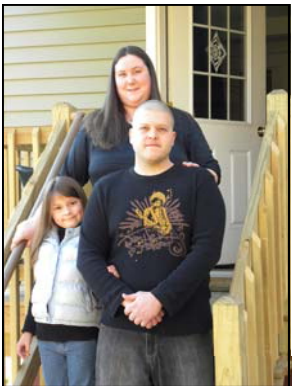


**Habitat for Humanity homes are simple,
decent and affordable**

- 2, 3 and 4 bedroom homes with living space between 900 and 1,230 square feet (depending on the number of bedrooms)
- Energy-efficient new construction and rehabs
- Houses can be made handicapped-accessible
- Homes typically cost between \$100,000 and \$120,000
- 20-30 year fixed rate mortgages (either 0% or very low percentage interest rates)
- Monthly mortgage payments between \$600-\$800 depending on income and length of mortgage (can be cheaper than renting!)
- Each house comes with a new washer and dryer, stove and refrigerator
- Habitat for Humanity North Central Mass. builds in the following communities:

*Acton, Ashburnham, Ashby, Ayer, Berlin,
Bolton, Boxborough,
Clinton, Fitchburg,
Gardner, Groton,
Harvard, Hudson,
Lancaster, Leominster,
Littleton, Lunenburg,
Maynard, Pepperell,
Princeton, Shirley,
Sterling, Stow,
Townsend and
Westminster*



**Find out more about homeownership
with Habitat for Humanity**

Attend one of our quarterly *Homebuyer Information Meetings* to hear about the homeownership program. You can ask questions and pick up applications for currently available homes. Dates and locations are posted on our website at www.ncmhabitat.org

OR

Call or visit our office in Fitchburg. We'll go over a basic qualification checklist with you. If you appear to qualify and you're interested in one of the homes we currently have available, you can take an application. If you're not quite ready to apply, give us your contact information and we'll notify you when we begin accepting applications for our next house.



Habitat for Humanity is an Equal Housing Opportunity Lender. Applicants are qualified and selected without regard to age, sex, sexual preference, marital status, disability, race, religion or national origin.

**Habitat for Humanity
North Central Massachusetts**

1 Oak Hill Rd., Fitchburg, MA 01420

Tel: 978-348-2749

Email: office@ncmhabitat.org

Web: www.ncmhabitat.org

**Think homeownership
is an impossible dream?**

Think again!



**Building Homes
Building Hope
Building Community...**

Habitat for Humanity applicants must...

1. have a real housing need. Is where you're currently living...

- Substandard? Do you have problems with heat, electricity, water or structure?
- Too expensive? Are your housing costs more than 30% of your income?
- Inadequate? Are there not enough bedrooms for your family (as determined by number, gender and age)?
- Dangerous? Is it located in unsafe or unsanitary conditions?
- Inaccessible? Is it not suitable for a family member with limited mobility?
- Temporary? Are you currently living with friends, relatives, in transitional housing?

2. have a low or very low income (based on median income numbers for the north central Massachusetts region)

Family Size	Income Less Than*
One	36,240
Two	41,400
Three	43,400
Four	51,720
Five	55,860
Six	60,000
Seven	64,140
Eight	68,280

*Based on HUD figures FY 2012 for the Fitchburg/Leominster Metropolitan area (30%-60% of median income) Numbers change annually.

Habitat for Humanity applicants must...

3. have a regular source of income allowing for the payment of a mortgage and associated homeowner costs over time

4. be U.S. citizens or documented permanent residents

5. show they pay bills on time and have manageable levels of debt (less than perfect credit may not prevent qualification)

6. be willing to partner with Habitat? We call this building "sweat equity"

What is "Sweat Equity"?

There are several ways a Habitat partner family builds sweat equity. A majority of the required hours will be spent on the construction site building their home or helping to build the homes of other Habitat families but they can also work in the HFHNCM office or ReStore. Attending Habitat events and homeowner education classes also count toward the total. Building sweat equity shows commitment to a family's partnership with Habitat for Humanity.

Families must complete:

200 hours for a 1 adult family

350 hours for a 2 adult family



Is homeownership with Habitat for Humanity right for you?

At Habitat for Humanity, our mission is to create a world in which everyone has a decent place to live. Hard working, low income families who partner with us receive *a hand up, not a hand out* with the opportunity to purchase a home of their own.

Habitat homes are simple, decent, affordable and energy-efficient. They are built with the help of volunteer labor, donated funds and materials which keep construction costs down. Zero or very low percent interest mortgages make homeownership a real possibility for families unable to qualify for conventional mortgages.

Habitat for Humanity makes no profit from the sale of our homes. The mortgage payments we receive are invested in a *Fund for Humanity* and used to build more homes. Habitat home owners not only receive a hand up themselves but give a hand up to other families.

