South County Habitat for Humanity
1555 Shannock Road, Charlestown, RI 02813
Mailing address: PO Box 68, Shannock, RI 02875
Phone: 401-213-6711 | Fax: 401-213-6715
Email: housing@southcountyhabitat.org

Application for the South County Habitat for Humanity Homeownership Program

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm Leach-Bliley Act. If at any point in this application you require additional space, please attach another sheet of paper.

South County Habitat for Humanity is an equal opportunity, fair housing provider and does not discriminate on any basis protected by state or federal law in its selection process.

EQUAL HOUSING OPPORTUNITY

APPLICANT* INFORMATION

**Applicant and co-applicant, aka the "applicant(s)," are defined as anyone who would be listed on the mortgage.*

APPLICANT	CO-APPLICANT
Applicant name: ______________________________	Co-applicant name: ____________________________
Social security number: ________________________	Social security number: ________________________
Phone number: ___________________	Phone number: ___________________
Date of birth: ____________________	Date of birth: ____________________
☐ Married ☐ Separated ☐ Unmarried (incl. single, divorced, widowed)	☐ Married ☐ Separated ☐ Unmarried (incl. single, divorced, widowed)
Email*: ______________________________________ *Including your email authorizes us to share notices via email	Email*: ______________________________________ *Including your email authorizes us to share notices via email
Present Address (street, city, state, zip):___________ ____	Present Address (street, city, state, zip): ___________ ____
Years there:____________ Monthly rent: ___________ If you own property or are on a mortgage, please call the office before completing this application.	Years there:____________ Monthly rent: ___________
Previous address (if at present address less than two years): ____	Previous address (if at present address less than two years): ____

NEED FOR HOUSING

Please briefly describe your need for housing in the space below.

HOW DID YOU HEAR ABOUT THIS APPLICATION ROUND?

Let us know will help us improve our outreach and advocacy efforts

DEMOGRAPHIC INFORMATION

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.

APPLICANT	CO-APPLICANT
☐ I do not wish to furnish this information **Race:** ☐ American Indian or Alaska Native ☐ Native Hawaiian or other Pacific Islander ☐ Black/African American ☐ White ☐ Asian **Ethnicity:** ☐ Non-Hispanic or Latino ☐ Hispanic or Latino **Gender Identity:** ______________________	☐ I do not wish to furnish this information **Race:** ☐ American Indian or Alaska Native ☐ Native Hawaiian or other Pacific Islander ☐ Black/African American ☐ White ☐ Asian **Ethnicity:** ☐ Non-Hispanic or Latino ☐ Hispanic or Latino **Gender Identity:** ______________________

HOUSEHOLD MEMBERS

Please use the following section to list those who would be living in the home with you, ***aside from the applicant(s)***

Name	Date of Birth	Does this person have income?
		YES☐ NO☐
		YES☐ NO☐
		YES☐ NO☐
		YES☐ NO☐
		YES☐ NO☐
		YES☐ NO☐

INCOME INFORMATION			
Employment Income: List all current sources of *employment* for household members, **including applicant(s)**.			
Employer Name	**Start date**	**Monthly gross wages**	**Whose income is this?**
Non-Employment Income: List all current *non-employment* income for household members, **including applicant(s)**.			
Income Source	**Description**	**Monthly amount**	**Whose income is this?**

EMPLOYMENT HISTORY ***Applicant and co-applicant*** *- please list the past 5 years of employment (if not included above)*		
Employer Name	**Dates of employment**	**Applicant or Co-Applicant?**

ADDITIONAL INCOME INFORMATION

Use the space below to share any details about your employment income (e.g., seasonal work, fluctuating hours, per diem

ASSET INFORMATION

*Enter all financial accounts for **the applicant(s)** - savings, checking, CD, Money Market, cryptocurrency, Venmo, etc.*

Name of Company or Institution	Account Type	Last 4 digits of Acct.	Current Balance

DEBT INFORMATION

*Enter **applicant(s)** debts - car loans, student loans, child support, credit cards, payday, personal loans, etc.*

