

THE RIVIERA BEACH NEIGHBORHOOD RECLAIM AND RENAISSANCE PROGRAM



Florida's Dynamic
Waterfront Community



INFORMATION KIT, CHECKLIST, IMPORTANT DATES TO REMEMBER, AND APPLICATION PACKAGE

What are the Neighborhood Services Housing Programs – Neighborhood RECLAIM Program and Riviera Beach Renaissance Program?

In an effort to avoid further decline, the Riviera Beach CRA and City of Riviera Beach implemented programs to provide assistance to existing and first-time homeowners. These programs will improve the stability of the neighborhood and foster revitalization to improve the quality of life of residents.

Program Descriptions

Neighborhood RECLAIM Program

The Neighborhood RECLAIM Program will provide funding up to \$50,000 through the Riviera Beach RECLAIM Program to eligible single family (one unit) homeowners to make exterior and limited emergency interior improvements to their property. Eligible improvements include fence replacement, painting, irrigation, landscaping, weatherization (windows and doors), roof repair/replacement, driveway repair and other minor exterior repairs to improve the community and identified key homes within the City. Priority will be given to improvements that are necessary to correct health, safety, and code violations. Special consideration for emergency limited interior repairs

Riviera Beach Renaissance Program

The Riviera Beach Renaissance Program will provide down payment, closing cost and housing rehabilitation assistance up to \$50,000 to benefit first time homebuyers purchasing single family homes within the Community Redevelopment Area. As part of the program, homebuyers can make exterior and interior improvements to their homes. Eligible improvements include painting, kitchens, bathrooms, plumbing, landscaping, weatherization (windows and doors), air conditioning/heating, roof repair/replacement, and other repairs necessary to correct health, safety, and code violations. Applicants will be selected on a first come, first ready, first served basis.

What are the Program Requirements?

The following are the Program Requirements.

Property Eligibility and Selection

All properties must be located in the City of Riviera Beach. Each property rehabilitated or purchased as part of the housing program must be single family homes and the applicant's primary residence. Properties are required to be insured (property/ homeowners, including flood insurance, if located in a flood area.) Property taxes and mortgage must be current and not delinquent. The Program will not provide financial assistance to properties that are delinquent on taxes, delinquent on mortgage loan payments, or in the foreclosure process.

Eligible Applicants

Applicants are required to submit a completed application. The application must be submitted with required documents as specified on the application. Applicant eligibility is based upon property eligibility.

The homeowners/applicants are required to occupy the property as their primary residence.

Applicant Selection

Applicants are selected and approved on a first come, first qualified, first served basis. Applications are time stamped and determinations of application submittal will be based on the time stamp. Priority will be given to homeowners with an immediate threat to health and safety.

Notice of Eligibility

Approved applicants will be notified in writing of their eligibility. Approval/award letters are valid for a period of six (6) months from the date of the letter. Extensions of up to three (3) months may be granted at the discretion of the Director of Neighborhood Services. Extensions beyond three (3) months must be approved in writing by the Executive Director and/or the Commission Board.

Extensions will not be granted beyond 12 months.

Financial Assistance (Subsidy)

The program may provide eligible property owners financial assistance to be used towards the rehabilitation of their property, down payment and closing cost. Financial assistance is given in the form of a forgivable loan to be used towards interior and exterior improvements per program guidelines.

The amount of financial assistance awarded will be based on the applicant's property rehabilitation and closing needs, and will not exceed 50% of the market value of the home as determined by the Palm Beach County's Property Appraiser. The minimum award is determined per program guidelines. The award amount is based on the actual costs and fees associated with the rehabilitation and/or the purchase of the property. We may cap the amount of assistance awarded to the purchaser to avoid over subsidizing the property. Applicants may seek additional subsidy from Palm Beach

County, State of Florida, or other subsidy programs. However, applicants might be required to invest their own funds towards the rehabilitation and/or purchase as a match contribution per program guidelines.

Applicants are not permitted to receive any funds directly or indirectly.

What are Important Dates to Remember?

