



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
Application	<ul style="list-style-type: none"> <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. 	Same	Same
Demographic Form	<ul style="list-style-type: none"> <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
Lease	<ul style="list-style-type: none"> <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
Affordable Housing Lease Addendum	<ul style="list-style-type: none"> <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: not required for properties with Section 8 subsidy contracts or USDA RD subsidy agreements.	Same	Same
VAWA documentation	File must contain all required VAWA notices, certifications, and addenda as outlined in the Manual.	Same	Recommended but not required.
Move-in Unit Inspection Checklist	<ul style="list-style-type: none"> <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.
Tenant Income Certification (TIC)	<ul style="list-style-type: none"> <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"/> Each asset must also list annual income from the asset. <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.
TIC – Part V: Determination of Eligibility	Must list correct HH income based on third-party income verifications. Must list correct Income Limit per CHFA Rent & Income Limits table. 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
TIC – Part VI: Rent	<ul style="list-style-type: none"> <input type="checkbox"/> Tenant Paid Rent must match the lease, lease addendum, or HAP contract/letter. <input type="checkbox"/> Utility allowance must match the Utility Allowance Schedule and follow CHFA's Utility Allowance Policy. <input type="checkbox"/> Correct Max Rent must be listed per CHFA Rent and Income Limits table. <input type="checkbox"/> Subsidy/Rental Assistance Payments must be listed separately from Tenant Paid Rent. <input type="checkbox"/> Any non-optional fees, including renter's insurance if required, are included in Gross Rent calculation. <input type="checkbox"/> Gross Rent must not exceed Max Rent. <input type="checkbox"/> At recertification, the utility allowance must be updated, if applicable. <input type="checkbox"/> Tenant rent may be increased at lease renewal only (per CHFA QAP). <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
Third-party Income Verifications	<ul style="list-style-type: none"> <input type="checkbox"/> Most verifications must be received directly from the institution or provider (e.g., fax line, email, or envelope), never hand-delivered by the resident. Only as a last resort, the file can include a note indicating the date received and from whom. <ul style="list-style-type: none"> • Social Security benefits and pension letters, as well as Public Assistance (CBMS) printouts, are an exception and may be received directly from the resident. • Any verification of household contributions received in-person or by the resident must include a clarification record. <input type="checkbox"/> If third-party verification was unsuccessful, the file must contain a clarification note explaining how third-party was attempted, the result, and what type of verification was used instead. <ul style="list-style-type: none"> • If written or verbal third-party verifications are unsuccessful, the next best form of verification is three current, consecutive paystubs. <input type="checkbox"/> Verification must be dated by the certification effective date or earlier – up to 120 days. Never later! <ul style="list-style-type: none"> • Except: Social Security benefit/pension letters can be dated within one year of effective date. <input type="checkbox"/> Social Security benefits: move-in certifications effective after the annual COLA announcement must be adjusted to include the COLA increase. <p>Exceptions</p> <ul style="list-style-type: none"> • 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. • For 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. 	Same	Same
Third-party Asset Verification	<ul style="list-style-type: none"> <input type="checkbox"/> Required only when cash value of total assets is over \$5,000. <input type="checkbox"/> File must have third-party verification of each asset's value and income. <input type="checkbox"/> Any of the following types are accepted forms of third-party asset verification. <ul style="list-style-type: none"> • Third-party written (must contain fax line, email, envelope, or clarification record) • Third-party verbal • Documents received from the resident. Savings account requires most current bank statement; checking account requires six consecutive statements. <input type="checkbox"/> Imputed income must be calculated and compared with actual income. The higher is added to the TIC. <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	<ul style="list-style-type: none"> <input type="checkbox"/> All income and asset calculations must be documented in the file. <input type="checkbox"/> Employment income must be calculated based both on the hourly wage and YTD earnings. Unless unreasonable, the higher amount must be included on the TIC. 	Same	Same
Questionnaire	<ul style="list-style-type: none"> <input type="checkbox"/> Required for Full Annual Recertifications and for Move-in (unless the application is detailed). <input type="checkbox"/> Completed, signed, and dated by the resident(s), not management. <input type="checkbox"/> Resident names and basic info must be consistent with both the Application and the TIC. 	Same	Same
Resident Statement of Assets	<ul style="list-style-type: none"> <input type="checkbox"/> Must be completed by each adult resident (or one per married couple). <input type="checkbox"/> If total asset cash value > \$5,000, file must have third-party verification for each listed asset (see above). <p>Exception: Not required if the Application or Questionnaire contains the same questions and is completed and signed in full.</p>	Same	Same
Student Status Certification	<ul style="list-style-type: none"> <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. <p>Exception: Not required if the Application or Questionnaire contains the same questions and is completed and signed in full.</p>	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	<ul style="list-style-type: none"> <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	<ul style="list-style-type: none"> <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. <p>Exception: Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs.</p>	Same	Same
Child Support Affidavit	<ul style="list-style-type: none"> <input type="checkbox"/> Required if TIC lists dependents under age 18 who do not have both parents in the home. <input type="checkbox"/> If the affidavit states support has been court-ordered, the file must contain the Divorce Decree or Court Order for Child Support. <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"/> Separate affidavit required for each child. <p>Exceptions:</p> <ul style="list-style-type: none"> • Not required if PHA Statement of Income and Assistance is used to verify income and is consistent with Questionnaire, etc. • Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs. 	Same	Same

