



Delaware

Mortgage Relief Program

SUPPORTING DOCUMENTATION



CHECKLIST





Identity Documentation

Copy of the front of your Delaware Driver's License or State-issued ID

- If the License or State-issued ID does not show your property address, you must provide a current utility bill showing the name and address of applicant and/or complete a statement of why a different address is being used



Income Documentation

Current income for all household members 18 years and older. The following documents are required:

- **Tax Return** - Most recent filed tax return
- **Paystubs** - Two most recent paychecks or paystubs or letter from employer showing payment rate for the pay period, hours worked in the pay period, employer name, year-to-date gross earnings

In addition to the tax return and paystubs, applicants should provide any of the following documentation as applicable: (Next Page)



SUPPORTING DOCUMENTATION CHECKLIST

Income Documentation (continued)

- **Self-Employment and Gig Economy Jobs** – YTD or most recent quarterly profit and loss statement, all pages of statements for all bank accounts (business and personal) for the same current year and three-month period, and most recent tax return with all schedules or transcript
- **Pension or Annuity** – Pension or annuity benefits statements or most recent bank statement within the last 60 days showing deposit amount
- **Social Security** – Social Security benefits award letter or annual notice of benefits or 2020 SSA-199 statement or most recent bank statement showing deposit amount dated within the past 30 days
- **Worker's Compensation** Benefits Statement – Worker's Compensation benefits statements dated within the past 30 days
- **Rental or boarder income** – Current lease and most recent two months of bank statements showing rental income deposits
- **Alimony or Child Support** – Court order or written agreement and two most recent months of bank statements showing support income deposits

Income Documentation (continued)

- **Unemployment Benefits Statement** - Unemployment benefits most recent statements (Unemployment benefits are only included if the benefit is available for at least 6 additional months)
- **VA Benefits Statement** - VA Benefits statements or most recent bank statements showing deposit amount
- **Income-based Benefits** - SNAP, Medicaid, or state program benefits statement or a letter from a caseworker or other professional with knowledge of the applicant's household circumstances certifying that an applicant's household income qualifies for such assistance

In the event an applicant has no income, a signed self-attestation from applicant to attest zero income will be accepted.



Property Verification Mortgage Documentation

Mortgage documentation and foreclosure status

- Copy of your mortgage related documents
- Current mortgage statement for all mortgage loans on the property
- Correspondence from the lender/servicer regarding current loss mitigation
- Foreclosure Sale Date Letter, foreclosure filing or other foreclosure documentation from the Courts

If you are seeking assistance on other delinquent housing related expenses:

- Billing statements
- Homeowners / Condominium Association (HOA) document
- Most recent HOA / Condo fee statement Property Tax Document
- If your property taxes are not included in your mortgage payment (also known as escrow), copy of your most recent property tax statement
- If your property insurance is not included in your mortgage payment (also known as escrow), copy of your most recent property insurance statement



SUPPORTING DOCUMENTATION CHECKLIST

Property Verification Mortgage Documentation (continued)

Pandemic related financial hardship and Third-Party Authorization

- DELAWARE MORTGAGE RELIEF PROGRAM
Hardship Attestation Form and supporting
documentation (Download the form here)
- Completed Third Party Authorization Form
(Download the form here)