



South Shore Habitat for Humanity
77 Accord Park Drive, D7 • Norwell, MA 02061
781-337-7744 x 120 • www.sshabitat.org

Affordable Homeownership Opportunity - Cohasset

May 2023

Dear Applicant,

Thank you for your interest in applying for the Family Partnership Program's affordable homes on Jerusalem Road in Cohasset. 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 market rate home. This opportunity is offered by the Town of Cohasset, South Shore Habitat for Humanity and the Department of Housing and Community Development. South Shore Habitat for Humanity does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, 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.

Please review all attached information carefully to understand the eligibility qualifications and application process. Please include the enclosed checklist with the application and required documents.

If you have questions or need assistance, please attend one of the information sessions listed on the enclosed flyer or contact Noreen Browne at 781-337-7744 x 120.

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 households have been selected, and then we destroy them. Habitat's copy machine *is not available for use by the general public.*

We appreciate the effort it takes on your part to go through the application process to benefit your family. Unsuccessful applicants are always welcome to reapply in the future.

Sincerely,

*South Shore Habitat for Humanity
Family Selection Committee*

**Affordable Homeownership Opportunity
Offered by the Town of Cohasset &
South Shore Habitat for Humanity
808 & 810 Jerusalem Road, Cohasset**

**HABITAT FAMILY PARTNERSHIP PROGRAM APPLICATION PACKET
IMPORTANT INFORMATION – PLEASE READ COMPLETE APPLICATION!**

You may be eligible for a Habitat home, if:

- ✓ You are in critical need of year-round affordable housing, *and*
- ✓ You are willing to complete the required “sweat equity” on your home and other Habitat projects (250 hours per adult over the age of 18, *and*
- ✓ Your household meets the income and asset limits, *and*
- ✓ You are able to make housing payments of approximately **\$1,700/month** *and*
- ✓ You are unable to qualify for conventional mortgage financing for a market rate home, *and*
- ✓ You are able to meet conventional mortgage lending requirements, *and*
- ✓ You are a first time home buyer (some exceptions apply; see below for more information), *and*
- ✓ You are a U.S. Citizen or Permanent Resident.

Application period: Applications will be accepted and qualified households are encouraged to apply. Completed applications, with all required documentation, **MUST** be received at the Habitat for Humanity office in Norwell or Post Marked no later than **4:00 PM Tuesday August 1, 2023.**

Applications will be available to download from our website, and by email. Email support@sshahabitat.org when the application period opens, to request an application be emailed to you. Check www.sshahabitat.org for more information, or contact: Family Selection Committee at 781-337-7744 x 120.

ESTIMATED monthly payment (based on a 30-year mortgage)

	3-bedroom
House Price	\$260,000
Principal Payment	\$1,335
Taxes	\$256
Insurance	\$20.00
Condo Fee	150.00
Total Monthly Payment**	\$1,761.00

These are **estimates for monthly principal, interest taxes and insurance payments and are subject to change based on down payment and interest rates.



What You Should Know About Building a Home with Habitat for Humanity

Affordability: To keep our homes affordable, we rely on cash donations, grants, land donations, volunteerism, and in-kind gifts of materials and professional services. We sell each home at an affordable price with an affordable mortgage in most cases offered by South Shore Habitat for Humanity. Our homes are deed-restricted and will remain affordable in perpetuity. In this application packet, we will outline details about eligibility and affordable housing restrictions.

Affordable Home Deed Rider: This home is subject to Deed Restrictions including a maximum resale price that preserves it as an affordable home in the future. This Rider will *limit* the future sale price of the house so that it will remain affordable and be sold to another income-eligible household. The Rider will also require the home to be occupied as your primary residence. Renting the home is not allowed; any refinancing or capital improvements will need the approval of the Town, South Shore Habitat for Humanity and the Department of Housing and Community Development (DHCD). A sample of the Deed Rider is included as part of the information packet.

Non-Discrimination: South Shore Habitat for Humanity 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.

Financial Interest: Individuals who are employed by South Shore Habitat, have a financial interest in the development and or family shall not be eligible.

Privacy Notice is enclosed in this packet.

