



Habitat Marion Application Checklist

To be eligible for the Habitat Homeownership program, you must:

- Have consistent verifiable income/employment of at least \$20,000 a year for the last two years (this includes part-time employment, Social Security benefits, child support, alimony, etc.)
- Be a US citizen or permanent resident.
- Have lived or worked in Marion County for the past 12 months
- Have not owned any property in the last 3 years.
- Be willing to partner with us, including investing sweat equity hours and completing financial and homebuyer education courses.

To speed up your application process, have the following information and materials on hand:

- Applicant Gross Monthly Income (your monthly income before taxes).**
 - . This number should include all long-term, permanent income sources that are currently being received such as work-related income, alimony, disability, social security income, pensions, etc.
 - . Do not include temporary income sources such as unemployment, or income not being received at this time (such as employment income from jobs where you are furloughed or laid off.)
 - . **If you have a co-applicant, you'll need their gross monthly income as well. (All family members 18 & over will need to apply.)**
- Paystubs for the last 60 days.**
 - . If you're paid weekly, please provide 8 consecutive paystubs.
 - . If you're paid bi-weekly or semi-monthly, please provide 4 consecutive paystubs.
 - . If you're self-employed, please provide last 2 years tax returns and a year-to-date profit and loss form.
 - . **If you have a co-applicant, you'll need their paystubs for the last 60 days as well.**
- Bank Statements for the last two months**
 - . Please provide the last two months bank statements for every bank account that you have.
 - . Please provide the last two retirement statements, if applicable.

While there are more questions on the application, we've found historically these are the hardest pieces to calculate and gather. Once you have them on hand, the application shouldn't take more than 15-30 minutes to complete.

If you have any questions, please do not hesitate to reach out. We're here for you as you continue your journey to homeownership!