



your resource for Affordable Housing

Required Income Verification Documents

Provide **TWO** copies of all applicable information. Failure to provide complete information can delay the approval process and put your ability to lease an affordable unit in jeopardy. If you have any questions please call, Maureen O'Hagan at 978-456-8388.

1. Federal Tax Returns –2009 – NO STATE TAX RETURNS
2. W2 and/or 1099-R Forms: 2009
3. Five (5) **consecutive** pay stubs ending within one month of lottery application for all jobs (check/direct deposit stubs). For unemployment, copies of unemployment checks or DOR verification stating benefits received. Same for disability compensation, worker's compensation and/or severance pay.
4. Full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts.
5. Child support and alimony: court document indicating the payment amount.
6. Self employed – provide an asset and balance sheet as well as three copies of business checking and savings accounts.
7. Interest, dividends and other net income of any kind from real or personal property.
8. Asset Statement(s): provide two **current** statements of all that apply, unless otherwise noted:
 - Checking accounts – 6 months of statements – EVERY PAGE – FRONT AND BACK
 - Saving accounts
 - Revocable trusts
 - Equity in rental property or other capital investments
 - Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds and Money Market Accounts including all individual retirement accounts, 401K, Keogh accounts and Retirement and Pension funds.
 - Cash value of Whole Life or Universal Life Insurance Policy.
 - Personal Property held as an investment
 - Lump-sum receipts or one-time receipts
9. Proof of student status for dependent household members over age of 18 and full-time students.