

# South Shore Habitat for Humanity

77 Accord Park Drive, Suite D7 • Norwell, MA 02061

781-337-7744 x 120 • [www.sshabitat.org](http://www.sshabitat.org)



## 2025 APPLICATION FOR FAMILY PARTNERSHIP PROGRAM for **810 Jerusalem Road, Cohasset**

**Individuals with a financial interest in the development or family are not eligible to apply for this opportunity.**

### HOUSEHOLD INFORMATION

Applicant's Name:	Co-Applicant's Name:
Date of Birth:     /     / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced	Date of Birth:     /     / <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced
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 adult (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: ☐ 1    ☐ 2    ☐ 3    ☐ 4    ☐ 5

Other rooms where you currently live: ☐ kitchen   ☐ dining room   ☐ living room   ☐ bathrooms # \_\_\_\_\_

Are utilities included in your rent? ☐ No   ☐ Yes   If yes: ☐ heat   ☐ electric   ☐ cable   ☐ 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?    ☐ Yes    ☐ 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 need 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

	<b>Applicant Job (1)</b>	<b>Applicant Job (2)</b>	<b>Co-Applicant Job (1)</b>	<b>Co-Applicant Job (2)</b>
Gross 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				
Phone Number				
Person and address 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, SNAP, 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: ☐ Yes ☐ 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 returns for 2022, 2023, and 2024.**

**SOURCE OF CLOSING COSTS:**

Include a statement that explains how you will cover the closing costs. See applicant checklist for details.

Enter dollar amount for every item, OR enter a "N/A" 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 – Leave blank	XXXXXXX	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 explanation and see important information page).	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 sweat equity hours. You must explain how you will be able to complete those hours during the construction period of the home 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 South Shore Habitat for Humanity, Inc. and its Board of Directors to evaluate my or our ability to qualify for the Family Partnership Program. I understand that the evaluation will include, but is not limited to 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 South Shore Habitat for Humanity to conduct a check on my credit history, contact landlord and employment references, and check Sex Offender and Criminal Offender Registries. The original or a copy of this application will be retained by South Shore Habitat for Humanity for a limited time even if the application is not approved. All information on the Required Protected Information page is part of the application, and I am certifying that information to be complete and true. I understand that I/we will need to secure financing for the purchase of the home with a conventional lender at a future date.

**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

### 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 – that 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 Application must be received in the Habitat office or postmarked by the deadline outlined in the information package.**  
**Applications may NOT be submitted by fax or email.**

If you have questions or if you need help with this form, please call the Habitat office at (781) 337-7744 x 120.

**Application and supporting documentation should be mailed or delivered to:**  
**South Shore Habitat for Humanity, 77 Accord Park Drive, Suite D7, Norwell, MA 02061**

**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(s) on Account	Name of Bank/Institution, Address	Last 4 digits of 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	Last 4 digits of 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 \_\_\_\_\_

Co Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

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### South Shore Habitat for Humanity, Inc.

#### Privacy Statement and Notice

At South Shore Habitat for Humanity, 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, 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.

We collect non-public personal information about you from the following sources:

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

We may disclose the following kinds of non-public personal information about you:

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

South Shore Habitat for Humanity 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 mortgage servicing agents;
- Non-profit organizations or governments; and related entities authorized to oversee grant compliance;
- Consumer Reporting Agencies

Please note that if South Shore Habitat for Humanity would be disclosing your non-public personal information to *non-affiliated third parties* – other than those permitted by law listed above – you would be given the opportunity to “opt out” of these disclosures by calling our office at 781-337-7744. **However, we do not disclose your information to such non-affiliated third parties.**



**Applicant Checklist and Guide to Answering  
Application Questions:  
810 Jerusalem Street, Cohasset, MA**



**Applicant Name** \_\_\_\_\_ **Co-Applicant Name** \_\_\_\_\_

**CREDIT INFORMATION (for you)**

South Shore 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.

The minimum Credit Score allowed for the Family Partnership Program is **660**. If your score is less than 660, you will not qualify for the program.

\_\_\_\_ 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](http://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 will not appear on your credit report. In the event of a discrepancy or error, the Information provided by the Credit Report will be used for the purpose of the application.***

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 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.

The following materials are needed to complete your application for the Family Partnership Program. Please complete this checklist, keep it, and return a copy with your application.

