



61 Main Street, Suite 246  
P.O. Box 391  
North Adams, MA 01247  
Hours: 9am-12pm, M-F  
(413) 664-4440  
nbhabitat@msn.com



Thank you for your interest in homeownership through Northern Berkshire Habitat for Humanity. Applications are currently closed. Our next project will be a three bedroom, one and one-half bath home on Maple Street in Williamstown and we expect to open applications for this home in spring 2021.

Included you will find a Home-buyer Fact Sheet for Families which includes information about our selection criteria and information about homeownership through Habitat. Please review all information carefully. If your income is below the range listed for your family size and your current housing is unsuitable, we suggest you contact the local housing authority within your town or city for available housing. If your income is above the range listed for your family size, we suggest you contact the mortgage department of your bank and discuss home buyer options with them.

If you meet the income requirements and are interested in applying for our next home, please fill out all the requested information carefully and completely on the Preliminary Questionnaire included and return it to the Habitat Office. We will contact you shortly before we open applications for our next project.

*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 recipiency, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Northern Berkshire Habitat for Humanity is a not-for-profit organization and we do business in accordance with Federal and Massachusetts Fair Lending Laws.*

November 2020



**FACT SHEET FOR FAMILIES**

**What is Habitat?** Northern Berkshire Habitat for Humanity (NBHfH) is the local affiliate of Habitat for Humanity International. NBHfH serves the Northern Berkshire area. 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.
- **Ability to Pay-**the applicant’s household income is between 30% and 60% of area’s median income based on family size.

<u>Family Size</u>	<u>Monthly Income 30%-60% Ranges</u>	<u>Annual Income 30%-60% Ranges</u>
One	\$1,495-2,990	\$17,950-35,880
Two	\$1,708-3,420	\$20,500-41,040
Three	\$1,920-3,845	\$23,050-46,140
Four	\$2,183-4,270	\$26,200-51,240
Five	\$2,556-4,615	\$30,680-55,380
Six	\$2,930-4,955	\$35,160-59,460
Seven	\$3,303-5,295	\$39,640-63,540
Eight	\$3,676-5,640	\$44,120-67,680

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.

Families who qualify purchase their home at no profit to Habitat. Since most of the labor and some materials are donated, the cost is lower than conventional housing. The house sale price and mortgage are set to ensure the selected family’s housing costs do not exceed 30% of their total income. NBHfH assists the family in applying for an affordable mortgage.

**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 Homeowner Responsibilities?** Homeowners will be responsible for insurance, taxes, utilities, maintenance and all other expenses normally incurred by homeowners.

**What must I do to Apply for a Habitat House?** Complete the enclosed Preliminary Questionnaire and mail to NBHfH, PO Box 391, North Adams, MA 01267. NBHfH has its office at 61 Main Street, Suite 246, North Adams, MA 01247. Contact us by phone at 664-4440 or stop by for further information. You can also visit our website at [www.northberkshirehabitat.org](http://www.northberkshirehabitat.org) or email us at: [nbhabitat@msn.com](mailto:nbhabitat@msn.com).

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## PRELIMINARY QUESTIONNAIRE

### HOUSEHOLD INFORMATION

Applicant's Name(s): _____ Date of Birth: ____/____/____	_____ Date of Birth: ____/____/____																																								
Home Phone #:	Home Phone #:																																								
Work Phone #	Work Phone #																																								
Cell Phone#	Cell Phone #																																								
E-mail:	E-mail:																																								
Present Address:																																									
Mailing Address (if different from above):																																									
Include the names of any child or adults ( <i>other than the applicants</i> ) who will live with you in your Habitat Home:																																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Name</th> <th style="width: 10%;">Age</th> <th style="width: 10%;">M</th> <th style="width: 10%;">F</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> </tbody> </table>	Name	Age	M	F																	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Name</th> <th style="width: 10%;">Age</th> <th style="width: 10%;">M</th> <th style="width: 10%;">F</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> </tbody> </table>	Name	Age	M	F																
Name	Age	M	F																																						
Name	Age	M	F																																						
Number of bedrooms where you currently live: ___1 ___2 ___3 ___4 ___5																																									
Other rooms where you currently live: ___kitchen ___dining room ___living room ___bathrooms# ___																																									

**A HOUSING NEED STATEMENT:** On a separate sheet of paper, clearly state why you need a Habitat home.

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