



Habitat for Humanity®

of Washington, D.C. & Northern Virginia HOUSING APPLICATION COVER SHEET

Spring 2022 Application Cycle

WHAT IS HABITAT?

Habitat for Humanity of Washington, D.C. & Northern Virginia, Inc. 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 300-400 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 an affordable mortgage. Mortgage payments will be no more than 30% of income and includes escrow for real estate tax, home insurance, interest (if applicable) and homeowner association fee (if applicable). 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 HUD guidelines. Below is a table of the current limits through March 2022. HUD will publish a new set of income guidelines during the month of April 2022.

FAMILY SIZE	INCOME
1 Person	\$36,120 - \$72,240
2 People	\$41,280 - \$82,560
3 People	\$46,440 - \$92,880
4 People	\$51,600 - \$103,200
5 People	\$55,728 - \$111,456
6 People	\$59,856 - \$119,712
7 People	\$63,984 - \$127,968

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 seven years past discharge and have good credit re-established. Debt-to-Income (DTI) ratio cannot exceed 43% when adding in the monthly payment of the affordable mortgage.

RESIDENCY: Applicants must currently live or work in Washington, D.C. or Northern Virginia for at least one year.

APPLICATION SUBMISSION

Completed application and **copies** of all supporting documents may be dropped off in-person. No postage is necessary, but the envelopes must have "Habitat for Humanity" on them. Applications may also be mailed with postage, ATTN: Family Programs. A nonrefundable application fee of \$25 should be included and can be paid online through our website.

HABITAT PROGRAM OFFICE: 6295 Edsall Road, Suite 120 Alexandria, VA 22312





Habitat
for Humanity®
of Washington, D.C.
& Northern Virginia

Habitat for Humanity of Washington, D.C. & Northern Virginia, Inc.
6295 Edsall Road, Suite 120 Alexandria VA 22312
www.habitatnova.org
Family Programs Hotline 703.521.9890 x107

Applications will be accepted from April 1, 2022 through April 30, 2022

Please include the nonrefundable application fee of \$25.00 with your completed application.

Application

Habitat Homeownership Program



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.

1. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name	Co-applicant's name																																																
Social Security number _____ Home phone _____ Age _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security number _____ Home phone _____ Age _____ <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 notice of incomplete application letter: _____
Date of adverse action letter: _____

Date of selection committee approval: _____
Date of board approval: _____
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.

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 _____

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)
	Interviewer's signature Date
	Interviewer's phone number



We build strength, stability, self-reliance, *and* shelter.

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, 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 Eastern Central region, Consumer Response Center, 600 Pennsylvania Ave, NW, Washington DC 20580, 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 _____
Print Name: _____
Date: _____

X _____
Print Name: _____
Date: _____





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 of Washington, D.C. & Northern Virginia, Inc. (“Habitat DC-NOVA”). As part of this process, Habitat DC-NOVA 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 DC-NOVA 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 DC-NOVA 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 DC-NOVA pursuant to this authorization may be used only for the processing of Family Selection through Habitat DC-NOVA.
5. A copy of this signed authorization may be accepted as an original.

Candidate’s Certification

The undersigned certifies the following:

1. I have applied for Family Selection through Habitat DC-NOVA 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 DC-NOVA to evaluate my actual need for a Habitat home, my ability to repay a mortgage 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.

DC Office - 2115 Ward Ct. NW, Ste. 100 · Washington, DC 20037 · Phone: (202) 882-4600 · Fax: (202) 882-9343 · www.dchabitat.org

NOVA Office – 6295 Edsall Road, Suite 120 · Alexandria, VA 22312 · Phone (703) 521-9890 · Fax: (703) 521-9893 · www.habitatnova.org



We build strength, stability, self-reliance, *and* shelter.



**CONSUMER CREDIT AND BACKGROUND REPORT RELEASE FORM
(FOR HOUSEHOLD MEMBERS AGE 18 AND OVER)**

(Note: We cannot make copies in our office. Please provide copies of the required documents with your completed application.)

BY MY SIGNATURE BELOW, I AUTHORIZE

Habitat for Humanity of Washington, D.C. & Northern Virginia, Inc. to obtain a Consumer Credit Report and/or a Background Report on me. This authorization is valid for purposes of verifying information given pursuant to employment, leasing, rental, business negotiations, or any other lawful purpose covered under the Fair Credit Reporting Act. (FCRA).

The Background Check may contain information available in the Public Domain but may not include interviews with persons other than previous employers or their agents.

By my signature below, I hereby authorize all corporations, former employers, credit agencies, educational institutions, law enforcement agencies, city, state, county and federal courts and agencies, military services and persons to release all information they may have about me including criminal and driving history. This authorization shall be valid in original or copy form.

Name _____ Social Security Number _____

Date of Birth _____

Current Street Address _____

City, State, Zip Code _____

Drivers License # _____ State _____

Signature _____ Date _____

****NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE or CURRENT VALID ID****

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.