Mortgage Guidelines: All applicants who are accepted into the Family Partnership Program can be considered for an affordable mortgage offered by South Shore Habitat for Humanity or a preferred third-party local lender familiar with affordable housing guidelines.

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 cost.

GENERAL OVERVIEW AND SALES PRICE

South Shore Habitat for Humanity will be offering two affordable homes to households earning no more than 80% of the Area Median Income. We anticipate these homes will be ready for occupancy inspiring 2024. These 3 bedroom, 1.5 bath duplex style homes offer approximately 1200 sq. ft. of living area and include a dishwasher, refrigerator, stove and washer & dryer with off-street parking for two cars per home. Cohasset is a suburban located approximately 25 miles southwest of Boston and easily accessed by Route 3 and the Cohasset Commuter Rail Station. This project is a joint venture between South Shore

Habitat for Humanity, the Town of Cohasset and the Department of Housing and Community Development.

# of Affordable Homes	Affordable Sales Price	Bedrooms	Bathrooms	Living Area	Assoc. Fee	Parking
2	\$260,000	3	1.5	1200 +/- sq. ft	\$150.00	Off street parking for 2 cars/home

The 2023 tax rate for Cohasset is \$11.80 and taxes are assessed to the affordable price (not the market-rate equivalent).

Some of the restrictions included, but not limited to:

1. Owner-Occupancy/Principal Residence. The Property shall be occupied and used by the Owner’s household exclusively as his, her or their principal residence. Any use of the Property or activity thereon which is inconsistent with such exclusive residential use is expressly prohibited.
2. Restrictions against Leasing, Refinancing and Junior Encumbrances. The Property shall not be leased, rented, refinanced, encumbered (voluntarily or otherwise) or mortgaged without the prior written consent of the Monitoring Agent. *See section 3 of the Deed Rider.*
3. Options to Purchase. When the Owner or any successor in title to the Owner shall desire to sell, dispose of or otherwise convey the Property, or any portion thereof, the Owner shall notify the Monitoring Agent and the Municipality in writing of the Owner’s intention to so convey the Property. *See section 4 of the Deed Rider.*
4. Maximum Resale Price. A maximum resale price will be determined by the Monitoring Agent at the time the home is being marketed for resale. This maximum price allows for some, but does not guarantee, appreciation and maintains the affordability of the home in the future. The home must be marketed to an affordable buyer earning no more than 80% of the area median income as determined by HUD at the time the home is being marketed for sale. *See the Maximum Resale Price sections of the Deed Rider.*

Since it is anticipated that there will be more interested and eligible households than available homes, South Shore Habitat for Humanity will be accepting applications that will be reviewed and approved based on the selection criteria outlined below. Households who meet the eligibility requirements will be presented to the Board of Directors for final selection. The application and selection process, dates and eligibility requirements can all be found within this Information Packet.

Persons with disabilities are entitled to request a reasonable modification to the home when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the home. Costs associated with modifications may be the responsibility of the purchaser.



SOUTH SHORE HABITAT FOR HUMANITY ELIGIBILITY REQUIREMENTS

Selection for the Family Partnership Program is based on the following criteria:

1. **Ability to Pay** – Your ability to repay a home mortgage. Must demonstrate a history of consistent housing payments to a landlord. Those living with family and not paying rent, must show a history of savings equivalent to a rental payment.
2. **Need** – Your family’s housing need is based on the suitability of your current housing. There has to be a demonstrated need beyond the desire to own a home. See item # 1 below.
3. **Willingness to partner** – Your willingness to volunteer and participate as a Family Partner with South Shore Habitat for Humanity. Financial training and buyer education is also required to equip new homeowners with the skills they need for successful homeownership.

SSHH’s family selection committee will begin outreach efforts to inform eligible households of the housing opportunity which is also announced on the SSHH website and information is always available via phone or e-mail. Marketing for family selection is done throughout the service area at locations such as housing, agencies, libraries, town halls, churches, in local newspapers and social media.

Once an application is submitted, it will be reviewed for financial approval via credit checks, verification of employment, income and assets. If approved financially, a home visit will be scheduled to confirm there is a considerable housing need. *Qualified households must demonstrate a housing need beyond that of a desire to own a home.*

After conducting home visits, the family selection committee recommends qualified families to the Board of Directors who ultimately make the final decision. Each family is presented as family a, family b, or family c; and selected based on the guidelines outlined below. After the decision has been made, the family is notified by the selection committee of the outcome. Selecting a family is done in accordance with the rules and regulations mandated by DHCD and Habitat for Humanity International to ensure a fair selection process.

