



Habitat for Humanity of Cape Cod

411 Main Street Suite 6, Yarmouth Port, MA 02675

508-362-3559 www.habitatcapecod.org

YOU MAY BE ELIGIBLE FOR A HABITAT HOME

Are you in critical need of year-round affordable housing?

- Your current living situation is poorly built, damaged, unaffordable, unsafe or overcrowded

Are you willing to partner with Habitat?

- You are willing to complete the required "sweat equity" on your home and other Habitat projects (500 hours for a two adult household or 250 hours for a one adult household)
- A typical home takes 9 to 15 months to complete

Are you able to pay an affordable mortgage?

- You are able to make monthly housing payments of approximately \$1,141 to \$1,552 and
- You are unable to qualify for conventional mortgage financing for a market rate home and
- You are a first-time home buyer and
- Your assets are below \$75,000 and
- You are eligible, under the income and asset limits and
- You have household income of at least \$45,600

Other

- You are a US Citizen or permanent resident

INCOME ELIGIBILITY

1. Income: Total current annual household gross income. This includes all wages, child support, social security, disability, and retirement payments. Gross means before taxes and insurance. \$ _____

2. Household: Total Number of people in your household _____

3. Area Medium Income: Compare your household size and income range, to the appropriate area median income chart

Effective May, 2023 Adjusted annually by HUD, FHLBB

Household Size	60% Area Medium Income	80% Area Medium Income
1	\$48,360	\$64,450
2	\$55,260	\$73,650
3	\$62,160	\$82,850
4	\$69,060	\$92,050
5	\$74,640	\$99,450
6	\$80,160	\$106,800
7	\$85,680	\$114,150

4. Tax Income: Total income shown on your and all other household members on the most recent IRS 1040 Federal tax returns \$ _____

5. Credit report: Request a free credit report from: annualcreditreport.com. Input the date that you acquire & read your credit report _____

*** 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

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.



Sweat Equity and Unique Habitat for Humanity Partnership Requirements:

- You will be building your own home alongside community volunteers!
- Construction typically takes 9-15 months from the date of wall raising. During this period, you will be dedicating one day per week, usually Tuesdays or Saturdays, 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.
- Friends and other family members of the home buyer may contribute sweat equity hours.
- Your sweat equity requirement must be completed before you can purchase 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.
- Purchasers will need to qualify for an affordable mortgage for these Habitat homes.
- The United States Department of Agriculture or another third party may be the lender.
- Habitat homes are deed restricted to continue as affordable homes in perpetuity.

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 then be contacted for an appointment with two Habitat volunteers who will visit your family in your home. These volunteers will interview you and evaluate your family's housing need and willingness to partner with Habitat, including fulfilling requirements such as sweat equity.
- After your home visit, there will be a final review of your application. If qualified, your application number is entered into a drawing / lottery. Successful applicants and other finalists will be notified after the drawing / lottery.
- If your application is rejected at any step in the above process, you will be notified.

More about Habitat for Humanity:

- HHCC is a 501(c)3 non-profit ecumenical housing program, with a mission to provide the opportunity of affordable home ownership, and to build hope, lives and community in all 15 Cape Cod 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 market rate home through conventional financing.



LOCATION INFORMATION

- **Applications available starting 06/15/2023 for 2 homes to be build on Phoebe Way (off 26 Red Top Road), Brewster.**
- We accept applications during a 60 day period until **08/14/2023.**
- We will be building two 3-bedroom ranch style homes, with an approximate home construction time of 9 to 15 months from wall raising day.
- The homes will have a shared access drive (Phoebe Lane) to enter each driveway.
- Each home will have a paved driveway, full basement, front porch, and come equipped with kitchen appliances (stove, refrigerator, dishwasher), laundry appliances (washer & dryer), and air-source heat pumps for heating, cooling & hot water.
- Each home will have town water with a private septic system.
- Pending funding commitments, we hope to have photo-voltaic solar panels on the two homes.
- There will be a homeowners’ association of two homes. The Association will provide for the common maintenance of the access drive and related drainage and minor landscaping.
- If you have questions or if you need help with this form, please call the Habitat office at (508) 362-3559 x21



REASONABLE ACCOMMODATIONS: 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.



VETERAN PREFERENCE: One home will have a preference for a household that includes a USA Veteran. There is no restriction on the location of the veteran’s current residence.

SAMPLE HOME AND MONTHLY COST

These are sample estimates for monthly principal, interest, property taxes, insurance and homeowner association fees (\$60). Actual costs will vary, especially mortgage interest rates. Because we cannot accurately project an occupancy date, we urge applicants to maintain the best housing circumstances possible until their new home is ready.

