

HOUSEHOLD INFORMATION							
Applicant's Name:				Co-Applicant's Name:			
Date of Birth: / / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single				Date of Birth: / / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single			
Present Address:				Present Address:			
Mailing Address (if different from above):				Mailing Address (if different from above):			
Home Phone #:				Home Phone #:			
Work Phone #:				Work Phone #:			
Cell Phone #:				Cell Phone #:			
e-mail:				e-mail:			
Include the names of any child or adults (other than the applicants) who will live with you in your Habitat home:							
Name	Age	M	F	Name	Age	M	F
PRESENT HOUSING CONDITION							
Number of bedrooms where you currently live <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5							
Other rooms where you currently live: <input type="checkbox"/> kitchen <input type="checkbox"/> dining room <input type="checkbox"/> living room bathrooms # ___							
Are utilities included in your rent? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes: <input type="checkbox"/> heat <input type="checkbox"/> electric <input type="checkbox"/> cable <input type="checkbox"/> internet							
Current Landlord Name:							
Address:							
Phone:							
If you have lived at your current address less than two years, previous landlord info:							
Name:							
Address:							
Phone:							
Will you, or a member of your family, require handicap access or modifications? <input type="checkbox"/> Yes <input type="checkbox"/> No (If, due to a severe medical condition, a couple will require separate bedrooms, a statement and medical documentation from your physician are required to be submitted with this application.)							
A HOUSING NEED STATEMENT: On a separate sheet of paper, clearly state why you <u>need</u> a Habitat home. See the applicant checklist for details about what you should include.							

INCOME INFORMATION

Please include income from ALL household members age 18 or older who receive income.
Any dependent household members between the ages of 18 and 25 who are students need to supply documentation of their full-time student status

	Applicant Job (1)	Applicant Job (2)	Co-Applicant Job (1)	Co-Applicant Job (2)
Gross Monthly Pay				
Net Monthly Pay				
Hours Regularly Worked Per Week				
Average Overtime Worked				
Year-round or Seasonal, Full-Time or Part-Time				
Your Position or Title				
Employer's Name and Address				
Date Hired				
Person, Address and Phone to receive Verification of Employment Form				

If employed less than three years at primary job, add details of previous employment, including name/address/phone number of the contact person, on a separate sheet of paper.

OTHER INCOME: Indicate monthly income of any sources that apply to your family (for example: TAFDC, EAEDC, Workman's Compensation, Veteran's Benefits, Child Support, Alimony, Unemployment Compensation, Social Security Benefits, Pension Income, Disability Income, Investment Income, or other income (please specify).

Source of Income	Monthly Amount:	Source of Income	Monthly Amount:
Child Support/Alimony:		Unemployment Compensation:	
Social Security Payments:		Pension Income:	
Disability Income:		Other (please specify):	
Interest and Dividends:		Other (please specify):	

I/We currently receive the following types and amounts of monthly assistance:

MassHealth <input type="checkbox"/> Yes <input type="checkbox"/> No	Rental subsidy or voucher: \$	Fuel Assistance: \$
Food Stamps: \$	Number of children eligible for free/reduced lunch program:	

Please include copies of completed and signed Federal IRS income tax statements for 2022, 2023 and 2024.

SOURCE OF CLOSING COSTS:

Include a statement that explains how you will finance closing costs, estimated at \$5,000-\$6,000.

EXPENSES INFORMATION

Enter dollar amount for every item, OR enter a "0" if item does not apply to applicant/co-applicant. See applicant checklist for clarification and required documentation of expenses. **Please complete every item.**

Expense	Cost Per Month	Expense	Cost Per Month	Expense	Cost Per Month
Rent		Auto Insurance		Life Insurance	
Gas Heat (based on yearly average)		Cable TV		Renter's Insurance	
OR Oil Heat (based on yearly average)		Child Care		Transportation Expenses/Gas	
Electric (based on yearly average)		Alimony/Child Support		Job Related Expenses	
Phones – Cell, Prepaid, Landline		Car Payment		Entertainment/ Restaurants	
Food		Education		Internet	
Clothing		Medical		Other (specify)	

OTHER IMPORTANT INFORMATION

Please circle the box that best answers the question for both applicant and co-applicant:

		Applicant		Co-Applicant	
A	Do you have any debt because of a court decision against you?	YES	NO	YES	NO
B	Have you been declared bankrupt within the last 7 years?	YES	NO	YES	NO
C	Have you had any property foreclosed on in the last 7 years?	YES	NO	YES	NO
D	Are you currently involved in a lawsuit?	YES	NO	YES	NO
E	Have you owned a home within the last three years? (If yes, provide an explanation and see the definition of first-time homebuyer and exception in our cover information).	YES	NO	YES	NO

Answering "YES" to any of the above questions DOES NOT automatically disqualify you. If you answered "YES" to any question A through E, however, please explain on a separate sheet of paper.

