

Riverside County Housing and Workforce Solutions  
3403 Tenth Street, Suite 300  
Riverside, CA 92501  
(951) 955-0784  
Fax: (951) 374-3098

**FIRST TIME HOME BUYER PROGRAM (PLHA FTHB)  
SUBMISSION PHASE CHECKLIST**

All applications must be typed or printed neatly on the current forms on the HWS homeownership website at <https://rivcohws.org/community-and-housing-development/housing-programs>. All forms should be filled out completely. Make sure applications are signed where required. **Incomplete applications will not be accepted.** All items from **PART I & PART II** below must be included in initial submittal. Applications that are missing any required items or contain white-out will not be processed and will be returned to the Lender.

The PLHA FTHB Program uses a 3-phase process: Reservation, Request for Funds, and Post Close.

**PLHA FTHB Reservation:** The following items are required to reserve funds for a specific borrower(s). PLHA FTHB Reservations are accepted on a first come, first served basis. HWS will accept a maximum of two applications per lender branch, per day. The FTHB Administrator will review the following items according to the applicable PLHA FTHB Manual guidelines and respond to any reservation request within ten (10) County working days.

**PART I: (County Forms)**

- Cover Letter indicating mortgage company name and address, contact person, phone and fax numbers, email address, name of applicant, location (address) of home and any other information regarding the loan terms and/or homebuyers.
- First Time Home Buyer Assistance Reservation (PLHA FTHB-1) – fully executed & completed
- Certification of Applicant (PLHA FTHB-2) – fully executed and completed
- Homeownership Notice to Sellers and Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards (PLHA FTHB-3) – fully executed and completed .
- PLHA FTHB Program Financing Worksheet (PLHA FTHB-4) – fully executed and completed
- Income Affidavit (PLHA FTHB-5) – (if applicable) - fully executed and completed
- Voluntary Acquisition Informational Notice (PLHA FTHB-6) – fully executed and completed

**PART II: (Supporting documentation)**

**In addition to the RivCo forms above, please submit these non-county forms:**

- Shipping account information or preprinted label(s) for delivery of HWS loan docs to escrow.
- Realtor/agent contact information for HWS to reach out to schedule HQS inspection of completed required repairs. (Note: HWS inspection will be a funding condition)
- Copy of 1008 or FLUTS (FHA Loan Underwriting Transmittal Summary) **signed and dated by the underwriter**
- Copy of Completed 1003 Loan Application signed by lender and borrower
- Copy of the Loan Estimate/Closing Disclosure signed by Borrower(s)
- Copy of the Estimated Settlement Statement from Escrow with Escrow letterhead.
- Homebuyer Education Certificate – Copy of Certificate of Completion of Home Buyer Education Class from “HUD-certified” counselor (*Certificates expire after 1 year*)
- Two (2) months proof of income with the most current paystubs (or alternative income documentation).
- Legal status for each household member. Acceptable documentation includes birth certificates and valid, unexpired US Passports. Also, legible copy (front & back) of valid unexpired card for one of these: Permanent Resident Alien card (green card), Deferred Action for Childhood Arrival card, (DACA), or Individual Taxpayer Identification Number (ITIN) cards or copy of original letter.
- Most recent **2023** federal tax return (all pages and schedules) signed AND must include the verbiage below.  
**PLEASE NOTE: For each year of tax returns submitted the statement “This is a true and exact copy of the tax returns submitted to the IRS” must be added to the bottom of page 1 or page 2.**
- Copy of credit report
- AUS Findings

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- Copy of Signed Sales Agreement, including all counter offers and Transfer Disclosure Statements  
*(Do not submit the FTHB file for a short sale until seller's lender has fully accepted the offer)*
  - Wire Instructions. – Written request from the escrow officer for deposit of PLHA FTHB funds in a font size 10 or larger. The County requires a minimum of ten (10) working days, excluding holidays, to process a claim and wire funds to escrow. This time period begins when the Confirmation letter is issued.
- \*\* To process the funding request, the wire instructions must include all of the following or the wire request will be rejected:
- 1. On Escrow Company letterhead.
  - 2. Bank name
  - 3. ABA/routing number
  - 4. Dollar amount of wire
  - 5. Title number
  - 6. No handwritten information
  - 7. Signature of authorized person to approve wire Instructions
  - 8. Bank address
  - 9. Account number
  - 10. Escrow number
  - 11. Client name and vesting (or copy of vesting amendment)
- Vesting Amendment from escrow – **Current amendment signed by the borrower(s).**
  - Copy of Escrow Instructions.
  - Copy of Complete Preliminary Report less than 90 days old including Plat Map
  - Copy of the Standard Flood Hazard Determination (FEMA Form 81-93) or copy of FEMA website determination.
  - Termite Report and Clearance
  - Copy of Home Inspection for existing homes. **Please email a copy also** - *(Home Inspector must be a member of either the California Real Estate Inspectors Association, the American Society of Home Inspectors or the International Conference of Building Officials)*
  - Appraisal – Copy of Appraisal establishing property Value
  - Copy of Certificate of Occupancy for new construction properties (if applicable)
  - HCD form 433(a) for Manufactured homes (if applicable -- new manufactured homes on permanent foundation)
  - Lead-Based Paint Inspection report for homes built prior to 1978 with Wet Signature(s)