



Habitat for Humanity of Martha's Vineyard

Application Information Applying for the Habitat Home in Oak Bluffs



TO: Potential Home Buyers

FROM: Habitat for Humanity of Martha's Vineyard

RE: Application Opportunity for a Two Bedroom Home on Eastville Avenue in Oak Bluffs

You may be eligible for a Habitat home if:

- ✓ You are in critical need of year round affordable housing.
- ✓ You are willing to complete the required sweat equity on your home (400 hours for a two adult household – 200 hours for a one adult household) plus commit a minimum of 20 hours per adult per year to work on future Habitat projects.
- ✓ You have a maximum family income of \$7046 per month or \$84,552 per year, which is 80% of the 2021 Median Income for Dukes County (based on a family of four or lower depending on actual family size).
- ✓ You have a minimum family income of \$5500 per month or \$66,000 per year, which is 60% of the 2021 Median Income for Dukes County (based on a family of four or lower depending on actual family size).
- ✓ You will be able to pay \$4,500 toward closing fees and insurance.
- ✓ You do not currently own a home.
- ✓ You do not have the financial means to purchase a house with a conventional mortgage.
- ✓ You have the ability to meet the financial obligations of owning a home.
- ✓ You must successfully complete a mortgage application and interview process, including reference checks, income verification, sex offender registry check and credit reports.
- ✓ You are a US citizen or permanent resident.
- ✓ You are willing to attend a home buyer seminar at Oak Bluffs Library on July 10, 2021.
- ✓ Local preference will be given to Martha's Vineyard residents.

Application packets are available at the **Vineyard Housing Office**, located at 346 State Road in Vineyard Haven. You may also find applications at town halls and habitatmv.org.

Application Deadline is Friday, July 30, 2021

Applications may be mailed or dropped off. Applications will not be accepted by fax or email.



Habitat for Humanity of Martha's Vineyard Application Information



Dear Applicant,

Thank you for your interest in applying for the two-bedroom Habitat for Humanity home that will be built at Eastville Avenue in Oak Bluffs. Habitat for Humanity homes are built in partnership with families who have a need for decent, affordable housing and do not have the financial means to purchase a home through conventional financing.

Habitat does not discriminate in the selection of applicants.

Please review all information carefully to understand our eligibility qualifications, our application process, basic Habitat requirements for participating in the building of the home you will purchase, and other aspects of owning an affordable home through Habitat.

If you have questions or need assistance, please call our office at 508-939-4573. Office hours are by appointment. **We are not set up to receive or respond to email communications about applications.**

Deadline: The completed application must be received at the Dukes County Housing Office by July 30, 2021. Late applications will not be considered. You may submit your application one of two ways:

- 1. Mail**
Dukes County Housing Office
PO Box 4538
Vineyard Haven, MA 02568

or
- 2. Deliver to the front desk of**
The Vineyard Housing Office (VHO)
346 State Road
Vineyard Haven, MA 02568

Please do not submit original documentation to Habitat; instead provide copies of these documents. We suggest you keep a copy of your application materials, if you wish. We do not return submitted materials. Habitat keeps applications for 25 months after the process is complete and then we destroy them.

Sincerely,
The Homeowner Selection Committee



Habitat for Humanity of Martha's Vineyard

Application Information Building with Habitat for Humanity



Selection Will Be Based on Three Criteria:

- Need for adequate housing
- Ability to pay for the Habitat home
- Willingness to partner with Habitat

Income Eligibility

Income must be no more than 80% of the Dukes County Area Median Income and no less than 60% of the Dukes County Area Median Income.

