

Required Underwriting Documents

There are many different documents that are required to complete your file. Most of the documents will be related to the applicant and co-applicant. Habitat will also need to verify the income of household members but will not need as much documentation. Please refer to the chart below to determine what documents are needed to complete your file. These documents need to be in Habitat's submitted by the date listed on the email which this document was attached.

Tax Documents

	Applicant	Co-Applicant	Household Member
Past 2 years of W2s and/or 1099s*	X	X	
Past 2 years of Tax Forms (1040) and applicable Schedules	X	X	
Past 2 years of Tax Return Transcripts	X	X	

Income Documents

	Applicant	Co-Applicant	Household Member
2 months of pay stubs for each job held by people who will live in the home*	X	X	X
Current award letters (SSI, SSDI, annuity, alimony, or pension)*	X	X	X
Year to date profit and loss statements for self-employment*	X	X	X
Child support court order and 1-year history of payments*	X	X	X
2 months of bank statements from all accounts held by all people who will live in the home (including CashApp, Venmo, etc.)	X	X	X
Zero Income Certificate*		X	X

*Indicates documents that may not apply to applicant/co-applicant and/or household member