



Habitat Homebuyer Program Full Application Document Checklist

Copies of the following documents for ALL members of the application household must be turned in with your completed Homebuyer Program Full Application.

Please make clear copies. Habitat staff WILL NOT make copies for you.

DO NOT SUBMIT ORIGINAL DOCUMENTS, THEY WILL NOT BE RETURNED!

1. ____ Driver's License or State Identification (All Adults 18 years of age and older)
Must be current (not expired) and address should match current physical address.
2. ____ Social Security Card (All Adults AND Minors)
3. ____ Birth Certificate or Passport (If born in the US) (All Adults AND Minors)
4. ____ Proof of residency status (if not born in the US) (All Adults AND Minors)
5. ____ 2022 Tax Return and W-2/1099 (tax returns must be complete and signed)
If self-employed, also provide P&L statement for the most recent 12 consecutive months
6. ____ Pay stubs for most recent 3 months of work (12 weeks) consecutively
If income includes regular overtime and/or tips, please provide a letter from your employer stating this income will continue. If there is a second income for applicant/co-applicant, please provide documentation and indicate length of employment and if this position is likely to continue for the next 3 years.
7. ____ All other sources of income must be disclosed that the applicant, co-applicant, or any other adult person living in the home receives: regular income, pension, social security, disability, child support, etc.
8. ____ Social Security wage earner statement, needs to be current (for non-working household members 18 years of age and older)
9. ____ 3 most recent months of bank statements-from ALL accounts for all applicants and all adults in the household. This includes checking, savings, money market accounts etc. Deposit amounts should match stated income. Please explain unaccounted for deposits on statements.
10. ____ Two months of most recent utility bills at current address (Electric, Water, Cable, Phone Bill, etc.). All addresses should match Driver's License/state ID, etc.
11. ____ Copy of current lease or letter from landlord. Please provide landlord's contact info.
12. ____ Divorce or custody paperwork if applicable.
13. ____ Separate Equal Credit Opportunity Act Notices signed for each applicant
14. ____ E-Sign Act Disclosure and Agreement signed for each applicant

The following are optional to include:

- Letters of Recommendation
- Description of current community involvement
- Letter explaining what it would mean for you/your family to become a homeowner in the Lower Keys, and how it would change the future for you and/or your family.

Please look over your application again:

- Is it complete? Are all lines filled in or marked N/A (= not applicable, if a line does not pertain to you and your family)
- Is all documentation current and complete? Tax returns need to include all pages submitted to the IRS, pay-stubs should be most recent and consecutive, etc.
- Are all copies clear and easy to read?

Please note: Applicants and Co-applicants who pass the initial assessment will be asked to complete a credit/background check online. The fee is \$35 per person, paid through a link sent to you via email or text, with instructions for completing the credit/background check.

All information requested must be uploaded with your application, submitted by mail, or placed in the dropbox at our office for the application to be considered complete.