



HABITAT FOR HUMANITY OF CAPE COD



APPLICATIONS AVAILABLE

9 Affordable Homes for Purchase:

Chatham: 11 George Ryder Rd. South. One 2-bedroom, one 3-bedroom
 Sandwich: 167 Cotuit Rd. Two 2-Bedroom and Nauset St.- One 3-bedroom
 Falmouth: Willet Way Phase 2. One 2-bedroom and three 3-bedroom

House price: 2-bedroom: \$150,250 3-bedroom: \$168,250

Estimated monthly payment: 2-bedroom: \$706-\$816 3-bedroom: \$771-\$835

Persons considering applying are strongly encouraged to attend one applicant information meeting:

3 Virtual Workshops, using ZOOM on your computer or phone:
 -To sign up and receive the link and password, send an email to maryann@habitatcapecod.org
 - Specify which date you choose. **Wednesday 12/15, Noon** \ **Monday 1/10, 5:00pm** \ **Monday 1/24, 9:00am**
 You need to have a paper application to look at during the workshop.

6 In-Person Workshops at these locations:

Tuesday 12/7 -- 6:00pm Sandwich Town Hall, 130 Main St., Sandwich

Thursday 12/9 -- 6:30pm Waquoit UU Congregational Church, 15 Parsons Lane, Waquoit

Tuesday 12/14 -- 5:30pm Chatham Community Center, 702 Main St., Chatham

Saturday 1/8 -- 10:30am Waquoit Church, 15 Parsons Lane, Waquoit

Saturday 1/15 -- 10:00am Chatham Community Ctr., 702 Main St., Chatham

Wednesday 1/19 -- 9:30am Sandwich 1st Church UCC, 136 Main St., Sandwich

Applications may be obtained at:

- Application information in-person sessions
- Online www.habitatcapecod.org and at the Habitat for Humanity office: 411 Main Street (Route 6A), Suite 6, Yarmouth Port MA
- Or call to have an application mailed to you: 508-362-3559 (Habitat office)

APPLICATION DEADLINE: FEBRUARY 1, 2022

LOTTERY DATE: SPRING 2022

Income Guidelines:

Maximum income eligibility is income at or below 60% -65%.

60% and 65% of Area Median Income by family size Effective April 1, 2021 (Adjusted annually by HUD/FHLBB)

Family Size	60%	65%	Family Size	60%	65%
1	\$40,838	\$44,241	5	\$63,000	\$68,250
2	\$46,650	\$50,538	6	\$67,650	\$73,288
3	\$52,500	\$56,875	7	\$72,338	\$78,366
4	\$58,313	\$63,172			

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 \$706 - \$835 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.



Habitat for Humanity of Cape Cod

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

Telephone: 508-362-3559 FAX: 508-362-3569



2021-2022 How to apply for 1, 2, or 3 towns at the same time

Complete this form and enclose it with your application packet.

Only one application packet is needed.

Number the locations with your preference in order: 1, 2, 3 for your choices.

11 George Ryder Rd. South, Chatham: 2 homes (one 2-BR, one 3-BR)

1 Nauset St. /167 Cotuit Rd. Sandwich: 3 homes (two 2-BR, one 3-BR)

Willett Way, Falmouth: 4 homes (one 2-BR, three 3-BR)

If you prefer only one location, just put 1 next to your choice.

We will use these preferences as your decision if you are selected in the lottery.

1. Local preference (this is for households who live, or are employed in the Town or whose children attend public school in the Town where the homes are being built)

Which town did you document for local preference? Town name _____

None, not applicable _____

2. Depending on the location of the town, this may affect your ability to accomplish the sweat equity hours.

No _____ Yes _____ If yes, please explain how you will complete your 250 or 500 hours:

Applicant Name(s): _____

Date: _____



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Fall 2021 Application for Homes in Sandwich, Falmouth and/or Chatham

HOUSEHOLD INFORMATION

Applicant's Name:	Applicant's Name:
Date of Birth: / /	Date of Birth: / /
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried
Present Address:	Present Address:
Mailing Address (if different from above):	Mailing Address (if different from above):
Cell Phone #:	Cell Phone #:
Work Phone #:	Work Phone #:
Landline Phone #:	Landline Phone #:
E-mail:	E-mail:

Include the names of any child or adults (other than the applicants) who will live with you in your Habitat home:

Name	Age	✓M	✓F	Name	Age	✓M	✓F

PRESENT HOUSING CONDITION

Current Landlord Name:	Phone:
Mailing Address:	Email:

If you have lived at your current address less than two years, previous landlord info:

Name:	Phone:
Mailing Address:	Email :

Are utilities included in your rent? No Yes If yes: heat electric cable internet

Do you meet the resident preference definition requirement for the Town? (Live or work in the town, or child attends town public school?)

