



HABITAT FOR HUMANITY OF CAPE COD



APPLICATIONS AVAILABLE 6 Affordable Homes for Purchase: to be built on Murray Lane, at 93-97 Main St. in Harwich

House price: 2-bedroom: \$141,250 3-bedroom: \$158,750
Estimated monthly payment: 2-bedroom: \$718 3-bedroom: \$797

Persons considering applying are strongly encouraged to attend an Applicant Information Workshop:

Workshops will be Virtual, using ZOOM on your computer or phone.

- To sign up and receive the link and password, send an email to maryann@habitatcapecod.org
- You need to have a paper application to look at during the workshop.
- Specify which date you choose.

Thursday Oct.8, 6:30pm Wednesday Oct.14, Noon Saturday Oct.24, 10:00am

Monday Nov.2, 2:00pm Tuesday Nov.10, 9:00am Wednesday Nov.18, 11:00am

Applications are available at:

- Online at the Habitat website: habitatcapecod.org
- Habitat for Humanity office: 411 Main Street (Route 6A), Suite 6, Yarmouth Port
- Or call to have an application mailed to you: 508-362-3559 (Habitat office)

APPLICATION DEADLINE: TUESDAY, DECEMBER 1, 2020 LOTTERY DATE: WINTER 2021

Income Guidelines:

Maximum income eligibility is income at or below 60% of area median income by household size for four homes, and at or below 65% of area median income by household size for two homes.

60% and 65% of Area Median Income by family size Effective 4/3/2020 (Adjusted annually by HUD/FHLBB)

Family Size	60%	65%	Family Size	60%	65%
1	\$40,613	\$43,997	5	\$62,625	\$67,844
2	\$46,388	\$50,253	6	\$67,275	\$72,881
3	\$52,200	\$56,550	7	\$71,925	\$77,919
4	\$57,975	\$62,806			

This is the maximum *gross* income your household may earn and be eligible for consideration for a Habitat for Humanity home on Cape Cod.

You may qualify for Habitat home ownership, if you are:

- in critical need of year round affordable housing, *and*
- willing to complete the required "sweat equity" on your home and other Habitat projects
- (500 hours for a two adult household – 250 hours for a one adult household), *and*
- able to make housing payments of approximately \$718 - \$797 per month, *and*
- unable to qualify for conventional mortgage financing of a market rate house, *and*
- first time home buyer (some exceptions apply; described in application packet), *and*
- U.S. Citizen or Permanent Resident

Habitat for Humanity of Cape Cod does not discriminate in the selection of applicants. Habitat for Humanity of Cape Cod is a not-for-profit organization and we do business in accordance with Federal and Massachusetts Fair Lending Laws.





Affordable Home Ownership Opportunity

Instructions for Applying For Six Habitat for Humanity Homes On Murray Lane, at 93-97 Main St. in Harwich

You may be eligible for a Habitat home, if:

- ✓ You are in critical need of year round affordable housing, *and*
- ✓ You are willing to complete the required “sweat equity” on your home and other Habitat projects (500 hours for a two adult household – 250 hours for a one adult household), *and*
- ✓ You are eligible, under the income and asset limits, *and*
- ✓ You are able to make monthly housing payments of approximately **\$718 - \$797** *and*
- ✓ You are unable to qualify for conventional mortgage financing for a market rate home, *and*
- ✓ You are a first time home buyer (some exceptions apply; see application packet for more information)
- ✓ You are a U.S. Citizen or Permanent Resident.

Application period: Applications will be available beginning October 1, 2020. We accept applications during a 60-day period, until December 1, 2020. The completed Application packet with required documentation, must be received in the Yarmouth Port Habitat Office; or postmarked on or before December 1, 2020. A mailed application must be received no later than 5 business days after the postmark. Applications may not be submitted by fax or email.



Applications will be available at the Habitat office, online at the Habitat website, and by mail. Call Habitat at 508-362-3559 when the application period opens, to request an application be mailed to you.

Check www.habitatcapecod.org for more information, or contact:
Mary Ann Mills-Lassiter, Family Programs Manager at 508-362-3559 X21 or maryann@habitatcapecod.org

Information about Habitat for Humanity Homes

How many? What size? What else should I know?

We will be building 6 homes: Two 2-bedroom ranch style, two 3-bedroom ranch style, two 3-bedroom Cape style.