Name of Company or Institution	Type of debt	Monthly payment	Remaining balance

DECLARATIONS		
Please answer the following questions carefully.	**Applicant**	**Co-Applicant**
1. Do you have any outstanding court-ordered judgments against you?	YES ☐ NO ☐	YES ☐ NO ☐
2. Have you declared bankruptcy in the past 3 years?	YES ☐ NO ☐	YES ☐ NO ☐
3. Have you had property foreclosed on or deed-in-lieu of in the past 7 years?	YES ☐ NO ☐	YES ☐ NO ☐
4. Are you currently involved in a lawsuit?	YES ☐ NO ☐	YES ☐ NO ☐
5. Are you a co-signer or endorser on any loan?	YES ☐ NO ☐	YES ☐ NO ☐
6. Are you a US citizen or permanent resident?	YES ☐ NO ☐	YES ☐ NO ☐
If you answered "yes" to any question in numbers 1 through 5 please explain on a separate piece of paper.		

WILLINGNESS TO PARTNER

Please review the following information carefully, then sign and date to acknowledge your understanding

To qualify for Habitat for Humanity's homeownership program, applicants must show a strong willingness to partner with SCHH. This includes completing required "Sweat Equity" hours—non-monetary contributions such as helping build homes, volunteering at the SCHH ReStore, attending events, or completing workshops.

Applicants are also expected to maintain good communication with SCHH, keep finances and credit in good standing, and speak positively about the organization.

I have read and understand the Willingness to Partner and agree to complete the required hours of Sweat Equity and other program requirements

Applicant Signature: ________________________________ Date: _________________________

Co-Applicant Signature: ________________________________ Date: _________________________

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NOTICES AND AGREEMENTS

Please review the following information carefully, then sign and date to acknowledge your understanding

Privacy notice: At Habitat for Humanity for Rhode Island, South County Inc., we are committed to keeping your information private. We recognize the importance applicants, program 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, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verification and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- and Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us or others such as your loan balance or payment history;
- and Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Habitat for Humanity for Rhode Island, South County Inc. 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 nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, other subsidy providers;
- Habitat legal representatives.

If you prefer that we do not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity for Rhode Island, South County Inc. at (401) 213-6711.

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: Northeast Region Federal Trade Commission, 1 Bowling Green, New York, NY 10004 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 sign and date below to acknowledge you agree and understand the following:

- By submitting this application I am authorizing South County Habitat for Humanity (SCHH) to evaluate my eligibility for the homeownership program.
- I understand that the evaluation will include a credit check and income verification.
- ***I have answered all questions on this application truthfully.*** I understand that if I have not answered questions truthfully, my application may be denied, and that even if I have already been selected for the program, I may be disqualified from the program and forfeit any rights or claims to a Habitat home.
- I understand SCHH screens all applicants on the sex offender registry as well as running a criminal background check. By completing this application, I am submitting myself and all persons listed, to such an inquiry.
- I have read and understand the Privacy Notice
- I have read and understand the Equal Credit Opportunity Act Notice

Applicant Signature: ______________________________ Date: ________________________

Co-Applicant Signature: ______________________________ Date: ________________________

Application Document checklist

Copies of the documents listed below are ***required***, *we are unable to make copies on your behalf*. Applications will not be reviewed until all documents are received. To submit electronically, contact SCHH for a secure upload link.

Submitted	Not Applicable	Document name/description
☐	☐	Completed and signed homeownership application
☐	☐	Two month's worth of recent pay stubs for everyone in the household*
☐	☐	Award letters for everyone in the household* (e.g., Social Security, Pension, Disability)
☐	☐	Most recent W-2's on all employed household* members
☐	☐	Most recent 1099 forms for household* members
☐	☐	Most recent two years' Federal Tax Returns with all pages
☐	☐	Three most recent full monthly statements for all financial accounts (checking, savings, money market, cryptocurrency, Venmo, etc.). Please note, screenshots, pictures, or transaction reports will not be accepted.
☐	☐	State or Federal ID cards of applicant(s) - examples include license, real ID, or passport
☐	☐	Child Support and/or Alimony determination letters or recent transaction reports
☐	☐	Lease or proof of 12 months' worth of rental payments

**household is defined as anyone who would be living in the Habitat home*