

Thank you for your interest in becoming a Habitat Homebuyer. **We will accept applications for the Core Homeownership program starting Tuesday, September 3, 2024.** No applications will be accepted before this date.

Be sure to submit your application early! This application cycle will close when one of the following conditions has been met (whichever occurs sooner):

- **Staff have received 100 viable applications OR**
- **September 30, 2024**

No applications will be accepted for this application cycle after it has closed.

If you haven't already done so, you will need to attend an in-person, virtual, or pre-recorded Core Homebuyer Application Information Meeting (AIM) and complete the AIM quiz before your application is processed. Attending an AIM and completing the quiz are required steps in the application process.

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 Core Habitat Homeownership Program.

Pre-qualification Authorization Release Form - This form gives us permission to obtain a full credit report. **All applicants and co-applicants 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. **All applicants and co-applicants 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. **All applicants and co-applicants must sign and return this form.**

Service Disclosure - This form gives us your permission to work with other agencies and organizations. **All applicants and co-applicants must sign and return this form.**

Equal Credit Opportunity Act Notice - This form is for informational purposes only. **All applicants and co-applicants 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 **MUST** be submitted along with the application. **Everyone 18 or older who will live in the home MUST provide income information (tax returns, W2s/ 1099s, recent pay stubs, bank statements, photo ID).**

Please Note:

- We use the company XACTUS to run credit reports.
- **You will be asked to pay a \$15.00 application fee for each applicant and 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.

Submit your application packet at:

967 2nd St. SE
Charlottesville, VA 22902

Open: Monday through Friday, 10:00 am to 5:00 pm

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

Need help? Questions? Call 434-293-9066 or email familyservices@cvillehabitat.org



Submit the Following Documents with the Application:

Below you will find a list of documents that we **require to be submitted with the application**. These documents should be submitted for any adults in the household that receive income. The application is considered **incomplete** if it is missing supporting documents. Please note that some of the documents listed below may not apply to you. Please contact us at **434-293-9066** or **familyservices@cvillehabitat.org** if you have questions.

- All **PAY STUBS** received in **June 2024** and **July 2024**
- If self employed, **INCOME AND EXPENSE TRACKER** for **May 2024**, **June 2024**, and **July 2024** (See attached if applicable)
- Other **2024 INCOME DOCUMENTS** (Social Security, Pension, TANF, SNAP, etc.)
- Documentation of **2024 CHILD SUPPORT OR ALIMONY** (if applicable)*
- All **BANK STATEMENTS** (*please submit ALL pages*) received in **June 2024** and **July 2024** (checking, savings, retirement, etc.)
- **FEDERAL TAX RETURNS** received for **2022** and **2023** (*please submit ALL pages*)
- All **W2s AND 1099s** received for **2022** and **2023** tax years
- **PICTURE ID** for ALL adults in the household
- Current **LEASE/ RENTAL AGREEMENT**
- All **UTILITY BILLS** received in **June 2024** and **July 2024** (including electricity, water/sewer, gas, phones, cable/ internet if applicable)

*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 and/ or a bank statement showing deposits of support are needed.

PLEASE KEEP THIS FOR YOUR REFERENCE



Need help? Questions? Call 434-234-9066 or email familyservices@cvillehabitat.org

Updated 2024-0726

Habitat for Humanity of Greater Charlottesville

2024 Core Homebuyer Application Timeline

Beginning July 30, 2024

Application Information Meetings (AIM)

All applicants **MUST** attend an AIM (in person or virtually) OR watch the AIM video recording and take the AIM quiz before we can process your application.

Beginning August 1, 2024

Application Available

Application available for pick up at Habitat's Main Office. Applicants should begin completing the application and gathering supplemental documents in preparation for September.

Beginning September 3, 2024

Application and Document Submission Window

Please submit your application and supplemental documents to the Habitat Main Office (967 2nd St. SE Charlottesville, VA 22902).

Be sure to submit your application early! This application cycle will close when one of the following conditions has been met (whichever occurs sooner):

- **Staff have received 100 viable applications**
 - **September 30, 2024**
-

October 18, 2024 -
November 22, 2024

Financial Interviews Conducted and Home Visits Conducted

Meeting to clarify applicants' housing/ financial need and review program requirements. Staff will contact applicants to schedule an appointment. If you are contacted by staff, you must complete a financial interview and home visit.

Only a few applicants will move on to this phase of the application

December 2, 2024 -
December 20, 2024

Home Pre-Selection Meetings Conducted

Meeting for applicant to pre-select (reserve) a Flint Hill home. Staff will contact applicants to schedule an appointment. If you are contacted by staff, you must complete a pre-selection meeting.

Only a few applicants will move on to this phase of the application

January 9, 2025

Homeowner Selection Committee (HSC) Meets

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.