- We anticipate home construction to take about 10 to 12 months from wall raising day.
- There will be a homeowners’ association, as the homes will have a shared access drive (a new road- Murray Lane) to enter their driveways. The Association will provide for the common maintenance of the access drive and related drainage and a bit of landscaping.
- The homes will have town water with a private septic system.
- Pending funding commitments, we hope to have photovoltaic solar panels on the six homes.
- Each home will have a paved driveway, full basement, front porch, and come equipped with kitchen appliances (stove, refrigerator, dishwasher), laundry appliances (washer and dryer), and air-source heat pumps for heating, cooling and hot water.

Sample House Price and Monthly Payment – *Estimated**

	2-Bedroom	3-Bedroom
House Price	\$141,250	\$158,750
Principal Payment	\$455	\$511
Escrow Payment*	\$203	\$226
Total Monthly Payment*	\$718	\$797

*These are sample **estimates** for monthly principal, property taxes, insurance, and homeowners’ association \$60/month fee. Actual costs will vary.

Because we cannot accurately project an occupancy date, we urge applicants to maintain the best housing circumstances possible until their new house is ready.

Reasonable Accommodation: If, because of the disability of a household member your family needs consideration of a modification to the home or some aspect of our program, please add this request to your application.

What You Should Know About Building a Home with Habitat for Humanity

Income Eligibility

Maximum income eligibility is household income at or below 60% of area median income by household size for four homes, and at or below 65% for two homes.

60% of Area Median Income by Family Size **Effective April 1, 2020 (Adjusted annually by HUD/FHLBB)**

Family Size	60%	65%	Family Size	60%	65%
1	\$40,613	\$43,997	5	\$62,625	\$67,844
2	\$46,388	\$50,253	6	\$67,275	\$72,881
3	\$52,200	\$56,550	7	\$71,925	\$77,919
4	\$57,975	\$62,806			

***This is the maximum *gross*, current and anticipated, annual income your household may earn and be eligible for consideration for a Habitat for Humanity home on Cape Cod.

ASSET LIMITATION: Total of all household assets must be under \$75,000.

Sweat Equity and Unique Habitat for Humanity Partnership Requirements

You will be building your own home alongside community volunteers! From the date of wall raising, construction typically takes 10-12 months. During this period, you will be dedicating nearly one day/week, (on **Tuesday or Saturday**) to building your home. You will also attend pre-purchase education courses. The sweat equity requirement is 250 hours per adult in your household, with a maximum of 500 hours. Habitat has set aside a certain number of those hours, that friends and family volunteer- work may count towards your sweat equity. Sweat equity must be completed before we will close on your home. You will be assigned a volunteer partner to mentor and support you during the construction period and the first year of homeownership.

Affordability: To keep our homes affordable, we rely on cash donations, grants, land donations, volunteerism, and gifts of materials and professional services. For these Habitat homes in the Town of Harwich, purchasers will need to qualify for, and close with an affordable mortgage. Usually the United States Department of Agriculture will be the mortgage lender; occasionally Habitat, or another third party lender. Our homes are deed restricted to continue as affordable homes in perpetuity. In your application packet, be sure to review the "Important Information" sheet for some details about eligibility and affordable housing restrictions.

Application Review Process: Your complete application will be evaluated for your financial eligibility. If it receives a preliminary approval, it moves to a family interview committee. You will be contacted for an appointment, for two volunteers to visit your family in your home, to interview you and evaluate your family's housing need and "willingness to partner with Habitat" - including fulfilling requirements such as sweat equity. At that point, there will be a final review of your application, and if qualified, your application number is entered into a lottery. If your application is rejected at any step, you will also be notified. Successful applicants and other finalists will be notified after the lottery.

More about Habitat for Humanity: HHCC is a 501(c)3 non-profit ecumenical housing ministry, with a mission to build homes, hope, lives and community on Cape Cod. We work to provide the opportunity of affordable home ownership in all 15 Cape towns. Homes are built in partnership with families who have a need for decent, affordable housing and do not have the financial means to build or purchase a home through conventional financing.

Habitat for Humanity of Cape Cod does not discriminate in the selection of applicants. Habitat for Humanity of Cape Cod is a not-for-profit organization and we do business in accordance with Federal and Massachusetts Fair Lending Laws.



Habitat for Humanity of Cape Cod

411 Main Street, Suite 6, Yarmouth Port, MA 02675

Phone: 508-362-3559 Fax: 508-362-3569

www.habitatcapecod.org



HABITAT HOME APPLICATION PACKET IMPORTANT INFORMATION

AFFORDABLE HOME DEED RIDER: This home will be sold with deed rider that preserves it as an affordable home in the future. This rider will *limit* the sales price of the house in the future so that it will be affordable again to an income eligible household. The rider will also require the home to be used as your primary residency. Renting of the home is not allowed; any refinancing or capital improvements will need the approval of the Town, Habitat and the Department of Housing and Community Development (DHCD). A copy of the deed rider may be reviewed at:

<http://www.mass.gov/hed/docs/dhcd/hd/lip/lipdeedrider.pdf> A summary may be viewed here:
http://habitatcapecod.org/images/uploads/LIP_Disclosure_Statement_2015_w_RH.pdf

NON DISCRIMINATION: Habitat for Humanity of Cape Cod does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

FINANCIAL INTEREST: Individuals who have a financial interest in the development and their families shall not be eligible.

