

# Habitat for Humanity MetroWest/Greater Worcester

640 Lincoln St, Suite 100, Worcester, MA 01605- [www.habitatmwgw.org](http://www.habitatmwgw.org) 508-290-3620

## Instructions for Completing & Submitting Your Application

**Electronic:** Download the application from the Habitat for Humanity MetroWest/Greater Worcester website at: [www.habitatmwgw.org/homeownership-application/](http://www.habitatmwgw.org/homeownership-application/) to your computer. Once completed, print and sign the application. We do not recommend that you use your smartphone or iPad.

### **Manual/On Paper:**

Applications may be obtained by:

- Going online at [www.habitatmwgw.org/homeownership-application/](http://www.habitatmwgw.org/homeownership-application/) download and print paper copy of the application.
- Visiting the Habitat for Humanity MetroWest/Greater Worcester office or Restore: 640 Lincoln Street, Suite 100, Worcester, MA 01605
- Visiting the Habitat for Humanity MetroWest/Greater Worcester Ashland Restore: 310 Pond Street, Ashland, MA 01721
- Call to have an application mailed to you: 1-508-290-3620.

If you have questions or need help with this form, please register for an in-person meeting using the registration form on the website: [www.habitatmwgw.org/homeownership-application/](http://www.habitatmwgw.org/homeownership-application/)

### **Application Submission Process:**


- Applications may be dropped off during office hours (9:00 AM – 5:00 PM) or placed in the lockbox outside the office. No email or faxing allowed. Please do not staple any documents.
- Applications submitted by mail must be postmarked on or before the stated deadline and received no later than five (5) days after the deadline.

**Applications postmarked after the deadline** will not be considered. Applicants are responsible for ensuring that mailed applications bear an official USPS postmark. Metered postage or other non-postmarked methods will not be accepted as proof of timely submission.

Please ensure that all sections of the application are fully completed and that all required attachments, as listed on the Application Checklist, are included with your submission.

### **Virtual & In-Person Information Sessions** (Download the Teams App on your computer or phone)

**Attendance at one Information Session is mandatory for the Habitat for Humanity MetroWest/Greater Worcester Homeownership Program. To register for the information session, choose one of the options below:**

<p>Click this link to sign up online:</p> <p><a href="#">Habitat for Humanity MW/GW Info Session Registration</a></p>	<p>Visit</p> <p><a href="http://www.habitatmwgw.org/homeownership-application/">www.habitatmwgw.org/homeownership-application/</a></p>	<p>Or Scan QR Code</p> 
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## Credit Information for You:

Habitat for Humanity MetroWest/Greater Worcester encourages all applicants to request a copy of their credit report (from Experian, TransUnion, and Equifax) so that you can review and be aware of the same information 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.**

**These reports are free – do not be tricked by commercials or internet advertisements that charge for this service!**

Call **CENTRAL SOURCE: 1-877-322-8228** or at [www.annualcreditreport.com](http://www.annualcreditreport.com)

- Your application should include all open accounts that are listed on your credit report.
- Often credit reports contain errors that need to be corrected by the consumer.
- If you have recently resolved a debt or credit problem, or corrected a mistake in 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 will not appear in your credit report. If you find past debts on your credit report that you have not paid, and are not now paying, please make arrangements to address them, and include supporting documentation of your efforts. 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.**

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 <p><b>Habitat for Humanity®</b> MetroWest/ Greater Worcester</p>	<p><b>Habitat for Humanity MetroWest/Greater Worcester</b> <b>640 Lincoln Street, Suite 100</b> <b>Worcester, MA 01605</b> <b>1-508-290-3620</b> <b><a href="http://www.habitatmwg.org">www.habitatmwg.org</a></b></p>	 <p><b>EQUAL HOUSING OPPORTUNITY</b></p>
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## Property Choice Preference

### How to apply for one or more homes on one form:

1. Complete this form and enclose it with your application packet. Only one application packet is needed.
2. Number the locations with your preference, in order: Use 1, 2, 3 for your choices. If you prefer only one location, just put one next to your choice. We will use these preferences as your decision if you are selected in the lottery.
3. A minimum of 1 preference must be selected. Your application will be considered incomplete, if not completed and submitted with application.

