

Thank you for your interest in becoming a Habitat Homebuyer. **We will accept applications for the Habitat Homeownership and the Pathways to Housing programs starting Monday, March 1, 2021 to Wednesday, March 31, 2021.** No applications will be accepted before or after these dates. After the March 31, 2021 deadline has passed, we will not accept applications again until March 2022.

If you haven't already done so, you will need to attend the Habitat for Humanity Applicant Information Meeting (AIM) before your application is processed. Attending an AIM is a required step in the application process. **If you haven't attended an AIM since January 2020, please give our office a call and signup!**

Enclosed in this packet are the following documents:

The Application – Please make sure you completely fill out and sign the Application. The application helps staff determine if you meet some basic requirements for the Habitat Homeownership and Pathways Programs.

Pre-qualification Authorization Release Form – This form gives us permission to obtain a full credit report. **Any applicant and co-applicant (s) must sign and return this form.**

General Authorization Release Form – this form gives us permission to speak to employers, creditors and landlords for information about payment history, income, etc. **Any applicant and co-applicant (s) must sign and return this form.**

Criminal History Records Authorization Release Form – this form will allow us to conduct a background check to obtain information specifically related to any felony or misdemeanor convictions within the past five years. **Any applicant and co-applicant(s) must sign and return this form.**

Service Disclosure – this form gives us your permission to work with other agencies and organizations. **Any applicant and co-applicant(s) must sign and return this form.**

Equal Credit Opportunity Act Notice— this form is for informational purposes only. **Any applicant and co-applicant(s) must sign and return this form.**

Demographic Information Addendum - this form is for informational purposes only and does not affect your application. If you do not wish to provide some or all of this information, select the applicable check box and return it with your completed application.

Privacy Statement and Notice - this form notifies you how we store, protect and share your personal information.

List of documents required- this is a list of documents that we **MAY** request as part of the application process at a later date. **Anyone 18 or older who will live in the home MUST provide income information.**

**Please Note:**

- We use the company Avantus to run credit reports.
- **You will be asked to pay a \$15.00 application fee for each applicant and any co-applicant(s).**
- If you need help filling out the application please give our office a call and ask to speak with our housing team.

**Mail or drop off your application packet off at:**

Habitat for Humanity Homeowner Selection  
967 2nd St. SE  
Charlottesville, VA 22902

**OR**

**Submit your application online at:**

[www.cvillehabitat.org/apply/](http://www.cvillehabitat.org/apply/)

**Open: Monday through Friday, 9:00 am to 5:00 pm  
Saturdays, 10:00 am to 2:00 pm during the month of March**

***After hours drop box located to the right of our front door.***

***Don't forget: Applications will be accepted starting Monday, March 1, 2021 to Wednesday, March 31, 2021.*** No applications will be accepted before or after these dates during 2021. We will accept applications again in March 2022.

**Need help? Questions? Call 434-293-9066 or email [familyservices@cvillehabitat.org](mailto:familyservices@cvillehabitat.org)**



## Habitat for Humanity of Greater Charlottesville: 2021 Partnership Application Timeline

January 2021 to March 2021	<b>Applicant Information Meetings (AIM)</b> Application available at the Habitat office and online
March 1st to March 31 <sup>st</sup>	<b>Application submission window.</b> Please turn in your application between March 1 <sup>st</sup> and March 31 <sup>st</sup> .
April 9 <sup>th</sup>	<b>Documents submission request mailed out.</b> Contact Habitat if you have not heard from Habitat by <b>April 15<sup>th</sup></b> .
April 9 <sup>th</sup> to April 30 <sup>th</sup>	<b>Documents submission window.</b> Please turn in requested documents between April 9th and April 30. Call our office or go online to set up an appointment if you need help!
May 5 <sup>th</sup>	<b>Documents submission follow up letter mailed out.</b> You will not receive a letter if you turned in all required documents.
May 5 <sup>th</sup> to May 28 <sup>th</sup>	<b>Document extensions submission window.</b> Call our office or go online to set up an appointment if you need help!
June 4 <sup>th</sup>	<b>Financial Interview &amp; Home Visit invitation mailed.</b> Contact Habitat if you have not received a letter or call from us by <b>June 9<sup>th</sup></b> .
June 7 <sup>th</sup> to July 9 <sup>th</sup>	<b>Financial Interviews &amp; Home Visits conducted.</b> You <b><u>must</u></b> attend a financial interview and home visit to be considered for partnership.
Week of July 12 <sup>th</sup>	<b>Homeowner Selection Committee (HSC) meets.</b> The HSC determines which applicants will be presented to the Board. Not every applicant will be presented to the Board. Applicants are not invited to this meeting.
Week of July 19 <sup>th</sup>	<b>Board of Directors meets.</b> The Board approves Habitat Homebuyers and Pathways neighbors. Not every applicant will be presented to the Board. Applicants are not invited to this meeting.
	Applicants will be notified of final decision by <b>August 6<sup>th</sup></b> .