Basic guidelines for eligible families:

1. Significant need for adequate shelter and affordable housing, which may include one or more of the following:

- Overcrowding - less than 170 square feet of space per person.
- High rent - 31% or more of gross family income is spent on housing costs.
- Problems with the building - structural defects, water damage, pests, mold, insulation, wiring, lead, asbestos, unsafe neighborhood, lack of egress and storage, need for handicap accessibility.
- Number of bedrooms inadequate - dependent on age, number and gender of people in household.
- Issues with landlord - inadequate landlord maintenance.
- General family housing situations - leasing, tenants at will, renting with subsidy, eviction likely, living with friends or parents, family split up due to lack of housing, homelessness.

2. The ability to pay:



- Income - gross annual income not to exceed 80% of Area Median Income (see page 6).
- Housing costs should not exceed 30% of annual gross income.
- Debt to income ratio should be less than 43%.

3. Willingness to partner with Habitat for Humanity:

Each family member over the age of 18 who will be living in the house is required to contribute "sweat equity" hours toward the completion of the home. These hours can be accumulated by working alongside volunteers on construction, landscaping, site clean-up, fundraising, and other opportunities within the community. No construction skills are necessary. Volunteer opportunities are usually available on throughout the week and Saturdays.

Sweat Equity: You will be building your own home alongside community volunteers! From the date of wall-raising, construction typically takes 8 – 12 months. During this period, you will be dedicating nearly one day per week, on Saturday or one weekday to building your home. You will also attend pre-purchase education courses. The sweat equity requirement is 250 hours per adult in your household, with a maximum of 500 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 homeownership.

Families purchase the home at below market value and finance the purchase through an affordable mortgage from South Shore Habitat for Humanity or a conventional lender. A perpetual deed restriction maintains the affordability of each home. South Shore Habitat uses the monthly payments to finance future home construction.

LOCAL INITIATIVE PROGRAM (LIP) GENERAL ELIGIBILITY REQUIREMENTS

This opportunity is made available through the State’s Local Initiative Program and is subject to regulations and guidelines determined by the Department of Housing and Community Development (DHCD).

FAQs:

Q: Who is eligible to apply for the affordable home?

A: In order to qualify for an affordable home, applicant must meet each of the following criteria:

1. Everyone in the household must qualify as a “first time homebuyer”.
2. The entire household’s income and assets must be below the maximum allowable income and asset limits.

Q: Who is a “first-time home buyer”?



A: A person is a “first-time homebuyer” if no person in his or her household has, within the preceding three years, either owned the house they lived in or owned an interest in one or more other houses, such as through joint ownership and cannot own a home in trust.

Exceptions may be made in the following instances:

1. A displaced homemaker: A displaced homemaker is an individual who is an adult who meets ALL the following criteria:
 - Has not worked full-time for a full year in the labor force for a number of years but has, during such years, worked primarily without compensation to care for the home and family.
 - Owned a home with his or her partner or resided in a home owned by the partner.
 - Does not own the home previously owned with a partner.
 - Is unmarried to or legally separated from the spouse.
2. A single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has one (1) or more children of whom they have custody or joint custody, or is pregnant).
3. An age-qualified household (in which at least one member is age 55 or over) which is selling a home in order to purchase an affordable home.
4. A household that owned a property that was not in compliance with State or local building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.
5. A household that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.

Q: If someone in my household is age 55 or over can I currently own a home?

A: Yes. However, you will not be given the opportunity to purchase an affordable home until your current home is under a Purchase and Sale Agreement.

Q: Can I apply for this home as a displaced homemaker or single parent if I currently own a home?

A: Yes. However, you will not be given the opportunity to purchase an affordable home here until your current home is under a Purchase and Sale Agreement. Please see the Asset Limits in the following pages.

MAXIMUM INCOME AND ASSET LIMITS

Q: How is a household’s income determined?

