



PO BOX 1584, MATTAPOISETT, MA 02739 (508) 758-4517 BUZZARDSBAYAREAHABITAT@YAHOO.COM

APPLICATION FOR HOME OWNERSHIP



We are pledged to the letter and spirit of US policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, marital status, or national origin.

Dear Applicant,

Thank you for your interest in becoming a part of our Habitat "Partner" Families. Buzzards Bay Area Habitat for Humanity (BBAHH) was formed as a local affiliate of Habitat International in 1996. Our first home was completed in 1999. BBAHH staff and volunteers strive to offer a "Hand Up" to area residents who can fulfill the three basic requirements of Need, Ability to Pay and Willingness to Partner. We have built seven homes so far and are anxiously preparing to break ground for our eighth. Your completed Application will be submitted to the BBAHH Family Selection Committee whose mission is to choose the family with the greatest and most immediate need and while also fulfilling the other requirements listed above.

Habitat is a community-spirited movement whereby volunteers and partner families work together to achieve the goal of home ownership. Choosing a family is a daunting, but exciting task. The process involves receiving the application, financial review, need analysis, initial interview, follow-up interview, and presentation of our selected family to the BBAHH Board of Trustees. Once the Board gives final approval of the selection, the family will be notified and construction will begin. We anticipate that the selection process, which is commencing in mid-March to be finalized in July. Construction is scheduled to begin in August with completion in 2010. Please keep in mind that if you are not the family selected for this home, there will be more homes built, and you should try again.

This year's deadline for accepting applications is June 1, 2009. Once your Application has been submitted, we will request the following:

- An Investigative Consumer Credit report
- Reports from current and past employers
- A report from your current landlord
- Reports from the three references you furnished in this Application
- Verification of bank accounts
- Social Security report, if applicable.

The signatures below give the Buzzards Bay Area Habitat for Humanity, Inc. permission to contact current and past employers as well as current and past landlords to verify the information you provided in this Application. Information obtained from these sources will assist Habitat in determining your eligibility for a Habitat home and work in partnership with Habitat staff and volunteers. As part of the Application, we will require you to provide the following for each Applicant:

- Completed Application form signed on the Cover Page providing your consent for Credit and Reference checks
- Copies of four (4) current, consecutive pay stubs
- Copies of your Federal Income Tax Returns for the last three years
- Proof of US citizenship or permanent US residency status

If you need assistance or have questions about the Application, we encourage you to seek help by calling our office at (508) 758-4517.

AUTHORIZATION, RELEASE, AND COMMITMENT

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat Home, my ability to repay the no-interest loan and other expenses of home ownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on the Application truthfully. I understand that if I have not answered 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. The original or a copy of this Application will be retained by Habitat for Humanity even if the Application is not approved.

I understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and applicant families on the sex offender registry. By completing this application, I am submitting to such an inquiry.

I understand and agree that if selected to receive a Habitat home I (together with family and friends) am required to provide 300 hours of labor known as "sweat equity" as an investment in my home ownership and commitment to the Habitat partnership spirit.

Applicant Signature	Date	Co-Applicant Signature	Date
X _____		X _____	

FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date received _____ Date letter sent _____ Date of home visit _____ Date 2nd letter sent _____ Accepted Denied



NEED PRIORITIES: Are you and your family:

- Displaced by disaster (flood or fire) in the last two years? Yes No
- Presently living in overcrowded conditions? Yes No
- Presently paying more than 50% of your income for rent and utilities? Yes No
- In need of handicapped access or equipment? Yes No

EMPLOYMENT AND INCOME INFORMATION				
INCOME	APPLICANT		CO-APPLICANT	
	JOB 1	JOB 2	JOB 1	JOB 2
Gross Monthly Pay				
Net Monthly Pay				
Hours worked weekly (regular and overtime)				
Occupation				
Length of employment*				
Employer's Name and Address				
Employer's Name and Address (*previous employer if employed less than 2 years)				

OTHER INCOME: I/We also receive income from (specify monthly amount)

INCOME	APPLICANT	CO-APPLICANT	INCOME	APPLICANT	CO-APPLICANT
Workman's Comp	\$	\$	Social Security	\$	\$
Veteran's Benefits	\$	\$	Pension	\$	\$
Child Support	\$	\$	Investments	\$	\$
Alimony	\$	\$	Disability	\$	\$
Unemployment	\$	\$	Other (specify)	\$	\$

PUBLIC ASSISTANCE: I/We also receive the following types of assistance each month

INCOME	APPLICANT	CO-APPLICANT	INCOME	APPLICANT	CO-APPLICANT
AFDC	\$	\$	Food Stamps	\$	\$
Housing Subsidies	\$	\$	Fuel Assistance	\$	\$

FINANCIAL ASSETS: List all checking, savings and trust accounts as well as CD's, savings bonds

NAME OF BANK OR CREDIT UNION	TYPE OF ACCOUNT	BALANCE
		\$
		\$
		\$
		\$

OTHER ASSETS: List other assets (cars (include make and year), boats, other personal or real property (such as land) and approximate value

ITEM	VALUE	ITEM	VALUE
	\$		\$
	\$		\$
	\$		\$
	\$		\$



EXPENSES AND DEBTS

MONTHLY EXPENSES: Total for household

ITEM	EXPENSE	ITEM	EXPENSE
Rent	\$	Medical Expenses	\$
Heat (Gas/Oil)	\$	Transportation	\$
Electricity	\$	Recreation/Entertainment	\$
Food/Groceries	\$	Child Care	\$
Telephone	\$	Life/Property Insurance	\$
Health Insurance	\$	Alimony	\$
Car Insurance	\$	Child Support (until _____ date)	\$
Job Expenses (uniforms, union dues, etc.)	\$	Other (specify)	\$
Education (tuition)	\$	Other (specify)	\$

CURRENT DEBTS: List each credit card with unpaid balance, student loans, taxes in arrears, car payments, medical debts

ITEM	MONTHLY PAYMENT	UNPAID BALANCE
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

DECLARATIONS

Answering yes to these questions does not automatically disqualify you.

	APPLICANT	CO-APPLICANT
1. Do you have any debt due to a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you declared bankruptcy within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you had property foreclosed in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Are you a US citizen or permanent resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any of the questions 1-4, please explain in the space below



Applicant's Name _____

Co-Applicant's Name _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please Read This Statement Before Completing the Information in the Box Below. *The following information is requested by the federal government for loans related to the purchase of homes in order to monitor the lender's compliance with equal credit opportunity and fair housing standards. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex based on 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 assure that the disclosures satisfy all requirements to which the lender is subject under applicable state for the loan applied for.)*

APPLICANT	CO-APPLICANT
<input type="checkbox"/> I do not wish to furnish this information RACE/NATIONAL ORIGIN: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____ ETHNICITY: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female DATE OF BIRTH: ____/____/____ Month Day Year MARITAL STATUS: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information RACE/NATIONAL ORIGIN: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____ ETHNICITY: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female DATE OF BIRTH: ____/____/____ Month Day Year MARITAL STATUS: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)