Date	Event	Notes
January 25, 2023	Approval by CRA Board of Commissioners	
January 26, 2023	Program Rollout	Application is opened to the public. Flyer distribution via emails, TV18, social media, Constant Contact, websites. Memo sent to the City Manager’s office, Mayor’s office, City Council/CRA Board
January 30, 2023 to February 3, 2023 (until funds are fully allocated)	Application Intake and Technical Assistance	All applications accepted at the Ambassador Center (Clean & Safe Office) at 1229 E Blue Heron, Riviera Beach, from 9 AM – 2PM, Monday thru Friday.
2-4 Weeks after application acceptance/review.	Notice of Award Letters mailed. Homeowners contacted with approval	Program funds are limited.

What Documents Do I Need?

Copies of the following documents are required to be submitted with your application.

- Proof of Identification (for both Applicant and Co-Applicant).
 - Copy State issued picture ID or passport
 - Marriage Certificate if you are married and have different last names.
- Completed Social security Affidavit: MUST bring original Social Security Cards for verification (For **ALL** household members)
- Proof of Income (household members 18 and older). Submit all that apply.
 - Three recent and consecutive pay stubs
 - Child Support – court order, divorce decree, or a printout from the agency ordering the child support.
 - Alimony/Palimony – divorce decree or court order.
 - Social security benefit award letter.
 - Pension/Retirement statement – we need three most recent statements.

- Most recent 2 years of tax returns (Signed and dated) with all attachments – W2s, 1099: if self-employed most recent 3 years tax returns with all attachments.
- Self-employment – Profit & Loss Statement for last two (2) years and a statement from your accountant projecting your anticipated net business income for the next twelve months.
- 6 months of bank statements (All Accounts)
- Proof of Property Ownership and occupancy. Submit the items below.
 - Deed – Warranty Deed or Quit Claim Deed and
 - Homestead Exemption or
 - If rental property, then submit the lease.
- Proof that you are current on your property taxes.
 - Palm Beach County Property Tax payment receipt
 - Cancelled check (must have copy of front and back of check)
 - Mortgage statement from lender indicating taxes were paid
- Most recent mortgage statement.
- Proof of Homeowners / Property Owners and Flood insurance.

Once your completed application and all required documents are received, staff will review and make a determination of eligibility. If eligible, you will be contacted to complete the approval process. Once approved, staff will notify an inspector to assess the property to determine repairs/replacements needed and write a scope of work for the repairs. The inspector will contact you to schedule this assessment.

Who Do I Contact for More Information?

Should you have any questions regarding the application process, please feel free to contact the Neighborhood Services Staff at the Riviera Beach CRA Office at (561) 844-3408 or at ajenkins@rbcra.com or mnugent@rbcra.com.

Appendix 1

APPLICATION FOR HOUSING ASSISTANCE PROGRAM

Dear Applicant,

Thank you for your interest in Riviera Beach Neighborhood RECLAIM AND RENAISSANCE Programs. The documents listed below must be submitted when applying for Assistance. Attached is the application package. Due to funding requirements, all the information in the package must be completed. If any form does not apply to you, please initial the bottom and submit along with the entire application package. **Incomplete packages will not be accepted.**

**** STAFF WILL NOT MAKE COPIES OF REQUIRED DOCUMENTS ****
BE SURE TO HAVE YOUR COPIES ALREADY MADE UPON SUBMISSION OF APPLICATION

Copies of the following documents are required to be submitted with your application.

