



Habitat
for Humanity®
of Washington, D.C.
& Northern Virginia

A Step-by-Step Guide to Purchasing a Home with Habitat DC-NOVA

PRE- APPROVAL

Get a mortgage pre-approval showing that you can secure enough financing to afford the home you're interested in

SHOWING

Schedule a showing of the unit with a Housing Programs staff member or attend an Open House

FULL APPLICATION

Submit a full, completed application within 2 weeks of your showing /open house

BOARD SELECTION

Our Board of Directors will approve or deny all families that submit a full application packet

PARTNERSHIP AGREEMENT

Meet with Housing Programs staff to sign your commitment to partner with us and your Sweat Equity Policy

SWEAT EQUITY

Work on completing your 200 / 300 hours of pre-purchase Sweat Equity

LENDER UNDERWRITING

Work with your lender to get your mortgage loan secured

LOANS SECURED

Work on any other loans or financing needed to finance the home

CLOSING

Close on your home and move in

POST PURCHASE EDUCATION

Complete any post-purchase education or remaining sweat equity within 1 year





We build strength, stability, self-reliance, *and* shelter.

Please note that to be considered for a unit, you must first attend a showing or an open house at that unit. Please indicate below which unit(s) you are applying for:

_____ 1314 Constitution Ave NE, Washington, DC 20002, Lower Unit (2 br), \$350,000, Family size 1 – 4
Open House, Thursday, 11/13, 2pm – 6pm
Open House, Monday, 11/17 – 2pm – 6pm
Open House, Sunday, 11/23 – 10am – 12pm
Application Deadline: 12/22/25

_____ 1314 Constitution Ave NE, Washington, DC 20002, Upper Unit (3 br), \$450,000, Family size 3 – 6
Open House, Thursday, 11/13, 2pm – 6pm
Open House, Monday, 11/17 – 2pm – 6pm
Open House, Sunday, 11/23 – 10am – 12pm
Application Deadline: 12/22/25

_____ 227 54th St. NE, Washington, DC 20019, (3 br), \$365,000, Family size 3 – 7
Open House, Monday, 11/17, 2pm – 6pm
Open House, Sunday, 11/23, 1pm – 3pm
Open House, Monday, 12/01, 3pm – 7pm
Application Deadline: 12/22/25

_____ 11328 Westbrook Mill Ln, #303, Fairfax, VA 22030 (4 br), \$460,000, Family size 4 - 8
Open House, Sunday, 11/23, 10am – 12pm
Open House, Monday, 11/24, 3pm – 7pm
Open House, Monday, 12/01, 3pm – 7pm
Application Deadline: 12/22/25

Applicant 1 Signature: _____ Date: _____

Applicant 2 Signature: _____ Date: _____

Habitat for Humanity of Washington, D.C. & Northern Virginia builds and restores affordable homes in partnership with qualified buyers in need of safe, decent housing. With the support of donors and pro-bono partners, we sell our volunteer-built homes at no profit.

General Criteria - Applicants must meet all of the following:

- First-time homebuyer (having not owned real estate in the last three years); and
- No household member on the sex offender registry
- Primary residency or at least one applicant with full-time employment in DC, Fairfax County, Arlington County, City of Fairfax, or City of Falls Church

Need - Applicants must meet the first requirement:

- Total household income falls between 30-80% Median Family Income (MFI) as defined annually by the HUD and/or DHCD

and at least one of the following:

- Currently living in an unsafe surrounding environment
- Residing in temporary housing
- Living in subsidized housing or participating in a housing voucher program
- Overcrowding
- Rent burden (paying more than 30% of monthly income on rent)
- Heating, electrical, plumbing, or structural deficiencies

Household Size	Yearly Income Range *	Yearly Income Range *	Monthly Income Range *	Monthly Income Range *
Household Size	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
1	\$ 34,400	\$ 91,784	\$2,867	\$7,649
2	\$ 39,400	\$ 104,896	\$3,283	\$8,741
3	\$ 44,300	\$ 118,008	\$3,692	\$9,834
4	\$ 49,200	\$ 131,120	\$4,100	\$10,927
5	\$ 53,150	\$ 141,610	\$4,429	\$11,800
6	\$ 57,150	\$ 152,099	\$4,763	\$12,675
7	\$ 61,010	\$ 162,589	\$5,084	\$13,549
8	\$ 64,900	\$ 173,078	\$5,408	\$14,423

