

640 Lincoln Street Suite 100 Worcester, MA 01605 P: 508-799-9259 F: 508-799-3925 www.habitatmwgw.org



Housing Application Packet

Dear Applicant,

Thank you for your interest in Habitat for Humanity MetroWest/Greater Worcester. Putting faith into action, Habitat for Humanity MetroWest/Greater Worcester partners with families in need and volunteers to transform lives through decent and affordable first time homebuyer homeownership.

Please read the entire application packet and provide necessary documentation (listed below) before turning in your application. It will NOT be accepted if incomplete.

Applicants to the program *must* meet the following four criteria:

- 1. <u>Need:</u> An applicant has a need for the program. The applicant's current housing is overcrowded, structurally/environmentally unsafe, exceeds 50% of the applicant's monthly gross income, is temporary, etc.
- 2. <u>Willingness to Partner:</u> To be considered for a Habitat home, you and your family must be willing to be a long-term partner with Habitat for Humanity. Being a long term partner means completing all partner requirements during the construction of your home, being a good homeowner and neighbor once you move into your home, and continuing to support the Habitat for Humanity mission long after your home is built.
- 3. <u>Ability to Pay:</u> Habitat is a hand up, not a hand out. We sell the homes we build to individuals and families whose gross income falls between 30%-60% of the area median income for their family size. The homes are sold at an affordable mortgage rate. *Applicants cannot have declared bankruptcy in the previous 7 years, or ever had a property that was foreclosed on.* Qualified applicants will fall within the following income guidelines:

| | Worcester County | Middlesex County |
|-------------|------------------------|-------------------------|
| Family Size | Income Range FY2020 | Income Range FY 2020 |
| 1 | \$20,650—\$41,280 | \$26,850—\$53,760 |
| 2 | \$23,600—\$47,160 | \$30,700—\$61,440 |
| 3 | \$26,550—\$53,040 | \$34,500—\$69,120 |
| 4 | \$29,450—\$58,920 | \$38,350—\$76,740 |
| 5 | \$31,850—\$63,660 | \$41,450—\$82,920 |
| 6 | \$34,200—\$68,400 | \$44,500—\$89,040 |
| 7 | \$36,550—\$73,080 | \$47,600—\$95,160 |
| 8 | \$38,900—\$77,820 | \$50,650—\$101,340 |





4. Residency: An applicant must be a US citizen or legal resident.

Habitat for Humanity MetroWest/ Greater Worcester is an affordable housing organization. Each of our housing developments must follow applicable local and state housing regulations and the application selection process can vary due to these laws. Additionally, Habitat for Humanity International sets affiliate policy and procedure for homeowner selection and support.

Habitat for Humanity MetroWest/Greater Worcester builds homes to fit a family's need at the *current time, not for the possible needs of the future*. We offer homes that fit the family's current size. Many of the properties we develop have been donated, and we are renovating and restructuring an existing building footprint. Our homes are built with volunteer labor and we often receive donated goods from corporations; we must be able to build within the volunteers' ability and the provided materials.

Selection Process:

After applications have been received and reviewed for eligibility, **HOME VISITS** are conducted by Habitat for Humanity MetroWest/Greater Worcester Committee members to meet applicants and verify need for housing. Home Visits are scheduled at a time that is mutually agreed upon, and convenient for both Habitat staff and the qualified applicant.

Eligible Applicants are then reviewed by the family selection committee and recommended for entrance in the lottery or Board of Director Selection, this depends on the town/city that the property is located in.

Habitat for Humanity MetroWest/Greater Worcester follows the housing lottery procedure set forth by the Massachusetts Department of Housing and Community Development. If the property falls under the lottery procedure eligible applicants are issued a unique lottery identification number, and notified of that number (and the date/time of the lottery) by mail. The lottery will be held in an accessible location and is open to the public for attendance. You are not required to be in attendance to be chosen. This family selection will be by lottery.

Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing. Habitat for Humanity MetroWest Greater Worcester provides accessibility to facilities and services for persons with Special Needs (includes physical, visual, speech, & hearing impairments, and limited English proficiency)

The entire application process can take up to 3 months.

Habitat for Humanity MetroWest/Greater Worcester reserves the right to change the details of the opportunity at any time.





UNIT SALE PRICE:

The Unit will be sold as a single family home with a DHCD (Department of Housing and Urban Development) generated deed rider recorded to preserve affordability.

Sale price will be a function of the buyers' income—not building costs—and is to be determined after a buyer is identified by multiplying annual principal payment by 30 (representing the term of the mortgage.)

Annual principal payment is calculated by assessing 30% of the household annual gross income, and by deducting from that the calculated costs of homeowner's insurance premium and property taxes at the time of estimation.

Our program goal is to set the maximum purchase price at a price affordable for a household earning 30-60% of AMI. No profit from the sale is permitted under Habitat for Humanity MetroWest/Greater Worcester Policy.

TERMS OF FINANCING:

Financing will be low interest and the term will be 20-30 years. During the life of the mortgage, Habitat for Humanity MetroWest/Greater Worcester or the mortgagor, if different, will act as escrow agent for the buyer, collecting regular monthly payments calculated to accumulate adequate sums to pay for insurance and property taxes and adjust as needed.

The entire application process can take up to 3 months.

Habitat for Humanity MetroWest/Greater Worcester reserves the right to change the details of the opportunity at any time.

Due to COVID –19, please mail in your application along with your supporting documents to:

Habitat for Humanity MetroWest Greater Worcester Family Services/ Tanya Clark 640 Lincoln Street Suite 100 Worcester, MA 01605

If you are unable to mail in your application you may drop off your paperwork by appointment only — call 508.799.9259 ext. 109 to schedule.

You will receive notification via email that your application was received.

Application Deadline is no later than 5:00 PM on November 2, 2020





<u>PLEASE NOTE: Your application WILL NOT be accepted without the following documentation. Please review carefully.</u>

In order to process the your application, all applicable items from the above list must be dropped off, mailed, emailed or faxed to the Habitat office as soon as possible with the application. Our office hours are 9:00 am to 5:00 pm Monday thru Friday You may schedule an appointment to bring your documents at any time during regular business hours, however you must schedule in advance*. No unscheduled drop offs are allowed at this time.

PLEASE PROVIDE COPIES NOT ORIGINALS

| Complete all information honestly and accurately, including information about a co-applicant, if applicable. |
|---|
| Sign and date the application. |
| Copy of photo identification: drivers license/passport/resident card |
| Include a copy of your lease or evidence of your monthly rent payment (i.e., copy of a cancelled rent check or mon- |
| ey order receipt) |
| Include copies of any income received for <u>6 months</u> : |
| - weekly / by-weekly / monthly pay stubs or payroll register |
| - other income such as AFDC / TANF, food stamps, social security, SSI, disability. Alimony and child |
| support figures are optional. |
| Include copies of monthly bills / debts for preceding 3 months: |
| - utilities: heat, electricity, water, cable TV |
| - child care: day care, school lunch, child support you pay |
| - insurance: health insurance, car insurance, renters insurance |
| - debts such as car payments, <u>all</u> credit card statements, student loans, alimony you pay |
| A copy of the last two years' 1040 Federal tax returns. |
| All Checking Account Statements for past 3 months |
| All Savings account Statements (CDs, IRAs, Bonds, Stocks, etc) for past 3 months |
| Evidence of legal residency (i.e, birth certificate, unexpired U.S passport, naturalization certificate, or an original |
| statement from a U.S consular officer verifying that you are U.S citizen with a valid passport. If born outside the |
| U.S, original Certificate of Citizenship or FS-240 Form) |
| We strongly encourage you to attach a letter of statement explaining your interest and need to become a Habitat |
| homeowner. Please account for any special circumstances or information not already included in the application |
| statements. |

As part of the application process, Habitat for Humanity MetroWest/Greater Worcester will do a criminal background check, SORI (Sexual Offender Registry Information) and Credit Check. This criminal background check will not necessarily disqualify you from our homeownership program.