2018 Dukes County Area Median Income by Family Size (Adjusted Annually by HUD)

Family Size	60%	80%
1	\$44,200	\$59,200
2	\$52,800	\$67,650
3	\$59,400	\$76,100
4	\$66,000	\$84,550

Non Discrimination

Habitat for Humanity of Martha's Vineyard does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, ancestry, children, familial status, genetic information, marital status, public assistance recipiency, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

Sweat Equity and Unique Habitat for Humanity Partnership Requirements

You will be building your own home alongside community volunteers! From the date of wall-raising, construction typically takes 10 – 14 months. During this period, you will be dedicating nearly one day per week to building your home. You will also attend a pre-purchase homeowner seminar. The sweat equity requirement is 200 hours per adult in your household, with a maximum of 400 hours. Friends and family may contribute up to a total of 50 sweat equity hours. Sweat equity must be complete before we will close on your home. You will be assigned a Volunteer Partner to mentor and support you during the construction period and the first year of home ownership.

Application Review Process

Your complete application will be evaluated for your financial eligibility. If it receives a preliminary approval, it moves to a Family Interview Committee. You will be contacted for an appointment, in which two volunteers will visit your family in your home, to interview you and evaluate your family's housing need and "willingness to partner with Habitat" – including fulfilling requirements such as sweat equity. This process typically takes two to four months.



Habitat for Humanity of Martha's Vineyard

Application Information Building with Habitat for Humanity



Affordability

To keep our homes affordable, we rely on cash donations, grants, land donations, volunteerism, and gifts of materials and professional services. We sell each home with a 0% mortgage. Our homes are deed-restricted and may also be structured with a land lease to preserve them as affordable homes in the future. This will limit the sale 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.

Habitat for Humanity of Martha's Vineyard Mission

Our goal is to build simple, decent housing for families in the lowest qualifying income range. Our homes are built with volunteer labor, donated materials and charitable donations. We believe that addressing the lack of affordable housing, through building and rehabilitation, will keep our Island a healthy, vital community.



Habitat for Humanity of Martha's Vineyard

Application Information

Reporting of Income and Assets on the Application



Reporting of All Income

- All income of all adults 18 or older who are members of the household to live in the Habitat home (even if temporarily away) must be reported.
- Most of the income of full-time students over 18, other than head of household or spouse, will be disregarded for eligibility purposes as long as their student status is documented (but it still must be reported and documented).
- Adult household members with zero income must sign a certification of zero income.
- There are very few sources of income that are not counted as income. You should report all income. Our credit reviewers have the list of excluded income, and will disregard any income on that list. If you have a question whether a source should be counted, list and document it, and put that question in your cover note. Examples may include certain one-time payments or compensation specifically for medical expenses.

Reporting of All Assets

- All assets of household members, including minor children, should be listed in the application with their value, and documented.
- Common assets are cash (including the cash from lump sum payments, even if not counted as income) held in bank accounts or in other ways, revocable and irrevocable trusts, rental or capital investment income, stocks, bonds, treasury bills, CDs, retirement accounts, face value of whole (not term) life insurance and others.
- All assets should be reported. The Habitat credit reviewers will reference the list of what is included/excluded if this may make a difference in an applicant's eligibility for our program.



Habitat for Humanity of Martha's Vineyard

Application Information Privacy Statement and Notice



At Habitat for Humanity of Martha's Vineyard, 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 to ensure security and confidentiality.

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 Martha's Vineyard 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;
- Non-profit organizations or governments; and related entities authorized to oversee grant compliance
- Consumer Reporting Agencies

Please note that if Habitat for Humanity of Martha's Vineyard 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 508-939-4573. **However, we do not disclose your information to such non-affiliated third parties.**



Habitat for Humanity of Martha's Vineyard

PO Box 1093, Vineyard Haven, MA 02568

508-939-4573 • habitatmv.org



2021 APPLICATION FOR A 2 BEDROOM HOME, IN OAK BLUFFS

HOUSEHOLD INFORMATION

Applicant's Name:	Co-Applicant's Name:
Date of Birth: / / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single	Date of Birth: / / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single
Present Address:	Present Address:
Mailing Address (if different from above):	Mailing Address (if different from above):
Home Phone #:	Home Phone #:
Work Phone #:	Work Phone #:
Cell Phone #:	Cell Phone #:
e-mail:	e-mail:

Include the names of any child or adults (other than the applicants) who will live with you in your Habitat home:

Name	Age	✓ M	✓ F	Name	Age	✓ M	✓ F

PRESENT HOUSING CONDITION

Number of bedrooms where you currently live: 1 2 3 4 5

Other rooms where you currently live: kitchen dining room living room bathrooms # _____

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

Current Landlord Name:

Address: _____ Phone: _____

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

Name: _____

Address: _____ Phone: _____

Will you, or a member of your family, require handicap access or modifications? Yes No
(If, due to a severe medical condition, a couple will require separate bedrooms, a statement and medical documentation from your physician are required to be submitted with this application.)

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.

INCOME INFORMATION

Please include income from ALL household members age 18 or older who receive income.
Any dependent household members between the ages of 18 and 25 who are students need to supply documentation of their full-time student status

	Applicant Job (1)	Applicant Job (2)	Co-Applicant Job (1)	Co-Applicant Job (2)
Gross Monthly Pay				
Net Monthly Pay				
Hours Regularly Worked Per Week				
Average Overtime Worked				
Year-round or Seasonal, Full-Time or Part-Time				
Your Position or Title				
Employer's Name and Address				
Phone Number				
Person and Address 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 of the contact person, on a separate sheet of paper.

OTHER INCOME: Indicate monthly income of any sources that apply to your family (for example: TAFDC, EAEDC, Workman'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 Amount:	Source of Income	Monthly Amount:
Child Support/Alimony:		Unemployment Compensation:	
Social Security Payments:		Pension Income:	
Disability Income:		Other (please specify):	
Interest and Dividends:		Other (please specify):	

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

MassHealth: Yes 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 2018, 2019, 2021.

SOURCE OF CLOSING COSTS:

Include a statement that explains how you will finance closing costs. See applicant checklist for details.

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 – Leave blank	XXXXXX	Education		Internet	
Clothing		Medical		Other (specify)	

OTHER IMPORTANT INFORMATION

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

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

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

Do the children, listed on page one, have parents who live elsewhere? Yes No
If yes, please document the custody 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 any land? Yes No If yes, please include a description and its location

Do you own a home? Yes No

THE SWEAT EQUITY REQUIREMENT: Each adult who will be living in the Habitat home is required to perform 200 hours of sweat equity (up to 400 hours). You must explain how you will be able to complete those hours during the approximately twelve 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.

AUTHORIZATION AND RELEASE

I understand that, by filing this application, I am authorizing Habitat for Humanity of Martha’s Vineyard (HVHVMV) to evaluate my actual need for a Habitat home, my ability to qualify for a mortgage loan typical to Habitat homeownership, and other expenses of home ownership, and my willingness to fulfill Habitat program partnership requirements, including sweat equity and pre-purchase courses. I understand that the evaluation will include a personal visit, a credit check, landlord checks, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. I authorize Habitat for Humanity of Martha’s Vineyard to conduct a check on my credit history, contact landlord and employment references, and check Sex Offender Registry. The original or a copy of this application will be retained by HFHVMV 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. That 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 with \$40 application fee
- A completed copy of the checklist
- All the documentation required – it is 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 received, in the Habitat Office, by July 30, 2021. This is NOT a postmark deadline. Applications may NOT be submitted by fax or email.

If you have questions or if you need help with this form, please call the Habitat office at 508-939-4573.

Application and supporting documentation addressed to Habitat for Humanity of MV should be: mailed to PO Box 1093, Vineyard Haven, MA 02568 or delivered to The Vineyard Housing Office, 346 State Road, Vineyard Haven, MA 02568

REQUIRED PROTECTED INFORMATION

The following information is required.

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

ASSETS

List all checking / savings / CD / IRA / 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:

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.)