*From HUD 2025 Data where 100% MFI = \$154,700

Ability to Pay - Applicants must meet all of the following requirements:

- If wages or salary are primary sources of income, a 2 year work history and any gaps in employment must be explained
- If self-employed, just have 2 years of documented, stable income with the last 6-months in the same line of work
- Income can reasonably be expected to continue for 3 years or more
- Current credit reports free of unpaid collections, judgements, liens, or excessive late payments
- Current credit report must not show bankruptcy in the last 3 years of foreclosures in the last 7 years
- Tri-Merge middle credit report of 620+
- Qualify for non-subprime and approved alternative third party financing
- Total debt to income ratio including new housing cost must be less than 43% of your monthly income
- Show at least \$2,000 in current bank statements for your down payment, no account overdrafts in the last 2 months, and bank statement or proof of assets not to exceed 10% of the fair market value

Willingness to Partner

All program participants must complete 300 hours of "sweat equity", or volunteer work. This may include working on the construction site, attending homeownership and financial literacy classes, and/or volunteering in the office or at special events.



We build strength, stability, self-reliance, *and* shelter.

Proof of Income: (for all adults)

- ☐ W-2 forms and tax returns for the last two (2) years
- ☐ Two most recent paystubs from your present employer showing year-to-date earnings and pay period
- ☐ Current employer(s) name, address, and phone number
- ☐ Previous employer(s) name and address (if at current job less than 2 years)
- ☐ Verification and explanation of commissions, bonuses, overtime, child support payments, and other supplemental income (SSI, TANF, SNAP, etc.)
- ☐ Bankruptcy petition, discharge, and written explanation of any bankruptcy
- ☐ Final divorce or separation papers
- ☐ For Self Employed / Contractors:
 - ☐ Year to Date Profit and loss form filled out (included)
 - ☐ Schedule C from taxes for the past two years
 - ☐ 1099 Forms for the past 2 years

Other Documents:

- ☐ ID for all family members
 - ☐ **For minors:** a Social Security card **or** birth certificate
 - ☐ **For adults:** ONE (1) document from List A **or** ONE (1) document EACH from List B and List C

List A	List B	List C
US Passport	Driver's License	Social Security Card
Certificate of US Citizenship	Voters Registration Card	Birth Certificate
Certificate of Naturalization	US Military Card/Draft Record	Certificate of Birth Abroad
Permanent Resident Alien Card	Native American Tribal Document	Native American Tribal Document

- ☐ Recent electric, gas, and telephone bills showing no delinquency

- ☐ 2 months' worth of most recent bank statements, including checking and savings balances (all adults)
- ☐ Completed application packet
- ☐ Name, address and phone number of current landlord
- ☐ Lease agreement or statement explaining current housing situation if no lease exists
- ☐ Section 8 approval if applicable
- ☐ Explanation letter for any judgements, liens, defaults, foreclosures, or bankruptcies
- ☐ Request for Verification of Employment form (included) for all adults
- ☐ Need Questionnaire
- ☐ Consumer Credit and Background Report Authorization (included) for all adults
- ☐ Equal Credit Opportunity Notice (included) for all adults.

Your application cannot be fully processed until the requested information is received. Delays in receipt of requested information may result in the expiration of your application. Other information may be requested during the processing of your application.



Habitat for Humanity of Washington, D.C. & Northern Virginia does not discriminate on the basis of actual or perceived race, color, religion, national origin, sex, age, marital status, sexual orientation, gender identity or expression, personal appearance, familial status, family responsibilities, matriculation, political affiliation, genetic information, disability, source of income, or place of residence or business.



