Habitat for Humanity of Cape Cod
411 Main Street Suite 6, Yarmouth Port, MA 02675
508-362-3559 habitatcapecod.org

EQUAL HOUSING OPPORTUNITY

## 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 10 to 15 months to complete

Are you able to pay an affordable mortgage?
- You are able to make monthly housing payments of approximately $1,562 - $2,071
- 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 $63,000 for a two bedroom home

Are you a US Citizen or permanent resident?

## INCOME ELIGIBILITY - 2025

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

2. Household: Enter total number of people in your household _____

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

4. Tax Income: Enter total income shown on your and all other household members' most recent IRS 1040 Federal tax returns: _____

5. Credit report: Request a free credit report from annualcreditreport.com. Input the date you acquired and read your credit report: _____

**Effective April, 2025 Adjusted Annually by HUD, FHLBB**

| Household Size | 60% Area Median Income | 80% Area Median Income |
|---|---|---|
| 1 | $56,100 | $74,800 |
| 2 | $64,088 | $85,450 |
| 3 | $72,113 | $96,150 |
| 4 | $80,100 | $106,800 |
| 5 | $86,513 | $115,350 |
| 6 | $92,925 | $123,900 |
| 7 | $99,338 | $132,450 |

The above table shows 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.

## WHAT YOU SHOULD KNOW ABOUT BUILDING A HOME WITH HABITAT FOR HUMANITY

**Sweat Equity and Unique Habitat for Humanity Partnership Requirements:**

- You will be building your own home alongside community volunteers!
- Construction typically takes 10-15 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 Cooperative Bank of Cape Cod, Seamen's Bank, United States Department of Agriculture or another third party may be the lender. Applicants may choose to shop for a mortgage.
- 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.

**Habitat Application for**
**26 Horne Ave. Bourne**
**Mackie Drive (at 3571 Main St.), Brewster**
**805 Gifford St. Extension, Falmouth**

**2025 How to apply for one or both 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.** If you prefer only one location, just put a 1 next to your choice. We will use these preferences as your decision if you are selected in the lottery.

☐ 26 Horne Ave. Bourne: 1 home, 3-bedroom Cape style

☐ Mackie Drive, Brewster: 2 homes (one 2-bedroom ranch, one 3-bedroom ranch)

☐ Gifford St. Extension, Falmouth: 4 homes (all are 3-bedroom, with 1 ranch, 3 Cape-style)

**Local Preference** This is for households who live, or are employed in Brewster or Falmouth or whose children attend public school in Brewster or Falmouth where the homes are being built.

1. Which town(s) did you document for local preference?
   Town Names: _____

   Check if none, not applicable ☐

2. Depending on the location of the town, will this 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 Names(s) Date

_____ _____

_____ _____

**SEVEN AFFORDABLE HOMES TO BE BUILT**
**1 home at 26 Horne Ave., Bourne**
**2 homes at Mackie Drive (at 3571 Main St.), Brewster**
**4 homes at 805 Gifford St. Extension, Falmouth**

## LOCATION INFORMATION

Applications available starting 7/15/2025 for 1 home in Bourne, 2 homes in Brewster and 4 in Falmouth.

We accept applications during a 60-day period until 9/15/2025.

We will be building seven homes with an approximate home construction time of 10 to 15 months from wall raising day.
26 Horne Ave., Bourne: 1 home, 3-bedroom Cape-style
Mackie Drive, Brewster: 2 homes (one 2-bedroom ranch, one 3-bedroom ranch)
Gifford St. Extension, Falmouth: 4 homes (all are 3-bedroom, with 1 ranch, 3 Cape-style

- The homes in Brewser and Falmouth will have a shared entry road to enter each home's private driveway.
- Each home will have a paved driveway, full basement, front porch or back deck, and come equipped with kitchen appliances (stove, refrigerator, dishwasher), laundry appliances (washer & dryer), and air-source heat pumps for heating, cooling & hot water.
- Bourne, Brewster, Falmouth: Each home will have town water with a septic system.
- Pending funding commitments, we hope to have photo-voltaic solar panels on all the homes.
- There will be a homeowners' association for the homes in Brewster and Falmouth. The Association will provide for the common maintenance of the private road and related drainage and landscaping.

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.

LOCAL PREFERENCE: There is a local preference for 1 of the 2 Brewster homes and for 2 of the 4 Falmouth homes. These are for households who currently live or are employed in the Town of Brewster or Falmouth, and/or persons with a bona fide job offer in the Town, or whose children attend public school in the Town of Brewster or Falmouth. No local preference for Bourne.

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.