	House Price	Principal Payment	Escrow Payment (+HOA fee)	Total Monthly Payments
60% AMI or below	\$164,750	\$885	\$256	\$1,141
80% AMI or below	\$233,700	\$1,255	\$297	\$1,552

APPLICATION AND SUBMISSION

Applications may be requested and submitted by either method below:

Electronic:

- Download the fillable application from the Habitat web site www.habitatcapecod.org to your computer. We do not recommend that you use your smart phone or i-pad. Mac users can disregard the font message you may see when you open the file.
- Request a secure link to upload your completed application by emailing applications@habitatcapecod.org
- Receive an emailed secure link that you will use for the entire application process. Please monitor your junk folder as the link may be received there.
- Upload the completed application and all required scanned documents via your secure link by the deadline of **August 14, 2023** for your application to move forward.

Manual / on paper:

- Applications may be obtained by:
 - Going online at www.habitatcapecod.org and printing a paper copy of the application
 - Visiting the Habitat for Humanity office: 411 Main Street (Route 6A), Suite 6, Yarmouth Port MA
 - Attending an application information in-person session
 - Calling to have an application mailed to you: 508-362-3559 (Habitat office)
 - Completed applications and required documents must be submitted by 08/14/2023 for your application to move forward.
 - Mailing or dropping off to the Habitat office at 411 Main Street (Route 6A), Suite 6, Yarmouth Port, MA 02675
 - The completed application packet must be received in the Habitat Office or postmarked on or before **08/14/2023**. 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 need help with this form, please email Mary Ann Mills-Lassiter at the Habitat office maryann@habitatcapecod.org

Applicants are strongly encouraged to attend one applicant information meeting/workshop:

Virtual Workshops

Use ZOOM on your computer or phone with the link associated below your chosen date

Thursday 6/22 at Noon-2pm
<https://us02web.zoom.us/j/84976910854>

Wednesday 6/28 at 6pm-8pm
<https://us02web.zoom.us/j/89112668181>

Tuesday 7/18 at 6pm-8pm
<https://us02web.zoom.us/j/86500612339>

Monday 8/7 at 10am-Noon
<https://us02web.zoom.us/j/86861784579>

In-Person Workshops

Brewster Library, 1822 Main St., Brewster

RSVP requested but not necessary

Saturday 6/24 at 1:30pm-3:30pm
Tuesday 7/11 at 10:30am-12:30pm



Habitat for Humanity of Cape Cod

411 Main Street Suite 6, Yarmouth Port, MA 02675

Telephone: 508-362-3559 Fax: 508-362-3569



Application for 2 Homes at Phoebe Way in Brewster, MA - Spring 2023

HOUSEHOLD INFORMATION

Applicant's Name: _____

Date of Birth: ____/____/____ Married Separated Unmarried

Present Address: _____

Mailing Address (if different): _____

Cell Phone: _____ Home Phone: _____ Work Phone: _____

Email: _____

Co-Applicant's Name: _____

Date of Birth: ____/____/____ Married Separated Unmarried

Present Address: _____

Mailing Address (if different): _____

Cell Phone: _____ Home Phone: _____ Work Phone: _____

Email: _____

Include the names of any child or adults (other than the applicant) who will live in your Habitat Home:

Name: _____ DOB: _____ Age: ____ Female Male

FULL TIME STUDENT FOR HOUSEHOLD MEMBERS AGE 18 TO 25

Are there any dependent household members between the ages of 18 and 25 who are full time students?

Yes No

If yes, please supply documentation of their full-time student status. Up-to-date receipts of payment of registration or a letter provided by the high school or college are examples. Add another page, if needed, to write details.

EMPLOYMENT INFORMATION

Please include income from ALL household members age 18 or older (even if they are temporarily away) who receive income. Add another page, if needed to write details. If employed less than three years at primary job, add details of previous employment on a separate page to be scanned with your documents. If you are still employed, please leave the end date blank.

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day_____, per week_____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form:

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day_____, per week_____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form:

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day_____, per week_____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form:

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day_____, per week_____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form:

OTHER INCOME

Indicate monthly income of any sources that apply to your household (for example: TAFDC, EAEDC, Worker's Compensation, Veteran's Benefits, Investment Income, or other income (please specify)).

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

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

Mass Health: Yes No	Rental subsidy or voucher: \$
Food Stamps: \$	Fuel Assistance: \$
Number of children eligible for free/reduced lunch program:	

LIVING SITUATION

Current Landlord Name:	Phone:
Mailing address:	Email:

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

Previous Landlord Name:	Phone:
Mailing address:	Email:

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

Do you meet the local preference definition requirement for the town of Brewster? If so, please provide documentation to support for the following conditions that may apply to you:

Live in Brewster Work in Brewster Child attends Brewster public school



Are you, or is any 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.)