**PLEASE KEEP THIS FOR YOUR REFERENCE**

Need help? Questions? Call 434-293-9066 or email [familyservices@cvillehabitat.org](mailto:familyservices@cvillehabitat.org)

# Habitat for Humanity of Greater Charlottesville: 2021 Partnership Application

Please complete this Application and return it and \$15 for each applicant and co-applicant listed to the Habitat office.

**APPLICATIONS ARE DUE BY WEDNESDAY, MARCH 31, 2021**  
**NO APPLICATIONS WILL BE ACCEPTED AFTER THIS DATE.**

Please include the names of anyone that will live in the Habitat home on the application.

APPLICANT					CO-APPLICANT						
First Name:					First Name:						
Last Name:					Last Name:						
Date of birth:					Date of birth:						
					Relation to applicant:						
<input type="checkbox"/>	Married	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Unmarried	<input type="checkbox"/>	Married	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Unmarried
What is the highest level of education the applicant has achieved?					What is the highest level of education the co-applicant has achieved?						
<input type="checkbox"/>	Middle School	<input type="checkbox"/>	High School/GED	<input type="checkbox"/>	Middle School	<input type="checkbox"/>	High School/GED	<input type="checkbox"/>	Middle School	<input type="checkbox"/>	High School/GED
<input type="checkbox"/>	Associates Degree	<input type="checkbox"/>	Bachelors Degree	<input type="checkbox"/>	Associates Degree	<input type="checkbox"/>	Bachelors Degree	<input type="checkbox"/>	Associates Degree	<input type="checkbox"/>	Bachelors Degree
<input type="checkbox"/>	Graduate Degree	<input type="checkbox"/>	Other:	<input type="checkbox"/>	Graduate Degree	<input type="checkbox"/>	Other:	<input type="checkbox"/>	Graduate Degree	<input type="checkbox"/>	Other:
When did you attend an <b>Applicant Information Meeting</b> ? Date _____					When did you attend an <b>Applicant Information Meeting</b> ? Date _____						

Please list all other persons who would live in the Habitat Home if you are approved.  
 If you need more space, use a separate piece of paper.

First Name	Last Name	Relation to Applicant	Date of Birth	Gender



**FOR OFFICE USE ONLY—DO NOT WRITE IN THIS SPACE**

Date Received:

\$ for credit report:

Received by?:

## **Contact Information:**

Mailing Address:				
City, State, Zip:				
Phone:		Best way to contact you? <i>(Please select one)</i>		
Email:				
		Phone	Email	Mail
Language(s) spoken in home:		Interpreter Needed:	YES	NO

## **Housing Information:**

Physical Address: <i>(if different from mailing address)</i>				
City, State, Zip:				
Monthly rent amount: \$	Date Lease Expires:	Month to Month Lease?	YES	NO
I pay for electricity: YES NO		I pay for water/sewer:	YES	NO
I pay for gas: YES NO		I pay for internet/cable:	YES	NO
Have you lived and/or worked in Charlottesville, Albemarle, Greene, Louisa or Buckingham for at least one full year?			YES	NO

## **Rental Management Company Information:**

Management Company:
Mailing Address:
City, State, Zip:
Contact Name:
Phone Number:
Fax Number:

## **Rental History:**

Please provide your rental history for the past **two years**. Please use a separate sheet of paper if you need more space.

I have lived at my current address for the past two years.    YES            NO
You can skip this section if you have lived at your current address for two or more years.

Address			
City, State Zip Code			
Move in date:		Move out date:	
Reason for leaving:			

Address			
City, State Zip Code			
Move in date:		Move out date:	
Reason for leaving:			

Address			
City, State Zip Code			
Move in date:		Move out date:	
Reason for leaving:			

## **Current Monthly Income:**

Household income is defined as all funds received on a regular schedule by all household members from all sources. Alimony, child support and/or separate maintenance income are used to determine program eligibility and therefore **MUST** be disclosed, but the applicant or co-applicant may elect for this information not to be considered for repaying the loan.

