



Application Document List

In order to process your Application for Homeownership with Habitat for Humanity of Greater Centre County (HFHGCC), you and the co-applicant (if applicable) must provide **PHOTOCOPIES** of all the documents listed below (originals will not be accepted or copied for you).

1. CREDIT REPORT (*photocopies must be provided at the time you complete the Application*):

Credit Reports will be pulled on applicants and co-applicants. Each applicant and co-applicant (if applicable) must submit a copy of at least one of his/her credit reports with the Application. There are three (3) main credit reporting bureaus: (i) Equifax, (ii) TransUnion, and (iii) Experian. An applicant and co-applicant can request his/her credit report from **ANY** of these bureaus. In addition, an applicant and co-applicant is entitled to one (1) FREE credit report from each of these credit reporting bureaus per year, which can be obtained by (i) Internet, (ii) phone, or (iii) mail.

- **Request Online:** The applicant should go to www.annualcreditreport.com where an online credit report can be immediately printed. It is the fastest way to obtain a credit report. The applicant, however, should be certain to type the website address exactly as listed here because there are other copy-cat websites that may charge the applicant for the request.
- **Request by Phone:** An applicant can call Annual Credit Report Request Services at 1-877-322-8228. He/she also can call each of the three (3) credit reporting agencies directly: (i) Equifax at 1-800-685-1111, (ii) TransUnion at 1-800-888-4213, and (iii) Experian at 1-888-397-3742. It could take up to two (2) weeks for an applicant's credit report to arrive in the mail, so he/she should plan ahead.
- **Request by Mail:** An applicant can use an Annual Credit Report Request Form, which will be provided to the applicant at the Information Session. This process can take much longer for the credit report to be received and, therefore, we recommend calling the toll-free numbers or requesting the credit report online.

Note: The applicant and co-applicant will not be scheduled for an Application Workshop unless they have a copy of at least one credit report.

2. INCOME DOCUMENTS (*photocopies must be provided at the time you complete the Application*):

- Past 90-days of pay stubs for the applicant and, if applicable, the co-applicant.

Note: If the applicant or co-applicant has changed jobs in the past two years, he/she must provide photocopies of pay stubs or tax documents to demonstrate two years of steady employment. We cannot accept an application if the applicant or co-applicant cannot provide documentation that can verify his/her income.

- Applicant's 2016 Federal income tax return and Forms W-2 or 1099.
- Applicant's 2015 Federal income tax return and Forms W-2 or 1099.
- Co-applicant's 2016 Federal income tax return and Forms W-2 or 1099.
- Co-applicant's 2015 Federal income tax return and Forms W-2 or 1099.

Note: Two years of Federal income tax information is required to process an application. If the applicant or co-applicant does not have copies of his/her tax returns, he/she can request free transcripts of his/her returns by calling the IRS at (800) 829-1040.

- Social Security Income award letter.
- Child Support Court Order and proof (e.g., receipts) that income is being received.
- Disability Income award letter.
- Supplemental Income and Benefits statements.
- Retirement Benefits statements.
- Documentation for any other sources of monthly income.

3. PERSONAL INFORMATION (*photocopies must be provided at the time you complete the Application*):

- Photo identification for all adults.
- Birth certificates for all household members.
- Applicant's permanent legal residency if not a U.S. citizen.
- Co-applicant's permanent legal residency if not a U.S. citizen.
- Social security cards for all household members.
- Legal guardianship documents for children you are raising but that are not your biological children.

4. BUDGET/MONTHLY EXPENSES:

- _____ Lease or verification of rent.
- _____ Water.
- _____ Gas.
- _____ Electric.
- _____ Telephone (home and cell).
- _____ Internet/cable.
- _____ Car Payment.
- _____ Car Insurance.
- _____ Childcare.
- _____ Furniture/TV.
- _____ Loans (total balance and monthly payment).
- _____ Health Insurance.
- _____ Life Insurance.
- _____ Credit Card Payments.
- _____ Child Support That Applicant Pays (not receives).
- _____ Other _____