You can mail or *schedule an in person appointment to drop off the application by calling 508.799.9259 ext. 109 - Application Deadline: November 2, 2020

Mailing address:

Habitat for Humanity MetroWest Greater Worcester Tanya Clark, Family Services Coordinator 640 Lincoln Street Suite 100 Worcester, MA 01605

^{*} Due to COVID-19

FOR HOUSING

if Habitat for Humanity® MetroWest/Greater Worcester



09.2020

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. 640 Lincoln Street Suite 100 Worcester, MA 01605

24 Hitching Post Road Northborough

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity House. Please fill out this application as completely and accurately as possible. All information you include on this application will be kept confidential. Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing. Your application and all supporting documentation you provide will become the property of Habitat for Humanity MetroWest/Greater Worcester, therefore, we ask

| 1. APPLICA | NT INFORMATION | | |
|---|---|--|--|
| Applicant | Co-Applicant | | |
| Applicant's Name: | Co-applicants Name: | | |
| Date of Birth: | Date of Birth: | | |
| Social Security Number: | Social Security Number: | | |
| Home Phone: | Home Phone: | | |
| Cell Phone: | Cell Phone: | | |
| E-mail: | E-mail: | | |
| Dependents and others who live with you (not listed by co-application) | nt) Dependents and others who live with you (not listed by co-applicant) | | |
| Name Age Male Female | Name Age Male Female | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Present Address (street, city, state, ZIP code) Own Ren | _ | | |
| | | | |
| How long have you been living at this address? | How long have you been living at this address? | | |
| If Living at Present Address for Le | ss Than Two Years, Complete the Following | | |
| Last Address (street, city, state, ZIP code) Own Rent | Last Address (street, city, state, ZIP code) Own Rent | | |
| | | | |
| How long have you been living at this address? | How long have you been living at this address? | | |
| | | | |

| Date Received: | Date Letter Sent: |
|------------------------------------|---------------------|
| More Information Requested? Yes No | Date of Home Visit: |
| Date Application Completed: | Date Letter Sent: |

Accepted Denied

3. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to be a long-term partner with Habitat for Humanity. Being a long term partner means completing all partner requirements during the construction of your home, being a good homeowner and neighbor once you move into your home, and continuing to support the Habitat for Humanity mission long after your home is built.

During the partner phase of your relationship with Habitat, you and your family must complete a mandatory number of "sweat-equity" hours. "Sweat equity" is earned by you when you help to build your home and the homes of others, and it may include clearing a lot, painting, helping with home construction, attending homeowner education courses, working in the Habitat ReStore or main office, helping with special events or other approved activities. (If you or a family member has a physical disability, Habitat will work with you to help you successfully complete your required "sweat equity" hours.)

Please sign below indicating that you and your family are willing to partner with Habitat for Humanity MetroWest/Greater Worcester while your home is being built and after construction, for as long as you own your Habitat home. By signing below you are also indicating that you are willing to complete all "sweat equity" requirements. **Applicant Signature** Date Co-Applicant Signature Date 4. PRESENT HOUSING CONDITIONS / SITUATION Number of Bedrooms: Number of Bathrooms: Describe Laundry Facilities: Other rooms in the home in which you are currently living: Kitchen Bathroom Living Room Dining Room Family Room Finished Basement Finished Attic Other Rooms: Please Provide the contact information for your *current landlord* in the space provided below: Landlord Name: Address: Phone: If you have lived at your current address for less than one year, please provide the contact information for your previous landlord: Previous Landlord Name: Address: Phone: In the space below, please describe your current housing situation and/or the house condition. Why do you feel you need a Habitat Home? Feel free to attach your response to the application, or carry over your response to a separate piece of paper and attach to the application.