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FACTS**WHAT DOES Habitat DC-NOVA
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit balances and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Habitat NOVA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Habitat NOVA share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	YES
For our affiliates' everyday business purposes— information about your creditworthiness	NO	YES
For nonaffiliates to market to you	NO	YES

Questions?

Call 703.521.9890 or go to www.habitatnova.org



Required Document Checklist for Complete Application

(Note: We cannot make copies in our office. Please provide copies of the required documents with your completed application.)

Proof of Income for all household members age 18 and over unless specified:

- W-2 forms and tax returns (all pages) for 2021 and 2020
- Two most recent paystubs from present employer with year-to-date earnings
- Current employer(s) name, address, and phone number (Applicant and Co-Applicant Only)
- Previous employer(s) name and address (if at current job less than 2 years, Applicant and Co-Applicant only)
- Verification and explanation of commissions, bonuses, overtime, child support payments, and othersupplemental income (Award letter for SSI, TANF, SNAP, disability, etc.)
- Bankruptcy petition, discharge, and written explanation of any bankruptcy (Applicant and Co-Applicant Only)
- Final divorce or separation papers (Applicant and Co Applicant)
- Custodian/guardian papers (Applicant and Co-Applicant, if applicable)
- All pages of most recent bank (savings and checking), credit union, 401K and/or IRA statements

Credit Items:

- Applicant Authorization and Certification – Release of Information
- Signed Credit Consumer Credit/Background Check Authorization Form (Household members 18 years& older)
- Name, address, and phone number of present landlord
- Lease Agreement
- Section 8 approval
- Explanation letter for any judgements, liens, defaults, foreclosures, or bankruptcies (applicant and coapplicant)

Residency and Other Documents:

- Proof of residency: Driver's license or state issued ID, birth certificate, social security card (all 18yrs. & over)
- Recent electric, gas, and telephone and internet bills
- Proof of payment of \$25 non-refundable application fee

Your application cannot be fully processed until the requested information is received. Delays in receipt of requested information may result in the expiration of your application. Other information may be requested during the processing of your application and loan.

Please bring your **completed** application and **copies** of all the supporting documents to our NOVA office.





**Affordable Homes,
Now and Forever**

A Community Land Trust...



...reduces the cost of homeownership and...

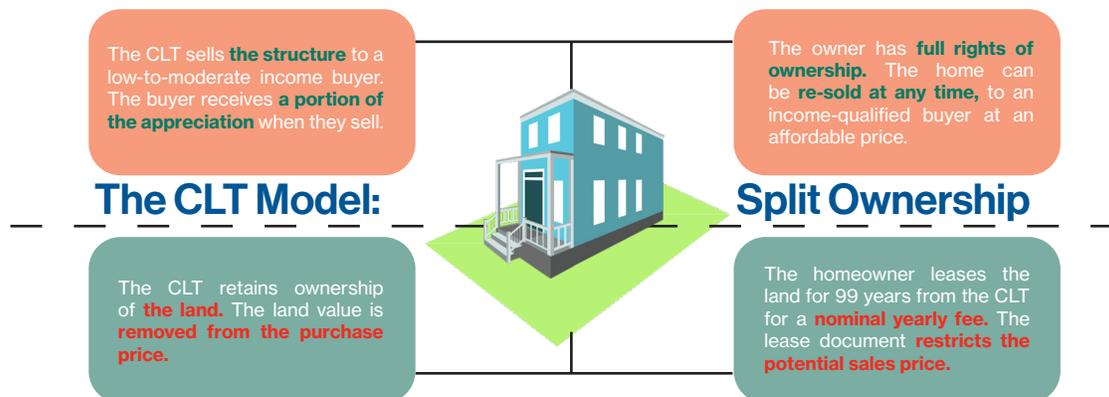


...keeps the home affordable for future buyers.

The Virginia Statewide Community Land Trust is an innovative new tool for Habitat for Humanity affiliates across the Commonwealth. Community Land Trusts modify the process of homebuying to make it **affordable for households today and for generations to come.**

Why CLTs Matter: Guaranteed Affordability

CLTs create a permanently affordable home by **retaining ownership of the land and selling the building only to an income qualified buyer.** This lowers the cost of the home to the buyer, resulting in a **smaller down payment and lower monthly mortgage expenses.** As an affordable alternative to renting, the CLT model allows families to **build wealth through their monthly mortgage payments.** In exchange for buying the house at a lower price, a CLT homeowner agrees to **pass on the gift**, and sell the home at a price that is affordable to someone in a similar financial situation.



Why Buy? Renting vs. Owning

Every time you make a monthly mortgage payment, you **build wealth** by buying a little more of your home from the lender. Renting doesn't have the same effect; you don't own more of your apartment every month, you just pay to stay there.

Monthly Rent	After 2 years	After 5 years	After 10 years	After 15 years
\$825	\$19,800	\$49,500	\$99,000	\$148,500
\$1,000	\$24,000	\$60,000	\$120,000	\$180,000
\$1,200	\$28,800	\$72,000	\$144,000	\$216,000

Now, imagine if all the money you paid in rent went into your mortgage instead. **The more you pay, the more you own, the more you walk away with when you sell your home.**

