



Rendering of what Rothermel Pl will look like when complete!
Designed by Caveney Architects

Cost to you:

- Max Sales Price 3 beds: \$294,700 / Est. sqft 1650
- Max Sales Price 4 bed: \$321,000 / Est. sqft.1750
- 3% down payment; approx. \$5,000

To qualify:

You must be a first time home buyer and have a qualifying income (see chart). You will also be required to complete 225-450 hours of sweat equity hours working on your home or other Habitat homes. Qualifying applicants will be entered into a lottery.

Qualifying Household Income

Household Size	Min. Income 30% AMI	Max Income 80% AMI
4	\$49,600	\$132,300
5	\$53,600	\$142,900
6	\$57,550	\$153,500
7	\$61,550	\$164,500
8	\$65,500	\$174,650

Habitat for Humanity of Greater Lowell is offering two 3 bedroom homes and one 4 bedroom home for purchase to qualified buyers.

To apply for homeownership:

To apply and for more information on eligibility, process, and Habitat Partnership, please visit lowellhabitat.org/homeownership. Printed applications are also available at the HFHGL Main Office in Westford (address listed below).

Upcoming Info Sessions:

1.7.2026 | 6pm -8pm Pollard Memorial Library
401 Merrimack St, Lowell, MA 01852

1.14.2026 | 6pm -8pm Habitat of Greater Lowell
(virtual and in-person meeting / ZOOM LINK)
68 Tadmuck Rd, Unit 1, Westford, MA 01886

1.21.2026 | 6pm -8pm Catholic Parish Center
62 Monument Sq, Concord, MA 01742

FULL Application Due: 2/20/2026

Full application packets may be mailed or can be dropped in person 24/7 in a lockbox next to our main office door at 68 Tadmuck Rd, Unit 1, Westford MA 01886.

For questions please contact
Nancy@lowellhabitat.org.



Information Packet for 26,36,and 48 Rothermel Pl. Concord, MA 01742 Affordable Housing Opportunities *Offered by Habitat for Humanity of Greater Lowell*

This packet contains specific information on the Family Partnership Program as well as background, eligibility requirements, selection and application process for the affordable homes being offered by Habitat for Humanity of Greater Lowell (HFHGL) and the town of Concord.

Habitat for Humanity of Greater Lowell encourages you to read this information and submit an application if you believe that you meet the eligibility requirements for our Family Partnership Program. This is the first step in the application process and does not guarantee you a home.

The home should be ready for occupancy in early summer 2026

**FULL APPLICATION MUST BE RECIEVED NO LATER THAN:
5:00 PM on February 20, 2026**

Please note that there will be Hybrid Information Sessions (simultaneous in-person and Zoom sessions) held for this project. Interested families will receive a zoom link.

INFO SESSION DATES:

January 7, 2026 Pollard Memorial Library 401 Merrimack St, Lowell 6-8 pm

January 14, 2026, Habitat of Greater Lowell 68 Tadmuck Road Westford Unit 1 6-8 pm and Zoom*

January 21, 2026, Catholic Parish Center 62 Monument St, Concord, MA 01742 6-8 PM

****Live Zoom meeting link:*** <https://us02web.zoom.us/j/8931178346>

Meeting ID: 893 117 8346

All other interested parties should view the information at www.lowellhabitat.org and submit completed applications no later than February 20, 2026. Viewing/ attending at least one info session presentation is strongly encouraged, but not required, to apply for the program.

**Applications will also be available at the Habitat for Humanity of Greater Lowell main office
68 Tadmuck Rd, Unit 1, Westford, MA**

See box in downstairs lobby for application & locked box for application drop off.

Questions or requests for applications should be directed to: Nancy@lowellhabitat.org or 978-692-0927



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.

GENERAL OVERVIEW AND SALES PRICE

Habitat for Humanity of Greater Lowell is building 3 homes in Concord, MA 2-3 bedroom homes and 1-4-bedroom home. It will be sold at an affordable price to a household earning no more than 80% of the area median income (AMI) for Concord, MA. We expect the home be ready for occupancy by summer 2026.