PRIVACY NOTICE is enclosed in this packet

HABITAT FOR HUMANITY HOME MORTGAGE POLICY: All applicants will be pre-approved for a Habitat for Humanity no-interest mortgage as part of determining eligibility for the final lottery. However, we **require** all successful applicants to apply for a mortgage from “USDA” (United States Department of Agriculture 502” low-interest mortgage) or from a third party lender – once they have entered into an agreement to purchase their Habitat home. They must utilize the USDA or other lender’s mortgage (rather than a loan from Habitat) if qualified. Houses are financed at 100% and there is no requirement for a down payment.

APPRAISAL DISCLOSURE: If you are selected to purchase a home, we may order an appraisal to determine the property’s value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

“FIRST TIME HOMEBUYER” DEFINITION EXPLAINED --- To qualify you must be a “first time homebuyer.” However, **there are several important EXCEPTIONS.** If any of these exceptions describe YOUR situation, you may still be considered a qualified “first time home buyer” for the purposes of this application.

First time homebuyer means: The household shall not have owned a home *within three years preceding* the application.

Exceptions to this rule include:

1. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
2. single parents, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has one or more children of whom the individual has custody or joint custody, or is pregnant);
3. households where at least one household member is 55 or over;
4. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and

5. households that owned a property that was not in compliance with state, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure. Please note: Even if you qualify for the exception, your previously owned home must be sold before the date of your application.

FINAL LOTTERY preferences: In the final lottery of eligible candidates there are certain preferences, including, first, for households that need the number of bedrooms being offered above smaller families. Then, for four of the homes, a preference for local applicants (as defined on checklist form) over non-local applicants. The information on the "Government Monitoring Form" as to minority / non-minority status will be used to ensure that Local Preference does not create a discriminatory consequence in the lottery.

REPORTING OF ALL INCOME AND ASSETS:

INCOME

- **All income of all adults 18 or older** who are members of the household to live in the Habitat home (even if temporarily away) must be reported.
- Most of **the income of full time students over 18**, other than head of household or spouse, will be disregarded for eligibility purposes as long as their student status is documented (but it still must be reported and documented).
- Adult household members with **zero income** must sign a certification of zero income.
- There are a **very few sources of income that are not counted as income**. You should report all income. Our credit reviewers have the list of excluded income, and will disregard any income on that list. If you have a question whether a source should be counted, list and document it, and put that question in your cover note. (Examples may include certain one-time payments, or compensation specifically for medical expenses)
- Habitat for Humanity of Cape Cod uses **the standards of HUD 24 CFR 24 5.609 and LIP guidelines** in considering what income to count, and the required methodology of the Federal Home Loan Bank of Boston Affordable Housing Program.

ASSETS

All assets of all household members, including minor children, should be listed in the application with their value, and documented. **There is a \$75,000** asset limitation to qualify as an affordable home ownership applicant under the Department of Housing and Community Development Ch. 40B program (which governs the homes you are applying for with Habitat. Habitat's **reference for what assets shall be considered is HUD Handbook (6/07) Exhibit 5-2: Assets**. Common assets are cash (including the cash from lump sum payments, even if not counted as income) held in bank accounts or in other ways, revocable trusts, rental or capital investment income, stocks, bonds, treasury bills, C.D.s, retirement accounts, if the holder has access to the funds (even with a penalty), face value of whole (not term) life insurance, and others. Excluded from the limit is certain personal property (such as car, furniture, wedding ring, and other) that is not held as an investment, and assets (other than owned rental property) that is part of an active business. All assets should be reported. The Habitat's credit reviewers will reference the list of what is included/excluded if this may make a difference in an applicant's eligibility for our program.

REASONABLE ACCOMODATION: persons with disabilities have the right to request a reasonable accommodation related to the home, or to some aspect of the Habitat process. Please see the bottom of Application, Page 1, asking if a modification will be needed to the home, and the Sweat Equity Form, where we ask about restrictions to your participation and what you *will* be able to do. You must document that you/a household member has a disability, and the relevant restrictions for the accommodations you are requesting.