## 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**. If mortgage rates rise, the monthly cost will increase. The fixed rate affordable mortgage products are: a 30 year mortgage with a local bank, or a 33 year mortgage with USDA. Applicants may choose to shop for a mortgage. Because we cannot accurately project an occupancy date, we urge applicants to maintain the best housing and credit circumstances possible until their new home is ready.

| Brewster and Falmouth AMI / Home Size | House Prices | Principal Payment | Escrow Payment (+HOA fee) | Total Monthly Payments |
|---|---|---|---|---|
| 60% AMI or below / 3 -BR | $262,600 | $1,390 | $342 | $1,732 |
| 80% AMI or below / 3-BR | $320,250 | $1,695 | $376 | $2,071 |
| 60% AMI or below / 2 -BR | $233,400 | $1,235 | $327 | $1,562 |
| 80% AMI or below / 2-BR | $285,500 | $1,511 | $357 | $1,868 |

| Bourne AMI / Home Size | House Prices | Principal Payment | Escrow Payment | Total Monthly Payments |
|---|---|---|---|---|
| 60% AMI or below / 3 -BR | $267,700 | $1,437 | $308 (no HOA) | $1,745 |

## 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 smartphone or iPad. 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 September 15, 2025 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
  - Visiting the public library: Falmouth Library, 300 Main Street or Brewster Library, 1882 Main St. or Bourne Library,19 Sandwich Rd.
  - Attending an application information in-person session
  - Calling to have an application mailed to you: 508-362-3559 (Habitat office)
- Mail it or drop off the completed application at 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 September 15, 2025. 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 applications@habitatcapecod.org.

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

**Virtual Workshops, using ZOOM on your computer or phone.**

To receive the link for a specific date: send an email request to applications@habitatcapecod.org Keep the application available, to look at during the workshop.

Friday 7/18, 10:00-11:30am \ Wednesday 7/30, Noon-1:30pm \ Tuesday 8/12, 5:30-7pm \ Monday 8/25, 10:00-11:30am \ Thursday 9/4 3:00-4:30pm

**In-person Workshops:**

**Bourne Library,** 19 Sandwich Rd., Bourne: Monday 8/18,10-11:30am \ Tuesday 8/26, 2:30-4pm
**Brewster Library**,1882 Main St, Brewster: Thursday 7/31, 5:00-6:30pm \ Saturday 8/16, 10:30-Noon
**Falmouth Library**, 300 Main St. Falmouth: Saturday 7/26,10:30am-Noon \ Wednesday 8/20, 6:30-8pm

# Habitat for Humanity of Cape Cod

411 Main Street Suite 6, Yarmouth Port, MA 02675
508-362-3559 www.habitatcapecod.org

**Summer 2025 Application for Homes**
**26 Horne Ave, Bourne, 805 Gifford Street Ext, Falmouth and**
**Mackie Drive (at 3571 Main St.) Brewster**

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 ☐
Name: DOB: Age: Female ☐ Male ☐
Name: DOB: Age: Female ☐ Male ☐
Name: DOB: Age: Female ☐ Male ☐
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. If employed for less than three years at your 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 applies to your household (for example: TAFDC, EAEDC, Worker's Compensation, Veteran's Benefits, 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 (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 or Falmouth? If so, please provide documentation to support the following conditions that may apply to you:

Live in Town ☐ Work in Town ☐ Child attends town public school ☐

Are you, or any member of your household a USA Veteran? Yes ☐ No ☐

*38 U.S.C. § 101(2): The term "veteran" means a person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.*

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/Month | Expense | Cost/Month | Expense | Cost/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 / Gas | |
| Electric (based on yearly average) | | Alimony / Child Support | | Job Related Expenses | |
| Phones – Cell, Prepaid, Landline | | Car Payment | | Entertainment / Restaurants | |
| Food – See checklist | | 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? | 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 7 have parents who live elsewhere? Yes ☐ No ☐
*If yes, document the custody and child support agreement, including percentage of time the children live with you.*

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 on page 21 for required documentation).*

Do you own a home or land? *If yes, please include a description and it's location.* Yes ☐ No ☐

## 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/Institute | Account Number | Balance |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

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

| Item: | Value: | Item: | Value: |
|---|---|---|---|

## APPLICANT'S AND CO-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.) for all applicants. 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 that the fair market value through a sale or a gift.

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

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

**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 at bottom. THANK YOU!******

| **Applicant Name** | **Co-Applicant Name** |
|---|---|
| ☐ 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 NAITONAL ORIGIN

| | |
|---|---|
| ☐ American Indian, Alaskan Native | ☐ American Indian, Alaskan Native |
| ☐ Asian | ☐ Asian |
| ☐ Black of African American | ☐ Black of 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 Alaskin 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 an 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 childcare 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?