They will be approximately 1650- 1750 net square feet and will include new, energy efficient appliances, including a dishwasher, refrigerator, stove, microwave and washer & dryer.

Affordable Sales Price	Bedrooms	Bathrooms	Net Square Feet	Parking
Up to \$294,700	3	2.5	1650 +/- sq. Ft.	Off street parking
Up to \$321,000	4	2.5	1750 +/-sq.Ft.	Off street parking
3% down payment				

At the time of purchase, a “Deed Rider” will be recorded with the deed. This Deed Rider outlines restrictions on the property, limits the amount that the home can be resold for, and requires the resale to another affordable buyer. The Deed Rider ensures that the home stays affordable in perpetuity. We recommend that potential buyers review the Deed Rider with an attorney so that they fully understand the provisions and restrictions.

Some of the restrictions include, but are not limited to:

1. Owner-Occupancy/Principal Residence. The Property shall be occupied and used by the Owner’s household exclusively as their principal residence. Any use of the Property or activity thereon which is inconsistent with such exclusive residential use is expressly prohibited.
2. Restrictions against Leasing, Refinancing and Junior Encumbrances. The Property shall not be leased, rented, refinanced, encumbered (voluntarily or otherwise) or mortgaged without the prior written consent of the Monitoring Agent. *See sec 3 in Deed Rider.*
3. Options to Purchase. When the Owner or any successor in title to the Owner shall desire to sell, dispose of or otherwise convey the Property, or any portion thereof, the Owner shall notify the Monitoring Agent and the Municipality in writing of the Owner’s intention to so convey the Property. *See section 4 of the Deed Rider.*
4. Notification Requirement. The Owner shall notify the Monitoring Agent and the Municipality in writing of the Owner’s intention to convey the property *See section 4 of the Deed Rider.*
5. Maximum Resale Price. A maximum resale price will be determined by the Monitoring Agent at the time the home is being marketed for resale. (Note: all capital improvements or major renovations must be approved by the monitoring agent before they are undertaken in order to ensure that the resale price is adjusted correctly) . This maximum price allows

for some appreciation and maintains the affordability of the home. The home must be marketed to an affordable buyer earning no more than 80% of the area's median income as determined by HUD at that time. *See the Maximum Resale Price section of the Deed Rider.*

Since it is anticipated that there will be more interested and eligible households than available homes, Habitat for Humanity of Greater Lowell will be accepting applications which will be reviewed and approved based on the selection criteria outlined below. Households who meet the eligibility requirements will be placed in a lottery for selection. Eligibility requirements, the application and selection process, and key dates can all be found within this Information Packet.

Habitat for Humanity of Greater Lowell 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, religion, sex, sexual orientation, gender identity, veteran/military status, receipt of public assistance or any other basis prohibited by law.

Persons with disabilities are entitled to request a reasonable modification to the home when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the home.

HABITAT FOR HUMANITY OF GREATER LOWELL ELIGIBILITY REQUIREMENTS

Selection for the Family Partnership Program is based on the following criteria:

Income and Asset Limits	<ul style="list-style-type: none"> Gross household annual income must fall between 30-80% of the Area Median Income for their household size. See below for how to calculate. Household assets shall not exceed \$75,000 in value. This is calculated at the time of application and includes cash, savings, net value of stocks and retirement accounts (e.g. a 401k), real estate, bonds, and investments.
Ability to Pay	<ul style="list-style-type: none"> Payments (including tax and insurance) should not exceed 30% of income Debt to income ratio must be less than 43% Verification of income and employment Good credit history as reported by an independent agency
Household Size	<ul style="list-style-type: none"> These are 3-4 bedroom homes and, per guidelines from the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), preference shall be given to families requiring the total number of bedrooms in the home (at least one occupant per bedroom) Note that families with disabilities may be excluded from the above requirement if this can be considered a reasonable accommodation Please refer to the EOHLC guidelines regarding household size below
Need	<ul style="list-style-type: none"> Applicant families must demonstrate a significant need for adequate shelter through affordable housing, including: <ul style="list-style-type: none"> Overcrowding of less than 170 square feet per person Inadequate number of bedrooms, depending on age, number, and gender of persons in the household High rent – 40% or more of gross household income spent on housing Issues with landlord Unstable family housing situations, such as living with friends or parents, families who have split up due to lack of housing, etc. Lack of accessibility where required Substandard conditions, e.g. high energy/heating bills, infestation, mold/mildew, unsanitary conditions, roof problems, electrical problems, poor air/water quality, or any other unsafe conditions
Willingness to Partner	<ul style="list-style-type: none"> Partner families must contribute “Sweat Equity” hours toward the completion of the home Sweat Equity requirements are 225 hours (single-income households) or 450 hours (dual-income households) 50% of the Sweat Equity requirement must be met through Partner Family build hours, completed by the adults living in the home 25% may be spent in non-build hours, e.g. Financial Training, ReStore Friends and extended family can contribute 25% of the hours