Habitat for Humanity of Cape Cod

411 Main Street – Suite 6 • Yarmouth Port, MA 02675

508-362-3559 • fax 508-362-3569 • www.habitatcapecod.org

Habitat for Humanity of Cape Cod, Inc. Privacy Statement and Notice

At Habitat for Humanity of Cape Cod, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency. Credit reports are not used to screen out applicants.

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, income and assets, and sources of income
- Information about your transactions with us such as your loan balance and payment history
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

Habitat for Humanity of Cape Cod employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

As permitted by law, we may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents- United States Dept. of Agriculture (USDA), Eastern Bank.
- Nonprofit organizations or governments; and related entities authorized to oversee grant compliance- Federal Home Loan Bank of Boston (FHLBB)
- Consumer Reporting Agencies

Please note that if Habitat for Humanity of Cape Cod would be disclosing your non-public personal information to *non-affiliated third parties* – other than those permitted by law listed above – you would be given the opportunity to “opt out” of these disclosures by calling our office at 508-362- 3559. **However, we do not disclose your information.**





Applicant Checklist and Guide to Answering Questions:



Applicant Name _____

The following materials are needed to complete your application for a Habitat home. Please complete this checklist, keep it, and return a copy with your application.

PRESENT HOUSING CONDITIONS:

- Y All landlord contact info is provided on page 1 of application (information for the past two years).
- Y Housing Need Statement/Letter: Why do you need a Habitat home? Describe any circumstance about your current housing that relates to your serious need for an affordable home: poor condition of current residence, over-crowded living conditions, high rent compared to income, being homeless or at high risk of being homeless, or other. Be specific. Include eviction notices, notice of possible sale of property you are renting or other information to support your statement. Describe efforts to find other, more suitable housing. Document whatever the interviewers will not be able to see during a home visit.

LOCAL PREFERENCE:

There is local preference for 4 of the 6 homes, for households who currently live, or are employed in the Town of Harwich and/or persons with a bona fide job offer in the Town, or whose children attend public school in the Town of Harwich. If that applies to you, please provide documentation. In all instances, applicants who live or work in our 15 town service area (Barnstable County) have preference over those from outside the service area.

ASSETS & DEBT:

See the "Required Protected Information" sheet (Page 5) of application. This must be filled out completely. Attach additional sheets, if needed to list all assets for all household members, as well as listing all debt for Applicant #1 and #2.

Debt means any money that you owe to someone else: credit card charges, retail store credit charges, car loan, personal loan, student loan, charge-offs.

INCOME INFORMATION & DOCUMENTATION:

- Y All income of all adults 18 or older, who will be members of the household in the Habitat home, (even if they are temporarily away) must be reported on Pg. 2 of the application. Add an extra page if needed.
- Y Documentation of full-time student status for dependent household members between the ages of 18 and 25. Up-to-date receipts of payment of registration or a letter provided by the high school or college are examples.
- Y Provide all employer contact information (for all jobs, for all adult household members) on Pg.2 of the application. If additional employer information needs to be provided, because you worked at your present position less than 3 years, include that employer contact information (name, mailing address, phone #) on a separate sheet as well.
Include the mailing address we should use to mail a Verification of Employment Form on that form for each employer and return it with your application.

You do not send the verification form- It is required that we send it to your employer.

- Y Pay stubs for the **most recent 8 consecutive weeks** of each job for each working adult (18+) in household. Continue to save your paystubs, as new ones may be requested later in the process.
- Y Explanation of seasonal/part-time/part year employment, if applicable (so reviewers will understand duration and earnings from each job during a full year).
- Y Complete documentation of any self-employment income and expenses.
- Y Child Support, Social Security, Disability Income, Unemployment, other compensation sources. Provide the most recent *official* documentation (i.e. court orders, award letter, not bank statement) for all non-employment sources of income (this should correspond to those checked on the income page of the application).

If benefits or compensation are temporary, please indicate the date the income will stop. If expected child support is not being received, provide official documentation of what you are actually receiving. We also need official documentation of custody arrangements if children living in the home have parents living elsewhere.

- Y Bank Statements –Complete statements for the most recent **6 months** for ALL checking and savings accounts, for all adults and children (or copy of passbook for passbook savings account).
- Y Investment and Retirement Accounts- Complete statements for the most recent 3 months
- Y 2017 Signed copy of Federal Tax Return with W-2s and 1099s
- Y 2018 Signed copy of Federal Tax Return with W-2s and 1099s
- Y 2019 Signed copy of Federal Tax Return with W-2s and 1099s

Note: Federal IRS returns only – NOT your MA or other state returns

Even though you signed the tax return when it was filed, you need to sign it again on the copies.