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| Have you ever owned a home before? | |
|--|---|
| Date of Ownership: to | |
| | |
| If you are approved for a Habitat home, how should your name(s) appear on the legal documents? | |
| Have you applied for a Habitat Home before? Yes No If yes, when | |
| How did you hear about Habitat for Humanity? | _ |
| | |
| 6. APPLICANT EMPLOYMENT INFORMATION | |
| Name and Address of Current Employer: Business Phone: | |
| Date of Hire: Hourly Wage / Hours per week: Average Monthly Income: Type of Business: | |
| Job Title or Description: | |
| If you have been employed at your current job less than one year, please provide your previous employment informatio | n |
| Name and Address of Previous Employer: Business Phone: | |
| Employed From: Hourly Wage / Hours per week: Average Monthly Income: Type of Business: To: | |
| Job Title or Description: | |
| 7. CO-APPLICANT EMPLOYMENT INFORMATION | |
| Name and Address of Current Employer: Business Phone: | |
| Date of Hire: Hourly Wage / Hours per week: Average Monthly Income: Type of Business: | |
| Job Title or Description: | |
| If you have been employed at your current job less than one year, please provide your previous employment informatio | n |
| Name and Address of Previous Employer: Business Phone: | |
| Employed From: Hourly Wage / Hours per week: Average Monthly Income: Type of Business: | |
| To: Job Title or Description: | |

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| 8. COMBINED MONTHLY EXPENSES | | | | | | |
|---|-----------|-------------------------------|------------------------|--|--|--|
| Monthly Expenses | COMPANY * | Monthly Payment | Past Due?/ Amount Owed | | | |
| Misc. Household Expenses | | | | | | |
| Rent | | | | | | |
| Gas/Electric | | | | | | |
| Trash/Water/ Sewer | | | | | | |
| Cable/Satellite TV/Internet | | | | | | |
| Home Telephone | | | | | | |
| Furniture | | | | | | |
| Groceries | | | | | | |
| Other: | | | | | | |
| Loans | | | | | | |
| Auto | | | | | | |
| Student | | | | | | |
| Personal / Other: | | | | | | |
| Medical/ Dental | | | | | | |
| Doctor | | | | | | |
| Hospital | | | | | | |
| Dental | | | | | | |
| Prescriptions | | | | | | |
| Other: | | | | | | |
| Insurance | | | | | | |
| Renter's | | | | | | |
| Auto | | | | | | |
| Medical/ Health | | | | | | |
| Dental | | | | | | |
| Life | | | | | | |
| Other: | | | | | | |
| Misc. Personal Care | | | | | | |
| Cell Phones | | | | | | |
| Hair Care/Salon Services | | | | | | |
| Clothing | | | | | | |
| Entertainment | | | | | | |
| Other: | | | | | | |
| Ex-Family Expenses | | | | | | |
| Child Support | | Т | | | | |
| Alimony | | | | | | |
| Other Expenses | | | | | | |
| Car Repair | | | | | | |
| Car Gas | | + | | | | |
| Credit Card 1: | | | | | | |
| | | | | | | |
| Credit Card 2: | | | | | | |
| Children School Expenses | | | | | | |
| Childcare | | | | | | |
| Other: * Please attach copies of the last to | | Total Monthly Expenses | \$ | | | |

| | 9. GROSS MONTHLY INCOM | ME— APPLICANT/ CO– APPLIC | EANT |
|------------------------------|-------------------------------------|----------------------------------|---------------------------------|
| Monthly Income Source | Monthly Applicant Income * | Monthly Co-Applicant Income* | Others in Household Income* |
| Base Employment Income | | | |
| Second Job Income | | | |
| AFDC / TANF | | | |
| Social Security (SSA) | | | |
| Social Security (SSI) | | | |
| Disability | | | |
| Alimony | | | |
| Child Support | | | |
| Other: | | | |
| Other: | | | |
| Please see cover sheet for | r required documentation. | Combined Gross Monthly Income | s |
| plain: | Are either you the Applicant or the | of 18 who are earning income? | Yes ¬No |
| If yes, please list below: | 10 of your nousenous color and and | of 10 who are canning meaner. | |
| Name | Age Monthly Income | Name | Age Monthly Income |
| | 1 | 0. ASSETS | |
| Please list all Checking and | d Saving Accounts below (2 Mor | nths Banks Statements for ALL ac | ccounts required): |
| Name and Address of Bank, | , Savings & Loan or Credit Union | : Name and Address of Bank, S | Savings & Loan or Credit Union: |
| Account Number: | Balance: \$ | Account Number: | Balance: \$ |
| Name and Address of Bank, | , Savings & Loan or Credit Union | : Name and Address of Bank, S | Savings & Loan or Credit Union: |
| Account Number: | Balance: \$ | Account Number: | Balance: \$ |
| Please list all other moneta | ary assets below, including Mon | ey Market Accounts, CD's, Stocks | s, Saving Bonds, etc.: |
| Source | Value | Source | Value |
| | | | |