Falmouth Yes No // Sandwich Yes No // Chatham Yes No

Are you, or is a member of your household, a USA Veteran? Yes No Name: _____

Will you, or a member of your family, require disability 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.)

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				
Average Overtime Worked				
Start and end date for this job				
Year-round or Seasonal (start & end dates), part time or full time, # of hours per day				
Your Position or Title				
Employer's Name and Mailing Address				
Mailing address, Phone # and Email of the person to receive Verification of Employment Form				

If employed **less than three years** at primary job, add details of previous employment, including job title, 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: _____

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 and child support 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 a home or any land? Yes No If yes, please include a description and its location.

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-twelve 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.

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

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

_____	_____
Applicant (please print)	Co-Applicant (please print)

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.

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.

FEDERAL IRS INCOME TAX RETURNS: Include signed copies for 2018, 2019, and 2020, with W2s and 1099s.

SOURCE OF CLOSING COSTS: Include a statement that explains how you will finance closing costs. See applicant checklist for details

Deadline Date: Tuesday, February 1, 2022. The Application packet must be received in the Habitat Office; or postmarked on or before 2/1/22. 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 delivered or mailed 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

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 (Credit Card Debt, 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 _____



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
 Not Hispanic or Latino

Hispanic or Latino
 Not Hispanic or Latino

.....
RACE/MULTI RACE AND NATIONAL ORIGIN

American Indian, Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 American Indian or Alaskan Native *and* White
 Asian *and* White
 Black or African American *and* White
 Other Multiple Races
 American Indian or Alaskan Native
and Black or African American

American Indian, Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 American Indian or Alaskan Native *and* White
 Asian *and* White
 Black or African American *and* White
 Other Multiple Races
 American Indian or Alaskan Native
and Black or African American

.....
GENDER

Female
 Male

Female
 Male

.....
MARITAL STATUS

Married
 Separated
 Unmarried (single, divorced, widowed)

Married
 Separated
 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

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)



Fannie Mae

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

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.

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

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 Wendy Cullinan 4. Title President and CEO 5. Date 6. Lender's Number (Optional)

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

Part II - Verification of Present Employment

9. Applicant's Date of Employment 10. Present Position 11. Probability of Continued Employment

12A. Current Gross Base Pay (Enter Amount and Check Period) 13. For Military Personnel Only 14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? 15. If paid hourly - average hours per week 16. Date of applicant's next pay increase 17. Projected amount of next pay increase 18. Date of applicant's last pay increase 19. Amount of last pay increase

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 22. Date Terminated 23. Salary/Wage at Termination Per (Year) (Month) (Week) 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.

INSTRUCTIONS For Applicants to KEEP

Applying For Habitat for Humanity Homes

Chatham: 11 George Ryder Rd. South. One 2-bedroom, one 3-bedroom
Sandwich: 167 Cotuit Rd. Two 2-bedroom and Nauset St.- One 3-bedroom
Falmouth: Willett Way Phase 2. One 2-bedroom and three 3-bedroom

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 housing payments of approximately **\$706 - \$835**
- ✓ 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 December 1, 2021. We accept applications during a 60-day period, until **February 1, 2022**. Completed applications, with required documentation, must be received at the Yarmouth Port Habitat office by the deadline listed on the application.



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 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 2 types of homes: 2-bedroom ranch style; and 3-bedroom ranch or Cape style.

