

**HONOLULU HABITAT FOR HUMANITY
INCOME VERIFICATION INSTRUCTIONS**

- COMPLETE PACKET IN FULL**

- ATTACH ALL APPLICABLE SUPPORTING DOCUMENTS FOR EACH ADULT**

- IF RENTING: DISTRIBUTE *LANDLORD VERIFICATION FORM* TO LANDLORD FOR COMPLETION AND SUBMIT FORM WITH PACKET**

- IF EMPLOYED: EACH WORKING ADULT MUST DISTRIBUTE AN *EMPLOYER VERIFICATION FORM* TO EMPLOYER FOR COMPLETION AND SUBMIT FORM WITH PACKET**

- SUBMIT FULL INCOME VERIFICATION PACKET AND FINANCIAL SUPPORTING DOCUMENTS TO HHH'S OFFICE VIA MAIL OR DROP-OFF**

Please direct any questions or concerns to:

Shana Petelo, Family Services Coordinator
shana@honoluluhabitat.org

or

Emily Woods, Family Services Coordinator
emily@honoluluhabitat.org

Honolulu Habitat for Humanity ReStore and Office
923 Austin Lane C-1 Honolulu, HI 96817
Office Hours: Monday-Friday 9AM-3:30PM
Office: (808) 538-7070

FINAL DEADLINE

Friday, January 22, 2021





Honolulu

Habitat for Humanity®

Office use only

Date received:

Staff member:

Application #:

Lottery #:

HEAD OF HOUSEHOLD INFORMATION

Name:		DOB:	Social Security Number:	Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-binary Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Phone Number:	Email:			
Current Address:				
Are you currently employed?	Y / N	Do you collect government benefits (disability, social security, etc.)	Y / N	
Are you a citizen or permanent resident of the United States residing in Hawaii?	Y / N	Are you a co-borrower on a loan?	Y / N	

Adult #2

Name:		DOB:	Social Security Number:	Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-binary Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Phone Number:	Email:			
Current Address:				
Are you currently employed?	Y / N	Do you collect government benefits (disability, social security, etc.)	Y / N	
Are you a citizen or permanent resident of the United States residing in Hawaii?	Y / N	Are you a co-borrower on a loan?	Y / N	

Adult #3

Name:		DOB:	Social Security Number:	Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-binary Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Phone Number:	Email:			
Current Address:				
Are you currently employed?	Y / N	Do you collect government benefits (disability, social security, etc.)	Y / N	
Are you a citizen or permanent resident of the United States residing in Hawaii?	Y / N	Are you a co-borrower on a loan?	Y / N	

Adult #4

Name:		DOB:	Social Security Number:	Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-binary Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Phone Number:	Email:			
Current Address:				
Are you currently employed?	Y / N	Do you collect government benefits (disability, social security, etc.)	Y / N	
Are you a citizen or permanent resident of the United States residing in Hawaii?	Y / N	Are you a co-borrower on a loan?	Y / N	



Honolulu

Habitat for Humanity®

Adult #5

Name:		DOB:	Social Security Number:	Gender:
				<input type="checkbox"/> Female
				<input type="checkbox"/> Male
				<input type="checkbox"/> Non-binary
Phone Number:	Email:			Marital Status:
Current Address:				
Are you currently employed? Y / N	Do you collect government benefits (disability, social security, etc.)		Y / N	
Are you a citizen or permanent resident of the United States residing in Hawaii? Y / N	Are you a co-borrower on a loan?		Y / N	<input type="checkbox"/> Single
				<input type="checkbox"/> Married
				<input type="checkbox"/> Separated
				<input type="checkbox"/> Divorced
				<input type="checkbox"/> Widowed

Adult #6

Name:		DOB:	Social Security Number:	Gender:
				<input type="checkbox"/> Female
				<input type="checkbox"/> Male
				<input type="checkbox"/> Non-binary
Phone Number:	Email:			Marital Status:
Current Address:				
Are you currently employed? Y / N	Do you collect government benefits (disability, social security, etc.)		Y / N	
Are you a citizen or permanent resident of the United States residing in Hawaii? Y / N	Are you a co-borrower on a loan?		Y / N	<input type="checkbox"/> Single
				<input type="checkbox"/> Married
				<input type="checkbox"/> Separated
				<input type="checkbox"/> Divorced
				<input type="checkbox"/> Widowed

Household Information

Please list ALL household members that will be living in the residence

	Name:	DOB:	Gender:	Relationship to applicant:
1.				
2.				
3.				
4.				
5.				
6.				

Declarations

Individuals making false statements will face consequences as applicable under State and Federal law. By signing below, I/We declare under penalty of law that the foregoing information is true and correct. I/We further understand that this information is used to determine my/our eligibility to secure a mortgage loan and build a home with Honolulu Habitat for Humanity. I/We further understand that if my/our household size or income changes at any time before closing, this application will be considered invalid and a new Honolulu Habitat for Humanity Income Verification Application must be completed and certified. I/We authorize Honolulu Habitat for Humanity to obtain credit reports if required for the purpose of prequalification for the mortgage loan and that this information, as well as any information provided in or with this application, may be shared with Honolulu Habitat for Humanity approved service providers, as applicable.

All adults to sign below:

_____ Head of Household Signature	_____ Date
_____ Adult #2 Signature	_____ Date
_____ Adult #3 Signature	_____ Date
_____ Adult #4 Signature	_____ Date
_____ Adult #5 Signature	_____ Date
_____ Adult #6 Signature	_____ Date

Authorization & Release

1. I hereby authorize Honolulu Habitat for Humanity (“the lender”) to verify my past and present employment earning records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application and when necessary to process, service or enforce the mortgage loan that I may enter into from my mortgage loan application and any guarantee of such mortgage loan from any governmental entity or private insurer.