Income source	Applicant	Co-applicant	Others in household	Total	Is anyone paid in cash?
Wages	\$	\$	\$	\$	YES    NO
Social Security	\$	\$	\$	\$	YES    NO
SSI	\$	\$	\$	\$	YES    NO
Disability	\$	\$	\$	\$	YES    NO
Child support	\$	\$	\$	\$	YES    NO
Alimony	\$	\$	\$	\$	YES    NO
TANF	\$	\$	\$	\$	YES    NO
Other:	\$	\$	\$	\$	YES    NO
Other:	\$	\$	\$	\$	YES    NO
Other:	\$	\$	\$	\$	YES    NO
2019 Adjusted Gross Income (from taxes)	\$			2019 Federal Tax Refund	\$

Are you self-employed?	YES	NO
If you are self-employed, are you currently tracking your income and expenses?	YES	NO

**Current Debt:**

Please list all companies and persons to whom you and the co-applicants owe money  
(credit cards, car loans, pay day lenders/car title lenders, child support, rent-to-own contracts, etc.)

Company/Person's Name	Total Amount Owed	Monthly Payment	Past Due Balance
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Child Support/Alimony	\$	\$	\$
Student Loans	\$	\$	\$
Pay Day Loans	\$	\$	\$
Title Loans	\$	\$	\$
Personal Loan from Friend/Acquaintance	\$	\$	\$

**Current Assets:**

Please list property/assets owned by anyone in your household

		Household Member	Balance/Value
Checking Account	Bank Name:		\$
Checking Account	Bank Name:		\$
Savings Account	Bank Name:		\$
Savings Account	Bank Name:		\$
401K/ Retirement Savings	Bank Name:		\$
Other:	Bank Name:		\$
Other:	Bank Name:		\$
Cash on Hand at home			\$
Stocks/Bonds			\$
Real Estate	Location/Description		\$
Vehicle	Year, Make, Model		\$
Vehicle	Year, Make, Model		\$

## **Employment History:**

Please provide a **two year** work history for everyone in your household over the age of 18. Start with the work history of the applicant, then the co-applicant(s), then other household members. Start with the most recent employment history.

Please mark one:	Applicant	Co-applicant	Other household member:
Employer/Company:	Job title:		
Supervisor's name	Supervisor's phone #:		
Mailing Address (city, state, zip)			
Hours worked per week:	Seasonal/temporary worker?	YES NO	If seasonal, weeks worked per year:
Hourly rate or annual salary:	\$	Start date:	End date:
If no longer at job, reason for leaving:			

Please mark one:	Applicant	Co-applicant	Other household member:
Employer/Company:	Job title:		
Supervisor's name	Supervisor's phone #:		
Mailing Address (city, state, zip)			
Hours worked per week:	Seasonal/temporary worker?	YES NO	If seasonal, weeks worked per year:
Hourly rate or annual salary:	\$	Start date:	End date:
If no longer at job, reason for leaving:			

Please mark one:	Applicant	Co-applicant	Other household member:
Employer/Company:	Job title:		
Supervisor's name	Supervisor's phone #:		
Mailing Address (city, state, zip)			
Hours worked per week:	Seasonal/temporary worker?	YES NO	If seasonal, weeks worked per year:
Hourly rate or annual salary:	\$	Start date:	End date:
If no longer at job, reason for leaving:			

Please mark one:	Applicant	Co-applicant	Other household member:
Employer/Company:	Job title:		
Supervisor's name	Supervisor's phone #:		
Mailing Address (city, state, zip)			
Hours worked per week:	Seasonal/temporary worker?	YES NO	If seasonal, weeks worked per year:
Hourly rate or annual salary:	\$	Start date:	End date:
If no longer at job, reason for leaving:			

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Employer/Company:				Job title:			
Supervisor's name				Supervisor's phone #:			
Mailing Address (city, state, zip)							
Hours worked per week:		Seasonal/temporary worker?		YES	NO	If seasonal, weeks worked per year:	
Hourly rate or annual salary:		\$	Start date:		End date:		
If no longer at job, reason for leaving:							