Form/Document	LIHTC Years 1-15	PY15 LIHTC	CHFA Loan
Corrections	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
Credit Report	Recommended, but not required. If obtained for one resident, must be obtained for all adult residents.	Same	Same
Late Signatures and Documents	<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
Seasonal Worker Affidavit	<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
Student Status Verification for IRS Student Rule	<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.
Student Status Verification for Household Income Determination	<input type="checkbox"/> Third-party verification of student status is required for household income determination only when: <ul style="list-style-type: none"> including only \$480/year of employment income for an 18+ dependent student; or household has Section 8 assistance and students. Use verification to determine if any grants or financial aid are received in excess of tuition. The excess must be counted as income (unless resident is over age 23 with a dependent child). <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
Unemployed Resident Affidavit	<input type="checkbox"/> Required for any tenant age 18 and over who states Unemployed on the Application and/or Questionnaire. <input type="checkbox"/> Management must ensure form is completed correctly, and that a tax return is included, if applicable. <input type="checkbox"/> Include anticipated earnings on the TIC. Exceptions: <ul style="list-style-type: none"> Not required for Assisted Living and Senior Project residents who are age 62 and over. Not required for households who receive government rental assistance through Section 8, USDA RD, or other government programs. 	Same	Same
Zero-income Questionnaire	<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.

Form/Document	LIHTC Years 1-15	LIHTC Years 1-15	CHFA Loan
	LIHTC Years 1-15 <ul style="list-style-type: none"> • 100-percent LIHTC: all annual recertifications • Mixed-income: not permitted 	Post Year 15 LIHTC <ul style="list-style-type: none"> • 100-percent LIHTC: all annual recertifications • Mixed-income: all annual recertifications 	CHFA Loan <ul style="list-style-type: none"> • 100-percent affordable: all annual recertifications • Mixed-income: not permitted
Basic Annual Recertification (BAR)	<ul style="list-style-type: none"> <input type="checkbox"/> Must have correct MI date, Effective Date, Unit number, and BIN. <input type="checkbox"/> Birth dates must be listed for all dependents. <input type="checkbox"/> Certifications must be completed and signed on or before the correct Effective Date. <input type="checkbox"/> The BAR must be signed and dated by all tenants age 18 and over and management. <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.
BAR – Part 3: Gross Rent	<ul style="list-style-type: none"> <input type="checkbox"/> Tenant-paid rent must match the lease, lease addendum, or HAP contract/letter. <input type="checkbox"/> Utility allowance must match the Utility Allowance Schedule and follow CHFA's Utility Allowance Policy. <input type="checkbox"/> Correct Max Rent must be listed per CHFA Rent and Income Limits table. <input type="checkbox"/> Subsidy/Rental Assistance Payments must be listed separately from Tenant-paid Rent. <input type="checkbox"/> Any non-optional fees, including renter's insurance if required, are included in Gross Rent calculation. <input type="checkbox"/> Gross Rent must not exceed Max Rent. <input type="checkbox"/> At recertification, the utility allowance must be updated, if applicable. <input type="checkbox"/> Tenant rent may be increased at lease renewal only (per CHFA QAP). <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
Student Status Certification	<ul style="list-style-type: none"> <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. 	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.
Lease Renewal	<ul style="list-style-type: none"> <input type="checkbox"/> If a new lease is signed, the tenant-paid rent in the new lease must match the BAR. <input type="checkbox"/> If the original lease remains in effect and rent is changed per an addendum, <ul style="list-style-type: none"> • The lease addendum documenting current tenant-paid rent must be in the file, and • Tenant-paid Rent in the addendum must match the BAR. <input type="checkbox"/> If household has a Section 8 voucher, file must contain documentation of tenant portion of rent. <p>Language regarding Affordable Housing recertification requirements must be included with the original lease and any renewal leases.</p>	Same	Same

VAWA documentation	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		
Adding New Members	Refer to CHFA Multifamily Program Compliance Manual, Section 7.7.	Same	Same
Authorization to Assist	<ul style="list-style-type: none"> <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
Corrections	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
Late Signatures and Documents	<ul style="list-style-type: none"> <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
Student Status Verification for IRS Student Rule	<ul style="list-style-type: none"> <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.