HABITAT FOR HUMANITY OF GREATER LOWELL

FAMILY SELECTION PROCESS

Habitat Family Partners are selected through a fair and open process based on the above eligibility requirements. Habitat for Humanity of Greater Lowell (HFHGL) is a non-profit 501(c) (3) Massachusetts corporation that does business in accordance with Federal and State Fair Housing and Lending Laws. Our partnership program includes educational and financial workshops to equip new homeowners with the skills they need for successful homeownership.

HFHGL's family selection committee will begin outreach efforts to inform eligible households of any new housing opportunity, which is also announced on the HFHGL website. Information is always available via phone or e-mail. Marketing for family selection is done through outreach with local community partners throughout the service area. Habitat will post the opportunity on Mass Access Housing Registry as well the Boston Fair Housing Commission's Metro List, Metropolitan Housing Opportunity Clearing Center (as noted in the Regulatory Agreement). Additionally, we reach out to past applicants along with an ongoing database of those interested in Habitat homes through our website, phone calls, and other inquiries.

Once an application is submitted, it will be reviewed for financial approval via credit checks, verification of employment, income and assets, and an evaluation of debt ratio. If approved financially, a family will be entered into the lottery process which will be processed using a Lottery Monitoring Agent.

All applicants entering the lottery will receive an eligibility letter indicating their lottery numbers, preferences and the lottery specifics (date/time).

There will be two lottery pools created for these opportunities - The General Pool for all applicants, and the Local Pool. Applicants will be entered into all the pools for which they qualify; so, applicants eligible for Local Preference will be included in both general and local pools. Eligible categories for Local Preference include:

- Current Concord residents
- Families with children enrolled in the Town of Concord schools;
- Concord municipal employees
- People employed by businesses located in the Town of Concord, including with a bona fide offer of employment.

The Local Pool will be balanced to avoid any disparate impact, ensuring that the local pool reflects the racial/ethnic balance of the HUD defined Metropolitan Statistical Area ("MSA"). Specifically, if the percentage of minority resident households eligible for the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area (27%), minority applicants will then be included from the general pool through a minority pre-balancing to the local preference pool through a minority pre-balancing. Applicants are able to claim minority preferences if they include self-declarations as proof.

Eligible applicants must be a First-time Homebuyer and be able to qualify for a bank originated mortgage. This is further defined as a household that has not owned a home within three years, including in trust, preceding the application, with the exception of displaced homemaker, single parents and senior households (at least one household member is 55 or over). Any previously or currently owned home must be sold prior to purchase of the affordable unit.

- A displaced homemaker is an individual who is an adult, who has owned a home only with a spouse, who is legally separated from a spouse, and who does not currently own the home previously owned with a spouse.
- Single parents are individuals who owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);
- Additional exceptions are made for households that owned a principal residence not permanently affixed to a permanent foundation, and households that owned a property that was not in compliance with State, local or model building codes.
- Eligible applicants cannot own residential property, whether for primary, secondary or investment purposes.

The lottery numbers will be pulled randomly by an independent third party in a public setting. Lottery numbers will be assigned a number in the sequence in which they are drawn and recorded in the order of selection on the Lottery Drawing Lists. The list of numbers drawn will be posted and letters will be mailed within three business days to the winners.