A: **A household’s income is the total anticipated amount of money received by ALL members of the household over the next 12 months** (starting from the date of

application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Selection Committee will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months will be counted as income and monies received over the previous 6 months will be analyzed to help estimate future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. All sources of income are counted with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all households will continue to receive any monies they have received over the past 12 months unless supporting documentation proves otherwise. It is also not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household's eligibility will be based on affordable housing guidelines.

Households must submit Federal Tax Returns for the current tax year and 2 years prior.

Maximum/Minimum Allowable Income

To be eligible to apply for purchasing an affordable home, the combined annual income for all income sources of all income-earning members in the household must be at or below sixty (80%) percent of median income for the local area (Boston, Cambridge, Quincy MSA). The maximum incomes allowed for this program are:

Household Size / Maximum Income

Income Eligibility:

A qualifying household can earn no more than 80% of area median income and **must have a gross minimum income of \$65,000.**

80% of Area Median Income by household size
(Adjusted annually by HUD)

Family Size	80%	Family Size	80%	Family Size	80%
1	\$82,950	3	\$106,650	5	\$127,950
2	\$94,800	4	\$118,450	6	\$137,450

This is the maximum *gross*, current and anticipated, annual income your household may earn and be eligible for consideration for the homes located on Jerusalem Road.



Asset Limits

Eligible Households shall not have total gross assets exceeding \$75,000 in value.

Household Assets are calculated at the time of application. Any monies you would use as a future down payment on the home will still be counted as assets. Assets may include cash, cash in savings and checking accounts, net cash value of stocks, net cash value of retirement accounts (such as 401k), real property, bonds, and capital investments.

Q: I cannot withdraw money from my 401k or retirement fund; do I have to include it when I list my assets?

A: Yes. You need to include the *net cash value* of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal but this does not technically mean that you cannot withdraw your funds or don't have access to them. The post-penalty amount is what you need to provide along with supporting documentation.

Q: Are there eligibility exceptions for households that are barely over the income limit but considerably under the asset limit (or vice versa)?

A: No. All households must be under both the income limit and the asset limit. Eligibility isn't based on only one or the other.

Age Qualified Households, Displaced Homemaker and Single Parent Exception:

Only households qualifying under the exceptions listed herein may own a home when applying. This home must be sold before they purchase an affordable home. The amount that the household will retain in equity from the sale of the house will be added to their asset total. Their asset total must still be below \$75,000.

Q: If I qualify for the home as an age-qualified household or Displaced Homemaker or Single Parent, how much time will I be given to sell the home?

A: Before you are allowed to sign a Letter of Intent for a new affordable home, your current home must already be under a Purchase and Sale Agreement with a buyer. At that time, households will be able to estimate how much time they will have before they need to close on their home.

SOUTH SHORE HABITAT FOR HUMANITY MORTGAGE APPROVAL STANDARDS

Interested households that meet all of the eligibility requirements are encouraged to submit an application with South Shore Habitat for Humanity for our Family Partnership Program.

South Shore Habitat for Humanity will determine the applicant's eligibility for an affordable mortgage. Since you will be purchasing your home from South Shore Habitat for Humanity, you must demonstrate

your ability to make monthly mortgage payments. In addition to the monthly mortgage payments, borrowers will also be responsible to pay for any real estate taxes, insurance, as required by the lender, and in the case of condominiums, a monthly condo fee. A South Shore Habitat for Humanity mortgage payment typically does not exceed 30% of your annual household income. We will request a credit check from an independent agency and verification of your income and employment.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (LIP) MORTGAGE STANDARDS

Prior to the sale of a home, DHCD will review and approve the terms of the Buyer's mortgage financing. DHCD requires mortgage loans for LIP homes (in the Habitat for Humanity program) to meet the following minimum standards:

1. Be a fully amortized fixed rate mortgage to potential first-time homebuyers.
2. Have a fixed interest rate through the full term of the mortgage that is a current fair market interest rate.
3. No more than 2 points.
4. Monthly housing (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 38% of their monthly income for the mortgage.
5. Non-household members shall not be permitted as co-signors of the mortgage.

