

Habitat Wake Application Checklist

To be eligible for the Habitat Homeownership program, you must:

- Consistently make a minimum of \$30,000 a year (this includes part-time employment, Social Security Benefits, child support, alimony, etc.)
- Be a US citizen or permanent resident.
- have lived or worked in Wake or Johnston counties for the past 12 months.
- Have not owned any property in the last three years.
- Be willing to partner with us, including investing sweat equity hours and completing financial literacy and homebuyer education courses.

To speed up your application process, have the following information and materials on hand:

- Applicant Gross Monthly Income (your monthly income before taxes).**
 - This number should include all long term, permanent income sources that are currently being received such as work-related income, alimony, disability, social security income, pensions, etc.
 - Do not include temporary income sources such as unemployment, or income not being received at this time (such as employment income from jobs where you are furloughed or laid off).
 - **If you have a co-applicant, you'll need their gross monthly income as well.**
- Pay stubs for the last 60 days.**
 - If you're paid weekly, please provide 8 paystubs.
 - If you're paid bi-weekly or semi-monthly, please provide 4 paystubs.
 - If you're self-employed, please provide a year to date profit and loss form.
 - If it is not possible to upload your pay stubs for any reason, please reach out! We can work with your employer to find the easiest way to make this happen.
 - **If you have a co-applicant, you'll need their pay stubs for the last 60 days.**

While there are more questions on the application, we've found historically these are the hardest pieces to calculate and gather. Once you have them on hand, the application shouldn't take more than 15-30 minutes to complete.

If you have any questions, please do not hesitate to reach out. We're here for you as you continue on your journey to homeownership!