Please mark one:				Applicant	Co-applicant	Other household member:	
Employer/Company:				Job title:			
Supervisor's name				Supervisor's phone #:			
Mailing Address (city, state, zip)							
Hours worked per week:		Seasonal/temporary worker?		YES	NO	If seasonal, weeks worked per year:	
Hourly rate or annual salary:		\$	Start date:		End date:		
If no longer at job, reason for leaving:							

### **School Enrollment Information:**

For anyone enrolled in school or in a training program (includes college/university)

Name of Family Member:	
School:	Grade/Year:

Name of Family Member:	
School:	Grade/Year:

Name of Family Member:	
School:	Grade/Year:

Name of Family Member:	
School:	Grade/Year:

Name of Family Member:	
School:	Grade/Year:



## **Other Information:**

### **How did you hear about Habitat for Humanity?**

\_\_\_\_\_ Friend \_\_\_\_\_ Co-worker \_\_\_\_\_ Media \_\_\_\_\_ Social Worker Other: \_\_\_\_\_

	Yes	No
Are you a Southwood resident?		
Have you applied with this Habitat in the past?		

If you have applied to this Habitat in the past please tell us approximately when you applied and the reason you were denied.

	Yes	No
Are there any outstanding judgments against anyone in the household?		
Has anyone in the household declared bankruptcy in the past two years?		
Has anyone had property foreclosed on?		
Has anyone in the household been evicted in the past five years?		
Is anyone in the household part to/involved in a lawsuit?		
Is anyone in the household currently delinquent in any loan/account/child support?		
Is anyone in the household a co-signer on any loan or note?		
Has anyone in the household ever been convicted of a misdemeanor?		
Has anyone in the household ever been convicted of a felony?		

If any answers are “yes,” please explain. A “yes” answer will not automatically disqualify you.

	Yes	No
Is anyone in your household a Veteran?		
Does everyone in your household have health insurance?		

If “no” please list the member(s) in household without health insurance.

## **Sweat Equity Agreement:**

Would you be willing to put in “Sweat Equity” time (at least 200 hours for a single adult family, plus 100 hours for each additional adult in the household) if selected to partner with Habitat? Sweat Equity can include working in our office or store as well as working on construction.

- ☐ Yes, I am/we are willing and able to put in Sweat Equity
- ☐ No, I am/we are unable to put in Sweat Equity

If no, please let us know why you are unable:

## **Pathways to Housing:**

Would you be interested in the Pathways to Housing Program? The Pathways to Housing program includes monthly group and 1-on-1 meetings. Successful graduates of the Pathways program are eligible for an expedited application process for the Habitat Homeownership program.

- ☐ Yes, I am/we are interested in the Pathways Program
- ☐ No, I am/we are not interested in the Pathways program.

## Need Self-Assessment

As the Homeowner Selection Committee makes its' final decisions based on the need of all applicants, it is important that you provide a clear picture of your current living conditions. Please indicate below what the condition of your current home is:

I/we am homeless, living in transitional housing, a shelter, hotel, car or staying with friends who do not have adequate space for me/us.

There are significant structural issues with the home, such as (check all that apply)

Sinking foundation/walls coming apart from floor

Leaky roof or plumbing

Unsafe electrical system

Lack of insulation/holes in the walls allow air to penetrate

Mold and mildew

Utility costs are unmanageably high

I/we live in a manufactured home/trailer assessed as personal rather than real property

Other (please describe)

I/we are living in publicly or privately subsidized housing.

I have lived in public housing since:

I/we are living in overcrowded conditions (please describe)

I/we are living in a high crime neighborhood (please describe)

I/we are paying more than 30% of our gross family income to rent.

I/we receive a Housing Choice (Section 8) voucher.

I have received a Housing Choice (Section 8) voucher since

Someone in my household has a disability that creates...

Barriers to finding safe, decent, affordable, **accessible** housing and/or

Barriers to earning income

Number of bedrooms in your current home:

Does your home have indoor plumbing? YES NO

My parent(s) or guardian(s) live or lived in public housing YES NO

My parent(s) or guardian(s) receive or received a Housing Choice (Section 8) Voucher YES NO

My parent(s) or guardian(s) receive or received SNAP, TANF, or WIC YES NO

**Need help? Questions? Call 434-293-9066 or email [familyservices@cvillehabitat.org](mailto:familyservices@cvillehabitat.org)**

## **Acknowledge and Agreement:**

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat Homeownership program and Pathways to Housing 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 certify that all the information I have provided on this Application is correct and true to the best of my knowledge. Furthermore, I understand that the completion of this Application does not guarantee my receiving housing through Habitat for Humanity. I understand that applicants who knowingly provide false information on their application may be denied entry to the program and should such be discovered while in the program, I may be subject to expulsion. The original or a copy of this application will be retained by Habitat for Humanity for at least 25 months even if the application is not approved.

