

Habitat for Humanity of Greater Plymouth

P.O. Box 346 - 160 North Main Street, Carver, MA 02330

(508) 866-4188 • www.hfhplymouth.org



2023 APPLICATION FOR FAMILY PARTNERSHIP PROGRAM at

47 Indian Avenue, Plymouth, MA

Applicants should live or work in Plymouth, Carver, Kingston, Plympton, Middleboro, Lakeville.

Individuals with a financial interest in the development or family are not eligible to apply for this opportunity.

HOUSEHOLD INFORMATION

Applicant's Name: _____

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

Present Address: _____

Mailing Address (if different): _____

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

Email: _____

Co-Applicant's Name: _____

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

Present Address: _____

Mailing Address (if different): _____

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

Email: _____

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

Name: _____	DOB: _____	Age: _____	<input type="checkbox"/> Female	<input type="checkbox"/> Male
Name: _____	DOB: _____	Age: _____	<input type="checkbox"/> Female	<input type="checkbox"/> Male
Name: _____	DOB: _____	Age: _____	<input type="checkbox"/> Female	<input type="checkbox"/> Male
Name: _____	DOB: _____	Age: _____	<input type="checkbox"/> Female	<input type="checkbox"/> Male
Name: _____	DOB: _____	Age: _____	<input type="checkbox"/> Female	<input type="checkbox"/> Male

PRESENT HOUSING CONDITION

Number of Bedrooms where you currently live:	1	2	3	4	5		
Other rooms where you currently live:	kitchen	dining rm	living rm			# of bathrooms:	
Are utilities included in your rent?:	No	Yes	If Yes, which?:	heat	electric	cable	Internet
Current Landlord Name:						Phone:	
Mailing address:						Email:	

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

Previous Landlord Name:	Phone:
Mailing address:	Email:
Will you, or a member of your family, require disability access or modifications? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>(If, due to a severe medical condition, a couple will require separate bedrooms, a statement and medical documentation from your physician are required to be submitted with this application.)</i>	
Are you, or is any member of your household, a U.S. Veteran? Name: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
A HOUSING NEED STATEMENT: On a separate sheet of paper, clearly state why you need a Habitat home. See the applicant checklist for details about what you should include.	

EMPLOYMENT INCOME INFORMATION

Please include ALL income from ALL household members age 18 or older who receive income. Add another page, if needed. If you are still employed, leave the end date blank. Any dependent household members between the ages of 18 and 25 who are students need to supply documentation of their full-time student status.

Household Member Name _____ **Gross Monthly Pay:** _____ **Net:** _____
Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____
Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____ Ave OT: _____
Position or Title: _____ Start/End date: ____/____/____ to ____/____/____
Employer's Name and Address: _____

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

Household Member _____ **Gross Monthly Pay:** _____ **Net Monthly Pay:** _____
Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____
Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____ Ave OT: _____
Position or Title: _____ Start/End date: ____/____/____ to ____/____/____
Employer's Name and Address: _____

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

Household Member _____ **Gross Monthly Pay:** _____ **Net Monthly Pay:** _____
Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____
Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____ Ave OT: _____
Position or Title: _____ Start/End date: ____/____/____ to ____/____/____
Employer's Name and Address: _____

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

Household Member _____ **Gross Monthly Pay:** _____ **Net Monthly Pay:** _____
Year-round Yes No OR Seasonal (start & end dates) ____/____/____ to ____/____/____
Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____ Ave OT: _____
Position or Title: _____ Start/End date: ____/____/____ to ____/____/____
Employer's Name and Address: _____

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

If employed less than three years at primary job, add details of previous employment including name/address/phone number on a separate sheet of paper.

OTHER INCOME

Indicate monthly income of any sources that apply to your household (for example: TAFDC, SNAP, EAEDC, Worker's Compensation, Veteran's Benefits, Child Support, Alimony, Unemployment Compensation, Social Security Benefits, Pension Income, Disability Income, Investment Income, or other income (please specify)).

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

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

Mass Health:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Rental subsidy or voucher: \$
Fuel Assistance: \$					Food Stamps: \$
Number of children eligible for free/reduced lunch program:					
Please include copies of completed and signed Federal IRS income tax statements for 2020, 2021, and 2022.					
SOURCE OF CLOSING COSTS:					
Include a statement that explains how you will finance closing costs. See applicant checklist.					