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| 11. ASSETS CONT. | | | | | | |
|---------------------------------------|--------------------------|--------------------------|--------------------|-------------------|-----|----------------|
| Do you own a: | Yes No | Do you have a | car: | | Yes | No |
| Boat | | Car (#1) | | | | |
| Mobile Home | | | nr | | | |
| | | Car (#2) Make and Yea | ır | | | |
| | | | | | | |
| | 12. OVERALL DE | BT RECAPTU | RE | | | |
| | Loan Name and Address | of Company | Monthly Payment | Unpaid Balance | | nths aining |
| Car (#1) | | | \$ | \$ | | |
| Car (#2) | | | \$ | \$ | | |
| Furniture, Appliances and Televisions | | | \$ | \$ | | |
| Credit Card | | | \$ | \$ | | |
| Medical | | | \$ | \$ | | |
| Cell Phone Contracts | | | \$ | \$ | | |
| Alimony/Child Support | | | \$ | \$ | | |
| Job-Related Expenses | | | \$ | \$ | | |
| Child Care, Union Dues, etc. | | | \$ | \$ | | |
| Other: | | | \$ | \$ | | |
| Other: | | | \$ | \$ | | |

Total Monthly Payment: Total Unpaid Balance: \$

| B Are you presently delinquent or in default on any federal debt or any loans? Yes No Yes | If you are approved for a Habitat home, parents?) If you borrow the money, who | | | yment (fo | or exa | ımple, savi | ings o |
|--|--|--|---|--|------------------------------|--|-------------------------------------|
| Please circle "yes" or "no" for the following questions: Applicant Co-Applicant Co-Applicant Co-Applicant Co-Applicant Co-Applicant Yes No Yes | | | | | | | |
| Please circle "yes" or "no" for the following questions: Applicant Co-Applicant Co- | | | | | | | |
| Please circle "yes" or "no" for the following questions: Applicant Co-Applicant Co-Applicant Co-Applicant Co-Applicant Co-Applicant Yes No Yes | | 14 DECLADATION | IS I | | | | |
| A Do you have debt because of a court decision against you? B Are you presently delinquent or in default on any federal debt or any loans? Yes No Yes | Please circle "ves" or "no" for the fo | | | applicant | | Co-Appli | icant |
| B Are you presently delinquent or in default on any federal debt or any loans? Yes No Yes No Yes No O Are there any outstanding judgments or liens against you? E Have you declared bankruptcy the past seven years? Yes No Yes | rease effect yes of no for the fo | iowing questions. | | | | 11 | |
| C Are you a co-signer on any other loans or mortgages? Pes No Yes No | A Do you have debt because of a court | decision against you? | • | Yes | No | Yes | No |
| D. Are there any outstanding judgments or liens against you? 3. Have you declared bankruptey the past seven years? 4. Have you had any property foreclosed upon in the past? 5. Have you had any property foreclosed upon in the past? 6. Have you had anything repossessed within the last three years? 7. Have any of your accounts been placed into collections in the past three years? 8. No 9. Yes 10. Are you paying alimony or child support? 11. Are you a U.S citizen or permanent resident? 12. Are you a U.S citizen or permanent resident? 13. Are you a was answered yes to any questions "A" through "H," or no to question "J," please attach on a separate piece of paper a detailed explanation. 14. AUTHORIZATION AND RELEASE 15. Understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, I bility to repay the low interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, CORI (Criminal Offender Records Information) SORI check (Sexus Offender Registry Information) and employment verification. I have answered all the questions on this application truthfully. In the extend that the teven if I have already been seeded to receive a Habitat home, I may be dissqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. 18. also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the irst page of the application to such an inquiry. | 3 Are you presently delinquent or in d | efault on any federal debt or any loar | ıs? | Yes | No | Yes | No |
| 3. Have you declared bankruptey the past seven years? 7. Have you had any property foreclosed upon in the past? 7. Have you had any property foreclosed upon in the past? 7. Have you had anything repossessed within the last three years? 7. Have you had anything repossessed within the last three years? 7. Have any of your accounts been placed into collections in the past three years? 7. Have any of your accounts been placed into collections in the past three years? 7. No 7. Are you paying alimony or child support? 7. Yes No 7. Yes No 7. Yes No 7. Yes No 7. Are you a U.S citizen or permanent resident? 7. Yes No 7. Yes No 8. Are you a U.S citizen or permanent resident? 8. Are you a have answered yes to any questions "A" through "H," or no to question "J," please attach on a separate piece of paper a detailed explanation. 8. AUTHORIZATION AND RELEASE 8. Understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, the content of the evaluation will include personal visits, a percent check, CORI (Criminal Offender Records Information) SORI check (Sexual) The decrease of the evaluation will include personal visits, a percent check, CORI (Criminal Offender Records Information) SORI check (Sexual) The decrease of the answered the questions on this application truthfully. I understand that If I have not answered the questions ruthfully may application may be denied, and that even if I have already been seeted to receive a Habitat home, I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. 8. also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the list page of the application to such an inquiry. | C Are you a co-signer on any other loa | ns or mortgages? | | Yes | No | Yes | No |
| F. Have you had any property foreclosed upon in the past? G. Have you had anything repossessed within the last three years? H. Have any of your accounts been placed into collections in the past three years? H. Have any of your accounts been placed into collections in the past three years? H. Are you paying alimony or child support? Are you a U.S citizen or permanent resident? H. Are you a U.S citizen or permanent resident? H. AUTHORIZATION AND RELEASE L. AUTHORIZATION AND R | D Are there any outstanding judgments | or liens against you? | | Yes | No | Yes | No |
