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# full certification file requirements checklist

## CHFA Multifamily Program Compliance

- See CHFA Multifamily Program Compliance Manual for detailed explanations of each item below.
- Except as noted, all documents must be completed and signed on or up to 120 days before the certification effective date.
- Electronic content and signatures are permitted only as outlined in the Manual.

Form/Document	LIHTC Years 1-15	PY15 LIHTC	CHFA Loan
<b>Application</b>	<input type="checkbox"/> Required only for Move-in (MI) Certification. <input type="checkbox"/> Resident names and basic info must be consistent with both the Questionnaire and the TIC. If not, a clarification must be noted in the file. <input type="checkbox"/> If the application is signed more than 120 days prior to move-in, it is no longer valid and a new application or questionnaire is required.	Same	Same
<b>Demographic Form</b>	<input type="checkbox"/> Must be in the file and initialed by all adults. If resident(s) declined to complete the form, it must be noted on the form. Exception: Project-based Section 8 properties that provide demographic information through TRACS.	Same	Same
<b>Lease</b>	<input type="checkbox"/> Initial lease must be for a minimum of six months (unless SRO, etc.). <input type="checkbox"/> Tenant paid rent in the lease must match the TIC. <input type="checkbox"/> If household has a Section 8 voucher, file must contain documentation of tenant portion of rent. <input type="checkbox"/> All tenants age 18 and over and management must sign and date on the Move-in date or earlier.	Same	Same
<b>Affordable Housing Lease Addendum</b>	<input type="checkbox"/> Language regarding annual recertification requirements must be included in the lease or an addendum. <input type="checkbox"/> If an addendum, all tenants age 18 and over and management must sign and date. <input type="checkbox"/> A new addendum is required when a new lease is executed. Exceptions: <b>not</b> required for properties with Section 8 subsidy contracts or USDA RD subsidy agreements.	Same	Same
<b>VAWA documentation</b>	File must contain all required VAWA notices, certifications, and addenda as outlined in the Manual.	Same	Recommended but not required.
<b>Move-in Unit Inspection Checklist</b>	<input type="checkbox"/> Recommended to demonstrate unit was suitable for occupancy. <input type="checkbox"/> If included, must be signed by tenant and management.	Same	Required to ensure unit was suitable for occupancy. Must be signed by tenant and manager.
<b>Tenant Income Certification (TIC)</b>	<input type="checkbox"/> Must have correct MI date, Effective Date, Unit number, and BIN. <input type="checkbox"/> Resident names must match the Application and Questionnaire. <input type="checkbox"/> Birth dates must be listed for all dependents. <input type="checkbox"/> Must list annual income from assets. <input type="checkbox"/> Certifications (move-in and annual) must be completed and signed on or before the correct Effective Date. <input type="checkbox"/> The TIC must be signed and dated by all tenants age 18 and over and management. Exceptions: After MI, Project-based Section 8 properties may use the HUD form 50059 to certify household income rather than the TIC. Properties with USDA RD agreements may use the RD 3560-8 instead of the TIC.	Same	Same  Exception: Properties without LIHTC do not have BINs.
<b>TIC – Part V: Determination of Eligibility</b>	<input type="checkbox"/> Must list correct household income based on third-party income verifications. <input type="checkbox"/> Must list correct Income Limit per CHFA Rent & Income Limits table. <input type="checkbox"/> For <i>mixed-income properties</i> , if income increases over 140% of income limit at recertification, the Next Available Unit Rule must be followed.	Same	Same