Do the children, listed on page one, have parents who live elsewhere? Yes No
If yes, please document the custody agreement.

Are you a U.S. Citizen or do you have U.S. Permanent Residency Status? Yes No
You must have one or the other to be eligible for a Habitat home. See applicant checklist for required documentation.

Do you own any land? Yes No If yes, please include a description and its location

Do you own a home? Yes No

THE SWEAT EQUITY REQUIREMENT: Each adult who will be living in the Habitat home is required to perform a minimum of 250 hours of sweat equity. You must explain how you will be able to complete those hours. Enclosed is a form to complete in which you describe how you will meet that requirement. You must complete that form.

AUTHORIZATION AND RELEASE

I understand that, by filing this application, I am authorizing Northern Berkshire Habitat for Humanity to evaluate my actual need for a Habitat home, my likely ability to qualify for a mortgage loan typical to Habitat homeownership, and other expenses of home ownership, and my willingness to fulfill Habitat program partnership requirements, including sweat equity and pre-purchase courses. I understand that the evaluation will include a personal visit, a credit check, landlord checks, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. I authorize Northern Berkshire Habitat for Humanity to conduct a check on my credit history, contact landlord and employment references, and check Sex Offender Registry. The original or a copy of this application will be retained by Northern Berkshire Habitat for Humanity for a limited time even if the application is not approved. All information on the Protected Information sheet is part of the application, and I am certifying that information to be complete and true.

Applicants, and other adults residing in the home, must sign below to show agreement with above paragraph. That is required for your application to be considered.

Applicant's Signature	Date	Co-Applicant's Signature	Date
Other Adult (non-applicant) signature	Date	Other Adult (non-applicant) signature	Date
If you are approved for a Habitat home, how should your name appear on legal documents?			
Applicant (please print)		Co-Applicant (please print)	

YOUR APPLICATION CANNOT BE PROCESSED WITHOUT THE FOLLOWING INFORMATION

Please refer to the **Applicant Checklist** for "Answering Application Questions" to see a complete list of all documentation that **MUST** be submitted with your application.

Be sure to submit:

- ☐ This completed and signed application
- ☐ A completed copy of the checklist
- ☐ All the documentation required – it is listed on the checklist
- ☐ A signed statement by you that describes your present housing circumstances and why you have a serious need for a safe, decent, affordable house
- ☐ A signed statement about sweat equity and ability to pay

To be considered, the completed Application must be received, in the Habitat Office, by September 30, 2025. This is NOT a postmark deadline. Applications may NOT be submitted by fax or email.

If you have questions or you need help with this form, please call the Habitat office at (413)664-4440 or email office @northberkshirehabitat.org.

Application and supporting documentation should be mailed to:

NBHfH, PO Box 391, North Adams, MA 01247

Or delivered to: 61 Main Street, Suite 246, North Adams, MA Office Hours 9am-Noon M-F

REQUIRED PROTECTED INFORMATION

The following information is required.

Applicant's Name	Co-Applicant's Name:
Social Security Number:	Social Security Number:

ASSETS

List all checking / savings / CD / IRA / 401K accounts / savings bonds / investment / stock, etc. for all household members, including minor children. Use another page if necessary.

Name on Account	Name of Bank/Institution, Address	Account Number	Balance

List other assets and approximate value (make and year of cars, boats, other high-value personal property, etc.)

Item:	Value:	Item:	Value:

DEBT

Use another page for additional debt accounts, or to explain debt that is in arrears or has a payment plan.

List **ALL debts** below (Credit Card Debt, Car Loans, Taxes in Arrears, Student Loans, Medical Debt, Etc.)

Creditor and Address	Account Number	Monthly Payment	Unpaid Balance

I hereby certify that within the past two years (choose one) I ☐ have, or ☐ have not, disposed of assets for less than the fair market value through a sale or a gift. List assets, if necessary: _____

The above is a complete and true representation of all household assets, debts, credit and complete information as requested.

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____

Applicant Checklist and Guide to Answering Application Questions:



Applicant Name _____

The following materials are needed to complete your application for a Habitat home. Please complete this checklist, keep it, and return a copy with your application.

PRESENT HOUSING CONDITIONS:

- ☐ All landlord contact info is provided on page 1 of application (information for the past two years).
- ☐ Housing Need Statement/Letter: Why do you need a Habitat home? Describe any circumstance about your current housing that relates to your serious need for an affordable home: poor condition of current residence, over-crowded living conditions, high rent compared to income, being homeless or at high risk of being homeless, or other. Be specific. Include eviction notices, notice of possible sale of property you are renting or other information to support your statement. Describe efforts to find other, more suitable housing. Document whatever the interviewers will not be able to see during a home visit.