EXPENSES INFORMATION

Enter dollar amount for every item OR enter a "0" if item does not apply to applicant/co-applicant. See applicant checklist for clarification and required documentation of expenses. Please complete every item.

Expense	Cost Per Month	Expense	Cost Per Month	Expense	Cost Per Month
Rent		Auto Insurance		Life Insurance	
Gas Heat (based on yearly average)		Cable TV		Renter's Insurance	
OR Oil Heat (based on yearly average)		Child Care		Transportation Expenses/Gas	
Electric (based on yearly average)		Alimony/Child Support		Job Related Expenses	
Phones – Cell, Prepaid, Landline		Car Payment		Entertainment / Restaurants	
Food – See checklist	Leave Blank	Education		Internet	
Clothing		Medical		Other (Specify)	

OTHER IMPORTANT INFORMATION

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

		Applicant	Co-Applicant
A	Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B	Have you been declared bankrupt within the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C	Have you had any property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D	Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E	Have you owned a home within the last three years? (If yes, provide explanation and see important information page).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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

Do the children, listed on page 1, have parents who live elsewhere? Yes No

If yes, please document the custody and child support agreement.

Are you a U.S. Citizen or do you have U.S. Permanent Residency Status? Yes No

You must have one or the other to be eligible for a Habitat home. See applicant checklist for required documentation.

Do you own a home or any land? If yes, please include a description and location Yes No

SWEAT EQUITY REQUIREMENT: Each adult who will be living in the Habitat home is required to perform 250 hours of sweat equity (up to 500 hours). You must explain how you will be able to complete those hours during the approximately 8-12 months it will take to build your home. Enclosed is a form to complete in which you describe how you will meet that requirement. You must complete that form.

SWEAT EQUITY FORM

REQUIRED ATTACHMENT TO YOUR APPLICATION

Sweat Equity/ Partnership Question: *Our sweat equity requirement is rigorous!* Habitat homeowners as well as each adult that will live in the home are required to work 250 hours each on building the home (except for full-time college students), with a maximum of 500 hours per household. You would not be allowed to move into the home until the hours are completed. This requires approximately eight hours a week on a Habitat construction site (8:00am – 4:00pm on a Saturday or another weekday to be determined) during the months that the home is being built. Some weeks there will also be a required meeting or home ownership preparation workshop to attend. You do not need to be experienced in construction. We train and guide you in your sweat equity as you work side by side with other volunteers.

How will you arrange to have the time available?

How will you manage transportation to the site?

What childcare arrangements will be available for you (children 14 and under are not allowed on the build site but up to 50 hours of baby-sitting time by family/friends can count toward your sweat equity hours)?

If any condition (disability) will restrict some aspect of your participation on the construction site, list the specific medical *restrictions your doctor has given you that will limit which tasks you are assigned.* How will you be able to participate?

OR If a disability of a dependent household member (because of their extraordinary or specialized care needs) may severely challenge your ability to personally perform the total number of hours usually required by adult household members, you may request a modification in the percentage of hours that may be done by friends and family.

1. Provide documentation of the disability from the physician.
2. Describe how the care they need (while you are absent) is more specialized than general babysitting.
3. How much extra help will you need from your friends and family to complete your sweat equity?

There are no medical restrictions to your participation

_____/_____/_____/_____ Applicant Signed Date Co-Applicant Signed Date

(Attach additional pages if needed)

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AUTHORIZATION TO RELEASE INFORMATION

To: _____

RE: _____

HFH will fill in the above information (please sign multiple originals for landlord and employee references)

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

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

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

I further authorize HFH 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., HFH 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 HFH without further notice or authorization but will not be disclosed or released by HFH to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

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

Your prompt reply is appreciated.

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

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

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

REQUIRED PROTECTED INFORMATION

The following information is required:

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

APPLICANT'S AND ALL HOUSEHOLD MEMBERS' ASSETS

List all checking / savings / CD / IRA / or 401k accounts / savings bonds / investment / stock, etc. for all household members, including minor children. Use another page if necessary.

