

Home Owner Application Packet

Applicant Name(s):		
Address:		
Home Phone	Cell number:	
Email address:		

To be considered for a Rockwall Area Habitat for Humanity (RAHFH) home, your application packet must be submitted with ALL 18 required documents. Please organize, <u>label</u>, and submit copies of the documents in the order listed below. If you are not able to submit a copy of one of the documents, or that document does not apply to you and your situation, please include an explanation as to why the document does not apply. Documents must be submitted for both the applicant and the co-applicant if a co-applicant is a part of the application. Submit copies, not the originals, as the documents will not be returned to you.

Applications will be reviewed by the RAHFH Selection Committee within 30 days of receipt. RAHFH is 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 obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Application Packet Contents

- 1) Completed application
- 2) Copy of driver's license(s)
- 3) Copy of social security card(s)
- 4) Proof that you have lived or worked in Rockwall, Royse City, or Rowlett for at least 1 year. Sufficient verification documents include letter from landlord or mortgage company, rent/mortgage receipts of payment, or letter from employer verifying dates of employment. Letters must include contact name, phone number, and address for landlord/mortgage company/employer.
- 5) Verification of employment for past 2 years such as letter from employer or paystubs. Documents must include employer's contact name, phone number and address.
- 6) Verification of monthly income: Submit all pay stubs for the last three months.
- 7) Verification of public assistance: Submit benefits letters from sources of assistance (food stamps, Medicaid, disability compensation, social security, TANF, WIC, and all others).stating the amount of assistance provided and the dates that this assistance was or will be given.

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- 8) Verification of alimony/child support: If child support is paid through the court, the Attorney General's office can provide a printed payment history. If child support has been ordered but is not being paid, the Attorney General's office can provide a printout showing that as well.
- 9) Bank Balance Verification: Submit three most recent bank statements from checking accounts, savings accounts, IRAs, etc.
- 10) Land ownership verification: Submit copy of deed/title to land.
- 11) Documentation of other assets such as 401k savings
- 12) Verification of regular expenditures: submit copies of most recent bills including all of these that apply:

Cable Phone service (home and cell)

Childcare Rent or mortgage Electricity Vehicle insurance Gas Vehicle payment

Medical expenses Water

Medical insurance Other regular expenditures

- 13) Submit an estimate of monthly expenditures including food, gasoline, clothes, and other items that are routinely an expense for your family.
- 14) Verification of debt (including loans, credit cards, etc.): Submit documents showing current debts. Documents must include names, account numbers, balances, and monthly payments.
- 15) Copy of court-stamped divorce decree (if applicable)
- 16) Copy of bankruptcy paperwork with discharge of debt (if applicable)
- 17) W2 and/or 1099 forms for last two years OR tax returns for last two years. If you filed electronically or have not kept copies of your tax returns, call 800-829-1040 to request copies of your tax summaries. If you did not file taxes for a certain year or years, ask the IRS to give you a 1722 Tax Letter to document that. There is no charge for these documents. You can also download W2s, tax summaries, or 1722 Tax Letters at www.irs.gov.

18) Signed Sweat Equity Agreement

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Submit completed application packet to Sherry at Rockwall County Helping Hands, Building A or mail to: Rockwall Area Habitat for Humanity

P. O. Box 4

Rockwall, TX 75087