insight tenant file upload checklist and cover sheet

Housing Tax Credit and CHFA Loan Programs

insight tenant file

The following pages contain file upload checklists for each of the following certification types. Please select and use only the applicable checklist for the specific tenant file and certification you are uploading to Insight.

- Move-in
- Basic Annual Recertification (BAR)
  - for 100 percent affordable properties, as recommended by CHFA
- Self-certification annual recertification
  - for 100 percent affordable properties that elect to complete self-certification annual recertifications
- Full annual recertification
  - for mixed income properties with unrestricted units
  - or 100 percent affordable properties that elect to complete full annual recertifications

Note for Annual Recertifications: While CHFA policy recommends the Basic Annual Recertification (BAR) for all 100 percent affordable developments, some properties elect to complete a self-certification or full recertification instead, at the discretion of their owner/investor. Only one type of recertification is required.
Do not upload multiple types of recertifications.

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Housing Tax Credit and CHFA Loan Programs

move-in file

Property name:	Unit number:
Head of household first and last name:	Certification effective date:

- Each resident file must be scanned and uploaded separately into CHFA's Insight system, a secure site.
- When uploading, please **fill in the top** in this checklist and **use it as a cover sheet** for each resident file.
- Be sure to **check the applicable boxes below** to show which documents are included in the file.
- If a screenshot is used for any items below, it must show the resident's account name and the date it was taken.
- If any certification forms are signed electronically, they must be authenticated and date- and time-stamped.
- Documents must be arranged in the preferred order as listed below.
- If files are disorganized or not legible, CHFA will ask for resubmission of documents.

☐	Tenant income certification form/HUD-50059/RD-3560-8
☐	Household demographic form (either CHFA, HUD, or USDA version)
☐	Application (include preliminary and final, if applicable)
☐	Certification questionnaire • Required if the owner/agent's application does not contain all same questions and content as CHFA's application and/or when the application is dated over 120 days before the certification effective date.
☐	Authorization to Assist form, if resident(s) required assistance in completing any forms
☐	Clarification records • Required to explain any inconsistencies among documents, missing information, unusual circumstances, changes between application and move-in, etc.
☐	Calculation worksheet or calculator tapes for each income source and total household income • Documentation of management's annual household income calculations is required for **all** forms of income listed listed below. • This includes calculations for the cash value of assets and annual income from assets.
☐	12-month tenant ledger for this unit showing all charges and payments
	Income Verifications
	Employment Income
☐	Pre-HOTMA: Verification of Employment form (or paystubs, if unable to obtain)
☐	HOTMA: up-front income verification report or paystubs for minimum of two most recent consecutive pay periods
☐	Documentation of attempts to obtain most acceptable verification types before relying on less acceptable types
	Business and Self-employment Income
☐	Certification of Income for Self-employed Persons
☐	Business plan summary (may be included in CHFA's form)
☐	Current year-to-date profit and loss statement
☐	Most recent tax return (include both IRS Form 1040 and Schedule C), if resident files tax returns
☐	Most recent annual profit and loss statement, if resident did not file any tax returns

