RECORDS RETENTION AND DISPOSITION SCHEDULE
Housing and Community Development Authority, Indiana

Agency: Housing and Community Development Authority Division:

ITEM NO.	RECORD SERIES	TITLE/DESCRIPTION *(This Retention Schedule is approved on a space-available basis)*	RETENTION PERIOD
1	2001-16	**UNFUNDED RENTAL HOUSING TAX CREDIT APPLICATIONS** Rejected applications for federally funded housing tax credits. These applications are submitted to the Indiana Housing Finance Authority two to three times yearly. Retention based on IC 34-11-2-6 . Disclosure of these records may be affected by IC 5-14-3-4.	IMAGE according to IARA imaging standards. DESTROY hard copies after verification of images for completeness and legibility. DELETE electronic records after ten (10) years.
2	2008-42	**SINGLE FAMILY MORTGAGE DOCUMENTS** Borrower documents including but not limited to: loan applications, income affidavits, tax returns, pay stubs, purchase sales agreements, appraisals, certificates of completed home ownership training, ethnicity acknowledgements, relocation and acquisition disclosures to seller and all other relevant documents. Retention based on IC 34-13-1-1. Disclosure of these records may be affected by IC 5-14-3-4.	IMAGE according to IARA imaging standards. DESTROY hard copies after three (3) years and after verification of images for completeness and legibility. DELETE electronic records ten (10) years after expiration of contract.
3	86-162	**ACCOUNTING RECORDS** Includes bank statements, cancelled checks, bank deposits, paid invoices, investment records, payroll, ledgers, credit advices, mortgage purchase records, and transfer records. Retention based on IC 34-13-1-1.	IMAGE according to IARA imaging standards. DESTROY hard copies after three (3) years and after verification of images for completeness and legibility. DELETE electronic records ten (10) years after the end of the calendar year of creation.
4	87-90	**MORTGAGE ACCOUNTING RECORDS** Monthly reports received from lenders (servicers); also includes computer printouts (amortized trials and billings) generated by this agency and used to reconcile accounts. The servicer retains an original of monthly reports. Retention based on IC 34-13-1-1.	IMAGE according to IARA imaging standards. DESTROY hard copies after verification of images for completeness and legibility. DELETE electronic records after ten (10) years.

Approved by the Indiana Oversight Committee on Public Records