| G. Have you had anything repossessed within the last three years? H. Have any of your accounts been placed into collections in the past three years? H. Have any of your accounts been placed into collections in the past three years? H. Are you paying alimony or child support? Yes No Ye | E Have you declared bankruptcy the pa | st seven years? | | Yes | No | Yes | No |
| H. Have any of your accounts been placed into collections in the past three years? Are you paying alimony or child support? Are you a U.S citizen or permanent resident? Yes No Yes N | F. Have you had any property foreclosed | l upon in the past? | | Yes | No | Yes | No |
| Are you a U.S citizen or permanent resident? 14. AUTHORIZATION AND RELEASE 15. Authorized that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, I understand that by filing this application and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, CORI (Criminal Offender Records Information) SORI check (Sexus Offender Registry Information) 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 seeted to receive a Habitat home, I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. | G. Have you had anything repossessed v | vithin the last three years? | | Yes | No | Yes | No |
| I. Are you a U.S citizen or permanent resident? If you have answered yes to any questions "A" through "H," or no to question "J," please attach on a separate piece of paper detailed explanation. It. AUTHORIZATION AND RELEASE understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, a bility to repay the low interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, CORI (Criminal Offender Records Information) SORI check (Sexus Offender Registry Information) 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 seeted to receive a Habitat home, I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the irst page of the application to such an inquiry. | H. Have any of your accounts been plac | ed into collections in the past three y | ears? | Yes | No | Yes | No |
| If you have answered yes to any questions "A" through "H," or no to question "J," please attach on a separate piece of paper detailed explanation. 14. AUTHORIZATION AND RELEASE understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, I ability to repay the low interest loan and other expenses of homeownership and my willingness to be a partner family. I understand hat the evaluation will include personal visits, a credit check, CORI (Criminal Offender Records Information) SORI check (Sexus Offender Registry Information) and employment verification. I have answered all the questions on this application truthfully. Interest that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been seeted to receive a Habitat home, I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. Talso understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the irst page of the application to such an inquiry. | . Are you paying alimony or child supp | ort? | | Yes | No | Yes | No |
| understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, rability to repay the low interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, CORI (Criminal Offender Records Information) SORI check (Sexua Offender Registry Information) 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 se ected to receive a Habitat home, I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. The also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. | J. Are you a U.S citizen or permanent r | esident? | | Yes | No | Yes | No |
| understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, rability to repay the low interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, CORI (Criminal Offender Records Information) SORI check (Sexua Offender Registry Information) 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 se ected to receive a Habitat home, I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. The also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. | | | | | | | |
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| understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, I ability to repay the low interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, CORI (Criminal Offender Records Information) SORI check (Sexua Offender Registry Information) 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 se ected to receive a Habitat home, I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity even if the application is not approved. also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant amilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. | | | | | | | |
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| Camilies on the sex-offender registry, and that by completing this application, I am submitting myself and all persons listed on the Cirst page of the application to such an inquiry. | ability to repay the low interest loan and hat the evaluation will include personal Offender Registry Information) and emplerstand that if I have not answered the ected to receive a Habitat home, I may | other expenses of homeownership a visits, a credit check, CORI (Crimir bloyment verification. I have answer questions truthfully, my application be disqualified from the program. The | nd my willingness to be all Offender Records Infed all the questions on the may be denied, and that | a partner ormation is application even if I | fami SOI otion have | ily. I under RI check (S truthfully. already be | rstand Se xua I un- een se |
| Applicant Signature Date Co-Applicant Signature Date | families on the sex-offender registry, an | d that by completing this application | | | | | |
| | Applicant Signature | Date | Co-Applicant Signature | ÷ | | Date | |

