

Dear Applicants,

Habitat for Humanity
of Marion County, Inc.

114 W Robinson St.
Knoxville, IA 50138
641-828-8844

director@marionhfh.org
www.hfhmci.org



Welcome to the Home application process with Habitat for Humanity of Marion County, Inc. Please feel free to call us if you have any questions during this process.

We will be happy to help you along this journey.

Below are a few tips to consider while in the application process, to avoid reducing or even preventing your potential loan eligibility:

- ✓ *Avoid opening any new debts such as credit cards or new loans, which could increase your debt ratios and/or affect your current credit score.*
- ✓ *It is very important to continue to pay all of your bills on time.*
- ✓ *Maintain your current employment or source of income. Decrease to income may reduce your maximum loan eligibility. Please let us know of any changes to your income as soon as possible, whether increasing or decreasing, as either can affect the loan amount for which you may be eligible.*

Good luck and please let us know if you have any questions!

Habitat for Humanity of Marion County, Inc.

Please check boxes as you have prepared the following documents. All documents must be included in your application.

- | | |
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| <input type="checkbox"/> Application for New Home Ownership | <input type="checkbox"/> Fillable Brochure Page 1 & 2 |
| <input type="checkbox"/> Fillable Background Check Authorization (1 per adult in household) | <input type="checkbox"/> Fillable Background Check Authorization (1 per adult in household) |
| <input type="checkbox"/> Fillable Permission for Electronic Communication (1 per adult in household) | <input type="checkbox"/> Fillable \$5,000 Asset Certification |
| <input type="checkbox"/> Fillable Child Support Affidavit (1 per adult that either pays or receives Child Support) | <input type="checkbox"/> Fillable Zero Income Affidavit (1 per adult that this is applicable) |
| <input type="checkbox"/> Fillable Full-time Student Verification (1 per adult that this is applicable) | <input type="checkbox"/> Fillable Violence Against Women Act Form (One per adult in the Household) |

Please include the following documentation.

- Three months of income verification including paycheck stubs and/or annual social security letter
- Three months of recent bank statements for all bank accounts
- Two years most recent tax returns and W2's
- Proof of child support or alimony (if you receive child support and/or alimony)
- Documentation of any outstanding loans or credit cards (we do not need itemized monthly credit card statements. Please include balance totals and payment plans.

Please hand deliver the above to the Habitat for Humanity of Marion County office at:

114 W Robinson Street
Knoxville, IA 50138
(641)828-8844
(641)569-0825

The following are requirements for our home ownership program:

1. A need for adequate shelter
2. The willingness to partner/volunteer for 250 – 300 hours
3. Ability to pay for a mortgage
4. Live or work in Marion County for at least one year (may require documentation)