I also understand that Habitat for Humanity of Greater Charlottesville screens all applicant families on the sex offender registry prior to final approval. 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

Co-Applicant

\_\_\_\_\_  
Date \_\_\_\_\_

\_\_\_\_\_  
Date \_\_\_\_\_

**Remember** – we cannot process your application without the \$15.00 per applicant and co-applicant(s).

## **Application for individual or joint credit:**

Please indicate if you are applying for **individual credit**—no co-applicant listed on application— or if you are applying for **joint credit**—co-applicants are listed on your application. Once you have checked the appropriate box, please have every applicant and any co-applicants initial beside the applicable statement. **Please check only one box.**

☐ I understand that I am applying for **individual credit**. Please initial applicant: \_\_\_\_\_

☐ We understand that we are applying **for joint credit**. Please initial applicant and co-applicant(s): \_\_\_\_\_

## **Right to receive a copy of the appraisal:**

This statement is to notify you that if you are approved for partnership and are scheduled to purchase a home, we may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Please initial applicant and co-applicant(s) \_\_\_\_\_

## **Equal Credit Opportunity Act:**

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, 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.

Please initial applicant and co-applicant(s) \_\_\_\_\_

## **Fair Housing Act:**

The FAIR HOUSING ACT Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex or national origin. Title VIII was amended in 1988 by the Fair Housing Amendments Act, which: expanded the coverage of the Fair Housing Act to prohibit discrimination based on disability or on familial status (presence of child under age of 18, and pregnant women).

Please initial applicant and co-applicant(s) \_\_\_\_\_

## **Electronic Communication Agreement**

By providing your email address above you are indicating that you would like to receive correspondence from us electronically. Your consent to receive electronic communications and transactions includes, but is not limited to: letters, request for information and notices about your application.

You may withdraw your consent to receive communications in electronic form or update your contact information by contacting us at familyservices@cvillehabitat.org or 967 2nd St. SE, Charlottesville, VA 22902. At our option, we may treat your provision of an invalid email address as a withdrawal of your consent to receive electronic communications. We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications. We will provide you with notice of any such termination or changes as required by law. It is your responsibility to provide us with true, accurate and complete contact information.

All communications in either electronic or paper format from us to you will be considered "in writing."

*Please initial applicant and co-applicant(s)* \_\_\_\_\_

## **Service Disclosure**

Greater Charlottesville Habitat for Humanity (Habitat) is here to assist you in preparing to purchase a home through the Habitat program.

**Habitat staff will not give legal advice.**

1. I understand that if I am referred to another agency or organization, I should independently determine whether that agency or organization can address my concerns. Habitat is not responsible for the services provided by others.
2. I understand that Habitat receives funds from entities such as the U.S. Department of Housing and Urban Development (HUD), Virginia Housing Development Authority (VHDA), state and local governments, foundations, etc. These agencies and organizations often require Habitat to monitor my performance in accordance with their funding agreements. This monitoring may require that Habitat release client files, in whole or part for their review.
3. I give permission for program administrators/funders and/or their agents to follow up with me between now and three years following the close-out of my counseling file for the purpose of program evaluations.
4. I understand and give permission for Habitat to submit client-level information to VistaShare Outcome Tracker (client management) database.

**ACCEPTED AND AGREED:** (Signing below means you accept and agree to the terms above.)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**DECLINED/NOT AGREED:** (Signing below means you do **not** accept and agree to the terms above. Signing below will inhibit our ability to provide services.)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date



Creating simple, decent, affordable housing  
in partnership with low-income families, volunteers  
and the communities of greater Charlottesville.

**HOMEOWNER SELECTION COMMITTEE  
PREQUALIFICATION AUTHORIZATION RELEASE FORM  
Applicant**

Consumer's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**Consumer's Authorization**

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

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



Creating simple, decent, affordable housing  
in partnership with low-income families, volunteers  
and the communities of greater Charlottesville.