HOUSEHOLD SIZE AND COMPOSITION

In order to make the best use of limited affordable housing resources, household size should be appropriate for the number of bedrooms in the home. Minimum household standards shall be established and shall conform to the following requirements. A household shall mean two or more people who live regularly in the home as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

1. Preferences.

(a) First Preference

Within the applicant pool, first preference shall be given to households requiring the total number of bedrooms in the home based on the following criteria:

- i. There is at least one occupant per bedroom (households with a disability must not be excluded from a preference for a larger home based on household size if such larger home is needed as a reasonable accommodation.)
- ii. A married couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- iii. A person described in the first sentence of (ii) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the individual provides reliable medical documentation as to such impact of sharing.

- iv. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- v. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

(b) Second Preference

Within the applicant pool, second preference shall be given to households requiring the number of bedrooms in the home minus one, based on the above criteria.

(c) Third Preference

Within the applicant pool third preference shall be given to households requiring the number of bedrooms in the home minus two, based on the above criteria.

2. Maximum Household Size

Household size shall not exceed, nor may the maximum allowable household size be more restrictive than, State Sanitary Code requirements for occupancy of a home.

Step 1: Applying for the Family Partnership Program

Once familiar with the eligibility requirements, those interested should complete a Program Application. The household must include all income, assets, tax documentation as directed by the Program Application for every person that will be living in the home. The Application must be signed and dated by all income-earning members in the household.

The Program Application and required documentation **MUST be received at the Habitat for Humanity office in Norwell or Post Marked no later than 4:00 PM Tuesday August 1, 2023.**

Complete applications should be mailed, or hand delivered to:

South Shore Habitat for Humanity
77 Accord Park Drive, Suite D7
Norwell, MA 02061
Attn: Noreen Browne

Applications will not be accepted via email or fax.

To ensure applications arrive on time, we recommend sending them in at least a week prior to the application deadline. If you want to ensure your application is received, we recommend sending it by certified mail or dropping it off in person during normal business hours Monday – Friday 9AM to 4PM. South Shore Habitat for Humanity agents, owners and other affiliated entities are not responsible for lost or late applications.

Q: What happens if I don't submit all necessary documentation or fail to correctly complete my Affordable Housing Program Application?

- A: You will be notified of the missing documents and will have 5 business days to submit them, provided that the extended time does not extend beyond the deadline.

Step 2: Family Selection

Because we cannot accurately project an occupancy date, we urge applicants to maintain the best housing circumstances possible until their new home is ready.

Immediately after the Family Partner has been notified of their selection, a meeting will be set up to review the partnership program in person.

An application for a mortgage will be made with one of South Shore Habitats preferred Lender.

Often the build-out for homes can take anywhere from 8 to 12 months depending on the time of selection. The Family Partner is expected to maintain active employment, credit scores and debt to income ratios equal to or greater than those documented at the time of selection, during and up to the time of closing. A financial review will be made 30 – 60 days prior to closing to determine if the Family Partner can move forward and purchase the home. Any significant changes to income, credit and or debt may result in deselection from the program.

Step 3: Partnership Agreement and Purchase and Sale Agreement

Once South Shore Habitat for Humanity has selected the Family Partner, they will have approximately 10 business days to review and sign a Partnership Agreement and Purchase and Sale Agreement. It is recommended that you discuss these documents with a local Real Estate Attorney.

Step 4: Sweat Equity Hours and Financial Education

The Family Partner will work with the Volunteer Coordinator and SSHH team to complete their sweat equity hours and attend financial education seminars to prepare for homeownership.

Step 5: Closing and Move-in

If all the steps above are followed, the closing should go smoothly. South Shore Habitat for Humanity the Lender and your attorney will be able to guide you through the Closing process.

There will be a Home Dedication scheduled prior to the closing to offer volunteers, sponsors and donors the opportunity to view the home. The Family Partner will be expected to attend the Dedication.

South Shore Habitat for Humanity, Inc.
Privacy Statement and Notice

At South Shore Habitat for Humanity, 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.

South Shore Habitat for Humanity 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 South Shore Habitat for Humanity 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 781-337-7744. **However, we do not disclose your information to such non-affiliated third parties.**



South Shore Habitat for Humanity

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2023 APPLICATION FOR FAMILY PARTNERSHIP PROGRAM for Jerusalem Road, Cohasset

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

HOUSEHOLD INFORMATION

Applicant's Name:	Co-Applicant's Name:
Date of Birth: / / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced	Date of Birth: / / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced
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 adult (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, SNAP, 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 returns for 2020, 2021, and 2022.
SOURCE OF CLOSING COSTS:
 Include a statement that explains how you will cover the closing costs. See applicant checklist for details.

