

Application Checklist

Please have the following documents ready before submitting your application. Applications will not be processed until all required documentation has been received.

To Apply

Complete and electronically sign the online Habitat Homeownership Mortgage Application, then upload the following required documentation:

Proof of Identity

- Valid government-issued photo ID for all household members age 18 or older
- Social Security card for each applicant listed on the mortgage application
- Military ID (if applicable)

Income Verification *(provide for all household members with income)*

- Two months of most recent pay stubs
- Most recent W-2(s)
- Most recent Federal Tax Return (first four pages of Form 1040)
- SSI/SSA Award Letter (if applicable)
- Child support/alimony documentation (court order and 12 month payment history)
- Documentation of any additional income (VA, retirement, unemployment, etc.)

Asset Verification *(provide if applicable)*

- One month of bank statements for all checking and savings accounts
- Documentation for any assets, including
 - Land
 - Homes
 - Vehicles
 - Boats
 - Recreational vehicles
 - Other real property

Housing Verification

- Current lease or rental agreement (if renting)
- Most recent water and electric bill

Credit Report Fee

- Applicants are responsible for the cost of obtaining their credit report. This shows us that you are committed and ready for the program.