



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, Massachusetts, towns of Adams, Cheshire, Clarksburg, North Adams, 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 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	\$1,400-2,800	\$16,800-33,600
Two	\$1,600-3,200	\$19,200-38,400
Three	\$1,800-3,600	\$21,600-43,200
Four	\$2,050-4,000	\$24,600-48,000
Five	\$\$2,398-4,320	\$28,780-51,840
Six	\$2,746-4,640	\$32,960-55,680
Seven	\$3,095-4,960	\$37,140-59,520
Eight	\$3,433-5,280	\$41,320-63,360

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. For a 30 year mortgage, a homeowner’s monthly housing expenses would be approximately \$600/month (includes mortgage payment, home insurance, property taxes, and utilities).

- **Residency for at least one year in the Northern Berkshire County area served by NBHfH..**

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.

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.