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 _____

Applicant's Signature _____ Date _____



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Applicant Checklist and Guide to Answering Application Questions

Applicant Name _____

The following materials are needed to complete your application for a Habitat home. Please complete this checklist, keep it, and return a copy with your application.

APPLICATION FEE OF \$40:

- Check or money order may be made out to Habitat for Humanity of Martha's Vineyard.

PRESENT HOUSING CONDITIONS:

- All landlord contact info is provided on page 1 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.

LOCAL PREFERENCE

Applicants who live or work on Martha's Vineyard have preference over those from outside the service area (Martha's Vineyard).

ASSETS & DEBT:

- See the "Required Protected Information" sheet (page 5) 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 page 2 of the application. Add an extra page if needed.
- 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 page 2 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.

You do not send the verification form- It is required that we send it to your employer.

- Pay stubs 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 2 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.
- 2018 signed Federal Tax Returns with W-2s and 1099's
- 2019 signed Federal Tax Returns with W-2s and 1099's
- 2020 signed Federal Tax Returns with W-2s and 1099's
Note: federal IRS returns only – NOT your MA or other state returns)

If you do not have copies of your tax returns, you should immediately take steps to request them. To receive official IRS printouts of Income Tax Returns: call 1-800-829-1040. Printouts of tax returns should be mailed to your address within 10 days. This printout is a summary, not a full copy, and it IS acceptable as part of this application. Do not pay the IRS to have a full copy made.

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 (application page 5).

Copies of most recent billing statements:

- Electric
- Gas and/or Oil
(We need to be able to estimate average heating costs for the year (whether electric, oil or gas). Most companies supply a graph of your usage for each of the months of the year. If yours does not, please call and ask them to give you information about your use for the year and include that with your application. If heat is included in your rent, this is not necessary.)
- Food- Leave this blank. We will use the United States Department of Agriculture estimates for calculating your food costs.

Bill showing most recent payment:

- Car and/or student and/or other loans (if applicable)
 - All Phones
 - Cable TV
 - Loans, including the statement showing current status of any student loan
 - Credit Cards (all)
 - Car or other insurance bills
 - Other monthly/quarterly bills
 - Other debt obligations (paid by your household – child support, alimony, payment plans, any other. Please explain)
-

- If you answered yes to any items A – E on page 3 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.

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 (page 12 of this application). All household members, age 18 and over, must sign a Release.

CLOSING COSTS:

- Explanation of source of closing costs and insurance. The closing costs and insurance are estimated to be about \$4,500. Where will you be getting the money to pay this? It is important to describe the plan you will develop for meeting this obligation. You will need to have it when you actually purchase the home.

If any part of the closing costs is a gift, provide a signed statement from the individual donor, stating that it is a gift.

- Signed statement about Sweat Equity (page 11 of this application): Answer the questions and sign it--- attach another page if necessary.
- Completed the "Information for Government Monitoring Purposes Form" (page 10 of this application).
- APPLICATION IS SIGNED AND DATED BY APPLICANT AND CO-APPLICANT.
Don't forget to do this step!**

CREDIT INFORMATION (for you)

Habitat for Humanity of Martha's Vineyard 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 at

www.annualcreditreport.com

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

If you discover past debts on your credit report that you have not paid, and are not now paying, please make arrangements to address them and include with your application 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: paystubs, income statements, bills, bank/credit/store account statements.