	<b>9 Davis Street, Worcester, MA    2-Bedroom 1 Bath Single Family Home</b>
	<b>33 Ripley Street, Worcester, MA    4-Bedroom 2 Bath Single Family Home</b>
	<b>550 Concord Street, Holliston, MA    3-Bedroom 1 Bath Single Family Home</b>

**Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

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## APPLICANT CHECKLIST & GUIDE TO ANSWERING QUESTIONS

**Applicant Name(s):** \_\_\_\_\_

The following materials are required to complete your application for a Habitat for Humanity MetroWest/Greater Worcester home. Incomplete and/or late applications will not move forward. Please complete this checklist and return with your application.

**Property Choice Preference**

**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.

**Legal Residency & Identity Verification for anyone over the age of 18:**

- Driver's License or State ID.
- 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.

**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 3 months for ALL checking and savings accounts, for all adults and children (or copy of passbook for passbook savings account).

**Investment and Retirement Accounts:** Complete statements for the most recent 3 months.

**Signed copies of IRS Federal Tax Returns with W-2s and 1099s for the two most recent years:**

- 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 — Visit the IRS Office located at 120 Front St, Worcester, MA 01608. Call 1-844-545-5640 for hours of operation before going.
- If you are still waiting for a copy, enclose a note stating the returns you have requested from 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.

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**Documentation of full-time student status (if applicable):** 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.

**Active-duty military personnel:** Provide active-duty order.

**For veterans:** Provide the Discharge DD Form 214.

**Sweat equity exceptions or accommodations (if applicable)**

**Home Modifications or Disability Access (if applicable)**

**Explanation of seasonal/part-time/part-year employment (if applicable):** Provide an explanation for reviewers to understand the duration and earnings from each job during a full year.

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

**Other income (if applicable)**

**Alimony (if applicable)**

**Child support (if applicable)**

**Social Security Benefits (if applicable)**

**Disability income (if applicable)**

**Unemployment and/or other compensation sources (if applicable):**

Provide the most recent official documentation (i.e. court orders, award letter, not bank statement) for all non-employment sources of income.

If benefits or compensation are temporary, please indicate the date the income will stop. If expected child support is not received, provide official documentation of what you are receiving. We also need official documentation of custody arrangements if children living in the home have parents living elsewhere.

**Credit Check Authorization Form**

**Sexual Offender Record Information (CORI/SORI) Acknowledgement Form**

**Authorization to Release Information:** Return the signed form. All household members, aged 18 and over, must sign an authorization to release information.

**Habitat Home Application Packet- Important Information Form**

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## 1. APPLICANT INFORMATION

**Dear Applicant:** We need you to complete this application to determine if you qualify for a Habitat for Humanity MetroWest/Greater Worcester 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 disabled persons 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. We ask that you provide only photocopies (without staples). No original documents will be accepted.

<b>Applicant's Name:</b> (First, Middle, Last, Suffix)	
<b>Alternative and or Former Name:</b>	
<b>Date of Birth: (mm/dd/yyyy)</b>	<b>Age:</b>
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	
<b>Social Security Number:</b> (or Individual Taxpayer Identification Number)	
<b>Current Address:</b> Rent <input type="checkbox"/> Own <input type="checkbox"/> How long at current address? _____ Not applicable <input type="checkbox"/>	Street _____ City _____ State _____ ZIP _____
<b>If at current address for LESS than 2 years, list former address:</b> How long at former address? _____ Not applicable <input type="checkbox"/>	Street _____ City _____ State _____ ZIP _____
<b>Mailing Address:</b> (if different from current address)	
<b>Cell Phone:</b>	
<b>Home Phone:</b>	
<b>Work Phone:</b>	
<b>Email:</b>	

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## CO-APPLICANT INFORMATION

**Dear Co-Applicant:** We need you to complete this application to determine if you qualify for a Habitat for Humanity MetroWest/Greater Worcester 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 disabled persons 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. We ask that you provide only photocopies (without staples). No original documents will be accepted.

