



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** – for all adults in the household
 - Two most recent years' tax returns (**Form 1040**), including all pages and schedules filed with tax return.
 - Two most recent years' **W-2 forms** received from ALL employers, and any **1099 forms** received.
- **Paystubs** – for all adults in the household, provide most recent paystubs from all employers, covering all consecutive pay periods within the last 60 days.
- **Self-employment** – A minimum of two years' profit and loss history is required for verifying self-employment income. For current year, 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 supporting documents are to be submitted **WITH** the application, not separately! Do not submit your application until you have all required documentation. Incomplete applications cannot be given consideration.

Habitat uses a scoring system to evaluate applicants during the application process. You can earn extra points by **following directions** and submitting your paperwork **completely** and **accurately**, in a timely manner.