If you do not have copies of your tax returns, you should immediately take steps to request them. We need a copy of the actual tax return. To receive official IRS printouts of Income Tax Returns: Call 1-800-829-1040.

Or

There is an IRS Office located at 75 Perseverance Way, Hyannis, at the intersection of Attucks Lane and Independence Drive. Call 508-775-0029 for hours they are open before going there.

Be sure to submit your application with all the documentation you have by the deadline.

If you are still waiting for a copy, enclose a note stating the returns you have requested of the IRS and on what date you made your request.

- Y *If you did NOT file an IRS return for any of these years, enclose a signed letter explaining why you did not have a legal obligation to file a tax return for that year.*

EXPENSES AND DEBT:

Please list all **debts** and monthly payments on debts on the Required Protected Information sheet (Application Pg. 5).

Copies of most recent billing statements:

Y Electric

Y Gas and/or Oil

(We need to be able to estimate average heating costs for the year (whether electric, oil or gas). Most companies supply a graph of your usage for each of the months of the year. If yours does not, please call and ask them to give you information about your use for the year and include that with your application. If heat is included in your rent, this is not necessary.)

Y Food. Leave this blank. We will use the United States Department of Agriculture estimates for calculating your food costs.

Bill showing most recent payment:

Y Car and/or student and/or other loans (if applicable)

Y All Phones

Y Cable TV

Y Loans, including the statement showing current status of any student loan

Y Credit Cards (all)

Y Car or other insurance bills

Y Other monthly/quarterly bills

Y Other debt obligations (paid by your household – child support, alimony, payment plans, any other. Please explain)

Y If you answered yes to any items A – E on page 3 of the application, attach an explanation.

CITIZENSHIP or U.S. PERMANENT RESIDENCY STATUS:

Y Submit a copy of one of the following: U.S. birth certificate, OR U.S. certification of birth abroad, or US passport, OR certificate of naturalization, OR permanent resident.

Applicants must be U.S. citizens OR have secured their permanent residency status and provide documentation at the time of submitting the application.

AUTHORIZATION TO RELEASE INFORMATION:

Y Return the signed form. All household members, age 18 and over, must sign a Release.

Do not fill in the top (To/From)- leave it blank. We use this form if your employer requests it.

CLOSING COSTS:

- Y Explanation of source of closing costs and insurance. Where will you be getting the money to pay the closing costs? The closing costs are estimated to be about \$4,900. It is important to describe the plan you will develop for meeting this obligation. You will need to have it when you actually purchase the home.

If any part of the closing costs is a gift, provide a signed and dated statement from the individual donor, stating that it is a gift.

WILLINGNESS TO PARTNER—SWEAT EQUITY FORM:

- Y Signed statement about Sweat Equity: Answer the questions and sign it--- use the back or attach another paper if necessary.
- Y If you, or a household member, needs specialized care from others in the household, for medical or safety reasons, please provide documentation of the disability from the physician.
- Y **Complete the "Information for Government Monitoring Purposes Form"**
- Y **APPLICATION IS SIGNED AND DATED BY APPLICANT AND CO-APPLICANT. Don't forget to do this step!**

CREDIT INFORMATION (for you)

Habitat for Humanity strongly encourages all applicants to request a copy of their credit report to be able to review and be aware of the same information that we will use to make our determination.

- Y Every consumer may request and receive one free credit report per year, from each of these: Experian, TransUnion, Equifax. *

* Free – do not be tricked by commercials or internet advertisements that charge for this service!

Call CENTRAL SOURCE: 1-877-322-8228

or at

www.annualcreditreport.com

Often credit reports contain errors that need to be corrected by the consumer. ***If you have recently resolved a debt or credit problem, or corrected a mistake on your report, please include an explanation of these recent changes, along with any documentation available, with your application. Depending on how recently you have resolved a problem, it is very possible this updated information would not appear on your credit report.***

If you discover past debts on your credit report that you have not paid and are not now paying, please make arrangements to address them, and include with your application, the documents of your efforts to do that.

Habitat will obtain its own copy of your credit report. Do NOT supply a credit report with your application. The contact info above is for your information and use.

After you submit your application packet, keep saving all new documents: paystubs, income statements, bills, bank/credit/store account statements.

Will you, or a member of your family, require handicap access or modifications? Yes No
(If, due to a severe medical condition, a couple will require separate bedrooms, a statement and medical documentation from your physician are required to be submitted with this application.)