<b>Applicant's Name:</b> (First, Middle, Last, Suffix)	
<b>Alternative and or Former Name:</b>	
<b>Date of Birth: (mm/dd/yyyy)</b>	<b>Age:</b>
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	
<b>Social Security Number:</b> (or Individual Taxpayer Identification Number)	
<b>Current Address:</b> Rent <input type="checkbox"/> Own <input type="checkbox"/> How long at current address? _____ Not applicable <input type="checkbox"/>	Street _____ City _____ State _____ ZIP _____
<b>If at current address for LESS than 2 years, list former address:</b> How long at former address? _____ Not applicable <input type="checkbox"/>	Street _____ City _____ State _____ ZIP _____
<b>Mailing Address:</b> (if different from current address)	
<b>Cell Phone:</b>	
<b>Home Phone:</b>	
<b>Work Phone:</b>	
<b>Email:</b>	

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## Dependents

Include the names of any children or adults, other than the applicant & co-applicant, who will live in your Habitat home:

Name	DOB (mm/dd/yyyy)	Age	Female	Male
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

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

Yes  No

If yes, please supply school registration receipts or a letter from the high school or college verifying their full-time status.

**Will you, or a member of your family, require disability access modifications?**  Yes  No

If due to severe medical conditions, a couple or child will require separate bedrooms, a statement and medical documentation from your physician is required to be submitted with this application.

**Do you have a pet(s)?**  Yes  No      If yes, what kind and how many? \_\_\_\_\_

**Do you, or the co-applicant, currently serve in U.S. Armed Forces?**  Yes  No

(Army, Marine Corp, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard)

If yes, check all that apply:

- Currently serving in active duty with projected expiration date of service/tour. \_\_\_\_\_
- Currently retired, discharged, or separated from service. \_\_\_\_\_
- Only period of service was as a non-activated member of the Reserve or National Guard.

**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.*

If you are approved for a Habitat for Humanity MetroWest/Greater Worcester home, how should your name(s) appear on the legal documents?

Applicant: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_

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## 2. WILLINGNESS TO PARTNER

To be considered for a Habitat for Humanity MetroWest/Greater Worcester home, you and your family must be willing to be long-term partners 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 MetroWest/Greater Worcester mission, long after your home is built.

During the partner phase of your relationship with Habitat for Humanity MetroWest/Greater Worcester, you and your family must complete a mandatory number of “sweat equity” hours. Each family is required to complete 300 hours of sweat equity prior to originating a mortgage loan through a third-party lender. Of those hours, 100 must be completed on the construction site, while the remaining 200 hours may be fulfilled through various approved sweat equity opportunities.

“Sweat equity” is earned when you help build your home, and the homes of others. It may include clearing a lot, painting, construction, attending homeowner education courses, working in the Habitat ReStore or other approved activities. If you or a family member has a physical disability, Habitat for Humanity MetroWest/Greater Worcester will work with you to help you successfully complete your required “sweat equity” hours.

Please list the specific restrictions your doctor has provided and explain how you will be able to participate. Documentation from your physician is required. You may attach additional pages if needed.

**Applicant:** Check here if there **are** medical restrictions that will affect your participation.

**Co-applicant:** Check here if there **are** medical restrictions that will affect your participation.

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, after construction, and for as long as you own your Habitat home.

By signing below, you are confirming your willingness to complete all “sweat equity” requirements.

