

Family Partnership Program Information Session



**0 Lake Shore Drive, Duxbury, MA
3-bedrooms, 1 ½ baths with approx. 1,300 sq. ft.
The Purchase Price of this home is \$185,000**

**Application Deadline is 4:00 PM on Thursday September 28, 2017
NO EXCEPTIONS!!**

Attendance at this session is not required to apply

**Date: Wednesday September 13, 2017
South Shore Habitat for Humanity Office
20 Mathewson Drive, Weymouth, MA 02189
6:30 PM – 7:30 PM**

Households will be accepted in to the Family Partnership Program based on the following criteria:

- Ability to repay an affordable mortgage
- Annual minimum income of at least \$37,000
- Annual maximum income not to exceed 60% of the Area Medium Income as determined by the Department of Housing and Urban Development (HUD) – See Chart*
- Willingness to partner with South Shore Habitat, including sweat equity hours volunteering at events, ReStore and building a Habitat home
- Willingness to attend financial education workshops
- Level of housing need as determined by your current living conditions

Size of Family	Maximum Annual Income
1	\$43,440
2	\$49,680
3	\$55,860
4	\$62,040
5	\$67,020
6	\$72,000
	*Subject to change annually

Qualified households who are approved for the Family Partnership Program will be eligible to apply for an affordable mortgage to purchase the home in Duxbury. Selection into the Program will be made without respect to race, color, national origin, disability, age, 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.

For More Information visit: www.sshabitat.org, or email nbrowne@sshahabitat.org or call 781.337.7744 x10 Applications are available for pick up at the Duxbury Library, South Shore Habitat office and ReStore or downloaded from the website.

South Shore Habitat for Humanity is a faith-based, non-profit organization dedicated to delivering simple, decent and affordable homes in partnership with families in need.

1. ABILITY TO PAY

You must meet income guidelines. Habitat serves families whose incomes do not exceed more than 60% of the area median income. The Department of Housing and Urban Development (HUD) determines the area median income, which is subject to change annually. Since you will be purchasing a home from Habitat, you must demonstrate an ability to make the monthly mortgage payments. These payments will include not only the mortgage payment, but also payments for real estate taxes and insurance, and in the case of condominiums, a monthly condo fee. Habitat mortgage payments typically do not exceed 30% of gross annual household income. We will request a credit check from a credit reporting agency and require verification of employment, income and current housing payment.

2. HOUSING NEED

You must demonstrate a need for housing beyond the desire of owning a home. Consideration will be given to applicants whose housing is substandard, unsafe or overcrowded and are unable to obtain adequate housing through conventional means. Lack of adequate housing may include, unsafe living conditions, problems with the housing structure, electrical, plumbing or heating, or overcrowding (more than 3 family members sharing a bedroom). Additionally, consideration may be given to those who have housing costs that are excessive in relation to their annual income.

3. WILLINGNESS TO PARTNER WITH SOUTH SHORE HABITAT FOR HUMANITY

If selected and approved, you become a "Family Partner." As a Family Partner, you must complete "sweat equity" hours by volunteering. These hours may be completed through a variety of ways including, construction of your home, participation in financial education and homeowner workshops and participation in affiliate activities. As a Family Partner, you must complete between 250-500 hours of sweat equity. In some instances, if a partner is disabled or otherwise unable to do physical labor, the Habitat office will work out an alternative plan. From the time you move into your home, you will be responsible for maintenance and repairs of your home. Once you are approved as a Family Partner, you are encouraged to maintain an on-going relationship with South Shore Habitat for Humanity.

South Shore Habitat for Humanity does not discriminate in the selection of households on the basis of race, color, national origin, disability, age, 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.

South Shore Habitat for Humanity
20 Mathewson Drive, Weymouth, MA 02189
P: 781-337-7744 ext. 10
nbrowne@sshahabitat.org
www.sshahabitat.org

South Shore Habitat for Humanity is a faith-based, nonprofit organization dedicated to delivering simple, decent, affordable homes in partnership with families in need.