**HOMEOWNER SELECTION COMMITTEE  
PREQUALIFICATION AUTHORIZATION RELEASE FORM  
Co-Applicant**

Consumer's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**Consumer's Authorization**

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

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## **GENERAL AUTHORIZATION FORM**

The purpose of this form is to allow Habitat for Humanity of Greater Charlottesville to obtain any Credit Reference, Landlord Reference, Employment Verification, Past Employment Verification, Verification of Deposit, or Verification of Public Assistance and to release certain information to our employees, volunteers or affiliates involved in processing your application. Our having your permission to release this information and request these verifications (if necessary) will expedite the processing of your application.

To Whom It May Concern:

I hereby authorize you to release any information concerning my credit\*, banking, public assistance, residency and/or employment to Habitat for Humanity of Greater Charlottesville or its employees, volunteers, or affiliates, in connection with the processing of my application and partnership in their program.

I hereby authorize the release of information concerning the status and disposition of my application to Habitat for Humanity of Greater Charlottesville employees, volunteers or affiliates.

A copy of this release is also acceptable authorization.

\_\_\_\_\_  
Print Name (Applicant)

I have a Social Security Number or Individual  
Taxpayer Identification Number (ITIN)\*\*

☐

YES

☐

NO

\_\_\_\_\_  
Print Name (Co-Applicant)

I have a Social Security Number or Individual  
Taxpayer Identification Number (ITIN)\*\*

☐

YES

☐

NO

\_\_\_\_\_  
SSN/ITIN

\_\_\_\_\_  
SSN/ITIN

\_\_\_\_\_  
Address

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\*Inquiries made to your credit may impact your credit score

\*\*Lack of an SS# or ITIN will not automatically disqualify you.

## **CRIMINAL HISTORY RECORDS AUTHORIZATION RELEASE FORM**

I have been informed of the Habitat for Humanity of Greater Charlottesville requirement to run a clearance through State/National sex offender registry and criminal records of any other state or locality, which may have criminal history information concerning me. Permission is given to Habitat for Humanity of Greater Charlottesville to obtain information related to arrests, convictions, time served and probation reports.

A copy of this release is also acceptable authorization.

\_\_\_\_\_  
Print Name (Applicant)

I have a Social Security Number or Individual  
Taxpayer Identification Number (ITIN)\*\*

☐

YES

☐

NO

\_\_\_\_\_  
Print Name (Co-Applicant)

I have a Social Security Number or Individual  
Taxpayer Identification Number (ITIN)\*\*

☐

YES

☐

NO

\_\_\_\_\_  
SSN/ITIN

\_\_\_\_\_  
SSN/ITIN

\_\_\_\_\_  
Address

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**FOR OFFICE USE ONLY—DO NOT WRITE IN THIS SPACE**

Date

No Records Found

☐☐

No Pertinent Records Found

☐☐

Other

Checked by



## **Demographic Information Addendum:** This section asks about your ethnicity, sex, and race.

### **Demographic Information of the Borrower (Applicant):**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. Instructions: You may select one or more “Hispanic or Latino” origins and one or more designations for “Race.” If you do not wish to provide some or all of this information, select the applicable check box.

#### **Ethnicity**

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino—Enter \_\_\_\_\_

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

#### **Sex**

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

#### **Race**

- ☐ American Indian or Alaska Native—  
Enter name of enrolled or principal tribe \_\_\_\_\_

- ☐ Asian
- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese
- ☐ Other Asian—Enter race: \_\_\_\_\_

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro
- ☐ Samoan ☐ Other Pacific Islander—Enter race: \_\_\_\_\_

Examples: Fijian, Tongan, etc.

- ☐ White
- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview-includes electronic media w/video component ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Processed By \_\_\_\_\_

**Need help? Questions? Call 434-293-9066 or email [familyservices@cvillehabitat.org](mailto:familyservices@cvillehabitat.org)**

## **Demographic Information Addendum:** This section asks about your ethnicity, sex, and race.

### **Demographic Information of the Borrower (Co-Applicant):**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. Instructions: You may select one or more “Hispanic or Latino” origins and one or more designations for “Race.” If you do not wish to provide some or all of this information, select the applicable check box.

#### **Ethnicity**

- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino—Enter \_\_\_\_\_

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

#### **Sex**

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

#### **Race**

- ☐ American Indian or Alaska Native—  
Enter name of enrolled or principal tribe \_\_\_\_\_

- ☐ Asian
- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese
- ☐ Other Asian—Enter race: \_\_\_\_\_

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro
- ☐ Samoan ☐ Other Pacific Islander—Enter race: \_\_\_\_\_

Examples: Fijian, Tongan, etc.