Name on Account	Name of Bank/Institution, Address	Account Number	Balance

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

Item	Value	Item:	Value

APPLICANT'S AND ALL HOUSEHOLD MEMEBERS' DEBT

Use another page for additional debt accounts or to explain debt that is in arrears or has a payment plan.

List **ALL debts** below (Credit Card Debt, Car Loans, Taxes in Arrears, Student Loans, Medical Debt, Etc.) for all household members. Debt means any money that you owe to someone else: credit card charges, retail store credit charges, car loan, personal loan, student loan, charge-offs. Include any open credit cards, even if you pay them off every month.

Creditor and Address	Account Number	Monthly Payment	Unpaid Balance

I hereby certify that within the past two years (choose one) I have, or have not, disposed of assets for less than the fair market value through a sale or a gift. List assets, if necessary: _____

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

Applicant's Signature _____ Date ____ / ____ / ____

Co-Applicant's Signature _____ Date ____ / ____ / ____

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at the

Northeast Region, 1 Bowling Green, New York, NY 10004, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Applicant(s)

Signature _____

Signature _____

Print name _____

Print name _____

Date _____

Date _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES FORM

Lender: The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. Although disclosing minority status is optional, it is helpful in determining status for a lottery. (Lender must review the above material to assure the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular loan applied for.) *** Please check off correct info in each category and sign. THANK YOU!***

Applicant Name: _____

Co-Applicant Name (if applicable): _____

I do not wish to furnish this information

I do not wish to furnish this information

ETHNICITY

Hispanic or Latino

Hispanic or Latino

Not Hispanic or Latino

Not Hispanic or Latino

RACE/MULTI RACE AND NATIONAL ORIGIN

American Indian, Alaskan Native

American Indian, Alaskan Native

Asian

Asian

Black or African American

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian or Other Pacific Islander

White

White

American Indian or Alaskan Native and White

American Indian or Alaskan Native and White

Asian and White

Asian and White

Black or African American and White

Black or African American and White

Other Multiple Races

Other Multiple Races

American Indian or Alaskan Native and Black or African American

American Indian or Alaskan Native and Black or African American

GENDER

Female

Female

Male

Male

MARITAL STATUS

Married

Married

Separated

Separated

Unmarried (single, divorced, widowed)

Unmarried (single, divorced, widowed)

VETERAN STATUS

US Veteran

US Veteran

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

_____/_____/_____
Applicant Signature / Date

_____/_____/_____
Co-Applicant Signature / Date

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

Habitat for Humanity of Greater Plymouth

160 North Main Street, Carver, MA 02330
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Habitat for Humanity of Greater Plymouth, Inc. Privacy Statement and Notice

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

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

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, income and assets, and sources of income
- Information about your transactions with us such as your loan balance and payment history
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

Habitat for Humanity of Greater Plymouth employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

As permitted by law, we may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents- United States Dept. of Agriculture (USDA), Eastern Bank.
- Nonprofit organizations or governments; and related entities authorized to oversee grant compliance
- Consumer Reporting Agencies

Please note that if Habitat for Humanity of Greater Plymouth would be disclosing your non-public personal information to *non-affiliated third parties* – other than those permitted by law listed above – you would be given the opportunity to “opt out” of these disclosures by calling our office at 508-866-4188. **However, we do not disclose your information to such non-affiliated third parties.**

AUTHORIZATION AND RELEASE

I understand that, by filing this application, I am authorizing Habitat for Humanity of Greater Plymouth to evaluate my ability to qualify for a mortgage loan typical to Habitat homeownership, and other expenses of home ownership, and my willingness to fulfill Habitat program partnership requirements, including sweat equity and pre-purchase courses. I understand that the evaluation will include a credit check, landlord checks, employment verification and a personal visit.

I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program.

I authorize Habitat for Humanity of Greater Plymouth to conduct a check on my credit history, contact landlord and employment references, and check the Sex Offender Registry and Criminal Offender Registry. The original or a copy of this application will be retained by Habitat for Humanity of Cape Cod for a limited time even if the application is not approved. All information on the Protected Information sheet is part of the application, and I am certifying that information to be complete and true.