Habitat for Humanity of Washington, D.C. & Northern Virginia

For application questions, please contact:
eli.echavarria@habitatdcnova.org, 703-656-1028

Application

Habitat Homeownership Program



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

Dear Applicant: Please complete this application for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

- Type of credit**
- ☐ I am applying for **individual credit**.
- ☐ I am applying for **joint credit**. Total number of borrowers: _____
- ☐ Each borrower intends to apply for joint credit. **Your initials:** _____

1A. APPLICANT INFORMATION																																																	
Applicant	Co-applicant																																																
Applicant's name: _____ Alternative and former names: _____	Co-applicant's name: _____ Alternative and former names: _____																																																
Social Security number _____ Home phone (____) _____ Cell phone (____) _____ Work phone (____) _____ Age _____ Date of birth (mm/dd/yyyy) _____ ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)	Social Security number _____ Home phone (____) _____ Cell phone (____) _____ Work phone (____) _____ Age _____ Date of birth (mm/dd/yyyy) _____ ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)																																																
Dependents and others who will live with you: <table border="1"><thead><tr><th>Name</th><th>Age</th><th>Male</th><th>Female</th></tr></thead><tbody><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr></tbody></table>	Name	Age	Male	Female	_____	_____	☐	☐	_____	_____	☐	☐	_____	_____	☐	☐	_____	_____	☐	☐	_____	_____	☐	☐	Dependents and others who will live with you (not listed by co-applicant): <table border="1"><thead><tr><th>Name</th><th>Age</th><th>Male</th><th>Female</th></tr></thead><tbody><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr><tr><td>_____</td><td>_____</td><td>☐</td><td>☐</td></tr></tbody></table>	Name	Age	Male	Female	_____	_____	☐	☐	_____	_____	☐	☐	_____	_____	☐	☐	_____	_____	☐	☐	_____	_____	☐	☐
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Present address (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ Number of years: _____																																																
If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:																																																	
Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ Number of years: _____																																																
FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE																																																	
Date received: _____ Date of notice of incomplete application letter: _____ Date of adverse action letter: _____	Date of selection committee approval: _____ Date of board approval: _____ Date of partnership agreement: _____																																																

1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?

(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Is anyone else in your household serving, or did they serve, in the United States Armed Forces? ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of "sweat-equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	☐	☐
Co-applicant	☐	☐

3. PRESENT HOUSING CONDITIONS

Currently, are you: ☐ Renting ☐ Rent-free ☐ Own

Number of bedrooms (please circle): 1 2 3 4 5

Other rooms in the place where you are currently living: ☐ Kitchen ☐ Bathroom ☐ Living room ☐ Diningroom

Other (please describe): _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: _____

4. PROPERTY INFORMATION

☐ I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?

\$ _____/month Unpaid balance \$ _____

Do you own land other than your residence? ☐ No ☐ Yes

Monthly payment (including taxes, insurance, etc.)

\$ _____

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.
Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
☐ Does not apply.		☐ Does not apply.	
Name and address of CURRENT employer:	Start date (mm/dd/yyyy):	Name and address of CURRENT employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
If working at current job less than one year, complete the following information.			
Name and address of PREVIOUS employer:	Years on this job:	Name and address of PREVIOUS employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
☐ Check if you are the business owner or are self-employed. ☐ I have an ownership share of less than 25%. ☐ I have an ownership share of 25% or more. Monthly income (or loss) \$_____			PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from family member or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

8. ASSETS

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	City, state	ZIP	Account number	Current balance/ value/vested amount (if applicable)
				\$
				\$
				\$
				\$
				\$
				\$
				\$

9. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g., boat, personal loan)	\$	\$		\$	\$	
Lease (e.g., furniture, appliances includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Revolving (e.g., credit cards)	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	
Open 30 days (balance paid monthly, e.g., travel card)	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-applicant
a. Are there any outstanding judgments because of a court decision against you?	☐ Yes ☐ No	☐ Yes ☐ No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ Yes ☐ No	☐ Yes ☐ No
c. Have you had any property foreclosed upon in the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes ☐ No	☐ Yes ☐ No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	☐ Yes ☐ No	☐ Yes ☐ No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
h. Are you a U.S. citizen or permanent resident?	☐ Yes ☐ No	☐ Yes ☐ No
Note: If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.		

