930 Main Street Concord, MA Pre-Qualification  HOMEOWNERSHIP CRITERIA and PROCESS

Thank you for your interest in homeownership with Habitat for Humanity of Greater Lowell (HFHGL). HFHGL offers an opportunity for homeownership to income eligible families. Homes are renovated or built through a collaboration with many community partners and sold to selected partner families through a 0% interest loan.

Please note: all applicants must live, work or attend school in one of our Habitat for Humanity of Greater Lowell affiliate cities or towns: Bedford, Billerica, Burlington, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Lowell, North Reading, Reading, Tewksbury, Tyngsboro, Wakefield, Westford or Wilmington.

There are 4 criteria for selection:

1. Ability to Pay Mortgage and Household Costs – The collective incomes of all family members must fall between 30%-65% of area median income. Applicants must show ability to afford payment of utilities, taxes, insurance, condo association fees, maintenance expenses & the repayment of the interest-free mortgage as well as any other current debt.

   Metro Boston Income Guidelines

<table>
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<tr>
<th>Family Size</th>
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2. Need for Adequate and Affordable Shelter - This may include, but is not limited to:
   - Problems with building, heating, building code, etc.
   - Overcrowding: insufficient bedrooms
   - Temporary housing situations
   - 50% or more of family gross income spent on housing costs
   - Substandard housing conditions including mold, bugs/rodents, water damage
   - Need for handicapped accessibility
   - Safety issues

3. Willingness to Partner with HFHGL
   - Applicants must complete sweat equity hours (225 hours for a single applicant and 450 hours for dual applicants) on the construction of their own or other Habitat homes and attending financial training and homeownership programs.
   - Participation in condominium association (where applicable)
   - Willingness to grant Habitat first option to buy back the home
   - Qualified applicants for a Habitat home must be documented residents of the US.

4. Household Size Preference – Habitat complies with Massachusetts Department of Housing and Community Development affordable housing law and Habitat for Humanity International policies, therefore, the homes on Nesmith Street in Lowell will give first preference to households requiring the total number of bedrooms based on:
   - There is at least one occupant and no more than two occupants in each bedroom
   - Couples, or those in similar living arrangements, shall be required to share a bedroom
   - Children of the same gender and those of the opposite gender under eight may share a bedroom.
PRE-QUALIFICATION Application Process
930 Main Street, Concord, MA

PRE-QUALIFICATION Application Process for this home at 930 Main Street Concord is as follows:

- **Virtual Information Sessions**: Virtual “ZOOM” Homeowner Information sessions will be held on:
  - Monday, December 7th 7:00 pm-8:30 pm
  - Saturday, December 19th 10:00 am-11:30 am

  To register for one of these sessions, please email lgarvey@lowellhabitat.org or call 978-692-0927, X4

  Due to State and local COVID 19 social distancing guidelines, *in-person Information meetings* will NOT be held.

  These sessions will share detailed information on the home, build timeline and application process.

  Attendance at ZOOM information session is strongly encouraged but not required to submit a Pre-Qualification form. The virtual Homeowner Information session will also be recorded and available for viewing on the Habitat Greater Lowell website, www.lowellhabitat.org after December 8th.

- **Pre-Qualification forms** may be found online at www.lowellhabitat.org or requested by calling 978-692-0927, X4 or emailing Lisa Garvey, HFHGL Community Outreach Director at lgarvey@lowellhabitat.org.

- **Pre-Qualification forms** may be completed and submitted via email, regular mail or in person to a secured application drop box in the lobby of Habitat Greater Lowell offices:

  Habitat for Humanity of Greater Lowell
  68 Tadmuck Rd., Unit #1
  Westford, MA 01886

  - **Pre-Qualification forms** should be returned **as soon as possible** and will not be accepted after 1/4/21.

  - **Pre-Qualification forms** will be reviewed by a Committee to determine the applicant meets all eligibility requirements for this homeownership opportunity.

  - **Final Applications will be mailed to those who qualify** based on information presented on the Pre-qualification form. These applications are submitted and reviewed by a committee for completeness and verification that applicants meet eligibility criteria.

  - **Home Visits** will be conducted virtually and in person (if possible) with all **final, qualified** applicants.

  - **Final Qualified Applicants** are assigned an ID number and chosen through a lottery process.

  - **Home Construction** can take between 12-24 months before a partner family can purchase and move into their home. **This program is not able to address immediate housing needs.**

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, disability, marital status, national origin, age, ancestry, sexual orientation, gender identity, military status, source of income and genetic information.
**Applicant Name:**

**Co-Applicant Name:**

**Mailing Address**: ____________________________  **City**: ____________________  **State**: _____  **Zip**: _________

**Email Address**: ______________________________________________________________________________________

**Cell Phone #**: ____________________________  **Home phone #**: __________________________________

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1. **Do you fall within the income range listed on pg.2?**
   - Yes_____  No_____

2. **Do you live, work or attend school in one of the HFHGL affiliate towns listed on pg. 2?**
   - Yes_____  No_____

3. **Have you had steady income for at least 6 months?**
   - Yes_____  No_____

4. **Have you ever owned a home (now or in the past)?**
   - Yes_____  No_____ (If yes, how long ago: _______)

5. **If approved, how many people would be living in the home?**
   - **Total # of people:** _____________

6. **Including yourself, please provide the names, sex & date of birth for all who will be living in the home.**

   **NAME** | **AGE** | **SEX**
   --- | --- | ---
   __________________________ | ____ | _____
   __________________________ | ____ | _____
   __________________________ | ____ | _____
   __________________________ | ____ | _____
   __________________________ | ____ | _____
   __________________________ | ____ | _____

7. **Have you ever previously applied for a Habitat home?**
   - Yes_____  No______ (If Yes, when:____________)

8. **Are you a US Citizen?**
   - Yes_______  No________
   - If no, please note your immigration status:
     - Permanent Resident ________  Other _______

9. **Have you filed bankruptcy or been through a foreclosure within the last 5 years?**
   - Yes_____  No______ (If yes, when:____________)

10. **If you are accepted into the program, HFHGL requires you to work between 225-450 of sweat equity hours. In addition, you will be required to take homebuyer financial education classes.**
    - Are you willing to make these commitments?
      - Yes_____  No_____ 

11. **List ALL sources of monthly household income, including any from members 18 years & older, who will be residing in the home.**

   **List GROSS wages (before taxes & deductions)**
   - **Name:** ____________________________  **Total Income per month ($)** ____________________________
   - ____________________________
   - ____________________________
   - ____________________________
   - ____________________________
   - ____________________________
   - ____________________________

12. **Please list your current expenses:**
   - **Rent:** $__________  **Car Loan:** $__________
   - **Total Credit Card Balances*: $ ______________

   *estimate

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By my signature, I affirm that the information on this form is true and correct. I understand that providing false information could cause me to be disqualified from the Habitat for Humanity of Greater Lowell program. I also understand that I will learn the results from this questionnaire within 30 days, but this does not constitute additional services from Habitat for Humanity of Greater Lowell. **IF YOU DO NOT SIGN THIS FORM IT WILL RESULT IN IMMEDIATE DENIAL AS THE DOCUMENT WILL BE INVALID.**

**Date** / ______/ ______  **Applicant Signature**: ____________________________

**Date** / ______/ ______  **Co-Applicant Signature**: ____________________________
Ability to Pay Mortgage and Household Costs

Income must fall between 30%-65% of area median income as listed below:

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