AHCOPA
Affordable Housing Centers of Pennsylvania

Documents Required for One-on-One Counseling

Use this checklist to prepare for your meeting with an AHCOPA housing counselor.

Before Your Appointment

1. **Schedule your meeting:** After the workshop, call **215-765-1221** to schedule a one-on-one meeting with a housing counselor.
2. **Watch for your confirmation email:** After scheduling, you will receive a confirmation email with a secure link to upload your documents.
3. **Submit your documents:** Use the secure upload link whenever possible. If you cannot upload documents electronically, email them to **info@ahcopa.org**, fax them to 215-999-2523, or bring them in person to 846 N. Broad Street, Philadelphia, PA 19130.

Important: Do not send documents until you have scheduled your one-on-one meeting.

All required documents and credit report payment must be received at least 48 hours before your scheduled appointment.

☐ **Income documentation:** Thirty (30) days of your most recent pay stubs and/or proof of income, such as Social Security Disability, pension, or SSI.

☐ **Bank statements:** Two (2) most recent statements for checking, savings, 401(k), IRA, or other applicable accounts.

☐ **W-2 forms:** W-2 forms for the two (2) most recent years. — See page 2.

☐ **Federal tax returns**: Federal tax returns for the two (2) most recent years. — See page 2.

☐ **If self-employed:** Tax returns for the last three years, including Schedule C; profit and loss statements; and business and personal bank statements for the last three years.

☐ **Rental history:** Proof covering the last 12 months, such as canceled checks, money order receipts, a landlord letter, or a rental lease.

☐ **Identification:** Photo ID, such as a driver's license or employer-issued ID.

☐ **Credit report payment: Receipt** from the credit report payment.

AHCOPA Office Locations

North Philadelphia	West Philadelphia	Northeast Philadelphia
846 N. Broad Street Philadelphia, PA 19130	5901 Market Street, Suite 104 Philadelphia, PA 19139	6325 Frankford Avenue, Unit D Philadelphia, PA 19136

AHCOPA
Affordable Housing Centers of Pennsylvania

Understanding Your Tax Documents

There are two distinct tax documents that you are required to provide

	W-2 Form	Federal Tax Return Form 1040
Who Issues It	Issued by each employer you worked for in the current calendar year.	You complete it (or use a tax preparer).
Purpose	Shows how much you earned and how much tax was withheld.	Calculates your total tax owed or tax refund for the year.
Who Receives It	Employees who earned at least $600 or had any taxes withheld.	All U.S. taxpayers who must file taxes.
When You Get/Submit It	Delivered by employers by **January 31**.	Must be filed with the IRS by **April 15** (unless extended).
Who Does NOT Receive/File	Independent contractors, freelancers, gig workers (they receive 1099-NEC instead).	N/A — nearly all taxpayers file a 1040 or 1040-SR.
Other Notes	Employees may receive multiple W-2s if they had multiple employers.	Taxpayers aged 65+ may use **Form 1040-SR**, a senior-friendly version