 **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](http://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

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*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:\_\_\_\_\_\_\_\_\_\_**

Habitat for Humanity of Cape Cod

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

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

|  |
| --- |
| **Fall 2021 Application for Homes in Sandwich, Falmouth and/or Chatham** |
| **HOUSEHOLD INFORMATION** |
| **Applicant’s Name:** | **Applicant’s Name:** |
| **Date of Birth:** / /[ ]  Married [ ]  Separated [ ]  Unmarried | **Date of Birth:**  / /[ ]  Married [ ]  Separated [ ]  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** |
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| **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 # andEmailof 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 [ ]  NoIf 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 [ ]  NoYou 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.** |
| 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) |
| **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. Seethe 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 statementthat 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 |
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| 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 |
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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

 a*nd* Black or African American *an*d 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](https://hhsvgapps01.hhs.state.ma.us/screening/KeywordHelp_input?dD9oZWxwS2V5PWtleXdvcmRoZWxwLmFybWVk), or is a spouse, widow(er), parent or dependent of anyone that served in the [armed services](https://hhsvgapps01.hhs.state.ma.us/screening/KeywordHelp_input?dD9oZWxwS2V5PWtleXdvcmRoZWxwLmFybWVk)? \_\_\_\_\_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)

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 **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

**AUTHORIZATION TO RELEASE INFORMATION**

**To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**RE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

I, and/or adults in my household, have applied for housing and a mortgage from Habitat for Humanity of Cape Cod (HHCC). As part of the process or in considering my household for a Habitat for Humanity home and a Habitat mortgage, HHCC may verify information contained in my application.

I, or another adult in my household, authorize you to provide HHCC for verification purposes the following applicable information:

* Past and present employment or income records
* Bank account, stock holdings, and any other asset balances
* Past and present landlord references
* Other consumer credit references

I further authorize HHCC to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., HHCC is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my home loan application will be available to HHCC without further notice or authorization, but will not be disclosed or released by HHCC to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The information HHCC obtains is only to be used to process my application for a Habitat home and for a Habitat for Humanity home related loan. I acknowledge that I have received a copy of the Privacy Notice. A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

**\_X\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature (Applicant or Adult Household Member) Date**

**\_X\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature (Applicant or Adult Household Member) Date**

**\_X\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature (Applicant or Adult Household Member) Date**

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***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](http://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= $706month** **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 beevaluated 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](http://www.habitatcapecod.org)



 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.

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**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**

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**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:**

* Alllandlord 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.

**A*pplicants 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**](http://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.**