11. AUTHORIZATION, AGREEMENT AND RELEASE

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 and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. 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	Date	Co-applicant signature	Date
X _____	_____	X _____	_____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ **Co-applicant's name** _____

13. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. 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. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **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. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant
Ethnicity (check one or more): ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> ☐ Not Hispanic or Latino ☐ I do not wish to provide this information	Ethnicity (check one or more): ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> ☐ Not Hispanic or Latino ☐ I do not wish to provide this information
Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information	Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information
Race (check one or more): ☐ American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> ☐ White ☐ I do not wish to provide this information	Race (check one or more): ☐ American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> ☐ White ☐ I do not wish to provide this information

To be completed only by the person conducting the interview		
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	☐ Yes ☐ No	
Was the sex of the Borrower collected on the basis of visual observation or surname?	☐ Yes ☐ No	
Was the race of the Borrower collected on the basis of visual observation or surname?	☐ Yes ☐ No	
This application was taken by: ☐ Face-to-face interview (included electronic media w/video component) ☐ By mail ☐ By telephone	Interviewer's name (print or type) _____ Interviewer's signature _____	Interviewer's phone number _____ Date _____

14. UNMARRIED ADDENDUM

FOR BORROWER SELECTING THE UNMARRIED STATUS

Lender instructions for using the Unmarried Addendum: The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1:

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ No ☐ Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

☐ Civil union ☐ Domestic partnership ☐ Registered reciprocal beneficiary relationship

☐ Other (explain): _____

State: _____



Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender — Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
Employer — Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.
The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

Part I — Request

1. To (Name and address of employer)	2. From (Name and address of lender)
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional)
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I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number)	8. Signature of Applicant
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Part II — Verification of Present Employment

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
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12A. Current Gross Base Pay (Enter Amount and Check Period)				13. For Military Personnel Only		14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime ☐ Yes ☐ No Bonus ☐ Yes ☐ No
☐ Annual ☐ Hourly ☐ Monthly ☐ Other (Specify) \$ _____ ☐ Weekly				Pay Grade	Monthly Amount	
12B. Gross Earnings				Type	Base Pay	15. If paid hourly — average hours per week
Type	Year To Date	Past Year	Past Year	Rations	\$	
Base Pay	Thru _____	\$	\$	Flight or Hazard	\$	16. Date of applicant's next pay increase
Overtime	\$	\$	\$	Clothing	\$	
Commissions	\$	\$	\$	Quarters	\$	17. Projected amount of next pay increase
Bonus	\$	\$	\$	Pro Pay	\$	
Total	\$ 0.00	\$ 0.00	\$ 0.00	Overseas or Combat	\$	18. Date of applicant's last pay increase
				Variable Housing Allowance	\$	

19. Amount of last pay increase

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

Part III — Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____
24. Reason for Leaving	25. Position Held

Part IV — Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	



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Washington, D.C. &
Northern Virginia

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NEED QUESTIONNAIRE

Check off and give an explanation to all that apply to your current living situation.

- ☐ Currently homeless (including living with friends and extended family); If yes, please explain.

- ☐ Currently residing in temporary, transitional or supportive housing; If yes, where and for how long?

- ☐ Currently rent burdened (Paying more than 30% of your income on rent); If yes, how much of your household income goes to pay rent?

- ☐ Current dwelling is overcrowded; If yes, please explain size of dwelling and number of people:

- ☐ Currently receiving public housing assistance; If yes, please explain situation and amount:

- ☐ You are currently working in DC, with a significant commute to/from your home; If yes, how long is the commute and from where to where?

- ☐ Unsafe/unsanitary neighborhood, unsuitable for human habitation; If yes, where?

Does the home that you are currently living in have any of the following problems? Check all that apply.