09.2020

| If this app | lication was compl | eted by someone other than the informat | | plicant please prov | ride the following |
|---------------|--------------------|---|-------------|---------------------|--------------------|
| This inform | nation was taken: | ☐ Face to Face Interview | ☐ Telephone | | |
| □ Mail | ☐ Internet | ☐ Other: | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Interviewer's | Name | Organization (if applical | ble) | Phone | |
| | | | Date: | / / | (mm/dd/yyyy) |
| Interviewer's | Signature | | - | | ((|

15. INFORMATION FOR GOVERNEMENT MONITORING PURPOSES

Please read this statement before completing the information below: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor lender's compliance with equal credit opportunity and fair housing 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 or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observations or surname. If you do not wish to furnish the information below, please check the box indicating so. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for).

| Applicant | Co-Applicant |
|--|---|
| ☐ I do not wish to furnish this information | ☐ I do not wish to furnish this information |
| Race/National Origin: American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander Black/African America White Asian American Indian or Alaskan Native AND White Asian AND White Black/African American AND White American Indian or Alaskan Native AND Black/African American Not listed (specify) | Race/National Origin: American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander Black/African America Caucasian Asian American Indian or Alaskan Native AND Caucasian Asian AND Caucasian Black/African American AND Caucasian American Indian or Alaskan Native AND Black/African American Other (specify) |
| Ethnicity: Hispanic Non-Hispanic Other (specify) Sex Female Male | Ethnicity: Hispanic Non-Hispanic Other (specify) Sex Female Male |
| Date of Birth:/ | Date of Birth:/ |
| Marital Status: ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorces, widowed) | Marital Status: ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorces, widowed) |
| Applicant's Name : (Print) | (Sign) |
| Co-Applicant's Name: (Print) | (Sign) |
| | ne applicant/co-applicant please provide the following Ination: |
| This information was taken: Face to Face Interview | v 🗖 Telephone |
| ☐ Mail ☐ Internet ☐ Other: | Interviewer's Phone Number |
| X | <u>.</u> |
| Interviewer's Name | Signature Date |



