

Housing Applications Available February 1, 2019



Habitat for Humanity®
of Greater Plymouth, Inc.

72 North Main Street,
P.O. Box 346, Carver, MA 02330



20 Brentwood Road, Kingston, MA 02364

**1 Home for a qualified household to be built in Kingston
having 3 bedrooms & 1¼ baths, approx. 1,300 sq. ft.**

**This home has a yard, natural gas furnace, town water, private septic, kitchen, dining area,
living room, vinyl tile kitchen & bath floors with carpet in other rooms and a crawl space.**

The Purchase Price of this home \$170,000

Application Deadline:

To be received or postmarked by 4:00 PM March 8, 2019. NO EXCEPTIONS!!

LEARN MORE AT AN INFORMATION SESSION

~ Attendance is not required ~

Date: Saturday, February 2, 2019

Housing Solutions
169 Summer Street, Kingston, MA 02364
10:00 AM

Date: Tuesday, February 5, 2019

Housing Solutions
169 Summer Street, Kingston, MA 02364
7:00 PM

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

- Ability to repay an affordable mortgage
- 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**
- Ability to qualify & repay an affordable USDA or Zero Equivalent mortgage.
- Willingness to partner with Habitat for Humanity of Greater Plymouth, 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	\$45,300
2	\$51,780
3	\$58,260
4	\$64,680
5	\$69,900
6	\$75,060
*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 Kingston. 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.hfhplymouth.org, or call (508) 866-4188. Applications will be available at the Kingston Library to download from our website, at www.hfhplymouth.org, the Habitat office and ReStore in Carver and by email. Email the habitat office at info@hfhplymouth.org, when the application period opens, to request an application be emailed to you. Check www.hfhplymouth.org for more information, or email Family Selection at dkelley.habitat@gmail.com.



Habitat for Humanity of Greater Plymouth is a faith-based, non-profit organization dedicated to delivering 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, flood insurance, and annual septic system inspection and maintenance 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 HABITAT FOR HUMANITY OF GREATER PLYMOUTH

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 250 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 Habitat for Humanity of Greater Plymouth.

For more information or questions please contact:

Habitat for Humanity of Greater Plymouth
P.O. Box 346, 72 North Main Street, Carver, MA 02330
P: 508-866-4188
dkelley.habitat@gmail.com
www.hfhplymouth.org

Habitat for Humanity of Greater Plymouth 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.

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



P.O. Box 346 - 72 N. Main Street, Carver, MA 02330
508-866-4188
www.hfhplymouth.org

February 1, 2019

Dear Applicant,

Thank you for your interest in applying for the Family Partnership Program for an opportunity to purchase a home at 20 Brentwood Road in Kingston. Habitat for Humanity homes are built in partnership with families who have a need for decent, affordable housing and do not have the financial means to purchase a market rate home. This opportunity is offered by Habitat for Humanity of Greater Plymouth in partnership with the town of Kingston and MassHousing. Habitat for Humanity of Greater Plymouth does not discriminate in the selection of applicants 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.

Please review all attached information carefully to understand the eligibility qualifications and application process. Please include the enclosed checklist with the application and required documents.

If you have questions or need assistance, please attend one of the information sessions listed on the enclosed flyer, or contact the Habitat office at 508-866-4188 or email Dottie Kelley at dkelley.habitat@gmail.com.

Deadline: The completed application must be received at the office of Habitat for Humanity of Greater Plymouth, at 72 North Main Street, P.O. Box 346, Carver, MA 02330 or postmarked by 4:00 PM March 8, 2019 to be considered. Applications cannot be faxed or emailed. Late applications will not be considered.

Please do not submit original documentation to Habitat; instead provide *copies* of these documents. We suggest you keep a copy of your application materials, if you wish. We do not return submitted materials. Habitat keeps applications for 25 months after the final lottery, and then we destroy them. Habitat's copy machine *is not available for use by the general public*.

We appreciate the effort it takes on your part to go through the application process to benefit your family. Unsuccessful applicants are always welcome to reapply in the future.

Sincerely,

*Habitat for Humanity of Greater Plymouth
Family Selection Committee*



**Affordable Homeownership Opportunity
Offered by the Habitat for Humanity of Greater Plymouth
in partnership with the Town of Kingston
20 Brentwood Road, Kingston**

**HABITAT HOME APPLICATION PACKET
IMPORTANT INFORMATION – PLEASE READ COMPLETE APPLICATION!**

You may be eligible for this Habitat home, if:

- ✓ You are in critical need of year round affordable housing, *and*
- ✓ You are willing to complete the required “sweat equity” on your home and other Habitat projects (500 hours for a two adult household – 250 hours for a one adult household), *and*
- ✓ Your household meets the income and asset limits, *and*
- ✓ You are able to make housing payments of approximately **\$900- \$1,000** *and*
- ✓ You are unable to qualify for conventional mortgage financing for a market rate home, *and*
- ✓ You are a first time home buyer (some exceptions apply; see application packet for more information), *and*
- ✓ You are a U.S. Citizen or Permanent Resident.

