

Eligibility and Documentation Requirements

To become a Habitat homeowner, an applicant is selected based upon the following:

- Have a need for housing
- Demonstrate a willingness to partner
- Ability to repay a no-interest mortgage loan

To apply to for the Homeownership Program, you must complete the following:

- Review the income guidelines for your household size
- Completion of an Application for Housing
- Provide all the required supporting documentation as described below

SUBMIT THE APPLICATION AND THE FOLLOWING ADDITIONAL DOCUMENTS:

All information gathered is considered confidential and will be used only for the selection process

- ☐ Completed application, signed by both the applicant, and co-applicant, if any
- ☐ Copies of your last three months' pay stubs for all current employment
- ☐ If applicable, verification of child support and/or public assistance received (SSI, SSDI, etc.)
- ☐ Most recent 2 years Federal Tax returns and W-2s. Obtain a free copy by calling 1-800-829-1040
- ☐ Credit report dated within the last 30 days. Access a free credit report at www.freecreditreport.com

For all that apply, submit a copy of the most recent:

- ☐ Bank account statements for all accounts (checking, savings, etc.)
- ☐ Current rental or lease agreement. If none, provide a copy of your most recent rent payment receipt
- ☐ Telephone bills for all phones (home and cell)
- ☐ Electric and gas bills OR credit reference from electric and gas companies
- ☐ All other statements including credit cards, medical bills, car or student loans, and debts in collections
- ☐ For any that do not apply, you may submit a written statement for clarification
- ☐ Letters of recommendation from employers, mentors, professors, etc. are encouraged, but not required

Questions and requests for assistance may be directed to:

Kelly Cooper, Program Manager | (307) 234-1348 | Kelly@heartofwyoming.org

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to housing because of race, color, religion, sex, handicap, familial status, or national origin.