Form/Document	LIHTC Years 1-15	PY15 LIHTC	CHFA Loan
<b>TIC – Part VI: Rent</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Tenant Paid Rent must match the lease, lease addendum, or HAP contract/letter.</li> <li><input type="checkbox"/> Utility allowance must match the Utility Allowance Schedule and follow CHFA's Utility Allowance Policy.</li> <li><input type="checkbox"/> Correct Max Rent must be listed per CHFA Rent and Income Limits table.</li> <li><input type="checkbox"/> Subsidy/Rental Assistance Payments must be listed separately from Tenant Paid Rent.</li> <li><input type="checkbox"/> Any non-optional fees, including renter's insurance if required, are included in Gross Rent calculation.</li> <li><input type="checkbox"/> Gross Rent must not exceed Max Rent.</li> <li><input type="checkbox"/> At recertification, the utility allowance must be updated, if applicable.</li> <li><input type="checkbox"/> Tenant rent may be increased at lease renewal only (per CHFA QAP).</li> </ul> <p>Exception: Project-based Section 8 properties and properties with USDA RD agreements may increase tenant rents during the lease term as required by those programs.</p>	Same	Same
<b>Third-party Income Verifications</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Verification required for all income sources listed in the household's qualifying paperwork.</li> <li><input type="checkbox"/> Income verification types in order of acceptability: 1) Upfront Income Verification (UIV), 2) Tenant-provided third-party documents, 3) written or verbal third-party verification form, 4) self-certification by the applicant/ resident.</li> <li><input type="checkbox"/> All attempts to obtain the most acceptable forms of verification must be documented before using a less acceptable form.</li> <li><input type="checkbox"/> Employment income: If UIV, such as The Work Number, is unavailable or charges a fee, the next best form of verification is at least two current, consecutive paystubs.</li> <li><input type="checkbox"/> When using paystubs, the same number must be collected for all households.</li> <li><input type="checkbox"/> Verification must be dated by the certification effective date or earlier – up to 120 days. <b>Never later!</b> <ul style="list-style-type: none"> <li>• Except: Social Security benefit/pension letters can be dated within one year of effective date.</li> </ul> </li> <li><input type="checkbox"/> Social Security benefits: move-in certifications effective after the annual COLA announcement must be adjusted to include the COLA increase.</li> </ul> <p>Exceptions</p> <ul style="list-style-type: none"> <li>• For properties or units where the public housing authority (rather than the owner/agent) verifies income, a CHFA-approved Statement of Income and Assistance issued by the PHA is acceptable in lieu of obtaining separate third-party income verifications.</li> <li>• For mixed-income project-based Section 8 properties, at annual recertification only, when EIV is used for third-party income verification, management may complete CHFA's EIV Third-party Verification Summary form in lieu of obtaining separate third-party income verifications. Note that actual EIV reports may not be viewed by most CHFA staff.</li> </ul>	Same	Same
<b>Third-party Asset Verification</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Required only when cash value of net family assets is over \$50,000, as adjusted.</li> <li><input type="checkbox"/> If so, file must have third-party verification of each asset's value and income.</li> <li><input type="checkbox"/> Any of the following types are accepted forms of third-party asset verification. <ul style="list-style-type: none"> <li>• Documents received from the resident (all banking and financial accounts require the most current bank statement).</li> <li>• Third-party written</li> <li>• Third-party verbal</li> </ul> </li> <li><input type="checkbox"/> When cash value of net family assets is over \$50,000, as adjusted, imputed income must be calculated for assets that are included in net family assets and for which actual asset income cannot be computed.</li> </ul> <p>Note: For properties where the public housing authority (rather than the owner/agent) verifies income from assets, a PHA Statement of Income and Assistance issued by the PHA is acceptable in lieu of separate third-party asset verifications.</p>	Same	Same

Form/Document	LIHTC Years 1-15	PY15 LIHTC	CHFA Loan
Calculations	<input type="checkbox"/> All income and asset calculations must be documented in the file. <input type="checkbox"/> Employment income must be annualized based on the pay period average.	Same	Same
Questionnaire	<input type="checkbox"/> Required for Full Annual Recertifications <input type="checkbox"/> Required for Move-in only when the application does not already contain all required information or the application was completed over 120 days prior to move-in and is no longer valid. <input type="checkbox"/> <b>Completed, signed, and dated by the resident(s), not management.</b> <input type="checkbox"/> Resident names and basic info must be consistent with both the Application and the TIC.	Same	Same
Asset Certification	<input type="checkbox"/> Must be completed by each adult resident. All adults may sign one combined form. <input type="checkbox"/> If total net family assets cash value is greater than \$50,000, as adjusted, file must have third-party verification for each asset (see above). Exception: Separate form is not required if the Application or Questionnaire contains the same questions and is completed and signed in full.	Same	Same
Student Status Certification	<input type="checkbox"/> Must be signed by all tenants age 18 and over to confirm eligibility. <input type="checkbox"/> For full time student households that meet one of the five IRS exemptions, the exemption must be documented. Exception: Not required if the Application or Questionnaire contains the same questions and is completed and signed in full.	Required only if the property has another program that requires it (e.g., PAB/tax-exempt bond-financing).	Required only if the CHFA loan was financed with PAB/tax-exempt bonds.
Form/Document	Documentation Required For Income-restricted Units Only As Applicable		
Adding New Members	Refer to CHFA Multifamily Program Compliance Manual, Section 7.7.	Same	Same
Authorization to Assist	<input type="checkbox"/> Forms must be completed, signed, and dated by the resident unless they are unable to do so. <input type="checkbox"/> In such cases, the file must contain a clarification record that is signed by the resident and indicates the person(s) who completed their forms and the general reason for assistance. <input type="checkbox"/> If an agent or attorney-in-fact signs documents on a resident's behalf, the signed and notarized POA document must be available for review upon request.	Same	Same
Birth Certificates for Minors	Recommended, but not required, to establish whether both parents are in the household.	Same	Same
Certification of Income for Self-employed Persons	<input type="checkbox"/> Required for any resident who states they are self-employed. <input type="checkbox"/> Must obtain YTD profit and loss statement and prior year's tax return and business summary. <input type="checkbox"/> Use the most conservative but realistic estimate of anticipated net income. Exception: Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs.	Same	Same
Child Support and Alimony Affidavit	<input type="checkbox"/> Required if TIC lists dependents under age 18 who do not have both parents in the home. <input type="checkbox"/> If affidavit indicates support was court-ordered but is not received in full, obtain a 12-month Family Support Registry report to verify actual amount received. <input type="checkbox"/> If there is no court order for child support, but it is received on a regular basis, obtain either a signed and dated statement, or a Verification of Household Assistance form. Exceptions: <ul style="list-style-type: none"> <li>• Not required if PHA Statement of Income and Assistance is used to verify income and is consistent with Questionnaire, etc.</li> <li>• Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs.</li> </ul>	Same	Same

