



COMMUNITY LAND TRUST
HOME BUYER ASSISTANCE PROGRAM (CHAP)
PROJECT FILE CHECKLIST
 COMMUNITY HOUSING AND GRANTS MANAGEMENT
 SFN 62686 (12/2025)

Homebuyer			
Project Address	City	State	ZIP Code

BUYER APPROVAL

File	In File	Date	Notes
Homebuyer application	<input type="checkbox"/>		
Income eligibility calculation and documents	<input type="checkbox"/>		
Property environmental clearance	<input type="checkbox"/>		
Property price/value determination	<input type="checkbox"/>		
Buyer underwriting and worksheet	<input type="checkbox"/>		
HOME Student Certification	<input type="checkbox"/>		
1st mortgage (Responsible loan) review	<input type="checkbox"/>		
Homebuyer counseling certificate	<input type="checkbox"/>		
Inspection – property standard certification	<input type="checkbox"/>		
Lead Based Paint- Required?	<input type="checkbox"/>		
NDHFA buyer approval request form	<input type="checkbox"/>		
Buyer approval letter	<input type="checkbox"/>		

COMMITMENT PRE-CLOSING/DRAW REQUIREMENTS

File	In File	Date	Notes
Executed sales contract	<input type="checkbox"/>		
HOME written agreement executed	<input type="checkbox"/>		
If pre-1978, seller Lead-Based Paint Disclosure	<input type="checkbox"/>		
Draft Settlement Statement Disclosure	<input type="checkbox"/>		
Project Delivery Cost Invoice	<input type="checkbox"/>		
Executed Seller Occupancy Affidavit-certification the home has been vacant 90 days. (Can be in the acquisition letter)	<input type="checkbox"/>		
Executed Voluntary Acquisition form	<input type="checkbox"/>		
IDIS Project Set-Up and Completion form	<input type="checkbox"/>		

CLOSING FILES

File	In File	Date	Notes
HOME Master Update	<input type="checkbox"/>		
Final Settlement Statement	<input type="checkbox"/>		
Recorded Declaration of Lien Interest	<input type="checkbox"/>		
Ground lease w/addendum executed	<input type="checkbox"/>		

MONITORING FILES

File	In File	Date	Notes
Annual verification of owner occupancy	<input type="checkbox"/>		
Refinancing request/determination	<input type="checkbox"/>		
Repayment (if non-compliant)	<input type="checkbox"/>		
If sale under recapture provisions: <ul style="list-style-type: none">• Recapture amount calculation• Evidence of funds forwarded to NDHFA	<input type="checkbox"/>		
If sale under resale provisions: <ul style="list-style-type: none">• Buyer income eligibility• Buyer underwriting• Appraisal• Sale price and net proceeds calculations• Buyer written agreement• Buyer ground lease/addendum	<input type="checkbox"/>		