CRIMINAL AND SEXUAL OFFENDER RECORD INFORMATION (CORI/SORI) ACKNOWLEDGEMENT FORM

Habitat for Humanity MetroWest/Greater Worcester is registered under the provisions of M.G.L. c. 6, § 172 to receive a Criminal Offender Record Information (CORI) check and a Sex Offender Registry Information (SORI) check for the purpose of screening current and otherwise qualified prospective employees, board members and volunteers. As a prospective or current employee, board member or volunteer I understand that a CORI/SORI check will be submitted for my personal information to the Department of Criminal Justice Information Services (DCJIS).

I hereby acknowledge and provide permission to Habitat for Humanity MetroWest/Greater Worcester to submit a CORI/SORI check for my information to the DCJIS. This authorization is valid for three years from the date of my signature. I may withdraw this authorization at any time by providing Humanity MetroWest/Greater Worcester with written notice of my intent to withdraw consent to a CORI/SORI check.

Humanity MetroWest/Greater Worcester may conduct subsequent CORI/SORI checks within three years of the date this form was signed by me provided, however, that Humanity MetroWest/Greater Worcester must first provide me with written notice of this check. By signing below, I provide my consent to a CORI/SORI check and acknowledge that the information provided on Page 2 of this Acknowledgement Form is true and accurate.

Both applicant and co-applicants sign below

| | | |
|----------------|------|------|
| SIGNATURE DATE | | |

Please make sure to bring a valid driver's license or passport.

CRIMINAL AND SEXUAL OFFENDER RECORD INFORMATION (CORI/SORI) ACKNOWLEDGEMENT FORM

APPLICANT

| SUBJECT INF | ORMATION: | | |
|----------------|---------------------------------|--------------------------|------------------------------|
| Last Name | First Name | Middle Name | Suffix |
| Maiden Nam | ne (or other name(s) by v | which you have been know | n): |
| | | _ Place of Birth: | |
| Last Six Digit | s of your Social Security | Number: | |
| Sex: | Height:ftin. Eye | e Color: Race: _ | |
| Driver's Lice | nse or ID Number: | | State of Issue: |
| Mother's Ma | aiden Name: | | |
| Father's Full | Name: | | |
| Current and | Former Addresses: | | |
| Street Numb | per and Name City/Town | n State Zip | |
| Street Numb | per and Name City/Town | n State Zip | |
| | nformation was verified n: | | form(s) of government issued |
| SUBMITTED | BY: Signature / Date | | |
| VERIFIED BY | | nployee (please print) | |
| | Signature of Verifying | g Employee | |

CRIMINAL AND SEXUAL OFFENDER RECORD INFORMATION (CORI/SORI) ACKNOWLEDGEMENT FORM

CO-APPLICANT

| SUBJECT INFORMATION: | | | | | |
|----------------------|-----------------------------|-------------------------|------------------------------|--|--|
| Last Name | First Name | Middle Name | Suffix | | |
| Maiden Nam | e (or other name(s) by w | hich you have been know | n): | | |
| | | Place of Birth: | | | |
| Last Six Digits | s of your Social Security N | Number: | | | |
| Sex: l | Height:ftin. Eye | Color: Race: | | | |
| Driver's Licer | nse or ID Number: | | State of Issue: | | |
| Mother's Ma | iiden Name: | | | | |
| Father's Full | Name: | | | | |
| Current and I | Former Addresses: | | | | |
| Street Numb | er and Name City/Town S | State Zip | | | |
| Street Numb | er and Name City/Town S | State Zip | | | |
| | formation was verified b | | form(s) of government issued | | |
| SUBMITTED I | BY: | | | | |
| | Signature / Date | | | | |
| VERIFIED BY: | Name of Verifying Em | ployee (please print) | | | |
| - | Signature of Verifying | | | | |