Applicants, and other adults residing in the home, must sign below to show agreement with above paragraph. This is required for your application to be considered.

_____ Applicant's Signature	____/____/____ Date	_____ Co-Applicant's Signature	____/____/____ Date
_____ Other Adult (non-applicant) Signature	____/____/____ Date	_____ Other Adult (non-applicant) Signature	____/____/____ Date

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

_____ Applicant (please print)	_____ Co-Applicant (please print)
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YOUR APPLICATION CANNOT BE PROCESSED WITHOUT THE FOLLOWING INFORMATION:

Please refer to the **Applicant Checklist** for "Answering Application Questions" to see a complete list of all documentation that **MUST** be submitted with your application.

Be sure to submit:

- This completed and signed application
- A completed copy of the checklist
- All the documentation required (listed on the checklist)
- A signed statement by you that describes your present housing circumstances and why you have a serious need for a safe, decent, affordable house
- A signed statement about sweat equity and ability to pay

To be considered, the Application must be postmarked or be received in the Habitat Office by 4 PM on November 1, 2023. Applications may NOT be submitted by fax or email. If you have questions or need help with this form, please call the Habitat office at (508)866-4188. Application and supporting documentation must be mailed or delivered to:

Habitat for Humanity of Greater Plymouth, PO Box 346, (160 N. Main St.), Carver, MA 02330

**Habitat for Humanity of Greater Plymouth Applicant Checklist &
Guide to Answering Application Questions:
47 Indian Avenue, Plymouth, MA 02360**

Applicant Name _____ **Co-Applicant Name** _____

The following materials are needed to complete your application for the Family Partnership Program. Please complete this checklist, keep it, and return a copy with your application.

CLOSING COSTS:

- Explanation of source of closing costs and insurance. Where will you be getting the money to pay the closing costs? The closing costs are estimated not to exceed \$4,000. It is important to include documentation that you can meet this obligation. You will need to have this money at the time of purchase.
- If any part of the closing costs are a gift, provide a signed statement from the individual donor, stating that it is a gift and statement showing where the gift will come from and that it will be available at the time of closing.

PRESENT HOUSING CONDITIONS:

- All landlord contact info is provided on Page 1-2 of application (information for the past two years).
- Housing Need Statement/Letter: Why do you need a Habitat home? Describe any circumstance about your current housing that relates to your serious need for an affordable home: poor condition of current residence, over-crowded living conditions, high rent compared to income, being homeless or at high risk of being homeless, or other. Be specific. Include eviction notices, notice of possible sale of property you are renting or other information to support your statement. Describe efforts to find other, more suitable housing. Document whatever the interviewers will not be able to see during a home visit.

ASSETS & DEBT:

- See the "Required Protected Information" sheet (Page 8) of application. This must be filled out completely. Attach additional sheets, if needed, to list all assets for all household members, as well as all debt for Applicant #1 and #2.

INCOME INFORMATION & DOCUMENTATION:

- All income of all adults 18 or older, who will be members of the household in the Habitat home (even if they are temporarily away) must be reported on Pg. 3-4 of the application. Add an extra page if needed.
- Veteran must submit verification with DD214.
- Documentation of full-time student status for dependent household members between the ages of 18 and 25. Up-to-date receipts of payment of registration or a letter provided by the high school or college are examples.
- Provide all employer contact info (for all jobs, for all adult household members) on Pg.3 of the application. If additional employer information needs to be provided, because you worked at your present position less than 3 years, include that employer contact information (name, address, phone #) on a separate sheet as well. Include the address we should use to mail a Verification of Employment Form on that form for each employer and return it with your application.
- Please do not send the verification form directly to employers - it is required that we send it to your employer.