Application period: When the application period is open, qualified households are encouraged to apply. Completed applications, with all required documentation, must be received at the Carver Habitat office or postmarked **by 4:00 PM March 8, 2019.**

Applications will be available at the Kingston Library, to download from our website at www.hfhplymouth.org, at the Habitat office and ReStore in Carver and by email. Email the habitat office at info@hfhplymouth.org when the application period opens, to request an application be emailed to you. Check www.hfhplymouth.org for more information, or email Family Selection at dkelley.habitat@gmail.com.

House Price and Monthly Payment (based on a 30 year mortgage)

	3-bedroom
House Price	\$170,000
Principal Payment	\$500.00
Taxes	\$240.00
Insurance	\$155.00
Septic System Maintenance Fee	\$100.00
Total Monthly Payment**	\$995.00

**These are sample estimates for monthly principal, taxes, insurance and septic system maintenance payments.

What You Should Know About Building a Home with Habitat for Humanity

Income Eligibility:

A qualifying household can earn no more than 60% of area median income.

Family Size	60%	Family Size	60%	Family Size	60%
1	\$45,300	3	\$58,260	5	\$69,900
2	\$51,780	4	\$64,680	6	\$75,060

This is the maximum gross, current and anticipated, annual income your household may earn and be eligible for consideration for the property located on Brentwood Road.

DEFINITION OF INCOME

Annual gross income means all amounts, monetary or not, which go to, or on behalf of, the family head or spouse or to any other family member received from a source outside the family during the 12-month period following application.

Annual income includes but is not limited to:

1. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, and bonuses, and other compensation for personal services.
2. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
3. Interest, dividends, and other net income of any kind from real or personal property.
Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted as provided by the Internal Revenue Service regulations.
4. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount that is the delayed start of a periodic payment.
5. Payment in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay.
6. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
7. All regular, special pay, and allowances of a member of the Armed Forces.
8. Income derived from assets to which any member of the family has access.

Annual Income Does NOT include the following:

1. Income from employment of children (including foster children) under the age of 18 years.
2. Payments received for the care of foster children or foster adults. (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone)
3. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, & settlement for personal or property losses.
4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
5. Income of a live-in-aid.
6. The full amount of student financial assistance paid directly to the student or to the educational institution.
7. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
8. Temporary, nonrecurring, or sporadic income such as gifts.
9. Deterred penochc amounts from Supplemental Social Security income amt Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.
10. Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home.
11. Amounts specifically excluded by any other Federal statute from consideration as income for the purpose of determining eligibility or benefits under a category of assistance program.

Asset Limitation: Total of all household assets must be under \$75,000.

DEFINITION OF ASSETS

The value of necessary items of personal property, such as furniture or automobiles shall be excluded. Determination of assets shall be based upon a full and fair cash value of the asset at the time of application to the program. If a potential purchaser divests himself or herself of an asset for less than full and fair present cash value of the asset within two years prior to application, the full and fair cash value of the asset at the time of its disposition must be declared and shall be included for the purpose of calculating eligibility.

Household Assets include the following:

1. Cash held in savings and checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average balance for the last six (6) months.
 2. Revocable trusts: The cash value of any revocable trust available to the applicant.
 3. Equity in rental property or other capital investments: The current fair market value less (a) any unpaid balance on any loans secured by the property, and (b) reasonable cost that would be incurred in selling the asset (e.g., penalties, broker fees, etc.).
 4. Stocks, bonds, treasury bills, certificates of deposit, mutual funds, and any money market accounts: The value of stocks and other assets vary from one day to another and should be determined no more than one month in advance of the applicant's submission to participate in the subject housing program.
 5. Individual retirement, 401K, and Keogh accounts: When the holder has access to the funds, even though a penalty may be assessed. If the applicant is making occasional withdrawals from the account, determine the amount of the asset by using the average balance for the previous six (6) months. (Do not count withdrawals as income.)
 6. Retirement and pension funds:
 - a. While the person is employed: Amounts the applicant withdraws without retiring or terminating employment. Count the whole amount less any penalties or transaction costs.
 - b. At retirement, termination of employment, or withdrawal: Periodic receipts from pension and retirement funds are counted as income. Lump sum receipts from pension and retirement funds are counted as assets. Count the amount as an asset or as income, as provided below. If benefits will be received in a lump sum, include the lump sum receipt in net household assets. If benefits will be received through periodic payments, include the benefits in annual income. Do not count any remaining amounts in the account as an asset. If the applicant initially receives a lump-sum benefit followed by periodic payments, count the lump-sum benefit as an asset and treat the periodic payment as income. In subsequent years, count only the periodic payment as income. Do not count the remaining amount as an asset.
- NOIB:** This paragraph assumes that the lump-sum receipts is a onetime receipt and the it does not represent delayed periodic payments, then the account would be considered as income and not an asset.
7. Cash value of life insurance policies available to the applicant before death (e.g.; the surrendered value of whole life policy or a universal policy): Do not include a value for term insurance, which has no cash value to the applicant before death.
 8. Personal property held as an investment: Gems, jewelry, coin collections, or antique cars held as investment. Personal jewelry is NOT considered an asset.
 9. Lump-sum receipts or one-time receipts: Inheritance, capital gains, one-time lottery winnings, victim's restitution, settlement on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
 10. A mortgage or deed of trust held by an applicant: Payments on this type of asset are often received as one combined payment for principal and interest with the interest portion counted



Sweat Equity and Unique Habitat for Humanity Partnership Requirements:

You will be building your own home alongside community volunteers! From the date of wall-raising, construction typically takes 8 – 12 months. During this period, you will be dedicating nearly one day per week, on Saturday, to building your home. You will also attend pre-purchase education courses. The sweat equity requirement is 250 hours per adult in your household, with a maximum of 500 hours. Sweat equity must be complete before we will close on your home. You will be assigned a Volunteer Partner to mentor and support you during the construction period and the first year of homeownership.

Because we cannot accurately project an occupancy date, we urge applicants to maintain the best housing circumstances possible until their new house is ready.

Affordability: To keep our homes affordable, we rely on cash donations, grants, land donations, volunteerism, and gifts of materials and professional services. We sell each home with an affordable mortgage. Our homes are deed-restricted to continue as affordable homes in perpetuity. In your application packet, be sure to review the "Important Information" sheet for some details about eligibility and affordable housing restrictions.

Application Review Process: A complete, signed application consisting of all required documentation will be reviewed for financial eligibility to demonstrate the ability to pay and willingness to partner with Habitat for Humanity of Greater Plymouth. Applicants must have a credit history and bank accounts to verify income and assets. Upon preliminary financial approval, a site visit to the applicant's home will be scheduled to identify housing need. Applicants will be notified in writing of the status of the application throughout the process.

Following the site visits, the family selection committee recommends qualified families to the Board of Directors who ultimately make the final selection. Each family is presented as family A, family B, and family C; etc. and selected based on the guidelines of the Program. After the decision has been made, the family is notified by the selection committee of the outcome. Selecting a family is done in accordance with the process outlined by Habitat for Humanity International and approved by MassHousing to ensure a fair selection process.

Affordable Home Deed Rider: This home is subject to Deed Restrictions including a maximum resale price that preserves it as an affordable home in the future. This Rider will *limit* the future sale price of the house so that it will remain affordable in the future to an income-eligible household. The Rider will also require the home to be used as your primary residence. Renting of the home is not allowed; any refinancing or capital improvements will need the approval of the Town, Habitat for Humanity of Greater Plymouth and MassHousing. Homeowners wishing to sell their homes must contact Habitat for Humanity of Greater Plymouth and give them first opportunity ("right of first refusal") to buy the home at market price. A sample of the Deed Rider is included as part of the information packet.

Financial Interest: Individuals who have a financial interest in the development and or family shall not be eligible.

Privacy Notice is enclosed in this packet.

Mortgage Guidelines: All applicants who are accepted into the Family Partnership Program will be pre-qualified for an affordable mortgage thru the USDA or a zero equivalent mortgage.

Appraisal Disclosure: If you are selected to purchase a home, we may order an appraisal to determine the property's value, and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

GENERAL OVERVIEW AND SALES PRICE

Habitat for Humanity of Greater Plymouth newest 3 Bedroom 1.75 bath affordable home will be sold at an affordable price to a family partner earning no more than 60% of the area median income. We anticipate this home will be ready for occupancy the end of 2019. This cape style floor plan offers 1300 sq. ft. of living area and will include a dishwasher, refrigerator & stove with off street parking for three cars. Brentwood Road is a quiet residential neighborhood conveniently located within 4 miles of the library, elementary, middle & high schools, police and fire-station. Kingston is a coastal town along the South Shore off of Route 3 and approximately a 45 minute drive to Boston. This project is a joint venture between Habitat for Humanity of Greater Plymouth, the Town of Kingston and MassHousing.