2. I further authorize Honolulu Habitat for Humanity (“the lender”) to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references as needed in connection with my mortgage loan application and my mortgage loan and any guarantee in connection therewith. I hereby authorize Honolulu Habitat for Humanity to conduct verification of all information and references provided in this application.

3. I hereby authorize Honolulu Habitat for Humanity to conduct satisfactory completion of a background check on me, as an adult living in the household, including sex offender and criminal history.

The information obtained is only to be used for the purposes set forth above. It is understood that a photocopy of this form will also serve as authorization.

All adults to sign below:

Head of Household

Date

Adult #2 Signature

Date

Adult #3 Signature

Date

Adult #4 Signature

Date

Adult #5 Signature

Date

Adult #6 Signature

Date

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, who's regional office is located at 10990 Wilshire Blvd. #400, Los Angeles, CA 90024.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

All adults to sign below:

Head of Household Signature	Date
Adult #2 Signature	Date
Adult #3 Signature	Date
Adult #4 Signature	Date
Adult #5 Signature	Date
Adult #6 Signature	Date





Head of Household Financial Supporting Documents

Head of Household Name:

Co-Head of Household Name:

Each household adult (18+) must submit their own financial document packet

COPIES ONLY

Required Documents:

- Photo I.D.
- Social Security card
- Paystubs: past 3 months to current
- Most recent benefit statement for regular unearned income (i.e. Social Security, retirement income, etc.)
- Bank statements: past 3 months to current for ALL accounts
**Must be official bank statements and include all pages from statement
- 2018 Federal 1040 tax returns and all W-2s
- 2019 Federal 1040 tax returns and all W-2s
- Most recent credit card statements for ALL accounts
- Most recent loan statements (home, car, personal, student, etc.)
- Most recent bill statements (**water, electric, gas, phone, internet, etc.)
- Employer Verification Form
- Landlord Verification Form (if renting)

Required if Applicable:

- Current Social Security benefits letter
- Students: submit proof of enrollment
- Current veterans benefits letter
- TANF / SNAP benefits letter
- Divorce decree / proof of separation
- Most recent child support invoice
- Most recent alimony invoice
- Unemployment benefits award letter
- Worker's compensation letter
- Retirement, pension, or annuities award letter
- Veteran certificate of eligibility
- Asset statements
- Bankruptcy documents and discharge papers
- Student debt repayment or grant schedule
- Written explanation of employment history of less than two years of employment or gaps in excess of 30 days within the past two years
- Evidence of out of pocket annual medical expenses for those who wish to be considered for a deduction to household income (must be 62 years of age and older or individuals with a disability)



Adult Household Member Financial Supporting Documents

Name:

Date:

Each household adult (18+) must submit their own financial document packet

COPIES ONLY

Required Documents:

- Photo I.D.
- Social Security card
- Bank statements: past 3 months to current for ALL accounts
**Official bank statements- do not submit screenshots of bank account
- Most recent statements for ALL credit cards and loans
- Most recent statements for ALL bills
**ex. water, electric, gas, phone, internet, etc.
- 2018 W-2s
- 2019 W-2s
- INCOME: please refer to the section below. You must submit proof of all income you receive

Required if Applicable:

- Paystubs: past 3 months to current
- Employer verification form ** must be submitted by employer
- Current Social Security benefits letter
- Students: submit proof of enrollment
- Current veteran benefits letter
- TANF / SNAP benefits letter
- Most recent child support invoice
- Most recent alimony invoice
- Unemployment benefits award letter
- Worker's compensation letter
- Retirement, pension, or annuities award letter
- Landlord Verification Form ** must be submitted by landlord

Landlord Verification

Aloha,

We are requesting information from your landlord. Please sign the release below, giving your landlord permission to give us the information we need. After you have signed it, give this form to your landlord, who must fill out the bottom portion completely and return it to you. This form must be attached to your packet in order for it to be considered complete. Should you have any questions or concerns please contact our office for further assistance.

Release: I hereby authorize the release of the requested information:

Applicant name printed: _____

Applicant signature: _____

Date: _____ / _____ / _____

Landlord to complete:

1. Applicant's rental period (dates): From: _____ To: _____

2. Payment history: Excellent
 Satisfactory
 Unsatisfactory

3. Monthly rent: \$ _____

4. Landlord phone: _____

Any further comments: _____

Print name of landlord: _____ Date: _____

Landlord signature: _____

THIS FORM MUST BE SUBMITTED WITH THE PACKET FOR IT TO BE CONSIDERED COMPLETE

If you have any further questions please contact our office at: (808) 538-7070

Employer Verification

Aloha,

In order to verify your employment status, please sign the release below, giving your employer permission to give us the information needed. After you have signed this form, give it to your employer, who must complete in full. This form must be attached to your packet in order for it to be considered complete. Should you have any questions or concerns please contact our office for further assistance.

Release: I hereby authorize the release of the requested information:

Applicant name printed: _____

Applicant signature: _____ Date _____

Employer to complete:

1. Company: _____

2. Date of employment: _____

3. Position: _____

4. Current base pay: Amount: \$ _____ Type: Salary Hourly Pay Cycle: Biweekly Weekly Monthly Other
Hours per week: _____

5. Does this person regularly receive overtime or bonuses? Yes No

Any further comments: _____

Print name of employer: _____ Date: _____

Employer signature: _____

THIS FORM MUST BE SUBMITTED WITH THE PACKET FOR IT TO BE CONSIDERED COMPLETE

If you have any further questions please contact our office at: (808) 538-7070