Applicant: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_



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## 5. APPLICANT EMPLOYMENT INFORMATION

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

Applicant Name:	
Employer's Name & Address:	
Employer's Phone Number:	
Years at Job: _____	Start Date: _____ End Date: _____
Full Time <input type="checkbox"/> Yes <input type="checkbox"/> No	Hours per week: _____
Part Time <input type="checkbox"/> Yes <input type="checkbox"/> No	Hours per week: _____
Position/Title:	
Annual (gross) Wages:	\$ _____ Hourly Rate: \$ _____ or Salary Rate: \$ _____
Seasonal Employment: <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Address:  Hours per year: _____ Hourly Rate: \$ _____ or Salary Rate: \$ _____
If you have been employed in your current job for less than one year, please provide your previous employment information.	Name and Address of Previous Employer:  Business Phone Number: _____ Job Title: _____  Hourly Rate: \$ _____ Number of Hours a week: _____  Employed From: _____ to _____

## 6. CO-APPLICANT EMPLOYMENT INFORMATION

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

Co-Applicant Name:	
Employer's Name & Address:	
Employer's Phone Number:	
Years at Job: _____	Start Date: _____ End Date: _____
Full Time <input type="checkbox"/> Yes <input type="checkbox"/> No	Hours per week: _____

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Part Time <input type="checkbox"/> Yes <input type="checkbox"/> No		Hours per week: _____
Position/Title:		
Annual (gross) Wages:	\$ _____ Hourly Rate: \$ _____ or Salary Rate: \$ _____	
Seasonal Employment: <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Address:  Hours per year: _____ Hourly Rate: \$ _____ or Salary Rate: \$ _____	
If you have been employed in your current job for less than one year, please provide your previous employment information.	Name and Address of Previous Employer:	
	Business Phone Number:	Job Title:
	Hourly Rate: \$ _____ Number of Hours a week: _____	
	Employed From: _____ to _____	

## 7. OTHER HOUSEHOLD ADULT MEMBER EMPLOYMENT INFORMATION

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

Applicant Name:		
Employer's Name & Address:		
Employer's Phone Number:		
Years at Job: _____	Start Date: _____ End Date: _____	
Full Time <input type="checkbox"/> Yes <input type="checkbox"/> No	Hours per week: _____	
Part Time <input type="checkbox"/> Yes <input type="checkbox"/> No	Hours per week: _____	
Position/Title:		
Annual (gross) Wages:	\$ _____ Hourly Rate: \$ _____ or Salary Rate: \$ _____	
Seasonal Employment: <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and Address:  Hours per year: _____ Hourly Rate: \$ _____ or Salary Rate: \$ _____	
If you have been employed in your current job for less than one year, please provide your previous employment information.	Name and Address of Previous Employer:	
	Business Phone Number:	Job Title:
	Hourly Rate: \$ _____ Number of Hours a week: _____	
	Employed From: _____ to _____	

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## 8. ALL HOUSEHOLD MONTHLY INCOME

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

Monthly Income Source	Applicant	Co-Applicant	Other Adult
Salary/Wages (Gross)	\$	\$	\$
AFDC/TANF	\$	\$	\$
Alimony	\$	\$	\$
Child Support	\$	\$	\$
Social Security (SSA)/(SSI)	\$	\$	\$
Disability (SSDI)	\$	\$	\$
Unemployment (DUA)	\$	\$	\$
VA Compensation	\$	\$	\$
Pension Income	\$	\$	\$
Interest and Dividends	\$	\$	\$
Other (Specify):	\$	\$	\$
Other (Specify):	\$	\$	\$
<b>TOTAL</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

You will be asked to provide verification for all sources of income. Please be prepared to submit the necessary documentation with your application.

**Self-Employment: Is the applicant or the co-applicant self-employed?**  Yes  No

If yes, please explain: Please check application check list for required documents

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## 9. MONTHLY EXPENSES

Enter the dollar amount for each expense category below. If an expense category does not apply, please enter \$0. See applicant checklist for clarification and required documentation of expenses. Please complete every line item.