- We anticipate home construction to take about 10 to 12 months from wall raising day.
- There will be Home Owners Associations, for Willett Way and Cotuit Rd., as the homes will have a shared access drive to enter their driveways. The HOA will provide for the common maintenance of the access road and related drainage and landscaping. Nauset St. and G.Ryder Rd. have no HOA.
- George Ryder has town water and town sewer system. A portion of the 3-Br property may be within the 1,000 foot safety zone of Chatham Airport’s Runway Protection Zone.
- Nauset Rd. has town water and private septic system. Cotuit Rd. has well water and private septic system.
- Willett Way has town water and private septic system.
- Pending funding commitments, we hope to have photovoltaic solar panels on the homes.
- Each home will have a paved driveway, full basement, front porch or back deck, kitchen appliances (stove, refrigerator, dishwasher), laundry appliances (washer and dryer), and air-source heat pumps for heating, cooling and hot water.

House Price and Sample Monthly Payment – Estimated*

3-bedroom home price \$168,250	2-bedroom home price \$150,250
Sandwich: Principal payment \$541 + Escrow \$294= \$835/month	Principal payment \$483 + Escrow \$333= \$816/month
Chatham: Principal payment \$541 + Escrow \$230= \$771/month	Principal payment \$483 + Escrow \$223= \$706/month
Falmouth: Principal payment \$541 + Escrow \$280= \$821/month	Principal payment \$483 + Escrow \$267= \$750/month

*These are sample **estimates** for monthly principal, property taxes, insurance, and homeowner association fees if applicable. 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 some homes, and at or below 65% for some homes.

60% and 65% of Area Median Income by Household Size Effective April 1, 2021 (Adjusted annually by HUD/FHLBB)

Family Size	60%	65%	Family Size	60%	65%
1	\$40,838	\$44,241	5	\$63,000	\$68,250
2	\$46,650	\$50,538	6	\$67,650	\$73,288
3	\$52,500	\$56,875	7	\$72,338	\$78,366
4	\$58,313	\$63,172			

***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 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, 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 some 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 2021-2022:



Applicant Name _____

The following materials are needed to complete your application for a Habitat home. Please complete this checklist, keep it. Keep copies of all documents and the application.

PRESENT HOUSING CONDITIONS:

- All landlord contact info is provided on page 1 of application (information for the past two years).
- 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 some households who currently live, or are employed in the Town of Sandwich, Chatham or Falmouth and/or persons with a bona fide job offer in the Town, or whose children attend public school in the Town of Sandwich, Chatham or Falmouth. 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. Include any open credit cards, even if you pay them off every month.

INCOME INFORMATION & DOCUMENTATION:

- 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.
- 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.
- 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, address, phone #, email) and start/end dates, on a separate sheet as well.
Include the 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.

- 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.
- Explanation of seasonal/part-time/part year employment, if applicable (so reviewers will understand duration and earnings from each job during a full year).
- Complete documentation of any self-employment income and expenses.
- 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.

- 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).
- Investment and Retirement Accounts- Complete statements for the most recent 3 months
- 2018 Signed copy of Federal Tax Return with W-2s and 1099s
- 2019 Signed copy of Federal Tax Return with W-2s and 1099s
- 2020 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 paper 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.

- 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:

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

Bill showing most recent payment: (Information on your free credit report will help you here)

- Car and/or student and/or other loans (if applicable)
- All Phones
- Cable TV
- Loans, including the statement showing current status of any student loan
- Credit Cards (all)
- Car or other insurance bills
- Other monthly/quarterly bills
- Other debt obligations (paid by your household – child support, alimony, payment plans, any other. Please explain)
- 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:

- 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:

- 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:

- 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 \$5,500. 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 statement from the individual donor, stating the amount of the gift if you are selected for a house. This gift can not be a loan.

WILLINGNESS TO PARTNER—SWEAT EQUITY FORM:

- Signed statement about Sweat Equity: Answer the questions and sign it--- use the back or attach another paper if necessary.
- 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.
- Complete the “Information for Government Monitoring Purposes Form”**
- 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 (from Experian, TransUnion, and Equifax) to be able to review and be aware of the same information that we will use to make our determination. Other reports like Credit Karma do not show you everything.

- Every consumer may request and receive one free credit report per year, from each of the 3 credit bureaus.*

* 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

Your application should include all open accounts that are listed on your credit report.

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.

All supporting documents must be submitted before we can process your application.