



### **FACT SHEET FOR SUMMER STREET, WILLIAMSTOWN FAMILIES**

**What is Habitat?** Northern Berkshire Habitat for Humanity (NBHfH) is the local affiliate of Habitat for Humanity International. NBHfH serves the Northern Berkshire, Massachusetts, towns of Adams, Cheshire, Clarksburg, Florida, New Ashford, North Adams, Savoy and Williamstown, and Stamford, Vermont. 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 than 30% 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 and future homes, completing a minimum of 250 hours of sweat equity per adult in the home.
- **Ability to Pay-** the applicant's household income is between 30% and 80% of area's median income based on family size.

<u>Family Size</u>	<u>Monthly Income 30%-80% Ranges</u>	<u>Annual Income 30%-80% Ranges</u>
One	\$2,095-5,583	\$25,150-67,000
Two	\$2,395-6,379	\$28,750-76,550
Three	\$2,695-7,175	\$32,350-86,100
Four	\$2,991-7,970	\$35,900-95,650
Five	\$3,233-8,612	\$38,800-103,350
Six	\$3,595-9,250	\$43,150-111,000
Seven	\$4,054-9,887	\$48,650-118,650
Eight	\$4,512-10,525	\$54,150-126,300

The applicant shows a stable and adequate income, evidence of an ability to manage money responsibly and the ability to make monthly mortgage, property tax and insurance payments. We will work with selected families to help them secure an affordable mortgage with monthly housing costs less than 30% of their income.

Families who qualify 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.

- **Currently live in or work in the Northern Berkshire area.**

**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 information. You can also visit our website at [www.northberkshirehabitat.org](http://www.northberkshirehabitat.org) or email us at: [office@northberkshirehabitat.org](mailto:office@northberkshirehabitat.org).

*Northern Berkshire Habitat for Humanity does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Northern Berkshire Habitat for Humanity is a non-for-profit organization and we do business in accordance with Federal and Massachusetts Fair Lending Laws.*