- ☐ White
- ☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview-includes electronic media w/video component ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Processed by \_\_\_\_\_

**Need help? Questions? Call 434-293-9066 or email [familyservices@cvillehabitat.org](mailto:familyservices@cvillehabitat.org)**

Updated: 2021-0106

# Home Preferences Survey

As part of the application process, please fill out this form to help us understand your preferences for your future home.

**\* Required**

1. Name \*

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2. In thinking about the location of your future home, please indicate your attitude toward purchasing a home in the following areas. \*

*Mark only one oval per row.*

	1 Not at all favorable (would not consider)	2 Not favorable but would consider	3 Somewhat favorable	4 Very favorable
--	--	--	----------------------------	---------------------

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City of  
Charlottesville

---

West Albemarle  
County (Crozet)

---

East Albemarle  
County (Keswick)

---

North Albemarle  
County  
(Hollymead)

---

South Albemarle  
County (Scottsville)

---

Greene County

---

Louisa County

---

3. Please rank your preferences about your future home's location among the following choices: \*

*Mark only one oval per row.*

	Near the city center within walking distance to retail shops, restaurants, offices	In the city but in a quiet residential neighborhood that is within a short driving distance from stores, restaurants, etc.	In a quiet small town but still walkable to some commercial shops and other businesses	In a more rural area with a little more land and likely a single-family detached home, but which might require driving to grocery stores and other area businesses
First Choice				
Second Choice				
Third Choice				
Fourth Choice				

4. When thinking about your future home, what types of amenities are important to you? Please choose your TOP THREE priorities (check only THREE options): \*

*Check all that apply.*

- ☐ Private garage
- ☐ Accessibility (single floor living, zero-step entry, etc.)
- ☐ Private yard space
- ☐ Private patio space
- ☐ Basement
- ☐ Lots of storage/closet space
- ☐ Separate dining room space

Other: ☐ \_\_\_\_\_

5. When thinking about your future neighborhood, how important are the following attributes or amenities? \*

*Mark only one oval per row.*

	Not at all important	Somewhat important	Very important
Availability of parking spaces			
Living near a bus line			
Having a park within walking distance			
Walking/biking trails			
Lots of community green space			
Living on a cul-de-sac or on a street where kids can play safely outside			
Grocery store nearby			
Living in a good school district			
Living in a diverse community with people from all walks of life.			

6. Habitat typically builds new homes but also sometimes restores older homes to a similar condition to new homes. Would you be open to purchasing a restored home, especially if it meant getting things like a bigger yard, more space or quicker timeline to purchase? \*

*Mark only one oval.*

Yes

No

Maybe

7. Habitat typically builds single-family attached homes (townhomes) but sometimes we build multi-family condominiums (see picture below). Would you consider purchasing a condominium? If so, what kinds of things would motivate you to do so? Check all that apply: \*



*Check all that apply.*

- ☐ If the location was perfect
- ☐ If it meant that I would have no or very low maintenance costs
- ☐ If it had an elevator
- ☐ If the monthly mortgage payments were slightly lower
- ☐ If I could purchase the home quicker than I could another home
- ☐ If it came with a large community green space
- ☐ If I could get an additional bedroom
- ☐ I would never purchase a condominium

Other: \_\_\_\_\_

8. After reading these questions, is there something you'd like to note as the MOST IMPORTANT to your family about your future home design and/or location preferences that was not listed in this survey? \*

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## **Privacy Statement and Notice**

At Habitat for Humanity of Greater Charlottesville (HFHGC), we are committed to keeping your information private. We recognize the importance that applicants, Partner 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, Partner 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. Non-public personal information is stored in locked file cabinets which are restricted to staff and volunteers on an as-needed basis. Non-public personal information is stored for at least 25 months after the end of the relationship (closed application file or closing on a home). Files are shredded in a professional manner.

Habitat for Humanity of Greater Charlottesville's 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 consumer credit counseling providers and mortgage servicing agents;
- Homeowner insurance claims adjusters; and
- Nonprofit organizations or government agencies which provide grant funding or down payment assistance, homebuyer education and savings programs.