Once the tickets have been randomly drawn and listed in the drawn order, the unit is then ranked based on bedroom size. The household size preference shall be given to households based on the following criteria.

There is at least one occupant per bedroom.

A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom.

Other household members may share but shall not be required to share a bedroom.

Households can be eligible for both bedroom sizes, based on their household composition.

The first local preference applicant pulled that meets a 3BR bedroom size will be offered the home.

The family ranked first for each house will move forward, and the Board of Directors will be notified of the selection. The selected family information will be reviewed and approved by the Executive Office of Housing and Livable Communities (EOHLC). After the decision has been made, each family is individually notified by the selection committee of the outcome. To protect privacy, the only identity ever released is that of the family selected.

Basic guidelines for eligible families:

1. Significant need for adequate shelter and affordable housing, which may include one or more of the following:

- Overcrowding – less than 170 square feet of space per person.
- High rent - 40% or more of gross family income is spent on housing costs.
- Substandard conditions: Including but not limited to:

- Flooring in need of replacement or repair
 - Drafty windows
 - High heating bills
 - Bug and/or rodent infestation
 - Mold/Mildew
 - Deferred maintenance
 - Unsanitary plumbing
 - Roof problems
 - Electrical Problems
 - Safety in house (lead paint, unsafe stairs/windows)
 - Inadequate heat
 - Poor air quality/poor water quality
 - Not up to code (emergency exits etc...)
 - Not handicapped accessible (and required)
- Number of bedrooms inadequate - dependent on age, number and gender of persons in household.
 - Issues with landlord - inadequate landlord maintenance.
 - General family housing situations - leasing, tenants at will, renting with subsidy, eviction likely, living with friends or parents, family split up due to lack of housing, homelessness.

2. The ability to qualify for a mortgage

- Income - gross annual must fall between 30%- 80% of Area Median Income (outlined on page 8).
- Debt to income ratio should be **less than 43%**.

3. Willingness to partner with Habitat for Humanity:

Each household member over the age of 18 who will be living in the house can contribute "sweat equity" hours toward the completion of the home. These hours can be accumulated by working alongside volunteers on construction, landscaping, site clean-up, fundraising, and many other tasks. No construction skills are necessary. Construction and ReStore volunteer opportunities are usually available Tuesday- Saturday.

Sweat Equity: Selected family partners are required to work alongside volunteers on the construction of their home. Single income households are required to work 225 hours, and dual-income households are required to complete 450 hours of sweat equity.

The breakdown of required sweat equity hours is as follows:

Partner Family Sweat Equity commitment requirement		
	DUAL	SINGLE
Total Number of Hours Required	450	225
Breakdown of hours required:		
Partner Family Build Hours	226	113
*Those adults living in home		
Partner Family Non- build hours	112	56
*Financial Training**, ReStore, Public Relations		
Friends and Family Hours	112	56
* Anyone not living in home		
* Can also be done by Partner Family		
Total required	450	225

The home is purchased for below market rate, set at a price where the principal, property taxes, insurance and if applicable, association fees, are no more than 30% of the combined Household income at the time of qualification. The home is financed through a bank originated mortgage, either our partner bank or a bank of your choosing. A perpetual deed restriction maintains the affordability of each home. HFHGL uses the payments to finance future home construction for other households with housing needs in the 16 cities and towns in their service area.

LOCAL INITIATIVE PROGRAM (LIP) GENERAL ELIGIBILITY REQUIREMENTS

This opportunity is made available through the State's Local Initiative Program and is subject to regulations and guidelines determined by the Department of Housing and Community Development (DHCD).

FAQs:

Q: Who is eligible to apply for the affordable home?

A: In order to qualify for an affordable home, applicant must meet each of the following criteria:

1. Everyone in the household must qualify as a "first time homebuyer" as defined below.
2. The entire household's income and assets must be fall between the minimum and maximum allowable income and asset limits noted above.
3. The household must qualify for a mortgage with Habitat for Humanity of Greater Lowell.

Q: Who is a “first-time home buyer”?

A person is a “first-time homebuyer” if no person in his or her household has, within the preceding three years, either owned the house they lived in or owned an interest in one or more other houses, such as through joint ownership and cannot own a home in trust.

