



FACT SHEET FOR FAMILIES
Cole and Maple Project, Williamstown
For 3 Bedroom, 1.5 bath house

What is Habitat? Northern Berkshire Habitat for Humanity (NBHfH) is the local affiliate of Habitat for Humanity International. We are dedicated to empowering low-income families to change their lives and the lives of future generations through home-ownership opportunities. This is accomplished by working in partnership with diverse people, from all walks of life, to build simple, affordable housing.

How does a Family Qualify for a Habitat Home? Families are chosen based on a combination of Family Selection criteria:

- **Need for Shelter-** The applicant’s current shelter is inadequate because it is structurally unsound, is overcrowded, has unsanitary or unhealthy conditions, is in an unsafe neighborhood, needs basic repairs that the landlord will not make, or the resident is paying more the 50% of the household income for housing.
- **Willingness to Partner-** The applicant agrees to work cooperatively with NBHfH from the time of selection until the mortgage is paid off. They must attend meetings with NBHfH representatives for financial counseling and homeownership education, and must help build their own home, completing a minimum of 250 hours of sweat equity per adult in the home and future homes.
- **Ability to Pay-** The applicant shows a stable and adequate income, evidence of an ability to manage money responsibly

Family Size	Minimum Income	Maximum Income
3 person	\$26,200	\$46,140
4 person	\$26,200	\$51,240
5 person	\$30,680	\$55,380
6 person	\$35,160	\$59,460
7 person	\$39,640	\$63,540
8 person	\$44,120	\$67,680

The maximum sale price of the house will be \$142,000 with a final price and mortgage term set to ensure the selected family’s housing costs do not exceed 30% of their total income. The minimum income required is \$30,170 or 30% of the area median income adjusted for family size, whichever is higher. Maximum income is 60% of the area median income, adjusted for family size. Initial monthly

payments for mortgage, taxes, and insurance may range from \$650-\$750. Monthly payments will vary based on the length of the mortgage, final sale price, property taxes and insurance cost. Families who are selected purchase their home at no profit to Habitat with a 25-30 year mortgage. Since materials and service are donated, the cost is lower than conventional housing.

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

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 may be necessary. By contract the home must be sold as affordable housing to a family in a similar income range.

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

What must I do to Apply for a Habitat House? NBHfH has its office at 61 Main Street, Suite 246, North Adams, MA 01247. Our mailing address is: PO Box 391, North Adams. Contact us by phone at 664-4440 or stop by to request a information. You can also visit our website at www.northberkshirehabitat.org or email us at: nbhabitat@msn.com.