Expenses/Accounts	Applicant	Co-Applicant
Rent	\$	\$
Electricity	\$	\$
Oil Heat	\$	\$
Gas Heat	\$	\$
Cell Phone	\$	\$
Cable/Internet	\$	\$
Auto Insurance	\$	\$
Child Care	\$	\$
Food & Essential Supplies	\$	\$
Health Insurance	\$	\$
Life Insurance	\$	\$
Medical/Union Dues	\$	\$
Child Support Payments	\$	\$
Alimony/Separate Maintenance	\$	\$
Clothing	\$	\$
Entertainment	\$	\$
Transportation (e.g. gas, bus pass)	\$	\$
Other (Specify):	\$	\$
Other (Specify):	\$	\$
<b>Total \$</b>	\$	\$

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## 10. APPLICANT'S & CO-APPLICANT'S ASSETS

Please list all checking / savings for all household members. 3 Months Banks Statements for ALL accounts required. Please provide all pages of the bank statement. Use another page if necessary.

Name on Account	Name of Bank/Institute and Address	Last 4 # of Bank Account	Balance
			\$
			\$
			\$
			\$
			\$

Please list all other monetary assets below, including money market accounts / savings bonds investment/stock, etc. For all household members.

Applicant	Source & Value	Co- Applicant	Source & Value

Please list all vehicles in the household.

Car/Truck#1	Car/Truck#2
Car/Truck #3	Car/Truck#4

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## 11. APPLICANT'S & CO-APPLICANT'S DEBT

Use another page to list additional debt accounts, explain debt that is in arrears or has a payment plan. List ALL debts below (Credit Card(s), Car Loan(s), Taxes in Arrears, Student Loan(s), Medical Debt, Etc.) for all applicants. Include any open credit cards, even if you pay them off every month.

### Applicant Debt

Creditor	Monthly Payments	Unpaid Balance	Months Left to Pay
	\$	\$	
	\$	\$	
	\$	\$	

### Co-Applicant Debt

Creditor	Monthly Payments	Unpaid Balance	Months Left to Pay
	\$	\$	
	\$	\$	
	\$	\$	

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

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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## 12. SOURCE OF DOWNPAYMENT & CLOSING COSTS

If you are approved for a Habitat for Humanity MetroWest/Greater Worcester home, what will be the source of funds for your down payment and closing costs? **Estimated closing costs are \$5,000–\$10,000, and you will need these funds at the time of purchase.**

If any part of the down payment or closing costs is a gift, **please request** a standard “gift letter”. This gift cannot be a loan.

## 13. DECLARATION

Please check the box that best answers the question for both applicant and co-applicant:

		Applicant		Co-Applicant	
1	Do you have any debt because of a court decision against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2	Are you presently delinquent or in default on any federal debt or any loans	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3	Are you a co-signer on any other loans or mortgages	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4	Are there any outstanding judgments or liens against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5	Have you had any property foreclosed upon in the past?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6	Have you had anything repossessed within the last three years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7	Have any of your accounts been placed into collections in the past three years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8	Are you paying for alimony or child support?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9	Are you a U.S citizen or permanent resident?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10	Have you declared bankruptcy for the past seven years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Answering "YES" to any of the above questions DOES NOT automatically disqualify you. If you answered "YES" to any question, please explain on a separate sheet of paper.

# Habitat for Humanity MetroWest/Greater Worcester

640 Lincoln St, Suite 100, Worcester, MA 01605- [www.habitatmwgw.org](http://www.habitatmwgw.org) 508-290-3620

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 because 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 based on 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.)