A HOUSING NEED STATEMENT: On a separate sheet of paper, clearly state why you need a Habitat home. See the applicant checklist for details about what you should include.

SAMPLE

INCOME INFORMATION

Please include income from ALL household members age 18 or older who receive income. Any dependent household members between the ages of 18 and 25 who are students need to supply documentation of their full-time student status. Add another page, if needed to write details.

	Applicant Job (1)	Applicant Job (2)	Co-Applicant Job (1)	Co-Applicant Job (2)
Gross Monthly Pay				
Net Monthly Pay				
Hours Regularly Worked Per Week				
Start date for this job				
Year-round or Seasonal (start & end dates), # of hours per day				
Your Position or Title				
Employer's Name and Address				
Phone Number				
Person and mailing address to receive Verification of Employment Form				

If employed less than **three** years at primary job, add details of previous employment, including name/address/phone number of the contact person, start/end dates, on a separate sheet of paper.

OTHER INCOME: Indicate monthly income of any sources that apply to your family (for example: TAFDC, EAEDC, Workman's Compensation, Veteran's Benefits, Child Support, Alimony, Unemployment Compensation, Social Security Benefits, Pension Income, Disability Income, Investment Income, or other income (please specify)).

Source of Income	Monthly Amount:	Source of Income	Monthly Amount:
Child Support/Alimony:		Unemployment Compensation:	
Social Security Payments:		Pension Income:	
Disability Income:		Other (please specify):	
Interest and Dividends:		Other (please specify):	

I/We currently receive the following types and amounts of monthly assistance:

MassHealth: Yes No Rental subsidy or voucher: \$ _____ Fuel Assistance: \$ _____

Food Stamps: \$ _____ Number of children eligible for free/reduced lunch program: _____

Please include copies of completed and signed Federal IRS income tax returns for 2017, 2018, and 2019.

SOURCE OF CLOSING COSTS:

Include a statement that explains how you will finance closing costs. See applicant checklist for details.

EXPENSES INFORMATION

Enter dollar amount for every item, OR enter a "0" if item does not apply to applicant/co-applicant. See applicant checklist for clarification and required documentation of expenses. **Please complete every item.**

Expense	Cost Per Month	Expense	Cost Per Month	Expense	Cost Per Month
Rent		Auto Insurance		Life Insurance	
Gas Heat (based on yearly average)		Cable TV		Renter's Insurance	
OR Oil Heat (based on yearly average)		Child Care		Transportation Expenses/Gas	
Electric (based on yearly average)		Alimony/Child Support		Job Related Expenses	
Phones – Cell, Prepaid, Landline		Car Payment		Entertainment / Restaurants	
Food – See checklist	XXX	Education		Internet	
Clothing		Medical		Other (specify)	

OTHER IMPORTANT INFORMATION

Please circle the box that best answers the question for both applicant and co-applicant:

		Applicant		Co-Applicant	
A	Do you have any debt because of a court decision against you?	YES	NO	YES	NO
B	Have you been declared bankrupt within the last 7 years?	YES	NO	YES	NO
C	Have you had any property foreclosed on in the last 7 years?	YES	NO	YES	NO
D	Are you currently involved in a lawsuit?	YES	NO	YES	NO
E	Have you owned a home within the last three years? (If yes, provide explanation and see important information page).	YES	NO	YES	NO

Answering "YES" to any of the above questions DOES NOT automatically disqualify you. If you answered "YES" to any question A through E, however, please explain on a separate sheet of paper.

Do the children, listed on page one, have parents who live elsewhere? Yes No
If yes, please document the custody agreement.

Are you a U.S. Citizen or do you have U.S. Permanent Residency Status? Yes No
You must have one or the other to be eligible for a Habitat home. See applicant checklist for required documentation.

Do you own any land? Yes No If yes, please include a description and its location

Do you own a home? Yes No

THE SWEAT EQUITY REQUIREMENT: Habitat requires 250 hours of sweat equity per adult in the household (up to 500 hours). You must explain how you will be able to complete those hours during the approximately nine-eleven months it will take to build your home. Enclosed is a form to complete in which you describe how you will meet that requirement. You must complete that form.

AUTHORIZATION AND RELEASE

I understand that, by filing this application, I am authorizing Habitat for Humanity of Cape Cod to evaluate my actual need for a Habitat home, my ability to qualify for a mortgage loan typical to Habitat homeownership, and other expenses of home ownership, and my willingness to fulfill Habitat program partnership requirements, including sweat equity and pre-purchase courses. I understand that the evaluation will include a personal visit, a credit check, landlord checks, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. I authorize Habitat for Humanity of Cape Cod to conduct a check on my credit history, contact landlord and employment references, and check the Sex Offender Registry. The original or a copy of this application will be retained by Habitat for Humanity of Cape Cod for a limited time even if the application is not approved. All information on the Protected Information sheet is part of the application, and I am certifying that information to be complete and true.