Form/Document	LIHTC Years 1-15	PY15 LIHTC	CHFA Loan
<b>Corrections</b>	Any document changed after signature by resident(s) must have both the changes and a “true and correct” statement initialed by all adult residents.	Same	Same
<b>Credit Report</b>	Recommended, but not required. If obtained for one resident, must be obtained for all adult residents.	Same	Same
<b>Late Signatures and Documents</b>	<input type="checkbox"/> Any document signed after the certification effective date must have a “true and correct” statement initialed by all adult residents. <input type="checkbox"/> Late documentation must include a clarification record regarding the reason for delay.	Same	Same
<b>Seasonal Worker Affidavit</b>	<input type="checkbox"/> Required for all adult residents employed seasonally to account for 12 months of anticipated income. Exception: Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs.	Same	Same
<b>Student Status Verification for IRS Student Rule</b>	<input type="checkbox"/> Third-party verification of student status is required to show compliance with IRS Student Rule only when a household is comprised entirely of students and one is part-time. <input type="checkbox"/> All student verifications must clearly be faxed or emailed from Institution, or have an envelope included, or a clarification stating the date and manner in which it was received.	Required only if the project was financed with PAB/tax-exempt bonds.	Required only if the CHFA loan was financed with PAB/tax-exempt bonds.
<b>Student Status Verification for Household Income Determination</b>	<input type="checkbox"/> Third-party verification of student financial assistance required for all households with part-time or full-time students. <ul style="list-style-type: none"> <li>• Verify all types of student financial assistance and actual covered costs that will be paid in the 12-month Certification Period.</li> <li>• Include the amount of student financial assistance in household income that is required depending on various factors, as explained in CHFA Multifamily Program Compliance Manual, Section 8.1, Student Financial Assistance Income.</li> </ul> <input type="checkbox"/> Third-party verification of student status required for household income determination only when including only \$480 per year, as adjusted, of employment income for an 18+ dependent full-time student. <input type="checkbox"/> All student verifications must clearly be faxed or emailed from Institution, or have an envelope included, or a clarification stating the date and manner in which it was received.	Same	Same
<b>Unemployed Resident Affidavit</b>	<input type="checkbox"/> Required for any tenant age 18 and over who states Unemployed on the Application and/or Questionnaire. Exceptions: <ul style="list-style-type: none"> <li>• Not required for Assisted Living and Senior Project residents who are age 62 and over.</li> <li>• Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs.</li> </ul>	Same	Same
<b>Zero-income Questionnaire</b>	<input type="checkbox"/> Required if any adult (except for a non-employed spouse) states zero income on the TIC and does not receive a rent subsidy. <input type="checkbox"/> Required if household income is insufficient to cover rent and household does not receive a rent subsidy. Exception: Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs.	Same	Same



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# basic annual recertification file requirements checklist

## CHFA Multifamily Program Compliance

Except as noted, all documents must be completed and signed on or up to 120 days before the certification effective date. Electronic content and signatures are permitted only as outlined in the CHFA Program Compliance Manual.

Basic annual recertifications are permitted for CHFA programs as follows.