There are no medical restrictions to my participation Yes ☐ No ☐

| | | | |
|---|---|---|---|
| Applicant's Signature: | | Date | |
| Co-Applicant's Signature: | | Date | |

(Attach additional pages if needed)

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 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 | |

Fannie Mae

# Request for Verification of Employment

Form: Form 1005 July 96

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) | 2. From (Name and address of lender) |
|---|---|
| Employer email: | Habitat for Humanity of Cape Cod<br>411 Main Street, Suite 6<br>Yarmouth Port, MA 02675 |

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

| 3. Signature of Lender | 4. Title | 5. Date | 6. Lender's Number (Optional) |
|---|---|---|---|
| Wendy Cullinan | President and CEO | July 1, 2025 | |

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information

| 7. Name and Address of Applicant (include employee or badge number | 8. Signature of Applicant |
|---|---|
| | |

## Part II – Verification of Present Employment

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

12A. Current Gross Base Pay (Enter Amount and Check Period)

☐ Annual ☐ Hourly
☐ Monthly ☐ Other (Specify)
$_____ ☐ Weekly

13. For Military Personal Only

Pay Grade

| Type | Monthly Amount |
|---|---|
| Base Pay | $ |
| Rations | $ |
| Fight or Hazard | $ |

14. If Overtime or Bonus is applicable, is its continuance likely?

Overtime ☐ Yes ☐ No
Bonus ☐ Yes ☐ No

12B. Gross Earnings

| Type | Year to Date Through ____ | Full Year 2024 | Full Year 2023 | | |
|---|---|---|---|---|---|
| Base Pay | $ | $ | $ | Clothing | $ |
| Over Time | $ | $ | $ | Quarters | $ |
| Commissions | $ | $ | $ | Pro Pay | $ |
| Bonus | $ | $ | $ | Overseas or Combat | $ |
| Total | $ | $ | $ | Variable Housing Allowance | $ |

15. If paid hourly - average hours per week

16. Date of applicants next pay increase

17.Projected amount of next pay increase

18. Date of applicant's last pay increase

19. Amount of last pay increase

20. Remarks (if employee was off work for any length of time, please indicate the time period and reason)

## Part III – Verification of Previous Employment

| 21. Date Hired | 23.Salary/Wage at Termination per ☐ Year ☐ Month ☐ Week) |
|---|---|
| 22. Date Terminated | Base $ ____ Overtime $ ____ Commission $ ____ Bonus $ ____ |
| 24. Reason for leaving | 25. Position Held |

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

| 26. Signature of Employer | 27. Title (please print or type) | 28. Date |
|---|---|---|
| 29. Print or type name signed in item 26 | 30. Phone Number | |

**AFFORDABLE HOME DEED RIDER:** This home will be sold with a 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 residence. 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 recipiency, 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 eligible applicants to apply for a mortgage from a third-party lender or from the "USDA" (United States Department of Agriculture 502" low-interest mortgage) - once they have entered into an agreement to purchase their Habitat home. They must utilize the other lender's mortgage or the USDA or (rather than a loan from Habitat) if qualified. Applicant may choose to shop for a mortgage.

**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 and 4

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 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 9, 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 that you are requesting.

| | | | |
|---|---|---|---|
| Applicant's Signature | | Date | |
| Co-Applicant's Signature | | Date | |

# Habitat for Humanity of Cape Cod

411 Main Street – Suite 6 • Yarmouth Port, MA 02675
508-362-3559 • fax 508-362-3569 • www.habitatcapecod.org


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

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

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

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, Cooperative Bank of Cape Cod, Seamen's 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.

## 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, print below how your name should appear on legal documents:

| | |
|---|---|
| Applicant (please print) | |
| Co-Applicant (please print) | |

## Applicant Checklist and Guide to Answering Questions:

Applicant Name(s): _____

*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 copies of IRS Federal Tax Return** with W-2s and 1099s for the years 2022, 2023, 2024

- 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 explaining 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 $7,000. 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 veteran or local preference if applicable** (Pages 3, 4 & 9)

☐ **For veterans, provide the Discharge DD Form 214.**

☐ **Reasonable Accommodations if applicable** (Page 4)

☐ **Documentation of full-time student status if applicable** (Page 7): 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 8): Provide an explanation for reviewers to understand the duration and earnings from each job during a full year.

☐ **Self-employment if applicable** (Page 8): Complete documentation of any self-employment income and expenses.

☐ **Other income if applicable** (Page 9): Child support, social security, disability Income, unemployment, and any 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** (bottom of Page 9)

☐ **Documentation of child support and alimony if applicable** (Page 9)

☐ **Copies of your most recent household bills or billing statements** (Page 10):

- 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 10): If you answered "yes" to any items A – E attach an explanation.

☐ **Citizenship or U.S. Permanent residency Status** (Page 10):

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

☐ **Investment and Retirement Accounts** (Page 11): Complete statements for the most recent 3 months

☐ **Sweat equity exceptions or accommodations if applicable** (Page 13)

☐ **Authorization to Release Information** (Page 14): 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.

**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.