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	Leave Blank	Education		Internet	
Clothing		Medical		Other (Specify)	

OTHER IMPORTANT INFORMATION

Please check 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B	Have you been declared bankrupt within the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C	Have you had any property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D	Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E	Have you owned a home within the last three years? (If yes, provide explanation and see important information page).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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 5, have parents who live elsewhere? Yes No
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:



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 Name: _____ Co-Applicant Name (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 and Black or African American American Indian or Alaskan Native and Black or African American

GENDER

Female Female
 Male Male

MARITAL STATUS

Married Married
 Separated Separated
 Unmarried (single, divorced, widowed) Unmarried (single, divorced, widowed)

VETERAN STATUS

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

Applicant Signature / Date _____ Co-Applicant Signature / Date _____

Or - this information was completed by interviewer: _____ Signature / Date _____

Habitat for Humanity of Cape Cod

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

AUTHORIZATION TO RELEASE INFORMATION

To: _____

RE: _____

I, and/or all 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.

_____/_____/_____
Signature (Applicant or Adult Household Member) Date

_____/_____/_____
Signature (Applicant or Adult Household Member) Date

_____/_____/_____
Signature (Applicant or Adult Household Member) Date



Request for Verification of Employment

APPLICANT: Please fill out box 1 (the correct name and mailing address of your employer), box 7 and sign 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.

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

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

Part I – Request

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

3. Signature of Lender 	4. Title President and CEO	5. Date June 15, 2023	6. Lender's Number (Optional)
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I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information

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

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment																																										
12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) \$ _____ <input type="checkbox"/> Weekly		14. If Overtime or Bonus is applicable, is it's continuance likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No																																										
12B. Gross Earnings																																												
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Variable Housing Allowance	\$ _____																																											
20. Remarks (if employee was off work for any length of time, please indicate the time period and reason)																																												

Part III – Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination per (Year)(Month)(Week) Base \$ _____ Overtime \$ _____ Commission \$ _____ Bonus \$ _____
22. Date Terminated	
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 Number	

REQUIRED PROTECTED INFORMATION

The following information is required:

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

APPLICANT'S AND ALL HOUSEHOLD MEMBERS' 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 AND ALL HOUSEHOLD MEMEBERS' 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.) for all household members. 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.

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 ____ / ____ / ____

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 Executive Office of Housing and Livable Communities (EOHLC). A copy of the deed rider may be reviewed at: https://www.mass.gov/files/documents/2017/10/16/lipdeedrider_0.pdf. A summary will be provided to successful home buyers.

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.

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 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: There are certain preferences in the final lottery of eligible candidates:

1. Households that need the number of bedrooms offered
2. Households that meet the local preference definition on page 3

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 Executive Office of Housing and Livable Communities (EOHLC) 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 ACCOMMODATION: 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.

_____/_____/_____
Applicant Signature / Date

_____/_____/_____
Co-Applicant Signature / Date



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.

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.



Applicant Checklist and Guide to Answering Questions:



Applicant Name _____

The following materials are required to complete your application for a Habitat home. Incomplete and / or late applications will not move forward. Please complete this checklist. Keep it. Keep copies of all documents and the application.

Housing Need Statement/Letter: Write a statement of why 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.

- 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.
- 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).
- Signed copy of Federal Tax Return** with W-2s and 1099s for the years 2020, 2021, 2022
 - Note: We require 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.
 - 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.
- Closing Costs:** Write a statement on the explanation of the 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 \$6,000. 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 cannot be a loan.
- Documentation for local preference if applicable** (Page 3)
- Reasonable Accommodations if applicable** (Page 3)
- Documentation of full-time student status if applicable** (Page 5): 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.
- Explanation of seasonal/part-time/part year employment if applicable** (Page 6): Provide an explanation for reviewers to understand the duration and earnings from each job during a full year.
- Self-employment if applicable** (Page 6): Complete documentation of any self-employment income and expenses.
- Other income if applicable** (Page 7): 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.

- Disability Access or Modifications if applicable** (Page 7)
- Documentation of child support and alimony if applicable** (Page 8)
- Copies of your most recent household bills or billing statements** (Page 8):
 - 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.
 - 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)
- Other Important information** (Page 8): If you answered “yes” to any items A – E attach an explanation.
- Citizenship or U.S. Permanent residency Status** (Page 8):
 - 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.
- Sweat equity exceptions or accommodations if applicable** (Page 10)
- Authorization to Release Information** (Page 11): 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.
- Investment and Retirement Accounts** (Page 13): Complete statements for the most recent 3 months
- 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.

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.

<hr style="border: none; border-top: 1px solid black;"/> Applicant's Signature	<hr style="border: none; border-top: 1px solid black;"/> Date	<hr style="border: none; border-top: 1px solid black;"/> Co-Applicant's Signature	<hr style="border: none; border-top: 1px solid black;"/> Date
<hr style="border: none; border-top: 1px solid black;"/> Other Adult (non-applicant) Signature	<hr style="border: none; border-top: 1px solid black;"/> Date	<hr style="border: none; border-top: 1px solid black;"/> Other Adult (non-applicant) Signature	<hr style="border: none; border-top: 1px solid black;"/> Date

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

<hr style="border: none; border-top: 1px solid black;"/> Applicant (please print)	<hr style="border: none; border-top: 1px solid black;"/> Co-Applicant (please print)
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