DOCUMENTATION LIST FOR THE CITY OF MOORPARK FIRST-TIME HOME BUYER PROGRAM

Category	Supporting Documentation	Notes
Identity		
Applicant(s) Identity	• Driver's License • State ID, Passport, or other Federally issued ID	Choose (1) of the documents; only applies to the pplicant(s).
Residency		
Current Residency	• Current Lease/Rental Agreement • Current Utility Bill	Choose (1) of the documents; only applies to the applicant(s).
Moorpark Residency	• Current Lease/Rental Agreement • Current Utility Bill (only on a case-by-case basis and with city approval).	Only applies to applicant(s) **to qualify for Tier 1.**
Occupation in Moorpark	• Paystubs showing employment in Moorpark. • Letter from employer (only on a case-by- case basis and with city approval).	Only applies to applicant(s) **to qualify for Tier 2.**
Income Documentation		
Employment -Gross income from wages or salary, including commissions, bonuses, and overtime from permanent, temporary, and/or part-time jobs projected over the next 12 months	• 3 to 6 months (at least 90 days) of consecutive pay stubs prior to application date. • Letter from employer (only on case-by-case basis).	Need document(s) for ALL household members 18 years old or older as of the application deadline. **Income is calculated based on gross earnings (full amount before any payroll deductions).**

Self-Employment - business income from selling things you make, childcare, or other business services or activities	• 1099/Schedule C of (2) most recent tax returns; and • Business Account/Bank Statement(s) showing deposits (earnings) and expenses (deductions) for most recent 3 to 6 months; and • Verification of deductions for claimed expenses (Example: utility bills, mileage, lease agreement, supplies, etc.); and • Verification of earnings (such as receipts, checks, etc.) may be requested (on a case- by-case basis).	Need document(s) for ALL household members 18 years old or older as of the application deadline. Description of these activities and necessary documentation may include receipts, ledgers, accounting documents, etc. **Earnings and deductions must be verified.**
Government Assistance cash benefits such as ▪ TANF/SSI/Disability ▪ Social Security ▪ Workers Comp ▪ Unemployment ▪ Veterans	• Most recent award letter (official documentation) for each program showing the gross amount awarded. **Proof of payments for the past 3 to 6 months (at least 90 days).**	Need document(s) for ALL household members 18 years old or older as of the application deadline.
Pensions or Retirement - annual income from retirement funds	• Pension(s) or Retirement(s) fund statement(s) for the past 3 to 6 months (at least 90 days).	Need document(s) for ALL household members 18 years old or older as of the application deadline.
Child/Spousal Support - payments to support the child, either court ordered, or non- court ordered	• Court-ordered child support document/award letter. • If not court order but receiving payments, then provide documentation such as bank statement deposits and a letter from the parent making the payments.	Need document(s) for ALL household members.
Cash or Other Deposits in excess of $100 in a month period	• Cash deposits shall be substantiated by information indicating their source, intended use, etc. May require a written letter or reference to the source to further document the cash deposits.	Need document(s) for ALL household members 18 years old or older as of the application deadline. **ALL income must be reported and verified.**

Gifts	• Signed letter from gifting person and bank/financial statement showing available funds.	Any gift that the applicant(s) receive is subject to the Gift Tax Limit set annually by the IRS. Anything above the Gift Tax Limit is considered toward the household's gross taxable income.
Proof of No Income - a declaration of "no income" requires third-party documentation	• Sign an "Attestation of No Income," provided by the City upon request. • Submit an IRS Form 4506-T "Request for Transcript of Tax Return" which would verify that no tax returns were filed for the household member.	Need document(s) for ALL household members 18 years old or older as of the application deadline that claims no income within the past (2) tax cycles or have no tax filings. **If income recently ended (within the past 90 days), proof of termination of income is required (ex: termination letter, EDD/SDI/SSA statement, etc.).**
Asset Documentation		
All Savings/Checking's Account	• Account statements (all pages) showing the most recent 3 months for all household members.	Need document(s) for ALL household members. ***Seasoned funds are defined as funds held in the applicant(s) account continuously for at least 90 days from the application day.**
All Other Account(s) – Defined Contribution Plans such as 401k, 403B, 457, ROTH, IRA, Retirement Account Etc.	• Account statements (all pages) showing the most recent 3 months for all household members.	Need document(s) for ALL household members.
Miscellaneous Documents		
First Time Home Buyer (FTHB) Certificate	• All applicant(s) must attend FTHB workshop and pass the workshop quiz to receive the certificate.	Applies to ALL applicant(s).

Household Composition	• School documents with the child's name and current address. • State ID, Passport, or other federally issued ID showing name and current address. • Current income statement showing name and address (ex: Social Security Award Letter, Pension, Paystub etc). • Current bank statement with name and address.	Verification must be submitted to confirm that all household members listed on the application reside in the home. Household composition is determined at the time of application submittal/deadline.

****Please do not staple any documents when submitting an application. Thank you****

Updated 7/2025 housing@moorparkca.gov