



St. Lucie Habitat for Humanity

Checklist of things you need to know before you apply



The Application Process – documents needed to submit with application

- Income Verification – 3 months most current (paystubs, award letters for benefits from Social Security, VA or other programs, self-employment income, court ordered child support and/or alimony award letter, etc.)
- Tax Returns and W-2s for the past 2 years (if required to file)
- Bank statements for ALL accounts – 3 months most current (All pages must be submitted)
- Verification of Employment (You give the contact information and Habitat will verify)
- Verification from Land Lord (You give the contact information and Habitat will verify)
- Other obligations – divorce decree, custody arrangements, student loan information
- A credit report will be pulled by St. Lucie Habitat– ****Start working on any credit issues now****
- A background check will be conducted by St. Lucie Habitat



Identification

- Valid Government Issued ID for each applicant & household members over the age of 18
- Social Security Card or proof of Legal Residency Status for every household member
- Birth Certificates for every household member



Sweat Equity – your willingness to contribute your own time and effort to partner with Habitat and serve the community

- Three hundred sweat equity hours required
- Participation in the build or rehabilitation of the home you will purchase & other Habitat homes
- Participation in public relations and marketing efforts to help raise awareness & donations



Savings – your ability to save for the costs of a Habitat House

- Application fee (non-refundable) for credit and background check and employment verification (amount varies)
- \$750 processing fee (non-refundable, if accepted into the program)
- Approximately \$4,000 for closing costs
- Habitat homes do not come with a washer/dryer, dishwasher, microwave or lawn equipment – HIPS must purchase these items on their own