- Pay stubs (hard copy or electronic) for the **most recent eight weeks** of each job for each working adult (18+) in household. Continue to save your paystubs, as new ones may be requested later in the process.
- Explanation of seasonal/part-time/part-year employment, if applicable (so reviewers will understand duration and earnings from each job during a full year).
- Complete documentation of any self-employment income and expenses.
- Child Support, Social Security, Disability Income, Unemployment, other compensation sources. Provide the most recent *official* documentation (i.e. court orders, awards letter, not bank statement) for all non-employment sources of income (this should correspond to those checked on page 4 of the application).
- If benefits or compensation are temporary, please indicate the date the income will stop. If expected child support is not being received, provide official documentation of what you are actually receiving. We also need official documentation of custody arrangements if children living in the home have parents living elsewhere.
- Bank Statements – Complete statements for the most recent 6 months for ALL checking and savings accounts, for all adults and children (or copy of passbook for passbook savings account).

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

- 2020 signed Federal Tax Returns
- 2020 W-2s and 1099's
- 2021 signed Federal Tax Returns
- 2021 W-2s and 1099's
- 2022 signed Federal Tax Returns
- 2022 W-2s and 1099's

Note: Federal IRS returns only – NOT your MA or other state returns

If you have NOT FILED 2022 yet, provide a copy of the filed extension and then submit 2019, 2020 & 2021

- Government Monitoring Sheet (optional disclosure – but must be returned with application).

If you do not have copies of your tax returns, you should immediately take steps to request them. We need a copy of the actual tax return. To receive official IRS printouts of Income Tax Returns: call 1-800-829-1040, OR, there is an IRS Office located at 120 Liberty Street, Brockton, MA, Call 508-586-4671 for hours before going there.

Please be sure to **sign the tax return** before you submit it to us.

Be sure to submit your application with all the documentation you have by the deadline.

If you are still waiting for a copy, enclose a note stating the returns you have requested of the IRS and on what date you made your request. *If you did NOT file an IRS return for any of these years, enclose a signed letter explaining why you did not have a legal obligation to file a tax return for that year.*

EXPENSES AND DEBT:

- Please list all **debts** and monthly payments on debts on the Required Protected Information sheet (Page 8).
- Copies of most recent statements:
Other debt obligations (paid by your household – child support, alimony, payment plans, any other. Please explain)
- If you answered yes to any items A – E on page 5 of the application, attach an explanation.

CITIZENSHIP or U.S. PERMANENT RESIDENCY STATUS:

- Submit a copy of one of the following: U.S. birth certificate, OR U.S. certification of birth abroad, or US passport, OR certificate of naturalization, OR permanent resident identification card.

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

- Return the signed Authorization to Release Information. All household members, age 18 and over, must sign a Release.

CLOSING COSTS:

- Explanation of source of closing costs and insurance. Where will you be getting the money to pay the closing costs? The closing costs are estimated not to exceed \$4,000. It is important to develop and describe the plan you will develop for meeting this obligation. You will need to have it when you actually purchase the home.
- If any part of the closing costs is a gift, provide a signed statement from the individual donor, stating that it is a gift.

WILLINGNESS TO PARTNER—SWEAT EQUITY FORM:

- Signed statement about Sweat Equity: Answer the questions and sign it--- use the back or attach another paper if necessary.
- Completed the “Information for Government Monitoring Purposes Form”

APPLICATION MUST BE SIGNED AND DATED BY APPLICANT AND CO-APPLICANT. DON'T FORGET TO DO THIS STEP!

CREDIT INFORMATION (for you)

Habitat for Humanity of Greater Plymouth strongly encourages all applicants to request a copy of their credit report to be able to review and be aware of the same information that we will use to make our determination.

Every consumer may request and receive one free credit report per year.*

* Free – do not be tricked by commercials or internet advertisements that charge for this service!

Call CENTRAL SOURCE: 1-877-322-8228 or go to: www.annualcreditreport.com

continued

Often credit reports contain errors that need to be corrected by the consumer. ***If you have recently resolved a debt or credit problem, or corrected a mistake on your report, please include an explanation of these recent changes, along with any documentation available, with your application. Depending on how recently you have resolved a problem, it is very possible this updated information will not appear on your credit report.***

If you discover past debts on your credit report that you have not paid, and are not now paying, please make arrangements to address them and include with your application documents of your efforts to do that.

We will obtain our own copy of your credit report. Do NOT supply a credit report with your application. The contact info above is for your information and use.

After you submit your application packet, keep saving all new documents: pay-stubs, income statements, bills, bank/credit/store account statements.