<b>Applicant name:</b>		<b>Co-Applicant Name:</b>	
I do not wish to furnish this information.		I do not wish to furnish this information.	
<b>Ethnicity</b>			
Hispanic or Latino		Hispanic or Latino	
Not Hispanic or Latino		Not Hispanic or Latino	
<b>Race/Multi Race and National Origin</b>			
American Indian, Alaskan Native		American Indian, Alaskan Native	
Asian		Asian	
Black of African American		Black of African American	
Native Hawaiian or another Pacific Islander		Native Hawaiian or another Pacific Islander	
White		White	
American Indian or Alaskan Native <i>and</i> White		American Indian or Alaskan Native <i>and</i> White	
Asian <i>and</i> White		Asian <i>and</i> White	
Black or African American <i>and</i> White		Black or African American <i>and</i> White	
American Indian or Alaskan Native <i>and</i> Black or African American		American Indian or Alaskan Native <i>and</i> Black or African American	
Other Multiple Races (Please Identify)		Other Multiple Races (Please Identify)	
<b>Gender</b>			
Female		Female	
Male		Male	

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, If completed by an interviewer-Signature \_\_\_\_\_ Date \_\_\_\_\_

# Habitat for Humanity MetroWest/Greater Worcester

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## CREDIT REPORT AUTHORIZATION Applicant

THIS CREDIT REPORT AUTHORIZATION is dated as of \_\_\_\_\_ and is executed by \_\_\_\_\_. Pursuant to the federal Fair Credit Reporting Act, I, the undersigned, hereby authorize Habitat for Humanity MetroWest/Greater Worcester, including its agents and representatives (any of the foregoing, "Recipient"), to conduct a comprehensive review of my background through the procurement of consumer reports and/or an investigative consumer report, to be generated for the following purpose:

Eligibility/Acceptance as a Habitat for Humanity MetroWest/Greater Worcester partner family. I understand that the scope of the foregoing report(s) may include, without limitation, the following areas: verification of Social Security number; current and previous residences; employment history, including all personnel files; education; references; credit history and reports; criminal history, including records from any criminal justice agency in any or all federal, state, or county jurisdictions; birth records; motor vehicle records, including traffic citations and registration; and any other public records.

I, the undersigned, hereby authorize the complete release of these records and data pertaining to me that an individual, company, firm, corporation, or public agency may have. I hereby authorize and request any present or former employer, school, police department, financial institution, or other persons having personal knowledge of me to furnish to Recipient any and all information in their possession regarding me in connection with the purpose described above.

I further authorize that a photocopy, fax, and/or pdf of this authorization be accepted with the same authority and validity as the original signed version. I understand that pursuant to the federal Fair Credit Reporting Act, if any adverse action is to be taken based upon any such consumer report, a copy of such report and a summary of the consumer's rights will be provided to me. IN WITNESS WHEREOF, the undersigned executes this Credit Report Authorization as of the date indicated below.

**Printed Name:** \_\_\_\_\_

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

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

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## CREDIT REPORT AUTHORIZATION Co-Applicant

THIS CREDIT REPORT AUTHORIZATION is dated as of \_\_\_\_\_ and is executed by \_\_\_\_\_. Pursuant to the federal Fair Credit Reporting Act, I, the undersigned, hereby authorize Habitat for Humanity MetroWest/Greater Worcester, including its agents and representatives (any of the foregoing, "Recipient"), to conduct a comprehensive review of my background through the procurement of consumer reports and/or an investigative consumer report, to be generated for the following purpose:

Eligibility/Acceptance as a Habitat for Humanity MetroWest/Greater Worcester partner family. I understand that the scope of the foregoing report(s) may include, without limitation, the following areas: verification of Social Security number; current and previous residences; employment history, including all personnel files; education; references; credit history and reports; criminal history, including records from any criminal justice agency in any or all federal, state, or county jurisdictions; birth records; motor vehicle records, including traffic citations and registration; and any other public records.

I, the undersigned, hereby authorize the complete release of these records and data pertaining to me that an individual, company, firm, corporation, or public agency may have. I hereby authorize and request any present or former employer, school, police department, financial institution, or other persons having personal knowledge of me to furnish to Recipient any and all information in their possession regarding me in connection with the purpose described above.

