fax number of every employer you have had in the last two years.
- Most recent two months’ pay stubs.
- Income tax returns the last two years, including W-2’s, 1099’s and all attached schedules.

**Evidence of All Other Income** *(Including)*
- Child support payments
- Pension payments
- Seasonal employment income
- Government assistance
- Disability benefits
- Social Security benefits
- Statements of stock dividends

**Documents to Support Current Debts**
- For each creditor (bank, credit card, or person) with whom you have an outstanding debt: name, address, account number, balances, monthly payments.

**Documents to Support Savings and Recent Bank Activity**
- Most recent savings account statement(s).
- Most recent checking account statement(s).
- Most recent brokerage statements showing stock and bonds balances and recent transactions.

**Documents to Support Consistent Payments of Housing Expenses**
- Letters from landlord stating where you live for the last two years, dates you lived there, rent per month and how many time you were late with you rent.
- If you cannot get a letter from the landlord, you should provide monthly rent payments, and rent receipts or canceled checks for the past two years.

**Others** *(If Applicable)*
- Veteran’s certificate eligibility
- Certified copies of divorce decree/separation agreement

The New York Mortgage Coalition is a nonprofit collaboration between financial institutions and community housing agencies dedicated to helping low to moderate income families become first time homebuyers in the Greater New York area. Through financial workshops and one-on-one counseling, NYMC’s 11 housing counseling agencies prepare qualified borrowers for responsible homeownership.