



# Habitat Marion Application Checklist

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

- Have consistent verifiable income/employment that meet the current eligibility requirements 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.**
  - Please provide 2 month's consecutive paystubs for applicants and co-applicants
  - Copies of the last 2 years W2's, 1099's and completed tax returns, signed on the first page of the 1040 form
  - If you're self-employed, please provide the last 2 years tax returns and a year-to-date profit and loss form.
  - All people** who will be living in the home need to provide the last 2 months consecutive paystubs
- Other Sources of Income**
  - Provide copies of the last 6 months Social Security income statements, include all pages
  - Provide a copy of the last 6 months receipt of Child Support or Alimony income
  - Copy of your divorce decree and settlement agreement
  - If you pay child support, copies of the last 6 months payment history
- Bank Statements for the last two months**
  - Please provide the last two month's bank statements for every bank account that you have. This includes Cash App, Venmo and similar accounts. Include all pages of the statements.
  - Please provide the last two retirement/401K statements, if applicable.
  - All people** who will be living in the home need to provide the last 2 months bank statements

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!