Application 2023 2

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 X	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 250 hours of sweat equity (up to 500 hours). You must explain how you will be able to complete those hours during the approximately nine to 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

Application 2023

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I understand that, by filing this application, I am authorizing South Shore Habitat for Humanity to evaluate, my ability to qualify for the Family Partnership Program which may eventually lead to a mortgage and I understand that the evaluation will include, but is not limited to 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 South Shore Habitat for Humanity to conduct a check on my credit history, contact landlord and employment references, and check Sex Offender and Criminal Offender Registries. The original or a copy of this application will be retained by South Shore Habitat for Humanity 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)
--------------------------	-----------------------------

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 – that 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 the deadline outlined in the information package.

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 (781) 337-7744 x 120.

Application and supporting documentation should be mailed or delivered to:

South Shore Habitat for Humanity, 77 Accord Park Drive, Suite D7, Norwell, MA 02061

Application 2023

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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

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 _____

*Applicant Checklist and Guide to Answering
Application Questions:
808 & 810 Jerusalem Street, Cohasset, MA*



Applicant Name _____ Co-Applicant Name _____

CREDIT INFORMATION (for you)

South Shore Habitat for Humanity 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. The minimum Credit Score allowed for the Family Partnership Program is **660**. If your score is less than 660, you will not qualify for the program.

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 will not appear on your credit report. **In the event of a discrepancy or error, the Information provided by the Credit Report will be used for the purpose of the application.**

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.

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.

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 a U.S. citizen OR have secured their permanent residency status and provide documentation at the time of submitting the application.

DOWN PAYMENT / PAYMENT ASSISTANCE AND CLOSING COSTS:

___ Explanation of source of down payment, closing costs and insurance. Where will you be getting the money to pay these costs? The homes are offered for sale with a minimum of a 3% down payment. Buyer(s) are required to put down 1.5% of own seasoned funds. 1.5% or may be gifted from family or a first time homeowner grant, if available. The closing costs are estimated to be approximately \$3,500.00. 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 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. **There must be a demonstrated need beyond the desire of owning a home. (see Basic Guidelines for eligible households on page 5 of the information packet.)**

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 Pg. 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 Pg.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.

___ Pay stubs for the **most recent eight (8) 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 **six (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 **three (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 Massachusetts or other state returns)

___ 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 they are open 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 (Application Pg. 5).



Copies of most recent statements:

___ Other debt obligations (paid by your household – child support, alimony, payment plans, any other. Please explain)

Four horizontal lines for writing an explanation of other debt obligations.

___ If you answered YES to any items A – E on page 3 of the application, attach an explanation.

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.

___ **APPLICATION IS SIGNED AND DATED BY APPLICANT AND CO-APPLICANT.**
Don't forget to do this step!

**PLEASE SUBMIT A COPY OF THE CHECKLIST WITH YOUR APPLICATION
NOTING ALL DOCUMENTS THAT ARE INCLUDED**

**DO NOT EMAIL ANY DOCUMENTS WITH FINANCIAL INFORMATION.
WE CANNOT GUARANTEE THAT THE NETWORK IS SECURE**

**After you submit your application packet, keep saving all new documents: paystubs, income statements, bills,
bank/credit/store account statements**



Applicant Name _____
Name _____

Co-Applicant

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 _____



SWEAT EQUITY FORM
REQUIRED ATTACHMENT TO YOUR APPLICATION

Sweat Equity/ Partnership Question: *Our sweat equity requirement is rigorous!* Habitat Family Partners 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). You will not be allowed to move into the home until the hours have been completed. This requires approximately eight hours a week on a Habitat construction site (8 a.m. - 4 p.m. on a Saturday or another day during the week 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 may need to devote even more time in some weeks so that all hours are complete prior to closing. 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 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 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 circle: Not Applicable – if you have no medical restrictions to your participation.

Signed _____

Date _____

Signed _____

Date _____

(USE REVERSE SIDE AS NEEDED)

