

Homebuyer Program Instructions and Document Checklist (open February 3rd, 2025)

Before you start:

If you are interested, ensure you can join this program by reading Homebuyer Qualification Criteria posted on the www.habitatpasco.org website.

Step 1: Fill out the application form completely.

Make sure you answer every question. Ensure you provide an **email** or phone number to contact you

Step 2: Collect all the items you need to show us.

Do not send the original papers, just copies, because we cannot give them back to you. If you do not send these documents with your form, we cannot process your application.

You will need:

- A clear, readable **color copy** of your state issued photo ID or passport
- A letter from each applicant explaining any late payments, collections, judgements, or other adverse actions on your credit report
- A current credit report for each applicant. You can get this from your bank or someone you have a loan with or **free online at www.annualcreditreport.com**, or call (877) 322-8228 to have it mailed to you
- Copies of your last 2 **signed** tax returns with all W-2s and 1099's. If you file online, include the signature page
- Your last 4 paystubs from employment for all adults within the home
- A letter from each applicant explaining any time you did not work for more than 30 days in the last 2 years
- A statement showing money you receive from social security, disability, public assistance, or other benefits including retirement accounts
- A state issued statement for child support or alimony for the last 12 months with birth certificates
- Your divorce paperwork or separation agreement, including any child support order
- Your last (2) monthly bank or investment account statements (no online summaries) for all adults living in the home
- Receipts for childcare costs or a statement from the childcare service

Step 3: Turn in your application **03 February 2025**.

You cannot send it by email. You can either:

- ▶ Bring it in person, during office hours **Monday - Friday 8:30 am - 4:30 pm**. After hours you may drop it in our secure drop box outside the front door at: **37220 Meridian Ave, Dade City, FL 33525**.
- ▶ Mail it to: Habitat for Humanity East & Central Pasco County, 37220 Meridian Ave, Dade City, FL 33525. The envelope must be **postmarked by February 24, 2025**.

If you have questions, contact Jere Ferguson at (352) 437-5383 or jferguson@habitatpasco.org. If we need to meet you in person, we will make an appointment. **Remember, if your application is not complete or is missing any documents, we cannot process it.** We'll let you know if you qualify by contacting the applicant through submitted email or mailing address.

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 obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.