Exceptions may be made in the following instances:

A displaced homemaker: A displaced homemaker is an individual who is an adult who meets ALL the following criteria:

- Has not worked full-time for a full year in the labor force for a number of years but has, during such years, worked primarily without compensation to care for the home and family.
- Owned a home with his or her partner or resided in a home owned by the partner.
- Does not own the home previously owned with a partner.
- Is unmarried to or divorced from their partner.

A single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or divorced from a partner and either has 1 or more children of whom they have custody or joint custody, or is pregnant).

An age-qualified household (in which at least one member is age 55 or Over) which is selling a home in order to purchase an affordable home.

A household that owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

A household that owned a principal residence not permanently affixed to a permanent foundation (example – mobile home) in accordance with applicable regulations.

Q: If someone in my household is age 55 or over can I currently own a home?

A: Yes. However, you will not be given the opportunity to purchase an affordable home here until your current home is under a Purchase and Sale Agreement. You will also be required to qualify in all other requirements.

Q: Can I apply for this home as a displaced homemaker or single parent if I currently own a home?

A: Yes. However, you will not be given the opportunity to purchase an affordable home here until your current home is under a Purchase and Sale Agreement. Please see the Asset Limits in the following pages. You will also be required to qualify in all other requirements.

MAXIMUM INCOME AND ASSET LIMITS

Q: How is a household's income determined?

A: A household's income is the total anticipated amount of money received by ALL members of the household who will live in the home over the next 12 months (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Selection Committee will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months will be counted as income and monies received over the previous 12 months will be analyzed to help estimate future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. All sources of income are counted with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all households will continue to receive any monies they have received over the past 12 months unless supporting documentation proves otherwise. It is also not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household's eligibility will be based on affordable housing guidelines.

Households must submit their 3 most recent tax returns.

Income Qualification Guidelines

To be eligible to apply for purchasing an affordable home, the combined annual income for all income sources of all income-earning members in the household must fall between 30% and 80% percent of area median income for the local area where the home is being built (Boston-HMFA 2025 guidelines).

The following is a summary of those guidelines by household size.

Household Size	Minimum Income Guideline	Maximum Income Guideline
	<i>30% of median income</i>	<i>80% of median income</i>
4	\$49,600	\$132,300
5	\$53,600	\$142,900
6	\$57,550	\$153,500
7	\$61,550	\$164,500
8	\$65,500	\$174,650

*Consideration will be given for other household size not noted

Asset Limits

Eligible Households shall not have total gross assets exceeding \$75,000 in value.

Household Assets are calculated at the time of application. Any monies you would use as a future down payment on the home will still be counted as assets. Assets may include cash, cash in savings and checking accounts, net cash value of stocks, net cash value of retirement accounts (such as 401k), real property, bonds, and capital investments.

Q: I cannot withdraw money from my 401k or retirement fund; do I have to include it when I list my assets?

A: Yes. You need to include the *net cash value* of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal but this does not technically mean that you cannot withdraw your funds or don't have access to them. The post-penalty amount is what you need to provide along with supporting documentation.

Q: Are there eligibility exceptions for households that are barely over the income limit but considerably under the asset limit (or vice versa)?

A: No. All households must be under both the income limit and the asset limit. Eligibility isn't based on only one or the other.

Age Qualified Households, Displaced Homemaker and Single Parent Exception:

Only households qualifying under the exceptions listed herein may own a home when applying.

This home must be sold before they purchase an affordable home. The amount that the household will retain in equity from the sale of the house will be added to their asset total. Their asset total must still be below \$75,000.

Q: If I qualify for the home as an age-qualified household or Displaced Homemaker or Single Parent, how much time will I be given to sell the home?

A: Before you are allowed to sign a Letter of Intent for a new affordable home, your current home must already be under a Purchase and Sale Agreement with a buyer. At that time, households will be able to estimate how much time they will have before they need to close on their home.

HABITAT FOR HUMANITY OF GREATER LOWELL MORTGAGE APPROVAL STANDARDS

Interested households that meet all of the eligibility requirements are encouraged to submit an application with Habitat for Humanity of Greater Lowell for our Family Partnership Program. Once the lottery has been held you will be required to either at a partner bank or a bank of your choice qualify for a mortgage.

