



Habitat
for Humanity®
of Greater Sioux Falls

HOMEOWNERSHIP PROGRAM FAQs

What documents do I need when I apply?

When you submit your application in October, your application must include copies of all the following documents:

For all household members (including children):

- Proof of residency (green card, birth certificate, citizenship form or U.S. passport) for everyone in the household.
- A driver's license or picture ID card for anyone 18 or older.
- Social security card for everyone in the household.

For applicants only:

- **Bank statements** – past two months' bank statements (including all pages) for all checking or savings or certificate of deposit accounts held in applicant(s)' name(s), excluding retirement accounts.
- **Assets** – if you own land or a home, provide a current statement showing the balance and monthly payment for any outstanding loans against the property.

For applicants and any adult household members who are 21 or older:

- **Tax Records** – past two years (2023 and 2022)
 - Form 1040 tax return (signed), including all pages submitted to the IRS.
 - W-2's and/or 1099's from all employers in past two tax years.
- **Paystubs** – past two months' paystubs from all current employers, covering consecutive pay periods over the past eight weeks.
- **Self-employment** – A minimum of two years' profit and loss history is required. For current year's income, provide a statement showing year-to-date income and expenses (profit/loss) covering the time period of 1/1 through 9/30.
- **Child support income**
 - Copy of court order that established child support payments.
 - Statement showing past 12 months' child support payments received (since 10/1 last year), even if the amount is \$0.
- **Social security, SSI, or SSDI income** – provide current year's award letter for anyone in the household who is receiving this income.
- **Pension, annuity, retirement income** – provide current year's benefit letter.
- **Housing assistance** – if you receive housing assistance (Section 8 or other) provide most recent statement or letter from the housing authority.

The application and all supporting documents must be submitted together, not separately! Do not submit your application unless you have included copies of all the required documentation. Incomplete applications cannot be given consideration.