



REQUIRED DOCUMENTATION CHECKLIST

*Income and asset documentation is required **for all household members.***

Complete copies of the following documents, if applicable to a household member, must be submitted along with the full application. To make the application process goes smoother, make sure to start collecting these documents or know how to access the most recent copies. Applicants may blacken out social security numbers and all but the last four numbers of accounts.

Do not email these documents as your application will be considered incomplete. Email is not a secure way to send confidential information. All documents must be uploaded through the application portal on the Community Land Trust (CLT) website.

We recommend you locate and prepare all of your required documentation before beginning your application.

Information needed from ALL household members (18+)

- A copy of a current HUD-approved Homebuyer Education Course certificate.
- A copy of the Clark County Orientation Completion certificate.
- A copy of personal identification
- Clark County residency verification (Drivers License, lease, utility bill, etc).

To be eligible for the lottery preference, please submit document that verifies length of time in Clark County (up to three years).

Information needed from All loan applicants

- A loan pre-approval form from lender. Hand written forms are not accepted.

Asset information needed from all household members

Provide the most recent full statement for all assets, including the interest rate. Account information printed from online accounts portals is acceptable if it includes the account number, account holder's name, and a running balance with dates. Following is a list of the most common accounts which applicants may need to include:

- Checking Accounts - Two months of most recent statements required.
- Savings Accounts
- Money Market Accounts
- Health Saving Account - HSA
- Trust Funds
- Cryptocurrency Accounts
- Investment Accounts - stocks, bonds, mutual funds
- Retirement Accounts - IRA, 401k/403b, annuities, pensions (quarterly statements ok)
- Peer to Peer Accounts - Venmo, CashApp, PayPal (with deposit explanations, see above)
- Life Insurance with cash-out value
- If any household member is beneficiary of a trust, provide a copy of the trust documents.
- Any other documentation verifying assets



If employed by a company or organization (full- or part-time)

Employment verification is required for every job a household member has. Employment verification can include:

- Copies of two months of the most recent pay stubs for each job. For applicants that are paid every two weeks this generally mean five pay stubs. If commission income is earned, 12 months of paystub history are needed.
- Complete copies of two years of the most recent federal tax returns or IRS Transcript for the most recent year.
- A letter from an employer confirming salary and employment status

If there is self-employment income (full- or part-time)

Include one of the following documents:

- A year-to-date or six-month profit/loss statement, whichever is longer (sample).
- A statement of projected profit/loss for the next 12 months and explanation of the projection rationale (sample).
- Complete copies of three years of personal and three years of business federal income tax returns.
- Three years of W2s (if applicable).
- Six months of the most recent business checking account statements (all pages).
- Most recent business savings account statement (all pages).

Other income sources

Verification of all other sources of income. This may include award letters and/or statements from some of the following:

- Social Security
- Social Security Disability
- Private disability insurance payments
- Pension statements
- Annuity statements
- Income from retirement
- VA Benefits Letter
- Military pay
- Unemployment benefits statement or award letter
- Worker's compensation benefit statement
- TANF
- Foster Care assistance
- Investment income
- Trust Fund Distribution Statements - If the applicant receives trust fund income
- Rental Income Documentation - Lease agreements and bank statements showing rental deposits
- Scholarship or Financial Aid Award Letters - If applicable, documentation showing financial assistance received
- Freelance Income Records - 1099 forms, invoices, or digital payment app statements (e.g., PayPal, Venmo, Cash App)



Other income sources:

- Complete copies of two years of the most recent federal tax returns, if not required to file federal taxes please provide an explanation.
- Any other source of income - If the source of income is unclear, regular bank statements showing deposits can be used as supporting evidence

Children over 18 living at home:

Children that are 18 or older are considered adults by the programs. They must also provide all required documentation.

Student Income:

If household has a full-time student (34 years or younger), and a dependent, they must provide verification from their school/college.

Divorced, child support and custody

If a household member is divorced, receives child support, or has shared custody of minors the following information is needed.

