



Applicant Check List

Habitat for Humanity Program How to Apply

- Go to www.LovelandHabitat.org click on the homeownership tab
- Watch the orientation presentation and complete the “quiz” after each session
- Click on the “Apply Here” tab and complete the application and sign the required disclosures through our automated DocuSign system
- Gather the documents listed below and upload them to the application
 - It is important to submit a complete application with all required documents. If your application package is incomplete, we will give notice of what is missing, you will have two weeks to provide missing documentation. If you cannot meet that deadline, you may re-apply when the next application cycle opens
- Once your complete application is received, a credit report will be pulled. If you are selected for the Program, we will re-pull a fresh credit report prior to closing

Please provide copies of the documents listed below. We will not accept original documents. If you have questions, call Jeri at 970-669-9769. We will not be able to make copies of your original documents

- Completed Application and Additional Questions (*form enclosed*)
- Pay stubs/wage statements 30 days, current at intake* (*copies*) for everyone 18 years or over
- Disability, SSI award letter, child support or alimony documentation, if applicable (*copies*)
- Federal tax return for last 2 years* *copies* (please sign) **AND W-2's*** for both years (*copies*)
- Bank statements for last 3 months* (*copies*) *all pages, even if the page is blank or advertisement*
- Request for Landlord Reference (*form enclosed*) *provide to landlord and they must return to Habitat*
- Authorization to obtain credit report (*form enclosed*)
- Affidavit for background check (*form enclosed*) *Separate form must be completed for every adult*
- Transparent Release and Authorization for background check (*form enclosed*) *Separate form must be completed and signed by every adult in household*
- Written explanation of circumstances of bankruptcy, if applicable (*must have been discharged 2 years before applying*)
- Bankruptcy documents, if applicable (*copies*)
- Divorce decree, if applicable (*copies*)
- Current lease agreement (*copies*)
- Proof of address (can be utility bill or lease agreement) (*copies*),
- Driver's license or gov't issued ID or permanent resident alien card if applicable (*copy and will need to see original*)
- Letters of explanation for section 11 of application, if applicable
- Proof of citizenship or residency (*copies and will need to see original*)
- Equal Credit Opportunity Act Notice (*form enclosed*)
- Survey (*form enclosed*)
- Complete online orientation and provide completed quiz with this packet

*** Need to provide current, updated documents at financial review appointment and provide current tax documentation as soon as available**



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Once you have completed the online orientation, online application and have uploaded (or emailed) the required documents, your file will be reviewed.

You will be notified within a week if your file will move through our selection process.

If so, the next step is the Financial Review. This will be a phone interview; our financial review committee member will call you to set up the meeting.

If you meet the financial review guidelines, the next step is the Home Interview. This in person interview will be held at your home and it is an opportunity to meet you and your family and to get a better understanding of your housing needs. Of course, we will follow Larimer County Covid-19 protocol. Once the Home Interview is complete, Loveland Habitat for Humanity will compile your reports and present your qualification to the LHFH Board of Directors. If you are approved, you will be notified and advised of next steps.