RIVIERA BEACH COMMUNITY REDEVELOPMENT AGENCY
RENAISSANCE PROGRAM

Required Documents Checklist

Before You Apply: Please review the Program Overview to confirm that you meet the eligibility requirements. Use this checklist to prepare the required documents. Submit documents applicable to your household and circumstances. Additional documentation may be requested during the application review process.

Application and Identity

☐ Completed and signed program application (applicant and co-applicant, if applicable).

☐ Valid government-issued photo identification for each applicant/co-applicant (driver's license, passport, or state ID).

☐ Marriage certificate if married applicants have different last names (if applicable).

☐ Completed Social Security affidavit; original Social Security cards for all household members for in-person verification, as required by CRA procedures.

Household Income and Financial Documentation

☐ Proof of income for each household member age 18 or older; submit all sources that apply.

☐ Three most recent consecutive pay stubs (if employed).

☐ Child support documentation: court order, divorce decree, or issuing agency statement (if applicable).

☐ Alimony/palimony documentation: court order or divorce decree (if applicable).

☐ Social Security benefit award letter (if applicable).

☐ Three most recent pension/retirement statements (if applicable).

☐ Two most recent years of signed and dated federal tax returns with W-2s, 1099s, and schedules; three years if self-employed.

☐ If self-employed: profit-and-loss statements for the past two years and accountant's projection of anticipated net business income for the next 12 months.

☐ Six months of statements for all bank accounts.

☐ If self-employed through a registered business: Florida Division of Corporations record identifying the business, registered agent, and officers/directors (if applicable), and IRS EIN assignment letter (if applicable).

☐ Current mortgage preapproval letter from an eligible lender.

☐ Proof of completion of an eight-hour homebuyer education course through a HUD-approved housing counseling agency.

Important: An 8-hour HUD-approved homebuyer education certificate, lender preapproval letter, and documentation verifying the buyer's required 3% contribution toward the home's purchase price must be provided.

Things to Know

- To ensure continued compliance with the primary residence requirement, homeowners will be required to complete an annual Owner-Occupancy Certification throughout the twenty-five-year restriction period. The CRA may request reasonable supporting documentation, including a valid government-issued identification card, utility bill, proof of homestead exemption, or other acceptable evidence confirming that the assisted property remains the homeowner's primary residence.

This checklist is for applicant preparation. Final documentation requirements are subject to the CRA's approved program guidelines and application instructions.