Other Income
☐ Unemployment benefits: current benefit statement from the state unemployment agency or online account
☐ Unemployed adults: Unemployed Resident Affidavit
☐ Unearned income verification: Social Security, SSI, SSDI, TANF, OAP, AND, retirement pension letters, etc.
☐ Recurring monetary or in-kind contributions: verification of household assistance form; or affidavit signed by the person or organization providing the gift, stating the frequency and value of the gift; or verification letter from a bank, attorney, or a trustee administering the gift
☐ Alimony: 12-month payment history from the agency that collects support; or a letter from the person paying support
☐ Court-ordered child support: 12-month payment history from the agency that collects child support (Colo. FSR, etc.)
☐ Child support outside the court system: signed and dated statement from the provider (other parent) as to the amount and frequency of the payments and total amount paid in last 12 months
☐ Real estate rental income: rental property's lease, or other valid documentation, if a lease has not been executed
Other Forms and Documents
☐ Asset Certification (resident statement of assets)
☐ Asset verifications of cash value and income from assets ☐ Pre-HOTMA: required only when total assets exceed $5,000 ☐ HOTMA: required only when net family assets exceed the applicable HUD threshold
☐ Certification of Student Status (required for housing tax credit years 1-15 and all PAB) – include verification, if necessary
☐ Verification of Student Status, tuition, and financial aid (under HOTMA, required for all households with a higher education student)
☐ Child Support and Alimony Affidavit (required for all households that include a single parent)
☐ Seasonal Worker Affidavit (if applicable)
☐ Zero-/extremely Low-income Questionnaire (if applicable)
☐ Lease agreement – only include the first page, signature page, and pages showing lease term and tenant rent ☐ Affordable Housing Lease Addendum (not required for RD Section 515 or Section 8 leases) ☐ HUD-91067 VAWA lease addendum for every adult ☐ HUD-5380/-5382 acknowledgement form signed by all adults
☐ Section 8 voucher recipients: Section 8 HAP contract or HAP letter – only include pages showing tenant rent portion and HAP amount as of the certification effective date
☐ Project-based Section 8 recipients: include HUD-50059 showing tenant portion of rent, if not already included
☐ Move-in unit inspection form (required only for CHFA loan properties)

please do not upload any of the following documents

- Lease addenda not specified above (e.g., pet policy, crime free, house rules, etc.)
- Social security cards, birth certificates, or driver's license
- Tenant correspondence, unless necessary to clarify a discrepancy
- Late rent notices
- Maintenance requests
- Any HUD Section 8 document not used for the housing tax credit and CHFA loan programs, including EIV reports
- Any USDA rural development document not used for the housing tax credit and CHFA loan programs

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Housing Tax Credit and CHFA Loan Programs

annual recertification documents for 100 percent affordable developments that complete the basic annual recertification (bar)

Property name:	Unit number:
Head of household first and last name:	Certification effective date:

- Each resident file must be scanned and uploaded separately into CHFA's Insight system, a secure site.
- When uploading, please **fill in the top** in this checklist and **use it as a cover sheet** for each resident file.
- Be sure to **check the applicable boxes below** to show which documents are included in the file.
- If a screenshot is used for any items below, it must show the resident's account name and the date it was taken.
- If any certification forms are signed electronically, they must be authenticated and date- and time-stamped.
- Documents must be arranged in the preferred order as listed below.
- If files are disorganized or not legible, CHFA will ask for resubmission of documents.

- ☐ Basic Annual Recertification (BAR) Form
  - Reminder: when using the BAR, a TIC is not required and should not be completed or uploaded.
- ☐ 12-month tenant ledger for this unit showing all charges and payments
- ☐ Certification of Student Status (required for housing tax credit years 1-15 and all PAB) – include verification, if necessary
- ☐ Authorization to Assist form, if resident(s) required assistance in completing any forms
- ☐ Renewal lease addendum/amendment **OR**
- ☐ Renewal lease agreement, only include the first page, signature page, and pages showing lease term and tenant rent
  - ☐ New affordable housing lease addendum attached to new lease (not required for RD Section 515 or Section 8 leases)
  - ☐ New HUD-91067 VAWA lease addendum attached to new lease for every adult
- ☐ Section 8 voucher recipients: Section 8 HAP contract or HAP letter – only include pages showing tenant rent portion and HAP amount as of the certification effective date
- ☐ Project-based Section 8 recipients: include HUD-50059 showing tenant portion of rent, if not already included

please do not upload any of the following documents

- Lease addenda that are not specified above (e.g., pet policy, crime free, house rules, etc.)
- Social security cards, birth certificates, or driver's license
- Tenant correspondence, unless necessary to clarify a late or missing recertification
- Late rent notices; recertification reminders; or maintenance requests
- Any HUD Section 8 document not used for the housing tax credit and CHFA loan programs, including EIV reports
- Any USDA rural development document not used for the housing tax credit and CHFA loan programs

insight tenant file upload checklist and cover sheet

Housing Tax Credit and CHFA Loan Programs

annual recertification documents for 100 percent affordable developments that complete self-certification recertifications

