

Central Vermont Habitat for Humanity builds safe, decent, and perpetually affordable housing for homeowners who are in need of better housing. Depending on the particular building site and homeowner applicant needs in Vermont, we build energy efficient single unit homes or duplex designed for privacy with separate entrances, driveways, and yards. Our current build is located at 41 Central St. in Randolph, VT, where the land would allow for either a single-unit or multi-unit home (up to two households).

The 0.38 acre parcel has both municipal sewer and water, and is within a 10 minute walk along a sidewalk to downtown Randolph. The property is located directly across the street from the Randolph Union High School.

While we are unable to take applicant preference into consideration when selecting our house design, the following information will help us keep you updated throughout our homeowner selection process so you can decide if you are still interested in being considered for the current build.

Please check which of the following statements represents you the most:

- ☐ I am interested in being considered for the current build regardless of the house design (single-family or multi-family home).
- ☐ I am only interested in being considered for the current build if the house design is a single-family home.
- ☐ I am only interested in being considered for the current build if the house design is a multi-family home.

During the homeowner selection process, CVHFH will inform you if the final house design does not match the preference you have indicated above. At that point you will have the following options available to you:

- You may request a reasonable accommodation that impacts the house design. CVHFH will work with you to verify the need for accommodation and, if necessary, make adjustments to the house design.
- You may request that your application be withdrawn from consideration. This request will not impact your ability to apply for future CVHFH builds.
- You may request that your application remains in consideration.

Any of the above requests are welcome and will not impact CVHFH's willingness to partner with you on this or future builds.





**HOMEOWNERSHIP APPLICATION  
CENTRAL VERMONT HABITAT FOR HUMANITY, INC.**

**1. This application must be filled out as completely and accurately as possible.**

- This application cannot be processed unless it is complete.
- All personal identifiable informational will remain confidential and will be omitted from all documents reviewed by the selection committee. Only the Executive Director, Chair and Co-chair will view this information for the purposes of verification.
- Use the reverse side of any page of the application if you need more space for any of your responses or if you wish to add extra information that would be helpful to us when reviewing your application. If you are filling this form out electronically and need additional space create and send us a separate electronic document to the email address below.
- After we have received and reviewed the applications we will request further documentation to verify information given in the application.

**2. Write a Cover Letter.**

In addition to the completed application please include a letter in which you describe, in your own words, how owning your own home could make a difference in your life and that of your family, if applicable. Please include a few personal details that might help us to better understand your past, your current situation, and your hopes and dreams for the future.

\*\*\*\*\*

If you need assistance with any part of the application or have any questions, please call

1-802-522-8611 or email [zach@centralvermonthabitat.org](mailto:zach@centralvermonthabitat.org)

\*\*\*\*\*

**The deadline for submitting this application is June 1, 2022.**

**PLEASE SEND THIS APPLICATION TO**

Central Vermont Habitat for Humanity, Inc. PO Box 837  
Montpelier, VT 05602

OR

Email to: [zach@centralvermonthabitat.org](mailto:zach@centralvermonthabitat.org)

## APPLICATION CHECKLIST

**Make sure to include all applicable items below with your submission:**

- ☐ Application
- ☐ Cover letter
- ☐ Copy of lease, money order receipt, or canceled rent check (*only if currently renting*)
- ☐ Documentation of land ownership (*only if you own your own land*)
- ☐ Copy of mortgage, money order receipt, or canceled mortgage check (*only if you own a home*)
- ☐ Copy of your most recent tax returns and financial statements (*only if any household members are self-employed*)
- ☐ If you answered "yes" to questions a-h or "no" to question i in section 11 (Declarations), provide a written explanation.
- ☐ Applicant and co-applicant (if applicable) signature(s) on page 8
- ☐ Applicant and co-applicant (if applicable) signature(s) on page 10



# Application

## Habitat Homeownership Program

Central Vermont Habitat for Humanity, Inc.

PO Box 837

Montpelier, VT 05602

[www.centralvermonthabitat.org](http://www.centralvermonthabitat.org)

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.

**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. **APPLICATIONS ARE ACCEPTED NOW THROUGH JUNE 1, 2022**

### 1. APPLICANT INFORMATION

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

### 2. FOR COMMITTEE 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 at least 250 hours "sweat-equity". 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 (select one)      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 and previous landlord (if you lived here for less than 2 years).

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 (Complete if you own your residence or property)

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

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

(Please supply a copy of your mortgage payment or a copy of a money order receipt or canceled mortgage check. If you own your own land please attach land ownership documentation)

6. EMPLOYMENT INFORMATION			
Applicant		Co-applicant	
Name and address of <b>CURRENT</b> employer	Years on this job	Name and address of <b>CURRENT</b> 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 <b>LAST</b> employer	Years on this job	Name and address of <b>LAST</b> 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	\$	\$	\$	\$
Reach Up	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

<b>PLEASE NOTE:</b> Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.	OTHER 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 of \$500, due at closing?

If you borrow the money, whom will you borrow it from, and how will you pay it back?

Would you need assistance from Habitat for closing costs, which are approximately \$3,000?

☐

Yes

☐

No

## 9. PLEASE LIST ASSETS FOR ALL APPLICANTS

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

## 10. DEBT

### TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?

#### APPLICANT

#### CO-APPLICANT

Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Motor vehicle(s)	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs	\$	\$		\$	\$	
Student loans	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Total credit card(s)	\$	\$		\$	\$	
Other motor vehicles	\$	\$		\$	\$	
Personal loans	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
<b>Total</b>	\$	\$		\$	\$	

**MONTHLY EXPENSES**

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

**11. DECLARATIONS**

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

	<b>Applicant</b>	<b>Co-applicant</b>
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.*

## 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. 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 \_\_\_\_\_

### Please tell us how you learned of Central Vermont Habitat for Humanity's open application period

\_\_\_\_\_ friend    \_\_\_\_\_ place of work    \_\_\_\_\_ advertisement in newspaper    \_\_\_\_\_ social media

\_\_\_\_\_ advertisement in Front Porch Forum    \_\_\_\_\_ announcement/email through school or community

\_\_\_\_\_ Flier in public place    \_\_\_\_\_ other \_\_\_\_\_  
Explain

#### 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  <b>Race</b> (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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Gender:</b>  <b>Birthdate:</b> _____ / _____ / _____  <b>Marital status:</b> <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  <b>Race</b> (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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Gender:</b>  <b>Birthdate:</b> _____ / _____ / _____  <b>Marital status:</b> <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)
	Interviewer's signature <span style="float: right;">Date</span>
	Interviewer's phone number

## 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 FTC Regional Office for the **Northeast** region, **1-877-FTC-Help (382-4357)**, or Federal Trade Commission, Equal 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: \_\_\_\_\_