Applicants, and other adults residing in the home, must sign below to show agreement with above paragraph. This is required for your application to be considered.

Applicant's Signature	Date	Co-Applicant's Signature	Date
Other Adult (non-applicant) Signature	Date	Other Adult (non-applicant) Signature	Date

If you are approved for a Habitat home, how should your name appear on legal documents?

Applicant (please print)	Co-Applicant (please print)
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YOUR APPLICATION CANNOT BE PROCESSED WITHOUT THE FOLLOWING INFORMATION

Please refer to the **Applicant Checklist** for "Answering Application Questions" to see a complete list of all documentation that **MUST** be submitted with your application.

Be sure to submit:

- This completed and signed application
- Federal tax returns with your signature on them
- All the documentation required – it is listed on the checklist
- A signed statement by you that describes your present housing circumstances and why you have a serious need for a safe, decent, affordable house
- A signed statement about sweat equity and ability to pay

Deadline Date: 12/1/20. The Application packet must be received in the Habitat Office; or postmarked on or before Tuesday, December 1, 2020. A mailed application must be received no later than 5 business days after the postmark. Applications may NOT be submitted by fax or email.

If you have questions or if you need help with this form, please call the Habitat office at (508) 362-3559 x21.

Application and supporting documentation should be mailed or delivered to:

Habitat for Humanity of Cape Cod, 411 Main Street (Route 6A), Suite 6, Yarmouth Port, MA 02675

REQUIRED PROTECTED INFORMATION

The following information is required.

Applicant's Name:	Co-Applicant's Name:
Social Security Number:	Social Security Number:

ASSETS OF ALL HOUSEHOLD MEMBERS

List all checking / savings / CD / IRA / or 401k accounts / savings bonds / investment / stock, etc. for all household members, including minor children. Use another page if necessary.

Name on Account	Name of Bank/Institution, address	Account Number	Balance

List other assets and approximate value (make and year of cars, boats, other high-value personal property, etc.)

Item:	Value:	Item:	Value:

APPLICANT'S DEBT

Use another page for additional debt accounts, or to explain debt that is in arrears or has a payment plan.

List **ALL debts** below (All Credit Cards, Car Loans, Taxes in Arrears, Student Loans, Medical Debt, Etc.)

Creditor and address	Account number	Monthly Payment	Unpaid balance

I hereby certify that within the past two years (choose one) I have, or have not, disposed of assets for less than the fair market value through a sale or a gift. List assets, if necessary: _____

The above is a complete and true representation of all household assets, debts, credit and complete information as requested.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

Applicant Name _____

(office: _____ appl #)



INFORMATION FOR GOVERNMENT MONITORING PURPOSES FORM

Lender: The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. Although disclosing minority status is optional, it is helpful in determining status for a lottery. (Lender must review the above material to assure the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular loan applied for.)

***** Please check off correct info in each category and sign. THANK YOU!*****

APPLICANT

CO-APPLICANT (if applicable)

___ I do not wish to furnish this information

___ I do not wish to furnish this information

ETHNICITY

___ Hispanic or Latino

___ Hispanic or Latino

___ Not Hispanic or Latino

___ Not Hispanic or Latino

RACE/MULTI RACE AND NATIONAL ORIGIN

___ American Indian, Alaskan Native

___ American Indian, Alaskan Native

___ Asian

___ Asian

___ Black or African American

___ Black or African American

___ Native Hawaiian or Other Pacific Islander

___ Native Hawaiian or Other Pacific Islander

___ White

___ White

___ American Indian or Alaskan Native *and* White

___ American Indian or Alaskan Native *and* White

___ Asian *and* White

___ Asian *and* White

___ Black or African American *and* White

___ Black or African American *and* White

___ Other Multiple Races

___ Other Multiple Races

___ American Indian or Alaskan Native

___ American Indian or Alaskan Native

and Black or African American

and Black or African American

GENDER

___ Female

___ Female

___ Male

___ Male

MARITAL STATUS

___ Married

___ Married

___ Separated

___ Separated

___ Unmarried (single, divorced, widowed)

___ Unmarried (single, divorced, widowed)

VETERAN STATUS

___ US Veteran

___ US Veteran

Is there any other household member who served in the armed services, or is a spouse, widow(er), parent or dependent of anyone that served in the armed services? ___ Yes ___ No