- Completed Program Application signed by Applicants
- Proof of Identification (for both Applicant and Co-Applicant)
 - Copy of valid Driver's License, Passport or State Identification
 - Copy Marriage Certificate if you are married and have different last names
- Completed Social security Affidavit: MUST bring original Social Security Cards for verification (For **ALL** household members)
- Proof of Income (household members 18 and older). Submit all that apply.
 - Three recent and consecutive pay stubs
 - Child Support – court order, divorce decree, or a printout from the agency ordering the child support.
 - Alimony/Palimony – divorce decree or court order.
 - Social security benefit award letter.
 - Pension/Retirement statement – we need three most recent statements.
 - Most recent 2 years of tax returns (Signed and dated) with all attachments – W2s, 1099: if self-employed most recent 3 years tax returns with all attachments.
 - Self-employment – Profit & Loss Statement for last two (2) years and a statement from your accountant projecting your anticipated net business income for the next twelve months.
 - 6 months of bank statements (All Accounts)
- Proof of Property Ownership and occupancy. Submit the items below.
 - Deed – Warranty Deed or Quit Claim Deed and
 - Homestead Exemption or
- Proof that you are current on your property taxes.
 - Palm Beach County Property Tax payment receipt
 - Cancelled check (must have copy of front and back of check)
 - Mortgage statement from lender indicating taxes were paid

- Most recent mortgage statement.
- Proof of Homeowners / Property Owners and Flood insurance.

- Printout from the Florida Department of State Division of Corporation listing the below (businesses only)
 - Name of company
 - Registered agent
 - Officers/directors

- Copy of IRS letter assigning company's Employment Identification Number (Businesses only)

Once your completed application and all required documents are received, staff will review and make a determination of eligibility. If eligible, you will be contacted to complete the approval process. Once approved, staff will notify an inspector to assess your property to determine repairs/replacements needed and write a scope of work for the repairs. The inspector will contact you to schedule this assessment.

Should you have any questions regarding the application process, please feel free to contact the Neighborhood Services Staff at the Riviera Beach CRA Office at (561) 844-3408.



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RENAISSANCE PROGRAM**

APPLICANT & CO-APPLICANT GENERAL INFORMATION:

Check the box for the program you are interested in applying for:

<input type="checkbox"/> Neighborhood RECLAIM Program	<input type="checkbox"/> Riviera Beach Renaissance Program (Purchase) <input type="checkbox"/> Down Payment Assistance <input type="checkbox"/> Closing Cost Assistance <input type="checkbox"/> Housing Rehabilitation Assistance
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Applicant

Full Name: _____

Marital Status (circle one): _____ Married _____ Unmarried _____ Divorced

Street Address: _____

City, State, ZIP: _____

Home: _____ Cell / Other#: _____

Co- Applicant

Full Name: _____

Marital Status (circle one): _____ Married _____ Unmarried _____ Divorced

Street Address: _____

City, State, ZIP: _____

Home: _____ Cell / Other#: _____

Household Members/Dependents (Social Security card must be provided for each additional household member listed on application along with proof of number of dependents claimed.)

Name	Date of Birth	Social Security #	Relationship to Applicant(s)

Are you or any household member a Riviera Beach Community Redevelopment Agency (RBCRA) employee, or related to a RBCRA employee, and/or Board Member?

YES _____ No _____

If yes, identify employee and/or Board Member by name: _____

Are you or any household member a City of Riviera Beach employee, or related to a City of Riviera Beach employee? YES _____ No _____

If yes, identify employee by name: _____

Mortgages and Liens (List debts against the home to include real estate and mortgage loans and list liens placed against your home)

TYPE	CREDITOR'S NAME / ADDRESS	MONTHLY PAYMENT	BALANCE
Mortgage/ Rent/Lease Payment			
Lien			
Lien			
Lien			
Other Debt			
Other Debt			
Other Debt			

	<u>Applicant</u>		<u>Co-Applicant</u>	
	<u>YES</u>	<u>NO</u>	<u>YES</u>	<u>NO</u>
1. Are you current with your Mortgage? Amount	()	()	()	()
How long have you resided at this residence?	\$ _____		\$ _____	
2. Do you own any other real estate?	()	()	()	()
If yes, location and type _____				
3. Are you in foreclosure?	()	()	()	()
4. Do you have any outstanding unpaid collections or judgments?	()	()	()	()
5. Have you declared Bankruptcy in the last 7 years?	()	()	()	()
6. Are you a party in a lawsuit?	()	()	()	()