*If you have any questions, please call Habitat for Humanity of Greater Charlottesville at 434-293-9066.*

**PLEASE KEEP THIS FOR YOUR REFERENCE**

HOW DOES HFHGC SHARE YOUR PERSONAL INFORMATION?		Does HFHGC Share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your application and transactions, maintain your records for partnership, 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 our associated businesses everyday business purposes – information about your transactions and experiences		Yes	No
For joint marketing with other financial companies		No	We do not share
For our associated businesses everyday business purposes – Information about your creditworthiness		No	We do not share
For non-affiliates (other companies) to market to you		No	We do not share
Who is providing this notice?	Habitat for Humanity of Greater Charlottesville		
LIMITING, SHARING AND PROTECTING MY INFORMATION			
Why can't I limit all sharing?	Federal law gives you the right to limit: <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for non-affiliates to market to you.</li></ul> As HFHGC does not share under any of these circumstances, you will not need to limit sharing. HFHGC only shares under circumstances allowed by Federal Laws*		
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account. HFHGC only shares what is permitted by law. This means that there is not anything that you can change in terms of limiting your information.		
How does HFHGC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law*. These measures include computer safeguards and secured files and buildings. All employees and volunteers are subject to a written policy regarding confidentiality. Access to applicant and customer data is restricted to staff and volunteers on an as-needed basis.		
Other Important Information for our Homeowners			
Important Information About Credit Reporting: HFHGC contracts with Virginia Housing Development Authority (VHDA) to provide servicing of home loans with HFHGC. As part of this, (VHDA) does report information about those accounts to credit bureaus. Late payments, missed payments, and other defaults on these accounts will be reflected in credit reports. As required by law, you are hereby notified that a negative credit report reflecting on your credit report record may be submitted to a credit reporting agency if you fail to fulfill the terms on your obligation.			
Questions?	Call our office at 434 293-9066 and ask to speak with someone on the Homeownership Team		

**\*Gramm-Leach-Bliley Act & Federal Credit Reporting Act**

**PLEASE KEEP THIS FOR YOUR REFERENCE**



## **Before you turn in your application:**

### **Have you turned in the following?**

<input type="checkbox"/>	\$15 Per Applicant
<input type="checkbox"/>	The application
<input type="checkbox"/>	Equal Credit Opportunity Act Notice
<input type="checkbox"/>	Service disclosure
<input type="checkbox"/>	Pre-qualification Authorization Release Form
<input type="checkbox"/>	General authorization form(s)
<input type="checkbox"/>	Criminal History Records Authorization Release form(s)
<input type="checkbox"/>	Demographic information addendum

### **Has every applicant and co-applicant signed the following documents?**

<input type="checkbox"/>	Yes!
<input type="checkbox"/>	Yes!
<input type="checkbox"/>	Yes!
<input type="checkbox"/>	Yes!
<input type="checkbox"/>	Yes!
<input type="checkbox"/>	Yes!
<input type="checkbox"/>	Yes!

## **After you turn in your application:**

Below you will find a list of documents that we **MAY** request in **April 2021**. We have included this list of documents so that you may begin to save them. You will **NOT** need to turn any of these documents unless we have requested them from you. This list serves as resource for you.

- All **PAYSTUBS** received in February 2021 and March 2021.
- If self employed, **PROFIT AND LOSS STATEMENTS** for December 2020, January 2021, February 2021, and March 2021.
- Other **INCOME DOCUMENTS** (Social Security, Pension, TANF, SNAP, etc.)
- Documentation of **CHILD SUPPORT OR ALIMONY** if applicable\*
- All **BANK STATEMENTS** received in February 2021 and March 2021 (checking, savings, retirement, etc.)
- 2020 and 2019 **TAX RETURNS**
- All **W2S AND 1099S** received for 2020 and 2019 tax years
- **PICTURE ID** for all adults in the household
- Current **LEASE/RENTAL AGREEMENT**
- All **UTILITY BILLS** received in February 2021 and March 2021 (electricity, water/sewer, gas, phones, cable/internet)

If you need help getting or printing out these documents please give our office a call or email us and ask to speak with our housing team. You can also schedule an appointment online at [cvillehabitat.org/apply](http://cvillehabitat.org/apply).

\*Alimony, child support and/or separate maintenance income are used to determine program eligibility and therefore must be disclosed, but the applicant or co-applicant may elect for this information not to be considered for repaying the loan. For child support, a transcript of payments from DCSE or a bank statement showing deposits of support are needed.

**PLEASE KEEP THIS FOR YOUR REFERENCE**



**Need help? Questions? Call 434-293-9066 or email [familyservices@cvillehabitat.org](mailto:familyservices@cvillehabitat.org)**

Updated 2021-0106