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Family Selected for Habitat Home in Hubbardston

"I desperately want to own a house, and I worked hard to get to the point where I could buy one. Then the market turned upside down," says Kara, a soon-to-be Hubbardston resident. Fortunately, she knew where to turn: Habitat for Humanity North Central Massachusetts (Habitat NCM).

Kara was recently selected for the opportunity to purchase the one-story, three-bedroom, two-bath house that Habitat NCM is constructing on a wooded lot designated for affordable housing by the town of Hubbardston. To qualify for consideration, potential homebuyers must have a need for a safe, affordable home, steady income of less than 60% of the area median; a track record of paying their bills on time; and a willingness to work 200-350 hours alongside the Habitat volunteers building their new home.

"As a realtor, I know how difficult it is right now for buyers to qualify and find something and win a bidding war," says Denise Kemmitt of Lamacchia Realty, which is supporting the build. Kemmitt is volunteering with the local planning committee and took part in the family selection process. "It's bittersweet," she says, "because for the one [family-homeowner](#) selected, others are not, but we encourage all the applicants to reapply and hope they'll be able to hang in there."

In Kara's case, her persistence paid off. She inquired about applying for a Habitat home 10 years ago but realized she wasn't financially ready for homeownership. "We're in a much better spot today," she says. "I went from having a student loan in default to paying that off and raising my credit score to excellent."

One of her teenage daughters has a disability and needs to live in a home that is accessible. "Now she can finally have more independence," Kara says. "We feel blessed and grateful that we were selected."

The family is looking forward to getting to know the community better. Kemmitt's Lamacchia colleague Lisa Durant, a Hubbardston resident, will be available to assist them [as their family advocate](#) in the coming year as they put down roots in their new hometown, and a Habitat NCM board member will provide financial counseling to make sure Kara can meet her tax and other obligations as a homeowner.

From what she's seen so far, Kara says Hubbardston looks like a friendly place. As someone who loves the outdoors and likes to hike, she is excited about "living among the trees" in this rural community.

A local committee is raising funds to support the project. To learn more about the build, [upcoming events including a wine and cheese tasting on April 7th and a Beers for the Build event on May 5th](#), and how you can contribute, visit www.ncmhabitat.org.

Photos, courtesy of Habitat NCM.

Caption: Future Hubbardston residents, Kara and her daughters, met town residents at a mid-build ceremony at the construction site on March 5th.

Caption: Town residents wrote welcoming words to Kara and her daughters on the studs of their new home.

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Habitat for Humanity North Central Massachusetts offers a hand up, not a handout, to hard-working, low-income central Massachusetts families seeking affordable home ownership. Habitat NCM builds and repairs simple, decent houses with people in need, serving 30 towns and cities in North Central Massachusetts. Habitat NCM also operates the Leominster ReStore, 637 Lancaster Street (Route 117), which raises funds through the sale of discounted and recycled materials and furniture.