



did you know?



Income Tax Return Requirements

CHFA changed its policy regarding the submission of tax returns with the last edition of the [CHFA Seller's Guide](#).

Let's break it down by programs:

CHFA SmartStepsm and CHFA Preferredsm Programs

Tax returns are **not** required for the CHFA SmartStepsm and CHFA Preferredsm Programs **unless required** by the applicable Automated Underwriting System (AUS) findings or underwriting guidelines.

CHFA FirstStepsm Programs

Prior year tax returns are required for all borrowers utilizing the CHFA FirstStepsm Programs.

Please keep in mind, locks made on or after the IRS tax filing deadline of April 15, 2020 **will require the borrower's 2019 tax return**. A full transcript of the borrower's tax return is acceptable.

Important: Submission of a 2018 tax return or a filing extension, as well as submitting a W-2 and a wage income transcript, in lieu of a 2019 return is **not** permitted.

Please contact us with any questions or for more information.

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