



CHARLES CITY COUNTY HOMES ONLY!

Habitat for Humanity®

HOUSING APPLICATION COVER SHEET

WHAT IS HABITAT?

Habitat for Humanity Peninsula and Greater Williamsburg is a nonprofit organization that builds and renovates homes for sale to low- and moderate-income families. We are dedicated to building decent, affordable homes in partnership with families in need. Habitat enjoys broad support from individuals, businesses, civic groups, churches, schools and local government. Construction and renovation is a cooperative effort between volunteers and the buyers of the homes. Participating families provide at least 300 hours of sweat equity toward building their own and other families' homes. Relatives and friends may help accumulate hours on behalf of the selected family.

Homes are purchased with a zero-interest equivalent, 20 to 30-year mortgage. Mortgage payments will be no more than 30% of income and includes escrow for real estate tax and home insurance. Utilities are paid by the homebuyer.

HOW ARE FAMILIES CHOSEN?

✓ **NEED:** Consideration is given if present housing is overcrowded, not affordable, in poor repair or under a subsidized rental program. Applicant must be a first-time home buyer, meaning applicant cannot have owned a home within the past three years.

✓ **INCOME:** Total annual household income from all sources which can be verified for your family size must be within the limits listed on the right. ▶ ▶

✓ **CREDIT HISTORY:** All collections, judgments and liens must be satisfied. Loan and credit payments must be paid on time. Applicants who have filed for bankruptcy must be at least two years past discharge and have good credit re-established. Debt-to-income (DTI) ratio cannot exceed 43% when adding in Habitat's affordable mortgage.

FAMILY SIZE	INCOME
1 Person	\$26,010 - \$46,200
2 People	\$29,700 - \$52,800
3 People	\$33,435 - \$59,400
4 People	\$37,125 - \$66,000
5 People	\$40,095 - \$71,300
6 People	\$43,065 - \$76,600
7 People	\$46,035 - \$81,850
8 People	\$49,005 - \$87,150

✓ **SWEAT EQUITY:** Applicants must be willing to partner with Habitat by earning at least 300 sweat equity hours working with the staff and volunteers on various Habitat projects, including helping to build their own Habitat home.

✓ **RESIDENCY:** Applicants must currently live or work in Charles City County, Hampton, James City County, New Kent County, Newport News, Poquoson, Williamsburg or York County for at least one year.

CHECKLIST FOR APPLICATION SUBMISSION - HABITAT WILL NOT MAKE COPIES

- Completed application
- Processing fee of \$15.00 for single applicant or \$30.00 if there is a co-applicant (money order or check)
- Readable **copies** of your paystubs for the last 30 days for applicant and co-applicant
- Readable **copies** of other monthly income for the household (SSI, child support, etc.)
- Readable **copy** of your rental lease and any related housing voucher

APPLICATION SUBMISSION

Completed applications may be dropped off in-person to the Charles City County Administrative Office or into the Charles City School Board drop box. No postage is necessary, but the envelopes must have "Habitat for Humanity" on them. Applications may also be mailed with postage or dropped off to the Habitat Program Office.

HABITAT PROGRAM OFFICE: 11011 Warwick Blvd., Newport News, VA 23601 (Across the street from Hardee's and APAC)

ADDITIONAL FACTS

Habitat uses mortgage payments to help build more Habitat homes! Construction takes 12 to 18 months. A house is not started until the fundraising for it is complete. Applications for Charles City County will be accepted until all buyers are selected. **Charles City County houses are scheduled for construction in 2022!**

Charles City County Homebuyer Application



Habitat for Humanity Peninsula & Greater Williamsburg
 11011 Warwick Blvd., Newport News, VA 23601
 (757) 596-5553, ext 2 | Office open Monday to Friday, 9a - 5p

Applications for Charles City County will be accepted until all homes are sold, throughout 2021.

We are pledged to the letter and spirit of U.S. 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, familial status or national origin.