INCOME/EMPLOYMENT INFORMATION

APPLICANT / CO-APPLICANT

Name: _____

Name of Employer: _____ Phone Number _____

Address: _____ Years Employed: _____

Position: _____ Supervisor: _____

APPLICANT / CO-APPLICANT or Household Member over 18:

Name: _____

Name of Employer: _____ Phone Number _____

Address: _____ Years Employed: _____

Position: _____ Supervisor: _____

APPLICANT / CO-APPLICANT or Household Member Over 18:

Name: _____

Name of Employer: _____ Phone Number _____

Address: _____ Years Employed: _____

Position: _____ Supervisor: _____

APPLICANT / CO-APPLICANT or Household Member Over 18:

Name: _____

Name of Employer: _____ Phone Number _____

Address: _____ Years Employed: _____

Position: _____ Supervisor: _____

ANNUAL GROSS INCOME – Attach additional sheet if needed

SOURCE OF INCOME	APPLICANT	CO-APPLICANT	OTHER HOUSEHOLD MEMBER(S)	TOTAL
Gross Salary				
Overtime, Tips, Bonuses, etc.				
Interest/Dividends				
Business net Income				
Rental Income				
Social Security, Pensions, etc.				
Unemployment, Workers Comp.				
Alimony, Child Support				
Welfare Payments				
Other (List)				
TOTAL	\$	\$	\$	\$



Neighborhood RECLAIM Program Inspection Request

Date: _____

Property Owner's Name:	
Address:	
Phone #:	

**Please check the exterior improvements that you would like to include:
(You may check more than one box if appropriate.)**

- | | | |
|--|--|--|
| <input type="checkbox"/> Fence Replacement | <input type="checkbox"/> Irrigation | <input type="checkbox"/> Windows/Doors |
| <input type="checkbox"/> Exterior paint | <input type="checkbox"/> Roof repair | <input type="checkbox"/> Landscaping |
| <input type="checkbox"/> Flood Mitigation / Drainage | <input type="checkbox"/> Driveway repair | |
| <input type="checkbox"/> Other, please explain _____ | | |

Priority will be given to improvements that are necessary to correct health, safety, and code violations. Special consideration for emergency limited interior repairs

Requested By: _____
Print
Sign



Riviera Beach Renaissance Program Inspection Request

Date: _____

Applicant's Name(S)	
Property Address:	
Phone #:	

**Please check the exterior/interior improvements that you would like to include:
(You may check more than one box if appropriate.)**

- | | | |
|--|--|--|
| <input type="checkbox"/> Fence Replacement | <input type="checkbox"/> Irrigation | <input type="checkbox"/> Windows/Doors |
| <input type="checkbox"/> Exterior paint | <input type="checkbox"/> Landscaping | <input type="checkbox"/> Driveway repair |
| <input type="checkbox"/> Flood Mitigation / Drainage | <input type="checkbox"/> Driveway repair | <input type="checkbox"/> Kitchen |
| <input type="checkbox"/> Bathrooms | <input type="checkbox"/> Plumbing | |
| <input type="checkbox"/> Air Conditioning/heating | <input type="checkbox"/> Roof repair/Replacement | |
| <input type="checkbox"/> Other, please explain _____ | | |

Priority will be given to improvements that are necessary to correct health, safety, and code violations.

Requested By: _____
Print

Sign

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**Things Homeowners / Property Owners Should Know Before
Participating in the Assistance Program**

The following is a list of some of the things homeowners / Property Owners should be aware of before participating in the Housing Assistance Program:

1. The purpose of the Housing Assistance Programs is to make exterior or interior improvements (dependent on which program) to key single-family homes and properties within community. Key homes and properties are identified by staff according to predetermined criteria.
2. Homeowners should not expect their home to be new or appear to be new when the rehabilitation work has been completed. The program is for rehabilitation and not restoration to the condition of the home when newly constructed.
3. Historic restoration is not included as part of this program.
4. Funding is very limited; therefore, the program cannot provide assistance for all of the improvements that homeowners may want to be completed. Certain improvements require matching funds from the homeowner.
5. Priority will be given to improvements that are necessary to correct health, safety, and code violations. Special consideration for emergency limited interior repairs
6. The Neighborhood RECLAIM Program grant will be a fifteen (15) year, zero percent (0%) interest deferred loan secured by a lien against the property rehabilitated. The grant will be forgiven at a rate of six-point sixty-seven percent (6.67%) each year
7. The Riviera Beach Renaissance Program grant will be a twenty-five (25) year, zero (0%) interest deferred mortgage secured by a lien against the property rehabilitated. The grant will be forgiven at a rate of five percent (5.00%) a year after the first five (5) years
8. The Riviera Beach Renaissance Program requires a 3% Minimum down payment; at least 1% must be the buyer's own funds, with remainder from a gift or other subsidy, at discretion of the Executive Director of the CRA or Riviera Beach City Manager. The buyer shall attend at least an 8-hour approved homebuyer education course, with counseling through the Riviera Beach Homebuyers Club or similar.
9. Re-payment of the grant is due upon the sale, transfer of the property title, if cash equity ("cash-out" refinance loan) is taken out of the property, or mortgage default.
10. The Riviera Beach Community Redevelopment Agency (RBCRA) is a public entity subject to Chapter 119 of the Florida Statutes concerning public records.
11. Applications and documents submitted to Riviera Beach CRA and the City of Riviera Beach are public records and, unless exempt pursuant to Florida Statutes, are subject to public records disclosure, except personal information such as your income and social security number. All documents submitted will become property of the City of Riviera Beach and will not be returned.

Applicant Signature

Date

Co-Applicant Signature

Date



THE RIVIERA BEACH NEIGHBORHOOD RECLAIM
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“IMPORTANT – APPLICANT READ BEFORE SIGNING”

The Riviera Beach Community Redevelopment Agency (RBCRA) is a public entity subject to Chapter 119 of the Florida Statutes concerning public records. Applications and documents submitted to RBCRA and the City of Riviera Beach are public records and, unless exempt pursuant to Florida Statutes, are subject to public records disclosure.

The information provided is true and complete to the best of my/our knowledge and belief. I/We consent to the disclosure of such information for purposes of income verification related to my/our application for financial assistance. I/We understand that any willful misstatement of material fact will be grounds for disqualification. Applicant understands that the information provided is needed to determine assistance eligibility and in no way assures qualification for assistance. The applicant also agrees to provide any other documentation needed to verify eligibility.

WARNING: Chapter 817, Florida Statutes provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under s775.082 o 775.83.

My/our signature below indicates that I/we am/are obligated to advise the RBCRA and the City of Riviera Beach of all changes in my/our household size or income during this process. A change in size or income may disqualify me/us to receive this assistance.

Applicant Signature

Date

Co-Applicant Signature

Date

Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).



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SUBORDINATION POLICY

- Only fixed-rate refinancing will be approved, no balloon or adjustable rate loans will be approved. A pay-off must take place in order for applicant to proceed outside of a fixed rate loan.
- The program will require a copy of the new loan commitment and appraisal.
- Cash-out refinancing approval will be at the discretion of the program's Neighborhood Services Staff. Cash out refinancing maybe be approved for the circumstances below:
 - Emergency home repairs
 - Barrier Free modifications to home
 - Roof repair/replacement
- A subordination request must be submitted to the program's Neighborhood Services Staff at least ten (10) business days prior to loan closing. Subordinations must be approved by the Executive Director or his/her assigned delegate.

I have read and understand the above Subordination Policy.

Applicant Signature

Date

Co-Applicant Signature

Date



**THE RIVIERA BEACH NEIGHBORHOOD RECLAIM
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AUTHORIZATION FOR THE RELEASE OF INFORMATION

I, _____ and / or _____, the undersigned, hereby authorize the release of information without liability for information regarding my mortgage to the Riviera Beach Community Redevelopment Agency and the City of Riviera Beach for the purposes of verifying information provided as part of determining eligibility for assistance under the Housing Assistance program. I understand that only information necessary for determining eligibility can be requested.