Property name:	Unit number:
Head of household first and last name:	Certification effective date:

- Each resident file must be scanned and uploaded separately into CHFA's Insight system, a secure site.
- When uploading, please **fill in the top** in this checklist and **use it as a cover sheet** for each resident file.
- Be sure to **check the applicable boxes below** to show which documents are included in the file.
- If a screenshot is used for any items below, it must show the resident's account name and the date it was taken.
- If any certification forms are signed electronically, they must be authenticated and date- and time-stamped.
- Documents must be arranged in the preferred order as listed below.
- If files are disorganized or not legible, CHFA will ask for resubmission of documents.

- ☐ Tenant income certification form/HUD-50059/RD-3560-8
- ☐ Self-certification Questionnaire
- ☐ Authorization to Assist form, if resident(s) required assistance in completing any forms
- ☐ Clarification Record
  - Required to explain any inconsistencies among documents, missing information, unusual circumstances, changes since last certification, etc.
- ☐ Calculation worksheet or calculator tapes for each income source and total household income
  - Documentation of management's annual household income calculations is required for **all** forms of income listed listed below.
  - This includes calculations for the cash value of assets and annual income from assets.
- ☐ 12-month tenant ledger for this unit showing all charges and payments
- ☐ Certification of Student Status (required for housing tax credit years 1-15 and all PAB) – include verification, if necessary
- ☐ Renewal lease addendum/amendment **OR**
- ☐ Renewal lease agreement: only include the first page, signature page, and pages showing lease term and tenant rent
  - ☐ New affordable housing lease addendum attached to new lease (not required for RD Section 515 or Section 8 leases)
  - ☐ New HUD-91067 VAWA lease addendum attached to new lease for every adult
- ☐ Section 8 voucher recipients: Section 8 HAP contract or HAP letter – only include pages showing tenant rent portion and HAP amount as of the certification effective date
- ☐ Project-based Section 8 recipients: include HUD-50059 showing tenant portion of rent, if not already included

please do not upload any of the following documents

- Lease addenda that are not specified above (e.g., pet policy, crime free, house rules, etc.)
- Social security cards, birth certificates, or driver's license
- Tenant correspondence, unless necessary to clarify a late or missing recertification
- Late rent notices; recertification reminders; or maintenance requests
- Any HUD Section 8 document not used for the housing tax credit and CHFA loan programs, including EIV reports
- Any USDA rural development document not used for the housing tax credit and CHFA loan programs

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Housing Tax Credit and CHFA Loan Programs

full annual recertification documents for mixed income properties with unrestricted units or other properties that elect full recertifications

Property name:	Unit number:
Head of household first and last name:	Certification effective date:

- Each resident file must be scanned and uploaded separately into CHFA's Insight system, a secure site.
- When uploading, please **fill in the top** in this checklist and **use it as a cover sheet** for each resident file.
- Be sure to **check the applicable boxes below** to show which documents are included in the file.
- If a screenshot is used for any items below, it must show the resident's account name and the date it was taken.
- If any certification forms are signed electronically, they must be authenticated and date- and time-stamped.
- Documents must be arranged in the preferred order as listed below.
- If files are disorganized or not legible, CHFA will ask for resubmission of documents.