Application Habitat Homeownership Program

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name	Co-applicant's name																																																
Social Security number _____ Home phone _____ Birthdate _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security number _____ Home phone _____ Birthdate _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
Dependents and others who will live with you (not listed by co-applicant)	Dependents and others who will live with you (not listed by co-applicant)																																																
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Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____																																																
If you have lived at your present address for less than two years, complete the following:																																																	
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____																																																

2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE

Date received: _____	Date of selection committee approval: _____
Date of notice of incomplete application letter: _____	Date of board approval: _____
Date of adverse action letter: _____	Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____ /month

(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information			
Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

7. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

PLEASE NOTE:

Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

9. ASSETS

Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

10. DEBT

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. 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 question a through h, or "no" to question i, please explain on a separate piece of paper.

Is anyone in your household (including you) a former or current member of the U.S. Armed Forces?

___Yes ___No

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, a credit check 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature	Date	Co-applicant signature	Date
X _____	_____	X _____	_____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ Co-applicant's name _____

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at the **East Central Region, 1111 Superior Ave., Suite 200, Cleveland, OH 44114-2507**, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

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

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

Applicant(s):

X _____

X _____

Print name: _____

Print name: _____

Date: _____

Date: _____



Peninsula and Greater Williamsburg

Applicant Authorization and Certification

Release of Information

To Whom It May Concern:

- 1. I have filled out eligibility paperwork for the Family Selection process with Habitat for Humanity Peninsula and Greater Williamsburg ("Habitat PGW"). As part of this process, Habitat PGW may verify information contained in my paperwork and in other documents required in connection with qualifications of homeownership, either before I am selected or for quality control.
2. I authorize you to provide to Habitat PGW with any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; rental history; bank, money market and similar account balances; credit history; copies of income tax returns and/or W-2 forms; sex offender and criminal background checks.
3. I further authorize Habitat PGW to order a consumer credit report and verify other credit or liability information, including past and present mortgages and landlord references. It is understood that a photocopy of this form will serve as that authorization.
4. The information obtained by Habitat PGW pursuant to this authorization may be used only for the processing of Family Selection through Habitat PGW.
5. A copy of this signed authorization may be accepted as an original.
6. Your prompt reply to Habitat PGW is appreciated.

Candidate's Certification

The undersigned certifies the following:

- 1. I have applied for Family Selection through Habitat PGW and have completed the Application for Housing, which contains information on employment and income information, assets and liabilities. I certify that the information in the Application for Housing is true and correct. I, as of the date set forth opposite my signature on the paperwork, made no misrepresentations in the document, nor did I omit any pertinent information. Furthermore, I fully understand that I have a continuing obligation to amend and/or supplement the information provided in the Application for Housing if any of the material facts which have been represented should change prior to final selection.
2. I fully understand that by submitting the Application for Housing, I am authorizing Habitat PGW to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan along with other living expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal home visits, a credit check, sex offender and criminal background check and employment verification. I understand that if I have not answered the questions truthfully, I will be denied candidacy and even if I have already been selected to receive a Habitat house, I may be disqualified from the program.

Applicant Signature

Date

Applicant Printed Name

Co-Applicant Signature

Date

Co-Applicant Printed Name



We are pledged to the letter and spirit of U.S. 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, familial status, or national origin. Revised 11.25.13



Habitat for Humanity[®]

Peninsula and Greater Williamsburg

PREQUALIFICATION AUTHORIZATION RELEASE FORM

Applicant/Consumer's Full Name: _____

Social Security Number: _____ Date of Birth: _____

Co-Applicant/Consumer's Full Name: _____

Social Security Number: _____ Date of Birth: _____

Address: _____

City: _____ State: ____ Zip: _____

Consumer's Authorization

I understand that I am providing written instruction to Habitat for Humanity Peninsula Greater Williamsburg under the Fair Credit Reporting Act authorizing Habitat for Humanity Peninsula Greater Williamsburg to obtain my credit report or other information from Experian, Equifax and Transunion. By signing below, I authorize Habitat for Humanity Peninsula Greater Williamsburg to obtain such information solely for prequalification of a mortgage loan.

A copy of this authorization may be accepted as an original.

Applicant Signature

Date

Co-Applicant Signature

Date

PAGE LEFT BLANK ON PURPOSE

14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____ 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 (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type) <hr/> Interviewer's signature Date <hr/> Interviewer's phone number