

Applicant Checklist and Guide to Answering Application Questions: Habitat for Humanity North Central Massachusetts

APPLICANT NAME(S)

The following materials are needed to complete your application for a Habitat home. Please complete this checklist, keep it and return a copy with your application. **WITHOUT THESE DOCUMENTS AND DETAILS, YOUR APPLICATION IS INCOMPLETE.**

PRESENT HOUSING CONDITIONS:

- All landlord contact info is provided on the application (information for the past two years)
- Housing Need Statement/Letter: Why do you **need** a Habitat home? Describe any circumstance about your current housing that relates to your serious need for an affordable home:
 - poor condition of current residence
 - over-crowded living conditions
 - high rent compared to income
 - being homeless or at high risk of being homeless

Explain whatever the interviewers will not be able to see during a home visit. Explain circumstances of family members that currently live with applicant part-time. Be specific. Include eviction notices, notice of possible sale of property you are renting or other information to support your statement. Describe efforts to find other more suitable housing.

EXPENSES AND DEBT AND ASSETS:

Please list all **debts** and monthly payments on debts on the Protected Information sheet in the application, for applicant and co-applicant

- Car loans (if applicable)
- Loans, including the statement showing current status of any student loan
- Credit Cards (all)
- Car or Other Insurance bills
- Other monthly bills
- Other debt obligations (paid by your household--child support, alimony, payment plans, any other. Please explain)
- List **assets** for all household members, attach additional paper as needed

INCOME INFORMATION & DOCUMENTATION

- **All income of all adults 18 or older** who will be members of the household in the Habitat home (even if they are temporarily away) must be reported on the application. Add an extra page if needed. **There are very few sources of income that are not counted as income. You should report all income.**
- Documentation of **full-time student** status for dependent household members between ages of 18-25. Up to date receipts of payment of registration or letter provided by the high school or college are examples. Most of the income of full time students over 18, other than head of household or spouse, will be disregarded for eligibility purposes as long as their student status is documented. (but it still must be reported and documented).
- Verification of income: copies of two months of current pay stubs for each working person who will reside in the home. Continue to save your paystubs, as new ones may be requested later in the process.
- Explanation of seasonal/part-time/part-year employment, if applicable (so reviewers will understand duration and earnings from each job during a full year).
- Complete documentation of any **self-employment income and expenses. Financial statements may be required in addition to 2 years of Federal Tax returns showing self-employment income.**
- Child Support, Social Security, Disability Income, Unemployment, other compensation sources. Provide the most recent *official* documentation (i.e. court orders, awards letter, not bank statement) for all non-employment sources of income (this should correspond to those checked on the application).
- Bank Statements-Complete statements for the most recent 2 months for **All** checking and savings accounts, for all adults and children (or copy of passbook for passbook savings account).
- Investment and Retirement Accounts-Complete statements for the most recent 3 months.
- Signed **Federal Tax Returns** for the **past 3 years. **** State tax returns are not required.**
- **W-2's for the past 3 years must be included with your application**

***If you do not have copies of your tax returns, you should immediately take steps to request them. We need a copy of the actual tax return. To receive official IRS printouts of Income Tax Returns: call 1-800-829-1040, or:**

There is an IRS office located at 881 Main St., Fitchburg.

If you are waiting for a copy, enclose a note stating the returns you requested of the IRS and what date you made the request.

- If you did NOT file an IRS return for any of these years enclose a statement explaining why you did not have a legal obligation to file a tax return for that year.

CITIZENSHIP or U.S. PERMANENT RESIDENCY STATUS

- Submit a copy of one of the following: U.S. birth certificate, OR U.S. certification of birth abroad, OR U.S. passport , OR certificate of naturalization, OR permanent resident

Applicants must be U.S. citizens OR have secured their permanent residency status and provide documentation at the time of submitting the application.

- Return the signed Authorization and Release. All household members age 18 and over must sign a release.

WILLINGNESS TO PARTNER

- Statement about Sweat Equity. Attach another sheet of paper if necessary.

DOWN PAYMENT

- The down payment (due when you purchase the house) is estimated to be about \$1700.00. It is important to develop a plan for meeting this obligation. If any part of the down payment is a gift, provide a signed statement from the individual donor, stating that it is a gift.

CREDIT INFORMATION (for you)

We will obtain our own copy of your credit report. DO NOT supply a credit report with your application

Habitat for Humanity North Central Massachusetts *strongly encourages all applicants to request a copy of their credit report to be able to review and be aware of the same information that we will use to make our decision.*

Every consumer may request and receive one **free** credit report per year. Call CENTRAL SOURCE at 1-877-322-8228 or go to www.annualcreditreport.com.

Often credit reports contain errors that need to be corrected by the consumer. If you have recently resolved a debt or credit problem, or corrected a mistake on your report please include an explanation of these recent changes, along with any available documentation available, with your application. Depending on how recently you have resolved a problem, it is very possible this updated information will not appear on your credit report.

If you discover past debts on your credit report that you have not paid, and are not now paying, please make arrangements to address them and include with your application documents of your efforts to do that.