INCOME INFORMATION & DOCUMENTATION:

- ☐ All income of all adults 18 or older, who will be members of the household in the Habitat home (even if they are temporarily away) must be reported on Pg. 2 of the application. Add an extra page if needed.
- ☐ Documentation of full-time student status for dependent household members between the ages of 18 and 25. Up-to-date receipts of payment of registration or a letter provided by the high school or college are examples.
- ☐ Provide all employer contact info (for all jobs, for all adult household members) on Pg.2 of the application. If additional employer information needs to be provided, because you worked at your present position less than 3 years, include that employer contact information (name, address, phone #) on a separate sheet as well. Include the address we should use to mail a Verification of Employment Form on that form for each employer and return it with your application.
You do not send the verification form- It is required that we send it to your employer.
- ☐ Pay stubs for the most recent eight weeks of each job for each working adult (18+) in household. Continue to save your paystubs, as new ones may be requested later in the process.
- ☐ Explanation of seasonal/part-time/part-year employment, if applicable (so reviewers will understand duration and earnings from each job during a full year).
- ☐ Complete documentation of any self-employment income and expenses.
- ☐ Child Support, Social Security, Disability Income, Unemployment, other compensation sources. Provide the most recent *official* documentation (i.e. court orders, awards letter, not bank statement) for all non-employment sources of income (this should correspond to those checked on page 2 of the application). If benefits or compensation are temporary, please indicate the date the income will stop. If expected child support is not being received, provide official documentation of what you are actually receiving. We also need official documentation of custody arrangements if children living in the home have parents living elsewhere.

See the "Required Protected Information" sheet (Page 5) of application. This must be filled out completely. Attach additional sheets, if needed, to list all assets for all household members, as well as all debt for Applicant #1 and #2.

☐ Bank Statements –Complete statements for the most recent 6 months for ALL checking and savings accounts, for all adults and children (or copy of passbook for passbook savings account).

☐ Investment and Retirement Accounts- Complete statements for the most recent 3 months.

☐ 2022 signed Federal Tax Returns with W-2s and 1099's

☐ 2023 signed Federal Tax Returns with W-2s and 1099's

☐ 2024 signed Federal Tax Returns with W-2s and 1099's

Note: federal IRS returns only – NOT your MA or other state returns)

If you do not have copies of your tax returns, you should immediately take steps to request them. We need a copy of the actual tax return. To receive official IRS printouts of Income Tax Returns: call 1-800-829-1040.

Please be sure to **sign the tax return** before you submit it to us.

Be sure to submit your application with all the documentation you have by the deadline.

If you are still waiting for a copy, enclose a note stating the returns you have requested of the IRS and on what date you made your request.

☐ *If you did NOT file an IRS return for any of these years, enclose a signed letter explaining why you did not have a legal obligation to file a tax return for that year.*

EXPENSES AND DEBT:

Please list all **debts** and monthly payments on debts on the Required Protected Information sheet (Application Pg. 5).

Copies of most recent billing statements:

☐ Electric

☐ Gas and/or Oil

(We need to be able to estimate average heating costs for the year (whether electric, oil or gas). Most companies supply a graph of your usage for each of the months of the year. If yours does not, please call and ask them to give you information about your use for the year and include that with your application. If heat is included in your rent, this is not necessary.)

Bill showing most recent payment:

☐ Car and/or student and/or other loans (if applicable)

☐ All Phones

☐ Cable TV

☐ Loans, including the statement showing current status of any student loan

☐ Credit Cards (all)

☐ Car or other insurance bills

☐ Other monthly/quarterly bills

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

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

CITIZENSHIP or U.S. PERMANENT RESIDENCY STATUS:

☐ Submit a copy of one of the following: U.S. birth certificate, OR U.S. certification of birth abroad, OR US passport, OR certificate of naturalization, OR permanent resident.

Applicants must be U.S. citizens OR have secured their permanent residency status and provide documentation at the time of submitting the application.

☐ Return the signed Authorization to Release Information. All household members, age 18 and over, must sign a Release.

CLOSING COSTS:

☐ Explanation of source of closing costs and insurance. Where will you be getting the money to pay the closing costs? The closing costs are estimated to be about \$5,000-\$6,000. It is important to develop and describe the plan you will develop for meeting this obligation. You will need to have it when you actually purchase the home.

If any part of the closing costs is a gift, provide a signed statement from the individual donor, stating that it is a gift.

WILLINGNESS TO PARTNER—SWEAT EQUITY FORM:

- ☐ Signed statement about Sweat Equity: Answer the questions and sign it--- use the back or attach another paper if necessary.
- ☐ Completed the "Information for Government Monitoring Purposes Form"
- ☐ **APPLICATION IS SIGNED AND DATED BY APPLICANT AND CO-APPLICANT.
Don't forget to do this step!**

CREDIT INFORMATION (for you)

Northern Berkshire Habitat for Humanity strongly encourages all applicants to request a copy of their credit report to be able to review and be aware of the same information that we will use to make our determination.