Types of Information to be Verified:

I understand that previous or current information regarding me may be required. Verifications that may be requested are, but not limited to: mortgage verification.

Organizations / Individuals that may be asked to provide written / verbal verifications are, but not limited to:

Banks or Financial Institutions

Other: _____

Agreement to Conditions:

I agree that a photocopy of this authorization may be used for the purposes stated above. I understand that I have the right to review this file and correct any information found to be incorrect.

Signature of Applicant	Printed Name	Date
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Signature of Co – Applicant / household member	Printed Name	Date
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THIRD PARTY VERIFICATION OF MORTGAGE

NOTE TO MORTGAGEE:

The applicant identified below has applied for assistance for rehabilitation of his/her/their property listed below through the **Riviera Beach Community Redevelopment Agency/City of Riviera Beach**. The applicant has authorized this Agency in writing to obtain verification of the status of an existing mortgage on the property from any source named in the application. The requested information in this verification of mortgage is for the confidential use of this agency. Please furnish the information requested below and return this form using the addressed envelope provided or **fax it to (561) 881-8043**.

Authorization:

I hereby authorize the release of requested information. A copy of the executed "Authorization for Release of Information" is attached which indicates my agreement with the release of information requested for the sole purpose of determining eligibility for program assistance.

Signature of Applicant/Co-Applicant/Household Member Printed Name Date

Property Address

-----APPLICANT NOT TO FILL OUT FORM BELOW THIS LINE-----

Please return information to:

Riviera Beach Community Redevelopment Agency, Neighborhood Services Department
Name: Annetta Jenkins Title: Director of Neighborhood Services
Address: 600 W Blue Heron Blvd, Suite C-225, Riviera Beach, FL 33404 Phone: 561-844-3408

Complete the following information:

Date of Mortgage: _____ Original Amount: \$ _____
Date of Maturity _____ Present Balance: _____
Type of Mortgage (Conventional, FHA, VA) _____
Total Monthly payment: \$ _____
 Principal & Interest: \$ _____
 Mortgage Insurance Premium: \$ _____
 Real Estate Taxes: \$ _____
 Insurance: \$ _____
Are payments current: (Yes or No): _____ How many late payments in last 12 months? _____
 If no, state amount in Arrears: _____ # of months in Arrears: _____
State amount of termination fee: \$ _____

Signature of Authorized Representative: _____
Printed Name: _____ Title: _____
Phone #: _____ Date: _____



AFFIDAVIT FOR SOCIAL SECURITY NUMBER(S)

BEFORE me this ___ day of _____ 20_____, personally appeared _____ who, being duly sworn, affirms that:

- 1. I/we have made an application for housing assistance from the Riviera Beach CRA and City of Riviera Beach
- 2. Check as applicable:
 - (a). I/We have been issued a social security number
 - (b). I/We did not leave a copy of my/our social security card(s) with staff, per Florida Statue 119.071(5)
 - (c). I/We presented my/our original social security card(s) listed below, for the entire household, to the staff conduction my/our intake:

Household Members	Social Security Number	Relationship

If necessary, add additional names and social security numbers of additional household members on revers side of form

Applicant's Signature
Print Name: _____

Applicant's Signature
Print Name: _____

Witness Signature (Staff member)
Witness Name: _____

Witness Signature (Staff member)
Witness Name: _____

Appendix 2

Checklist

THE RIVIERA BEACH NEIGHBORHOOD RECLAIM and RENAISSANCE PROGRAM

Residential

- Completed Program Application signed by Applicants
- Proof of Identification (for both Applicant and Co-Applicant)
 - Copy of valid Driver's License, Passport or State Identification
 - Copy Marriage Certificate if you are married and have different last names
- Completed Social security Affidavit: MUST bring original Social Security Cards for verification (For ALL household members)
- Proof of Income (household members 18 and older). Submit all that apply.
 - Three most recent and consecutive pay stubs
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