- ☐ Broken/missing windows
- ☐ Leaking roof
- ☐ Structural problems
- ☐ Inadequate electrical/plumbing system
- ☐ Lack of proper egress
- ☐ Unsafe or no formal heating system, family isn't able to control heat
- ☐ Unhealthy conditions of pest or mold infestations
- ☐ Inoperable kitchen or bathroom
- ☐ Landlord doesn't respond to reports of problems or responds very slowly
- ☐ Broken or inadequate locks on doors

Note: A home visit may be required to verify your living situation, particularly if your family's Area Median Income (AMI) is above 50%.

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YEAR-TO-DATE PROFIT AND LOSS STATEMENT (if applicable)

Applicant Name: _____

Business Name: _____

Business Address: _____

Month 1		Month 2		Month 3		Month 4	
Income:	\$ _____	Income:	\$ _____	Income:	\$ _____	Income:	\$ _____
Expenses:	\$ _____	Expenses:	\$ _____	Expenses:	\$ _____	Expenses:	\$ _____
Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____

Month 5		Month 6		Month 7		Month 8	
Income:	\$ _____	Income:	\$ _____	Income:	\$ _____	Income:	\$ _____
Expenses:	\$ _____	Expenses:	\$ _____	Expenses:	\$ _____	Expenses:	\$ _____
Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____

Month 9		Month 10		Month 11		Month 12	
Income:	\$ _____	Income:	\$ _____	Income:	\$ _____	Income:	\$ _____
Expenses:	\$ _____	Expenses:	\$ _____	Expenses:	\$ _____	Expenses:	\$ _____
Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____	Profit/(Loss)	\$ _____

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Year-To-Date	
Income:	\$ _____
Expenses:	\$ _____
Profit/(Loss)	\$ _____

I understand that this information will be used to determine my eligibility for approval with DC Habitat. I certify that all of the information above is to the best of my knowledge and belief true, correct and complete.

Applicant Signature : _____

YEAR-TO-DATE PROFIT AND LOSS STATEMENT (*if applicable*)

Using your business bank statements

- 1.) **Income:** use the balance on that month bank statement.
- 2.) **Expenses:** Add up all your business cost per the month's bank statement.
- 3.) Subtract expenses from bank statement
- 4.) **Profit & Loss:** If there is a **Profit** add a plus (+) and the \$ amount, if there is a **Loss** and a – and the amount on the profit and loss line.
- 5.) Continue steps 1 – 4 until most recent month
- 6.) **Year-To-Date:** Total **Income** for each month, Total **Expenses** for each month
- 7.) Profit & Loss: If there is a **Profit** add a plus (+) and the final \$ amount, if there is a **Loss**, add a negative (-) and the \$ amount on the profit and loss line.



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**CONSUMER CREDIT AND BACKGROUND REPORT RELEASE FORM
(FOR HOUSEHOLD MEMBERS AGE 18 AND OVER)**

(Note: We cannot make copies in our office. Please provide copies of the required documents with your completed application.)

BY MY SIGNATURE BELOW, I AUTHORIZE

Habitat for Humanity of Washington, D.C. & Northern Virginia, Inc. to obtain a Consumer Credit Report and/or a Background Report on me. This authorization is valid for purposes of verifying information given pursuant to employment, leasing, rental, business negotiations, or any other lawful purpose covered under the Fair Credit Reporting Act. (FCRA).

The Background Check may contain information available in the Public Domain but may not include interviews with persons other than previous employers or their agents.

By my signature below, I hereby authorize all corporations, former employers, credit agencies, educational institutions, law enforcement agencies, city, state, county and federal courts and agencies, military services and persons to release all information they may have about me including criminal and driving history. This authorization shall be valid in original or copy form.

Name _____ Social Security Number _____

Date of Birth _____

Current Street Address _____

City, State, Zip Code _____

Drivers License # _____ State _____

Signature _____ Date _____

****NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE or CURRENT VALID ID****

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.





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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: FTC Regional Office for the Eastern Central region, Consumer Response Center, 600 Pennsylvania Ave, NW, Washington DC 20580, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant(s):

X _____
Print Name: _____
Date: _____

X _____
Print Name: _____
Date: _____