- ☐ Every consumer may request and receive one free credit report per year.*

* Free – do not be tricked by commercials or internet advertisements that charge for this service!

Call CENTRAL SOURCE: 1-877-322-8228

or at

www.annualcreditreport.com

Often credit reports contain errors that need to be corrected by the consumer. ***If you have recently resolved a debt or credit problem, or corrected a mistake on your report, please include an explanation of these recent changes, along with any documentation available, with your application. Depending on how recently you have resolved a problem, it is very possible this updated information would not appear on your credit report.***

If you discover past debts on your credit report that you have not paid, and are not now paying, please make arrangements to address them and include with your application documents of your efforts to do that.

We will obtain our own copy of your credit report. Do NOT supply a credit report with your application. The contact info above is for your information and use.

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

Applicant Name _____

(office: _____ appl #)

INFORMATION FOR GOVERNMENT MONITORING PURPOSES FORM

Lender: The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to insure the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular loan applied for.)

*****Please check off correct information and sign. THANK YOU!*****

APPLICANT

CO-APPLICANT (if applicable)

☐ I do not wish to furnish this information

☐ I do not wish to furnish this information

RACE (applicant may select more than one racial designation)

☐ American Indian or Alaska Native
☐ Native Hawaiian or other Pacific Islander
☐ Black/African-American
☐ Asian
☐ White

☐ American Indian or Alaska Native
☐ Native Hawaiian or other Pacific Islander
☐ Black/African-American
☐ Asian
☐ White

ETHNICITY

☐ Hispanic or Latino
☐ Non-Hispanic or Latino

☐ Hispanic or Latino
☐ Non-Hispanic or Latino

SEX

☐ Female

☐ Male

MARITAL STATUS

☐ Married
☐ Separated
☐ Unmarried (single, divorced, widowed)

☐ Married
☐ Separated
☐ Unmarried (single, divorced, widowed)

VETERAN STATUS

☐ US Veteran

☐ US Veteran

Is there any other household member who served in the armed services, or is a spouse, widow(er), parent or dependent of anyone that served in the armed services? ☐ Yes ☐ No

Applicant Signature

Co-Applicant Signature

OR – this information was completed by interviewer:

Name _____

Signature _____ Date _____

SWEAT EQUITY FORM

REQUIRED ATTACHMENT TO YOUR APPLICATION

Sweat Equity/ Partnership Question: *Our sweat equity requirement is rigorous.* Habitat homeowners as well as each adult who will live in the home are required to work a minimum of 250 hours each on building the home and future homes. Please review the enclosed Sweat Equity Policy for information on how sweat equity hours can be earned. Workdays on the build site are Wednesday, Friday and Saturday, 8:00 am to 12 noon.

How will you arrange to have the time available?

How will you manage transportation to the site?

What child care arrangements will be available for you (children 16 and under are not allowed on the build site, but up to 50 hours of babysitting time by family/friends can count toward your sweat equity hours)?

If any condition (disability) will restrict some aspect of your participation on the construction site, list the specific medical restrictions your doctor has given you that will limit which tasks you are assigned. How will you be able to participate?

Or (circle): Not Applicable – if you have no medical restrictions to your participation.

Signed _____

Date _____

Signed _____

Date _____

(USE REVERSE SIDE AS NEEDED)



Mail: PO Box 391, North Adams, MA 01247
Office: 61 Main Street, Suite 246, North Adams, MA
Phone: 413-664-4440
office@northberkshirehabitat.org



AUTHORIZATION TO RELEASE INFORMATION

To: _____

Re: _____

I, and/or adults in my household, have applied for housing and a mortgage from Habitat for Humanity. As part of the process NBHfH mortgage, NBHfH may verify information contained in my application.

I, or another adult in my household, authorize you to provide NBHfH for verification purposes the following applicable information:

- Past and present employment or income records
- Bank account, stock holdings, and any other asset balances
- Past and present landlord references
- Other consumer credit references

I further authorize NBHfH, or agents of NBHfH, to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., NBHfH is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my home loan application will be available to NBHfH without further notice or authorization, but will not be disclosed or released by NBHfH to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The information NBHfH obtains is only to be used to process my application for a Habitat home and for a Habitat for Humanity home-related loan. I acknowledge that I have received a copy of the Privacy Notice.

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

Your prompt reply is appreciated.

X

Signature (Applicant or Adult Household Member) Date

X

Signature (Applicant or Adult Household Member) _____ Date _____

X

Signature (Applicant or Adult Household Member) _____ Date _____