

HOW TO APPLY FOR A HABITAT HOME

We are not taking applications at this time and at the present time, do not keep a waiting list. We hope to be building again in Wareham, MA during the spring/summer of 2009. Application availability for a Habitat home depends upon land donations, sufficient funds, acceptable home designs and all Town approvals being secured. The areas Buzzards Bay Area Habitat for Humanity currently serves are: Acushnet, Fairhaven, Marion, Mattapoisett, Rochester & Wareham.

The following is some general information about applying for and purchasing a home with Habitat for Humanity.

HABITAT FAMILY SELECTION CRITERIA AND ELIGIBILITY HABITAT IS NOT A GIVE AWAY PROGRAM

Homes will be built only with families who do not presently have adequate housing and do not have the financial means to build or purchase a house within the conventional mortgage program.

Applicants must be able to show a history of stable income and to demonstrate a history of financial responsibility. Credit Checks will be conducted.

Based on 2008 figures (*subject to adjustments each year*) an applicant should be able to cover payments of approximately \$600 a month for mortgage, taxes and insurance. Applicants need to have a steady income of about \$37,500 a year.

All homes will be deed-restricted to be affordable – in perpetuity – upon resale. This means whenever the home may be sold in the future; there will be a strict limit on the re-sale price, so that the home will be affordable to another eligible family in need of a home, a family that meets guidelines similar to those under which the original purchaser qualified. Habitat's low housing costs reduce financial worries and affordable home ownership builds pride and family dignity.

Applicants must agree to commit to a minimum of (300) hours per family of "*sweat equity*" in the building of their Habitat home or to other Habitat projects. Generally this involves at least an 8 hour a week commitment to the project. The (300) hours may include clearing the lot, helping with actual construction, painting, providing food for volunteer workers, assisting with fundraisers, helping in the Habitat office or a variety of other activities
"Willingness to Partner" with Habitat is a very important eligibility requirement.

NOTIFICATION

If you wish to be notified when we open applications, please call our Office Manager at (508) 273-0225 or e-mail us at [HYPERLINK "mailto:buzzardsbayareahabitat@yahoo.com"](mailto:buzzardsbayareahabitat@yahoo.com)
[buzardsbayareahabitat@yahoo.com](mailto:buzzardsbayareahabitat@yahoo.com)

and please provide us with your name and mailing address.

While we try to notify everyone who has contacted us in the year prior to new applications becoming available, please be sure to also check our website in addition to public announcements. ***NOTE: When Applications become available they may be picked up at Town Halls and Libraries in Acushnet, Fairhaven, Marion, Mattapoisett, Rochester and Wareham or by calling the office at (508) 273-0225 or on our website: HYPERLINK "http://www.buzzardsbayhabitat.org"***
www.buzzardsbayhabitat.org

THANK YOU!