The 2025 tax rate for Concord is \$13.26 and taxes are assessed to the affordable price (not the market-rate equivalent).

HOUSEHOLD SIZE AND COMPOSITION

In order to make the best use of limited affordable housing resources, household size should be appropriate for the number of bedrooms in the home. Minimum household standards shall be established and shall conform to the following requirements. A household shall mean two or more people who live regularly in the home as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

1. Preferences.

(a) First Preference

Within the applicant pool, first preference shall be given to households requiring the total number of bedrooms in the home based on the following criteria:

- i. There is at least one occupant per bedroom (households with a disability must not be excluded from a preference for a larger home based on household size if such larger home is needed as reasonable accommodation.)
- ii. A married couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- iii. A person described in the first sentence of (ii) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or

her mental or physical health and the individual provides reliable medical documentation as to such impact of sharing.

- iv. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- v. If the applicant is divorced, they must provide proof that the divorce has been finalized.

(b) Second Preference

Within the applicant pool, second preference shall be given to households requiring the number of bedrooms in the home minus one, based on the above criteria.

(c) Third Preference

Within the applicant pool third preference shall be given to households requiring the number of bedrooms in the home minus two, based on the above criteria.

2. Maximum Household Size

Household size shall not exceed, nor may the maximum allowable household size be more restrictive than, State Sanitary Code requirements for occupancy of a home

PROCESS FOR THE FAMILY PARTNER PROGRAM:

Step 1: Applying for the Home

Once familiar with the eligibility requirements, those interested should complete the HFHGL Homeowner Application. To complete the application, the household must include all income, asset, tax documentation as directed by the Application Checklist for every person that will be living in the home. The HFHGL Homeowner Application must be signed and dated by all income-earning members in the household. The HFHGL Homeowner Application and all required documentation must be received by Habitat for Humanity of Greater Lowell **by 5:00 PM February 20, 2026**

All applications should be mailed or hand delivered to:

Habitat for Humanity of Greater Lowell
68 Tadmuck Road, Unit 1
Westford, MA 01886
Attn: Nancy

Email to: Nancy@lowellhabitat.org
Phone: 978-692-0927, X4

To ensure applications arrive in time, we recommend sending them in at least one week prior to the application deadline. **Late applications will not be accepted- NO EXCEPTIONS!** If you want to ensure your application is received, call to confirm if you sent by regular mail, or we recommend sending it by certified mail or drop it off in person in our locked drop box located outside our offices, during normal business hours. Habitat for Humanity of Greater

Lowell agents, Owner and other affiliated entities are not responsible for lost or late applications.

Q: What happens if I don't submit all necessary documentation or fail to correctly complete my Affordable Housing Program Application?

A: You will be notified of the missing documents and will have 10 business days to submit them.

Step 2: Family Selection/ Signed Letter of Intent

Immediately after the Family Partner has been notified of their selection, a meeting will be set up to review the partnership program in person. At this meeting, the new HFHGL Family Partner will be asked to sign a Letter of Intent (LOI) with Habitat for Humanity of Greater Lowell which outlines both the new Family Partner and HFHGL's expectations and responsibilities. It is recommended that you discuss the LOI and the deed rider with a local attorney.

Often the build-out for homes is anywhere from 9 months to 1 year depending on the time of selection. The Family Partner is expected to maintain active employment, credit scores and income to debt ratio.

Step 3: Closing and Move-in

All Family Partner sweat equity and financial training requirements must be fulfilled prior to closing on your home.

If all the steps above are followed, closing should go smoothly. Habitat for Humanity of Greater Lowell for Humanity and your attorney will be able to guide you through the process.

You will have a walk-through of your home prior to the closing and will be able to move into your new home once the closing is complete.

Once you have closed on the home, there are no future income or asset eligibility reviews.

Habitat will set up a post-closing meeting approximately 3-6 months after move in to review any questions about being a homeowner or about the home itself. Habitat will also facilitate the first condo association meeting (if applicable).