LIHTC Years 1-15		Post Year 15 LIHTC	CHFA Loan
<ul style="list-style-type: none"> <li>100-percent LIHTC: all annual recertifications</li> <li>Mixed-income: not permitted</li> </ul>		<ul style="list-style-type: none"> <li>100-percent LIHTC: all annual recertifications</li> <li>Mixed-income: all annual recertifications</li> </ul>	<ul style="list-style-type: none"> <li>100-percent affordable: all annual recertifications</li> <li>Mixed-income: not permitted</li> </ul>
Form/Document	LIHTC Years 1-15	LIHTC Years 1-15	CHFA Loan
<b>Basic Annual Recertification (BAR)</b>	<ul style="list-style-type: none"> <li>Must have correct MI date, Effective Date, Unit number, and BIN.</li> <li>Birth dates must be listed for all dependents.</li> <li>Certifications must be completed and signed on or before the correct Effective Date.</li> <li>The BAR must be signed and dated by all tenants age 18 and over and management.</li> </ul> <p>Exceptions: After MI, Project-based Section 8 properties may use the HUD form 50059 to certify household income rather than the BAR. Properties with USDA RD agreements may use the RD 3560-8 instead of the BAR.</p>	Same	Same Exception: Properties without LIHTC do not have BINs.
<b>BAR – Part 3: Gross Rent</b>	<ul style="list-style-type: none"> <li>Tenant-paid rent must match the lease, lease addendum, or HAP contract/letter.</li> <li>Utility allowance must match the Utility Allowance Schedule and follow CHFA's Utility Allowance Policy.</li> <li>Correct Max Rent must be listed per CHFA Rent and Income Limits table.</li> <li>Subsidy/Rental Assistance Payments must be listed separately from Tenant-paid Rent.</li> <li>Any non-optional fees, including renter's insurance if required, are included in Gross Rent calculation.</li> <li>Gross Rent must not exceed Max Rent.</li> <li>At recertification, the utility allowance must be updated, if applicable.</li> <li>Tenant rent may be increased at lease renewal only (per CHFA QAP).</li> </ul> <p>Exception: Project-based Section 8 properties and properties with USDA RD agreements may increase tenant rents during the lease term as required by those programs.</p>	Same	Same
<b>Student Status Certification</b>	<ul style="list-style-type: none"> <li>Must be signed by all tenants age 18 and over to confirm eligibility.</li> <li>For full-time student households that meet one of the five IRS exemptions, the exemption must be documented.</li> </ul>	Required only if property has another program that requires it (e.g., PAB/tax-exempt bond-financing).	Required only if the CHFA loan was financed with PAB/tax-exempt bonds.
<b>Lease Renewal</b>	<ul style="list-style-type: none"> <li>If a new lease is signed, the tenant-paid rent in the new lease must match the BAR.</li> <li>If the original lease remains in effect and rent is changed per an addendum, <ul style="list-style-type: none"> <li>The lease addendum documenting current tenant-paid rent must be in the file, and</li> <li>Tenant-paid Rent in the addendum must match the BAR.</li> </ul> </li> <li>If household has a Section 8 voucher, file must contain documentation of tenant portion of rent.</li> </ul> <p>Language regarding Affordable Housing recertification requirements must be included with the original lease and any renewal leases.</p>	Same	Same
<b>VAWA documentation</b>	If a new lease is signed, a new VAWA lease addendum is also required.	Same	Recommended but not required.

Form/Document	Documentation Required For Income-restricted Units Only As Applicable		
<b>Adding New Members</b>	Refer to CHFA Multifamily Program Compliance Manual, Section 7.7.	Same	Same
<b>Authorization to Assist</b>	<input type="checkbox"/> Forms must be completed, signed, and dated by the resident unless they are unable to do so. <input type="checkbox"/> In such cases, the file must contain a clarification record that is signed by the resident and indicates the person(s) who completed their forms and the general reason for assistance. <input type="checkbox"/> If an agent or attorney-in-fact signs documents on a resident's behalf, the signed and notarized POA document must be available for review upon request.	Same	Same
<b>Corrections</b>	Any document changed after signature by resident(s) must have both the changes and a "true and correct" statement initialed by all adult residents.	Same	Same
<b>Late Signatures and Documents</b>	<input type="checkbox"/> Any document signed after the certification effective date must have a "true and correct" statement initialed by all adult residents. <input type="checkbox"/> Late documentation must include a clarification record regarding the reason for delay.	Same	Same
<b>Student Status Verification for IRS Student Rule</b>	<input type="checkbox"/> Third-party verification of student status is required to show compliance with IRS Student Rule only when a household is comprised entirely of students and one is part-time. <input type="checkbox"/> All student verifications must clearly be faxed or emailed from Institution, or have an envelope included, or a clarification stating the date and manner in which it was received.	Required only if the project was financed with PAB/tax-exempt bonds.	Required only if the CHFA loan was financed with PAB/tax-exempt bonds.