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Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

# Habitat for Humanity MetroWest/Greater Worcester

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## Criminal and Sexual Offender Record Information (CORI/SORI) Form

**Habitat for Humanity MetroWest/Greater Worcester is registered under the provision 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, homeowners and volunteers. As a prospective or current employee, board member, homeowner 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 this form was signed by me, provided, however, that Habitat for Humanity MW/GW with written notice of my intent to withdraw consent to a CORI/SORI check.

Habitat for Humanity Metro West/ Greater Worcester may conduct subsequent CORI/SORI checks within three years of the date this form was signed by me provided; however, the Habitat for Humanity Metro West/ 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 the next page of this acknowledgement form is true and accurate.

**Applicants and Co-Applicants (if applicable) sign below.**

Applicant:

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Co-Applicant:

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# Habitat for Humanity MetroWest/Greater Worcester

640 Lincoln St, Suite 100, Worcester, MA 01605 · [www.habitatmwgw.org](http://www.habitatmwgw.org) 508-290-3620

## Criminal and Sexual Offender Record Information (CORI/SORI) Acknowledgement Form Applicant

Last Name:	First Name:
Middle Name:	
Maiden Name (or other name(s) by which you have been known):	
Date of Birth:	Age:
Social Security Number (last six digits):	
Mother's Maiden Name:	
Father's Full Name:	
Current Address: (street, city/town, zip):	
Former Address: (street, city/town, zip):	

Submitted by (Applicant): \_\_\_\_\_ Date: \_\_\_\_\_

The above information was verified by reviewing the following form(s) of government issued identification:

State ID:  State Driver License:  Permanent Resident Card – U.S. Green Card:

Military ID – issued by the U.S. Armed Forces Passport – U.S. passport (current/valid)

Verified By: (Print) \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

# Habitat for Humanity MetroWest/Greater Worcester

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## Criminal and Sexual Offender Record Information (CORI/SORI) Acknowledgement Form Co-Applicant

Last Name:	First Name:
Middle Name:	
Maiden Name (or other name(s) by which you have been known):	
Date of Birth:	Age:
Social Security Number (last six digits):	
Mother's Maiden Name:	
Father's Full Name:	
Current Address: (street, city/town, zip):	
Former Address: (street, city/town, zip):	

Submitted by (Co-Applicant): \_\_\_\_\_ Date: \_\_\_\_\_

The above information was verified by reviewing the following form(s) of government issued identification:

State ID:  State Driver License:  Permanent Resident Card – U.S. Green Card:

Military ID – issued by the U.S. Armed Forces Passport – U.S. passport (current/valid)

Verified by: (Print) \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

# Habitat for Humanity MetroWest/Greater Worcester

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## Criminal and Sexual Offender Record Information (CORI/SORI) Acknowledgement Form (Other) Adult House Member

Last Name:	First Name:
Middle Name:	
Maiden Name (or other name(s) by which you have been known):	
Date of Birth:	Age:
Social Security Number (last six digits):	
Mother's Maiden Name:	
Father's Full Name:	
Current Address: (street, city/town, zip):	
Former Address: (street, city/town, zip):	

Submitted by (Other Adult House Member): \_\_\_\_\_ Date: \_\_\_\_\_

The above information was verified by reviewing the following form(s) of government issued identification:

State ID:  State Driver License:  Permanent Resident Card – U.S. Green Card:

Military ID – issued by the U.S. Armed Forces Passport – U.S. passport (current/valid)

Verified by: (Print) \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

# Habitat for Humanity MetroWest/Greater Worcester

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## PRIVACY STATEMENT AND NOTICE

**Habitat for Humanity MetroWest/Greater Worcester**  
**640 Lincoln Street, Suite 100**  
**Worcester, MA 01605**  
**1-508-290-3620 • [www.habitatmwgw.org](http://www.habitatmwgw.org)**

At Habitat for Humanity MetroWest/Greater Worcester, 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 family 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
- 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 MetroWest/Greater Worcester 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
- Consumer Reporting Agencies