**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 identification card.

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

**DOWN PAYMENT / PAYMENT ASSISTANCE AND CLOSING COSTS:**

\_\_\_\_ Explanation of source of down payment, closing costs and insurance. Where will you be getting the money to pay these costs? The homes are offered for sale with a minimum of a 3% down payment. Buyer(s) are required to put down 1.5% of their own seasoned funds. 1.5% or may be gifted from family or a first-time homeowner grant, if available. The

closing costs are estimated to be approximately \$3,500.00. It is important to include documentation that you can meet this obligation. You will need to have this money at the time of purchase.

If any part of the closing costs are a gift, provide a signed statement from the individual donor, stating that it is a gift and statement showing where the gift will come from and that it will be available at the time of closing.

#### **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. **There must be a demonstrated need beyond the desire of owning a home. (see Basic Guidelines for eligible households on page 5 of the information packet.)**

#### **ASSETS & DEBT:**

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 and Co Applicant.

#### **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.

\_\_\_ Pay stubs for the **most recent eight (8) 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 listed 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.

\_\_\_ Bank Statements –Complete statements for the most recent **six (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 **three (3) months**.

\_\_\_ 2024 signed Federal Tax Returns (**If you have not filed 2024 yet, submit 2023 returns**)

\_\_\_ 2024 W-2s and 1099's (**Include these for 2024 even if you have not filed taxes for 2024**)

\_\_\_ 2023 signed Federal Tax Returns

\_\_\_ 2023 W-2s and 1099's

\_\_\_ 2022 signed Federal Tax Returns

\_\_\_ 2022 W-2s and 1099's

Note: **FEDERAL IRS returns only** – NOT your Massachusetts or other state returns)

\_\_\_ Government Monitoring Sheet (optional disclosure – but must be returned with application).

**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.**

OR

There is an IRS Office located at 120 Liberty Street Brockton, MA, Call 508-586-4671 for hours they are open before going there.

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

**Be sure to submit your application with all the documentation.**

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 statements:

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

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

**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.

\_\_\_ **APPLICATION IS SIGNED AND DATED BY APPLICANT AND CO-APPLICANT.**

**Don't forget to do this step!**

**PLEASE SUBMIT A COPY OF THE CHECKLIST WITH YOUR APPLICATION  
NOTING ALL DOCUMENTS THAT ARE INCLUDED**

**DO NOT EMAIL ANY DOCUMENTS WITH FINANCIAL INFORMATION.  
WE CANNOT GUARANTEE THAT THE NETWORK IS SECURE**

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

Applicant Name \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

**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 info in each category and sign. THANK YOU!\*\*\***

**APPLICANT**
☐ I do not wish to furnish this information
**CO-APPLICANT (if applicable)**
☐ I do not wish to furnish this information
**ETHNICITY**
☐ Hispanic or Latino  
☐ Not Hispanic or Latino

☐ Hispanic or Latino  
☐ Not Hispanic or Latino
**RACE/MULTI RACE AND NATIONAL ORIGIN**
☐ American Indian, Alaskan Native  
☐ Asian  
☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ White  
☐ American Indian or Alaskan Native *and* White  
☐ Asian *and* White  
☐ Black or African American *and* White  
☐ Other Multiple Races  
☐ American Indian or Alaskan Native  
     *and* Black or African American

☐ American Indian, Alaskan Native  
☐ Asian  
☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ White  
☐ American Indian or Alaskan Native *and* White  
☐ Asian *and* White  
☐ Black or African American *and* White  
☐ Other Multiple Races  
☐ American Indian or Alaskan Native  
     *and* Black or African American
**SEX**
☐ Female  
☐ Male

☐ 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 Family Partners as well as each adult that will live in the home are required to contribute volunteer hours to building the home (except for full-time college students). You will not be allowed to move into the home until the hours have been completed.

***Important Note: 810 Jerusalem Road in Cohasset is on an expediated sale plan and the required sweat equity hours have been significantly reduced; Family Partners will be asked to complete 20 hours prior to closing and 20 hours after closing. Volunteer hours may be completed at any build site belonging to South Shore Habitat for Humanity, including 810 Jerusalem Road; hours may also be completed by volunteering at the office, as projects allow.***

How will you arrange to have the time available?

How will you manage transportation to the site?

What childcare arrangements will be available for you (children 18 and under are not allowed on the build site but up to 8 hours of baby-sitting 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)