



FACT SHEET FOR FAMILIES

What is Habitat? Northern Berkshire Habitat for Humanity is the local chapter of an international, ecumenical, Christian housing ministry. Its mission is to eliminate poverty housing.

- Habitat is open to people of all religions or no particular religion.
- Habitat is non-discriminatory. Race, gender, sexual preference, social or ethnic background are not considered in choosing a Habitat partner family.
- Habitat is non-profit and mortgage payments from each completed home are used to build new homes.

How Does a Family Qualify for a Habitat House? Families are chosen based on a combination of Family Selection Committee criteria:

- Need for Shelter – The applicant’s current shelter is inadequate because it is either structurally unsound, overcrowded, has unsanitary or unhealthy conditions, or the resident is paying more than 50% of the household income for housing.
- Willingness to Partner – The applicant agrees to and completes 250-500 hours of sweat equity and participates in the partnering program which may include financial counseling and household management education.
- Willingness for Education – The applicant agrees to complete a Financial Education Class with Northern Berkshire Habitat before moving into their completed home.
- Ability to Pay – The applicant’s Household income is between 30% and 60% of area’s median income based on family size. For 20-25 year mortgage, a homeowner’s monthly housing expenses would be approximately \$500.00-\$600.00/month (includes mortgage payment, home insurance, property taxes). This should not exceed 25-30% of your monthly income.

Family Size	Monthly Income 30-60% Ranges	Annual Income 30-60% Ranges
one	\$1,504-3,010	\$18,050-36,120
two	\$1,716-3,440	\$20,600-41,280
three	\$1,933-3,870	\$23,200-46,440
four	\$2,145-4,295	\$25,750-51,540
five	\$2,320-4,640	\$27,850-55,680
six	\$2,491-4,895	\$29,900-59,820
seven	\$2,662-5,330	\$31,950-63,960
eight	\$2,833-5,670	\$34,000-68,040

- Residency for at least a year in the Northern Berkshire County area.

Families who qualify purchase their home at no profit to Habitat with a 20-30 year 0% mortgage. Since many materials and services are donated, the cost is lower than conventional housing.

Who Builds the Houses? The Building Committee oversees the cooperative effort of the volunteers, home buyers, and hired laborers. Each homeowner works many sweat equity hours in partnership with Habitat volunteers.

Where are the Houses Built? The houses are built in Northern Berkshire County. The family selected may reject the offer to purchase a particular home and remain in the active file.

What Happens to my House if I want to Move? Family selection is based on the premise that Habitat homeowners will wish to live in their homes permanently. However, family needs can change and a move would be necessary. Habitat has the first option of purchasing your home according to the agreement in the letter of intent.

What are the Homeowners' Responsibilities? Homeowners are responsible for insurance, taxes, utilities, maintenance and all the other expenses normally incurred by homeowners.

What must I Do to Apply for a Habitat House? Or to become a Volunteer?

NBHfH has its office in the Empire Building, 61 Main Street, Suite 244, North Adams, MA

Our mailing address is: Post Office Box 391, North Adams, MA 01247.

Our telephone number is 413-664-4440 and you may call or stop by to request a preliminary application form.

Please also visit our website northberkshirehabitat.org or email us at nbhabitat@msn.com.