Applicant Signature

Co-Applicant Signature

Or – this information was completed by interviewer: _____

Signature

Date

SAMPLE

SWEAT EQUITY FORM

REQUIRED ATTACHMENT TO YOUR APPLICATION

Sweat Equity/ Partnership Question: *Our sweat equity requirement is rigorous!* Habitat homeowners as well as each adult that will live in the home are required to work 250 hours each on building the home (except for full-time college students), with a maximum of 500 hours per household. You would not be allowed to move into the home until the hours are completed. This requires approximately eight hours a week on a Habitat construction site (7:30am – 3:30pm on a Saturday or a Tuesday) during the months that the home is being built. Some weeks there will also be a required meeting or home ownership preparation workshop to attend. You do not need to be experienced in construction. We train and guide you in your sweat equity as you work side by side with other volunteers.

How will you arrange to have the time available?

How will you manage transportation to the site?

What child care arrangements will be available for you (children 14 and under are not allowed on the build site but up to 50 hours of baby-sitting time by family/friends can count toward your sweat equity hours)?

If any condition (disability) will restrict some aspect of your participation on the construction site, list the specific medical *restrictions your doctor has given you that will* limit which tasks you are assigned. How will you be able to participate?

OR If a disability of a dependent household member (because of their extraordinary or specialized care needs) may severely challenge your ability to personally perform the total number of hours usually required by adult household members, you may request a modification in the percentage of hours that may be done by friends and family.

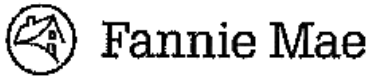
1. Provide documentation of the disability from the physician.
2. Describe how the care they need (while you are absent) is more specialized than general babysitting.
3. How much extra help will you need from your friends and family to complete your sweat equity?

Or circle: Not Applicable – if you have no medical restrictions to your participation.

Signed Date

Signed Date

(USE REVERSE SIDE AS NEEDED)



APPLICANT: Please fill out box 1 (the correct name and mailing address of your employer), box 7, and sign in box 8. **Return this form to Habitat with your home application.** We will mail it to your employer. Copy this form as needed if there is more than one employer listed on your application.

Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/ FHA); by 42 USC, Section 1452b (if HUD/ CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/ FmHA).

Instructions: Lender – Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
 Employer – Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

Part I – Request

1. To (name and address of employer) 	2. From (Name and address of lender) Habitat for Humanity of Cape Cod 411 Main Street, Suite 6 Yarmouth Port, MA 02675
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any interested party.

3. Signature of Lender 	4. Title Executive Director	5. Date	6. Lender's Number (Optional)
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I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number) 	8. Signature of Applicant
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Part II – Verification of Present Employment

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
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12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) <input type="checkbox"/> Weekly \$ _____	13. For Military Personnel Only	14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No																																																						
12B. Gross Earnings		<table border="1" style="width: 100%;"> <thead> <tr> <th>Type</th> <th>Year to Date</th> <th>2019</th> <th>2018</th> <th>Pay Grade</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>Base Pay</td> <td>\$ _____ Through _____</td> <td>\$ _____</td> <td>\$ _____</td> <td>Base Pay</td> <td>\$ _____</td> </tr> <tr> <td>Overtime</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> <td>Rations</td> <td>\$ _____</td> </tr> <tr> <td>Commissions</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> <td>Fight or Hazard</td> <td>\$ _____</td> </tr> <tr> <td>Bonus</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> <td>Clothing</td> <td>\$ _____</td> </tr> <tr> <td>Total</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> <td>Quarters</td> <td>\$ _____</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Pro Pay</td> <td>\$ _____</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Overseas or Combat</td> <td>\$ _____</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Variable Housing Allowance</td> <td>\$ _____</td> </tr> </tbody> </table>	Type	Year to Date	2019	2018	Pay Grade	Monthly Amount	Base Pay	\$ _____ Through _____	\$ _____	\$ _____	Base Pay	\$ _____	Overtime	\$ _____	\$ _____	\$ _____	Rations	\$ _____	Commissions	\$ _____	\$ _____	\$ _____	Fight or Hazard	\$ _____	Bonus	\$ _____	\$ _____	\$ _____	Clothing	\$ _____	Total	\$ _____	\$ _____	\$ _____	Quarters	\$ _____					Pro Pay	\$ _____					Overseas or Combat	\$ _____					Variable Housing Allowance	\$ _____
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20. Remarks (If employee was off work for any length of time, please indicate the time period and reason)

Part III – Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____
24. Reason for Leaving	25. Position Held

Part IV - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or The HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in item 26	30. Phone No.	Fannie Mae