January 23, 2025

Board of Directors Meets

The Board approves Habitat Homebuyers to the program. Not every applicant will be presented to the Board. Applicants are not invited to this meeting.

Applicants will be notified of final decisions after the Board of Directors meeting

PLEASE KEEP THIS FOR YOUR REFERENCE

Need help? Questions? Call 434-293-9066 or email familyservices@cvillehabitat.org



FLINT HILL

Experience comfort and convenience in this stacked townhome, located near I-64, 5th Street Shopping Center, UVA, and Downtown Charlottesville.

PROPOSED PROPERTY FEATURES

- 2, 3, and 3+ bedroom options
- 2 bathrooms
- Living room and kitchen
- 1 parking space
- Homeowner's Association

For additional proposed home design details, visit:

<https://www.cvillehabitat.org/apply/2024.html>



Habitat for Humanity of Greater Charlottesville

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

Be sure to submit your application early! This application cycle will close when one of the following conditions has been met (whichever occurs sooner):

- Staff have received 100 viable applications
- September 30, 2024

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"/> Widowed	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried		<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	<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"/> 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:			
When did you attend an Applicant Information Meeting ?					When did you attend an Applicant Information Meeting ?				
Date _____					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(s)	Relation to Applicant	Date of Birth	SSN or ITIN	Gender



FOR OFFICE USE ONLY—DO NOT WRITE IN THIS SPACE	
Date Received:	\$ for application fee:
Received by?:	

Contact Information:

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

Housing Information:

Physical Address: (if different from mailing address)		
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
I have lived and/or worked in Charlottesville, Albemarle, Greene, or Louisa for the past full year or longer: YES NO		I pay for a phone plan: 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 Gross Monthly Income:

Household income is defined as all funds received on a regular schedule by all household members from all sources. Gross income is income received **before** taxes and other deductions. 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
SNAP	\$	\$	\$	\$	YES NO
Other:	\$	\$	\$	\$	YES NO
Other:	\$	\$	\$	\$	YES NO
Other:	\$	\$	\$	\$	YES NO
2023 Adjusted Gross Income (from taxes)	\$			2023 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:
Frequency of pay: Weekly Bi-Weekly Monthly Other	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:
Frequency of pay: Weekly Bi-Weekly Monthly Other	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:
Frequency of pay: Weekly Bi-Weekly Monthly Other	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:
Frequency of pay: Weekly Bi-Weekly Monthly Other	If no longer at job, reason for leaving:		

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:
Frequency of pay: Weekly Bi-Weekly Monthly Other			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:
Frequency of pay: Weekly Bi-Weekly Monthly Other			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 of the United States?		
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:

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

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, 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 Signature:

Co-Applicant Signature:

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) _____

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) _____



Creating simple, decent, affordable housing
in partnership with low-income families, volunteers

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at the Regional Office for the East Central Region, Federal Trade Commission, 1111 Superior Avenue, Suite 200, Cleveland, OH 44114-2507 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 _____

X _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____



Creating simple, decent, affordable housing
in partnership with low-income families, volunteers

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



Creating simple, decent, affordable housing in partnership with low-income families, volunteers

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.



Creating simple, decent, affordable housing
in partnership with low-income families, volunteers

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

 SSN/ITIN

 Address

 City, State, Zip

 Date of Birth

 Signature

 Date

 Print Name (Co-Applicant)
 I have a Social Security Number or Individual
 Taxpayer Identification Number (ITIN)**
 YES NO

 SSN/ITIN

 Address

 City, State, Zip

 Date of Birth

 Signature

 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 _____

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 _____



Creating simple, decent, affordable housing
in partnership with low-income families, volunteers

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 adjustors; 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



Creating simple, decent, affordable housing
in partnership with low-income families, volunteers

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?	<p>Federal law gives you the right to limit:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you. <p>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*</p>
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!

Submit with application:

Below you will find a list of documents that we require to be submitted with the application. Some of the documents listed below may not apply to you.

- All **PAY STUBS** received in **June 2024** and **July 2024**
- If self employed, **INCOME AND EXPENSE TRACKER** for **May 2024, June 2024, and July 2024**
- Other **2024 INCOME DOCUMENTS** (Social Security, Pension, SNAP, etc.)
- Documentation of **CHILD SUPPORT OR ALIMONY** if applicable*
- All **BANK STATEMENTS** (*submit ALL pages*) received in **June 2024** and **July 2024** (checking, savings, retirement, etc.)
- **FEDERAL TAX RETURNS** received for **2022** and **2023** (*submit ALL pages*)
- All **W2s AND 1099s** received for **2022** and **2023** tax years
- **PICTURE ID** for all adults in the household
- Current **LEASE/ RENTAL AGREEMENT**
- All **UTILITY BILLS** received in **June 2024** and **July 2024** electricity, water/sewer, gas, phones, cable/internet)

* 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

Updated 2024-0726



