

ELECTRONIC TENANT FILE STACKING GUIDE

This is the predetermined file order for electronic submissions. Properties that have already converted to digital files may use an alternate order if that order is consistent among all files. All tenant file requests are for the original project move-in as well as the most recent annual recertification, if applicable. *Please note that if the tenant has transferred units during their tenancy, this must be communicated when the rent roll is submitted to compliance.*

All individual tenant files must be uploaded as a separate PDF file and labeled with the unit number, last name of the head of household, and type of certification (for example: Unit 123 Smith – Move-In.) If the file contains a recertification, this should be uploaded as an independent PDF.

MOVE-IN CERTIFICATION

INITIAL CERTIFICATION FROM TOP TO BOTTOM

IHFA TIC

Household Questionnaire (Income/Asset Form)

Certification of Student Status

If the unit is LIHTC and HOME, both certifications are required.

Income Information

All income source documentation and/or third-party verifications *
COLA increase letter, when applicable
Clarifications, when applicable
Calculation tape/worksheet for all income
Child support certification
Health & Welfare child support payment history, when applicable
Certification of Student Financial Assistance, when applicable
Public assistance verification, when applicable

Asset Information

Household Asset Self-Certification
Over Asset Limitation Calculation Worksheet, when applicable
All required asset documentation and/or third-party verifications *
Clarifications, when applicable

Lease Information

Initial lease with all addendums
VAWA lease addendum (one for each adult household member)
Lead-based paint forms, when applicable
Signed and dated move-in inspection, when applicable
HAP contract if HCV holder

Application Information

Household application with date and time received
Tenant release and consent form for all adults
Household Demographic Profile Form
Background screening for all adults, when applicable
Miscellaneous documentation and other forms
Denial, appeal, and approval letters, when applicable

MOST RECENT ANNUAL RECERTIFICATION

Follow program rules for annual recertifications. Unless a tenant income self-certification is permissible, use a full annual recertification.

TENANT INCOME SELF-CERTIFICATION FROM TOP TO BOTTOM

Tenant Income Self-Certification
Certification of Student Status

FULL ANNUAL RECERTIFICATION FROM TOP TO BOTTOM

Recertification IHFA TIC

Household Questionnaire (Income/Asset Form)

Certification of Student Status

If the unit is LIHTC and HOME, both certifications are required.

Income Information

All income source documentation and/or third-party verifications *
COLA increase letter, when applicable
Clarifications, when applicable
Calculation tape/worksheet for all income
Child support certification
Health & Welfare child support payment history, when applicable
Certification of Student Financial Assistance, when applicable
Public assistance verification, when applicable

Asset Information

Household Asset Self-Certification
Over Asset Limitation Calculation Worksheet, when applicable
All required asset documentation and/or third-party verifications *
Clarifications, when applicable

Additional Information

Miscellaneous documentation and other forms
Updated HAP contract if HCV holder

IHFA reserves the right to request additional information during any review.

All income and asset amounts listed on the TIC must have verification to support them. If a verification document is incomplete or unclear, the following page should have a clarification. All calculations completed for income and assets must be included in the file. All verification attempts should be in the file.

* Verifications should be provided in the following order of acceptability under IRS and HUD guidelines.

1. Upfront Income Verification (UIV) using a non-EIV system.
2. Written third-party verification from the source. This includes pay stubs, SSA benefit letters, bank statements, child support payment records, and similar print outs from income and asset sources.
3. Written, third-party verification form directly from the income/asset source.
4. Oral third-party verification
5. Self-Certification

Files must be submitted as is after notification of audit has been sent. Altering tenant files after notification of audit is a noncompliant event.