- ☐ Tenant Income Certification form/HUD-50059/RD-3560-8
- ☐ Full Certification Questionnaire
- ☐ Authorization to Assist form, if resident(s) required assistance in completing any forms
- ☐ Clarification records
  - Required to explain any inconsistencies among documents, missing information, unusual circumstances, changes since last certification, etc.
- ☐ Calculation worksheet or calculator tapes for each income source and total household income
  - Documentation of management's annual household income calculations is required for **all** forms of income listed listed below.
  - This includes calculations for the cash value of assets and annual income from assets.
- ☐ 12-month tenant ledger for this unit showing all charges and payments

Income Verifications

Employment Income

- ☐ Pre-HOTMA: Verification of Employment form (or paystubs, if unable to obtain)
- ☐ HOTMA: up-front income verification report or paystubs for minimum of two most recent consecutive pay periods
- ☐ Documentation of attempts to obtain most acceptable verification types before relying on less acceptable types

Business and Self-employment Income

- ☐ Certification of Income for Self-employed Persons
- ☐ Business plan summary (may be included in CHFA's form)
- ☐ Current year-to-date profit and loss statement
- ☐ Most recent tax return (include both IRS Form 1040 and Schedule C), if resident files tax returns
- ☐ Most recent annual profit and loss statement, if resident did not file any tax returns

Other Income

- ☐ Unemployment benefits: current benefit statement from the state unemployment agency or online account
- ☐ Unemployed adults: Unemployed Resident Affidavit
- ☐ Unearned income verification: social security, SSI, SSDI, TANF, OAP, AND, retirement pension letters, etc.
- ☐ Recurring monetary or in-kind contributions: verification of household assistance form; or affidavit signed by the person or organization providing the gift, stating the frequency and value of the gift; or verification letter from a bank, attorney, or a trustee administering the gift
- ☐ Alimony: 12-month payment history from the agency that collects support; or a letter from the person paying support

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Housing Tax Credit and CHFA Loan Programs

full annual recertification documents for mixed income properties with unrestricted units or other properties that elect full recertifications, continued

Other Income, continued
☐ Court-ordered child support: 12-month payment history from the agency that collects child support (Colo. FSR, etc.)
☐ Child support outside the court system: signed and dated statement from the provider (other parent) as to the amount and frequency of the payments and total amount paid in last 12 months
☐ Real estate rental income: rental property's lease, or other valid documentation, if a lease has not been executed
Other Forms and Documents
☐ Asset certification (resident statement of assets)
☐ Asset verifications of cash value and income from assets ☐ Pre-HOTMA: required only when total assets exceed $5,000 ☐ HOTMA: required only when net family assets exceed the applicable HUD threshold
☐ Certification of Student Status (required for housing tax credit years 1-15 and all PAB) – include verification, if necessary
☐ Verification of Student Status, tuition, and financial aid (under HOTMA required for all households with a higher education student)
☐ Child Support and Alimony Affidavit (required for all households that include a single parent)
☐ Seasonal Worker Affidavit (if applicable)
☐ Zero-/extremely Low-income Questionnaire (if applicable)
☐ Renewal lease addendum/amendment **OR**
☐ Renewal lease agreement, only include the first page, signature page, and pages showing lease term and tenant rent ☐ New affordable housing lease addendum attached to new lease (not required for RD Section 515 or Section 8 leases) ☐ New HUD-91067 VAWA lease addendum attached to new lease for every adult
☐ Section 8 voucher recipients: Section 8 HAP contract or HAP letter – only include pages showing tenant rent portion and HAP amount as of the certification effective date
☐ Project-based Section 8 recipients: include HUD-50059 showing tenant portion of rent, if not already included

please do not upload any of the following documents

- Lease addenda that are not specified above (e.g., pet policy, crime free, house rules, etc.)
- Social security cards, birth certificates, or driver's license
- Tenant correspondence, unless necessary to clarify a discrepancy or to clarify a late or missing recertification
- Late rent notices
- Maintenance requests
- Any HUD Section 8 document not used for the housing tax credit and CHFA loan programs, including EIV reports
- Any USDA rural development document not used for the housing tax credit and CHFA loan programs