Required Document Checklist
Homeownership Program Application

Before You Apply, Read Below

Applications will be accepted by mail or in our drop box at 2281-A Dabney Road, Richmond, VA 23230, or apply online after March 8, 2022 at https://richmondhabitat.org/homeownership/. Application and $27 application fee must be received by 5:00pm March 31st, 2022.

1. 1st Phase Documentation - (Original documents will not be accepted.)
   - Most recent 30 days’ paystubs, all household members over 18.
   - Most recent 2 years’ tax returns and corresponding W2’s/1099’s (2019 accepted only if 2021 has not been filed, 2021 will be required after official tax deadline has past.)
   - Most recent Retirement, SSI letter and/or Disability award letter, if applicable.
   - Most recent court order for child support. (supporting document examples: bank statement or pay card history showing regular payments)
   - Current lease or most recent lease held in the past two years
   - Payday and/or title loan statements
   - $27 money order for one Applicant or $54 for Co-Applicants, payable to “RMHFH”

   Applicants who meet the qualification criteria for income and credit will be notified by letter within 30 days of application’s receipt. Letter will go out via method elected. You will have 2 weeks to submit all applicable items below.

2. 2nd Phase Documentation - (Original documents will not be accepted.)
   - Employment Verification form (Copy of form emailed/mailed with Phase 2 letter)
   - Landlord Verification form (Copy of form emailed/mailed with Phase 2 letter)
   - Certificate of Zero Income form (Copy of form emailed/mailed with Phase 2 letter, if applicable)
   - Last 6 months’ bank statements for all checking and savings accounts
   - Driver’s License, State ID or Passport
   - Copy Social Security Card for all household members
   - Birth certificate(s) and/or permanent resident cards for all household members
   - Divorce Decree, if applicable
   - SNAP benefit award letter, if applicable
   - Certificate of Release or Discharge (DD214), Veterans only

   Background checks completed for all household members over 18 once Phase 2 documents are verified.

We recommend you keep this document for your records.