- A court-stamped copy of a divorce decree and verification of the division of marital assets if divorced or legally separated within the past three years (i.e. separation agreement).
- A copy of the court-ordered custody arrangements if a household member has joint custody of a minor(s).
- Documentation of monthly child support payments received.
- Documentation of monthly alimony or maintenance amount received.

Downpayment

If you are receiving any other form of down payment assistance (a personal gift and/or aid from another program), submit a letter from said 3rd party stating the amount of assistance and any term and conditions that may apply.

Residency Verification Documents

Must submit at least one document from the list below, providing proof of residency per CLT program requirement. If documentation is not correctly provided and doesn't show length of residency, please include additional documents: To receive the maximum of three (3) lottery entries, applicants must submit documentation verifying three (3) years of residency.

Government-Issued Documents:

- State-issued Driver's License or ID - If it lists the applicant's current address
- Voter Registration Card - Showing current residence
- Vehicle Registration - Address must match the applicant's declared residency
- Public Assistance Benefit Letter - From programs like SNAP, TANF, Medicaid, etc., showing residency



Housing-Related Documents:

- Lease or Rental Agreement – Signed by landlord and tenant, listing the residence address
- Renter’s Insurance Policy – Must include the applicant’s address
- Housing Assistance Documentation – Section 8 or public housing records
- Utility Bills (Recent and Consecutive) – Electric, gas, water, or trash service in the applicant’s name
- Internet, Cable, or Landline Phone Bills – If utility bills are unavailable

Financial & Employment Documents:

- Bank Statements – Showing residency address
- Pay Stubs – If they include the applicant’s address
- Employment Verification Letter – If issued by an employer and includes residency

Medical & Educational Records:

- Health Insurance Statement – From Medicaid, Medicare, or a private insurer
- School Enrollment Records – For a child or adult student showing residency

Other Forms:

- Notarized Letter from Landlord or Roommate – If formal lease agreements are unavailable
- Mail from a Government Agency – Postmarked within the last 30–90 days

Household Size Verification Documents

Provide at least one document from the list below that verifies the true and correct household size. Please include as many documents as needed in order complete verification:

Housing & Lease Agreements

- Lease or Rental Agreement – Listing all household members
- Housing Assistance Documentation – Section 8, public housing records, or vouchers listing dependents
- Notarized Letter from Landlord or Roommate – Confirming all household members

Medical & Insurance Records

- Health Insurance Enrollment Documents – Medicaid, CHIP, or private insurance showing dependents
- Doctor or School Records – For minors or dependents



Financial & Tax Records

- Most Recent Tax Return (Form 1040) – Lists dependents and household members
- W-2 or Pay Stubs – If they list dependent deductions or multiple wage earners in the household
- Child Support or Alimony Payment Records – If applicable

School or Educational Documents

- School Enrollment Records – If children are listed under the applicant's address
 - Free or Reduced Lunch Program Enrollment – If applicable
- Other Household Verification Documents
- Utility Bills (if in multiple names) – Some jurisdictions accept this if they list multiple household members

Caregiver Verification Documents

Provide at least one document from the list below that verifies any caregivers listed in the application. Please include as many documents as needed in order complete verification:

Employment & Caregiver Documentation

- Caregiver Agreement or Contract – A formal document outlining the arrangement
- Payroll Records or Pay Stubs – If the caregiver is paid for their services
- IRS Form W-2 or 1099 – If the caregiver is employed or contracted
- Employment Verification Letter – If the caregiver is hired through an agency

Housing & Residency Documents

- Lease or Rental Agreement – Listing the caregiver as a resident
- Notarized Letter from Landlord or Homeowner – Stating the caregiver resides in the home
- Utility Bills in Caregiver's Name – If they contribute to household expenses

Other Supporting Documents

- Affidavit of Residency – Signed and notarized by both parties
- State or Local Assistance Program Records – If the caregiver is registered as part of household assistance



Government or Medical Documentation

- Medicaid or Disability Benefits Letter – If the caregiver is provided through a government program
- Social Security Disability Insurance (SSDI) Documentation – If the caregiver is necessary for a disabled household member
- Doctor’s Note or Medical Documentation – Stating the necessity of a live-in caregiver
- State-Issued Caregiver Authorization or Certification – If applicable