

**WESTLAND CDBG-CV FUND
MORTGAGE FORECLOSURE COUNSELING PROGRAM**

Applicant Checklist

Name: _____ Application Date: _____

Address: _____

Eligibility Criteria:

- _____ Westland resident
- _____ Documentation of loss of income due to the COVID-19 pandemic
- _____ Documentation of unemployment benefits (if applicable)
- _____ Documentation of current mortgage document
- _____ Documentation of unpaid mortgage (eligible back to April 1, 2020)
- _____ Low-moderate income

Documentation:

- _____ Application / Applicant Family / Business Composition
- _____ Drivers License/State ID
- _____ Authorization for the Release of Information
- _____ Income documentation (whichever applies):
 - _____ Employment income documents (check stubs and/or verification of employment)
 - _____ Unemployment Compensation
 - _____ Social Security/Unemployment/Pension
 - _____ DHS Eligibility Notice – Cash Benefit/Home Help
 - _____ Other income documents
 - _____ Bank Statements (liquid assets do not exceed \$5,000)
- _____ Mortgage company contact / mailing information
- _____ Rental ownership (for rent payments)
- _____ Property taxes status (if not current, evidence that applied for relief from Wayne County Treasurer’s Office)

- _____ Mortgage Foreclosure Counseling certificate
- _____ Mortgage Foreclosure Counseling Agreement

HUD 2021 INCOME LIMITS, Effective April 2021

Family Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
80% AMI	44,800	51,200	57,600	64,000	69,150	74,250