



ReCoverCA Single-Family Rehabilitation and Reconstruction Application Document Checklist



Please use this checklist to gather the documents for your application.

The program reserves the right to require additional documentation as needed to determine eligibility. All required documents must be uploaded within 30 days of submitting your application.

If you have questions or need help, contact the Program at (877) 424-4405 or email HousingRecovery@hcd.ca.gov

Valid Government-Issued Photo Identification (All Applicants and Co-Applicants - *provide one*)

- Driver's License
- State Identification (ID) Card
- REAL ID
- Military ID Card
- Passport
- Other government-issued photo ID (i.e. permanent resident card)

Proof of Occupancy at Time of Disaster (*provide one*)

Landlord applicants are not required to prove occupancy at the time of the disaster but must provide current occupancy documentation and verify that their primary residence is different from the rental property.

- Property tax bill with homeowner exemption
- Voter Registration Card (must be physical copy)
- Valid government issued identification with damaged address and bank statement or credit card statement from time of the disaster with matching mailing address
- Insurance policy covering personal property in the home effective at time of disaster
- Electric, gas, cable, or phone bill dated 30 days prior to the disaster showing mailing address and service address for the affected property. (Water, sewer, garbage, and incidental service bills, such as propane, are not acceptable as proof of occupancy.)

Proof of Income

All Owner-Occupant and Tenant household members 18 years of age and older are required to provide their most recent filed tax return with supporting schedules AND current income documentation from all sources.

- Most recently signed and filed IRS 1040 tax return for all household members

Examples of income sources include but are not limited to (*provide all that apply*):

- Wages:** 3 most recent paystubs within 90-days
- Self-employment/business income:** Current year-to-date profit and loss statement
- Dividend and Interest income:** Most recent statement or prior year 1099
- Unemployment Benefits:** Current benefit letter with gross benefit amount



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- Social Security and Supplemental Security Income:** Current Social Security benefit letter (including benefits paid to minors)
- Trust Income:** Most recent Form 1041 Schedule K-1
- Retirement:** Current pension/retirement benefit letter or prior year 1099
- Annuity:** Current Annuity payment letter or prior year 1099
- Court Ordered Alimony/Spousal Maintenance:** Copy of court order documentation
- Zero Income:** Income Certification Form

Documentation for other less common types of income that may be taxable at the federal level will be assessed by the Program based on the type of income reported.

2023/24 Disaster Assistance Received (provide all that apply)

- FEMA Award/Denial Letter
- FEMA National Flood Insurance Program (NFIP)
- Small Business Administration (SBA) Award/Denial Letter
- All insurance policies in effect at the time of the disaster including homeowner, fire, and flood
- All insurance claim documentation related to the disaster
- Lawsuit Settlement letters or related documentation
- Increased Cost of Compliance Settlements
- Subsidized loans for recovery related to the disaster
- Other funding sources, including, but not limited to the following:
 - Charitable Organizations
 - State Supplemental Grant Program (SSGP)
 - In-kind Donations

Proof of Damage from the Disaster (provide all that apply)

- Insurance claims related to the disaster
- FEMA or SBA Award Letters
- Damage inspection report
- County records

Properties Held in Trust (if applicable)

- Trust agreement and all amendments including:
 - Name of trust
 - TIN, EIN, or SSN
 - Date of trust creation and any amendment(s)
 - Property address



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- Name of all trustees

Properties with a Mortgage (if applicable)

- Current mortgage statement

Leased Land (if applicable)

For stick-built homes on leased land:

- Recorded land lease with the beginning of the lease preceding the disaster and the remaining term of the agreement through the duration of the monitoring period (2 years for owner-occupants or 5 years for landlords)
- Homeowner tax bill naming the applicant and the damaged residence

For mobile homes or manufactured housing units (MHU) on leased land:

- A valid lease for the land at the time of the disaster and currently with the remaining term of the lease through the duration of the monitoring period (2 years for owner-occupants or 5 years for landlords)
- Certificate of Title from HCD

The Program will verify the following eligibility requirements through third-party data sources. If the Program is unable to verify, the Applicant will be contacted for supporting documentation.

- **Proof of Ownership (at time of disaster and currently)**
- **Proof of Current Property Taxes**