Applicant Name _____

(office: _____ appl #)

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. (Lender must review the above material to insure 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

CO-APPLICANT (if applicable)

I do not wish to furnish this information

I do not wish to furnish this information

.....
ETHNICITY

Hispanic or Latino
 Not Hispanic or Latino

Hispanic or Latino
 Not Hispanic or Latino

.....
RACE/MULTI RACE AND NATIONAL ORIGIN

American Indian, Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 American Indian or Alaskan Native *and* White
 Asian *and* White
 Black or African American *and* White
 Other Multiple Races
 American Indian or Alaskan Native
and Black or African American

American Indian, Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White
 American Indian or Alaskan Native *and* White
 Asian *and* White
 Black or African American *and* White
 Other Multiple Races
 American Indian or Alaskan Native
and Black or African American

.....
SEX

Female
 Male

Female
 Male

.....
MARITAL STATUS

Married
 Separated
 Unmarried (single, divorced, widowed)

Married
 Separated
 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

Co-Applicant Signature

OR – this information was completed by interviewer: Name _____
Signature _____ Date _____



Habitat for Humanity of Martha's Vineyard

PO Box 1093, Vineyard Haven, MA 02568

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SWEAT EQUITY FORM

REQUIRED ATTACHMENT TO YOUR APPLICATION

Sweat Equity/ Partnership Question: *Our sweat equity requirement is rigorous!* Habitat home owners as well as each adult that will live in the home are required to work 200 hours each on building the home (except for full-time college students). 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 a.m. - 4 p.m. on a Saturday or one other day to be selected from Habitat's other volunteer days) 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 may need to devote even more time in some weeks so that you will have completed all your hours by the time your house is built. 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.

You will also be required to commit a minimum of 20 hours per adult annually for future Habitat projects.

How will you arrange to have the time available?

How will you manage transportation to the site?

What child care arrangements will be available for you (children 14 and under are not allowed on the build site, but up to 50 hours of babysitting 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 (circle): Not Applicable – if you have no medical restrictions to your participation.

Signed _____

Date _____

Signed _____

Date _____



Habitat for Humanity of Martha's Vineyard

PO Box 1093, Vineyard Haven, MA 02568

508-939-4573 • habitatmv.org



AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____

I, and/or adults in my household, have applied for housing and a mortgage from Habitat for Humanity of Martha's Vineyard (HFHMV). As part of the process or in considering my household for a Habitat for Humanity home and a HFHMV mortgage, HFHMV may verify information contained in my application.

I, or another adult in my household, authorize you to provide Habitat for Humanity of Martha's Vineyard 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 HFHMV 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., HFHMV 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 HFHMV without further notice or authorization, but will not be disclosed or released by HFHMV 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 HFHMV 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.

 X

Signature (Applicant or Adult Household Member) **Date**

 X

Signature (Applicant or Adult Household Member) **Date**

 X

Signature (Applicant or Adult Household Member) **Date**



Applicant: Please fill out Box 1, Box 7, and Box 8. Return this form to Habitat with your Home Application

We will mail it to your employer. Copy this form as needed if there is more than one employer

Request for Verification of Employment

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

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

Part I – Request

1. To (Name and address of employer)	2. From (Name and address of lender) Habitat for Humanity of Martha's Vineyard PO Box 1093 Vineyard Haven, MA 02568
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

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

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

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
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12A. Current Gross Base Pay (Enter Amount and Check Period)				13. For Military Personnel Only		14. If Overtime or Bonus is Applicable, Is Its Continuance Likely?
<input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) <input type="checkbox"/> Weekly				Pay Grade		
\$ _____				Type	Monthly Amount	Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No
12B. Gross Earnings				Base Pay	\$	15. If paid hourly -- average hours per week
Type	Year To Date	Past Year	Past Year	Rations	\$	
Base Pay	Thru _____	\$	\$	Flight or Hazard	\$	
Overtime	\$	\$	\$	Clothing	\$	
Commissions	\$	\$	\$	Quarters	\$	
Bonus	\$	\$	\$	Pro Pay	\$	
Total	\$	\$	\$	Overseas or Combat	\$	
				Variable Housing Allowance	\$	16. Date of applicant's next pay increase
						17. Projected amount of next pay increase
						18. Date of applicant's last pay increase
						19. Amount of last pay increase

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

Part III – Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)		
22. Date Terminated	Base _____	Overtime _____	Commissions _____ Bonus _____
24. Reason for Leaving		25. Position Held	

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

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	