Please note that if Habitat for Humanity MetroWest/Greater Worcester is disclosing your non-public personal information to non-affiliated third parties – other than those permitted by law listed above – you will be given the opportunity to "opt out" of these disclosures by calling our office at 1-508-290-3620

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## AUTHORIZATION TO RELEASE INFORMATION

Habitat for Humanity MetroWest/Greater Worcester  
640 Lincoln Street, Suite 100  
Worcester, MA 01605  
1-508-290-3620 • [www.habitatmwgw.org](http://www.habitatmwgw.org)

**Applicant's Name:** \_\_\_\_\_

**Co-Applicant's Name:** \_\_\_\_\_

I, and/or all adults in my household, have applied for housing from Habitat for Humanity MetroWest/Greater Worcester. As part of the process, or in considering my household for a Habitat for Humanity home, Habitat for Humanity MetroWest/Greater Worcester may verify information contained in my application.

I, or another adult in my household, authorize you to provide Habitat for Humanity MetroWest/Greater Worcester for verification purposes with 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 Habitat for Humanity Metro West/ Greater Worcester 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., Habitat for Humanity MetroWest/Greater Worcester 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 Habitat for Humanity MetroWest/Greater Worcester without further notice or authorization but will not be disclosed or released by Habitat for Humanity MetroWest/Greater Worcester 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 12 months from the date signed.

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

**Signature (Applicant):** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature (Co-Applicant):** \_\_\_\_\_ **Date:** \_\_\_\_\_

# Habitat for Humanity MetroWest/Greater Worcester

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## HABITAT HOME APPLICATION PACKET IMPORTANT INFORMATION

**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 for Humanity MetroWest/Greater Worcester 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](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 MetroWest/Greater Worcester does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

**PRIVACY NOTICE:** Enclosed in this packet.

**HABITAT FOR HUMANITY HOME MORTGAGE POLICY:** 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). Applicants may choose to shop for a mortgage lender.

**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 expense.

**"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 Homebuyer" 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:

- **Displaced Homemakers:**  
An adult who has not worked full-time, full year in the labor force for a number of years but has primarily worked without pay to care for the home and family. During this time, the individual may have owned a home with a partner or lived in a home owned by the partner.
- **Single Parents:**  
An individual who owned a home with a partner or lived in a home owned by a partner and is now a single parent. This applies to individuals who are unmarried or legally separated and who either have one or more children for whom they have custody or joint custody or are currently pregnant.

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- **Households with Non-Conforming or Temporary Housing:** Households that previously owned a principal residence are not permanently affixed to a permanent foundation according to applicable regulations.

Households that previously owned a property not in compliance with state, local, or model building codes, where bringing the property into compliance would cost more than constructing a permanent structure.

**Important Note:** Even if you qualify for one of these exceptions, any previously owned home must be sold prior to the date of your application

**FINAL LOTTERY Preference:** Certain preferences may be applied in the marketing and selection process for the final lottery of eligible candidates

- Households that need the number of bedrooms offered.
- Local preference
- Veteran preference.

These preferences are specific to each project. Preferences for these projects will be stated on the flyer and our website.

## REPORTING 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.
- Habitat for Humanity MetroWest/Greater Worcester uses the standards of HUD 24 CFR 24 5.609 and LIP guidelines in considering what income to count.

### 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 for Humanity MetroWest/Greater Worcester).

Common assets include cash, including lump-sum payments even if not counted as income, held in bank accounts or in other forms; revocable trusts; rental or capital investment income; stocks, bonds, treasury bills, and certificates of deposit (C.D.s); retirement accounts, if the holder has access to the funds even with a penalty; the face value of whole life insurance policies (not term life); and other similar financial holdings.

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Excluded from the limit are certain personal property that is not held as an investment, such as cars, furniture, wedding rings, and other personal items, as well as assets that are part of an active business, except for owned rental property.

All assets must be reported. Habitat for Humanity MetroWest/Greater Worcester's credit reviewers will reference this list of inclusions and exclusions to determine whether an applicant's assets affect eligibility for our program.

**Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_