# of Affordable Homes	Affordable Sales Price	Bedrooms	Bathrooms	Living Area	Parking
1	\$170,000	3	1.75	1300 +/- sq. ft.	Off street parking for 3 cars

The 2018 tax rate for Kingston is \$16.46. Taxes are assessed to the affordable price (not the market-rate equivalent).

Some of the restrictions included, but not limited to:

1. **Owner-Occupancy/Principal Residence.** The Property shall be occupied and used by the Owner's household exclusively as his, her or 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 section 3 of the 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. **Maximum Resale Price.** A maximum resale price will be determined by the Monitoring Agent at the time the home is being marketed for resale. This maximum price allows for some, but does not guarantee, appreciation and maintains the affordability of the home in the future. The home must be marketed to an affordable buyer earning no more than 80% of the area median income as determined by HUD at the time the home is being marketed for sale. *See the Maximum Resale Price sections 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 Plymouth will be accepting applications that will be reviewed and approved based on the selection criteria outlined below. Households who meet the eligibility requirements will be presented to the Board of Directors for final selection. The application and selection process, dates and eligibility requirements can all be found within this Information Packet.

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 PLYMOUTH ELIGIBILITY REQUIREMENTS

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

1. **Ability to Pay** – Your ability to repay a home mortgage.
2. **Need** – Your family's housing need is based on the suitability of your current housing. There has to be a demonstrated need beyond the desire of owning a home
3. **Willingness to partner** – Your willingness to volunteer and participate as a Family Partner with Habitat for Humanity of Greater Plymouth.

Family Selection:

Habitat Family Partners are selected through a fair and open process based on their ability to pay, willingness to partner and need for adequate housing. Our partnership program includes educational and financial workshops to equip new homeowners with the skills they need for successful homeownership.

HFH's family selection committee will begin outreach efforts to inform eligible households of the housing opportunity which is also announced on the HFHGP website and information is always available via phone or e-mail. Marketing for family selection is done throughout the service area at locations such as libraries, town halls, churches, and in local newspapers and social media.

Once an application is submitted, it will be reviewed for financial approval via credit checks, verification of employment, income and assets. If approved financially, a home visit will be scheduled to confirm there is a considerable housing need. Qualified households must demonstrate a housing need beyond that of a desire of owning a home.

After conducting home visits, the family selection committee recommends qualified families to the Board of Directors who ultimately make the final decision. Each family is presented as family a, family b, or family c; and selected based on the guidelines outlined below. After the decision has been made, the family is notified by the selection committee of the outcome. Selecting a family is done in accordance with the rules and regulations mandated by DCHD and Habitat for Humanity International to ensure a fair selection process.

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.
- Problems with the building - structural defects, water damage, pests, mold, insulation, wiring, lead, asbestos, unsafe neighborhood, lack of egress and storage, need for handicap accessibility.
- 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 pay:

- Income - gross annual income not to exceed 60% of Area Median Income (see page 6).
- Housing costs not to exceed 30% of income
- Debt to income ratio should be less than 43%.

3. Willingness to partner with Habitat for Humanity:

Each family member over the age of 18 who will be living in the house is required to 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, at the ReStore and many other tasks "depending on physical ability". No construction skills are necessary. Volunteer opportunities are usually available at the Construction site on Saturdays and the Habitat ReStore Wednesday through Saturdays.

Sweat Equity: Selected family partners are required to work alongside volunteers on the construction of their home "if physically able". Single parent families are required to work 250 hours and dual-parent families are required to complete 500 hours of sweat equity.

Families purchase the home at below market value and finance the purchase through an affordable mortgage from USDA or Zero Interest Mortgage.

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".
2. The entire household's income and assets must be below the maximum allowable income and asset limits.

Q: Who is a “first-time home buyer”?

A: 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:

1. 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 legally separated from the spouse.
2. 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 legally separated from a spouse and either has one (1) or more children of whom they have custody or joint custody, or is pregnant).
3. 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.
4. 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.
5. A household that owned a principal residence not permanently affixed to a permanent foundation 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 until your current home is under a Purchase and Sale Agreement.

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.

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 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 6 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 Federal Tax Returns for the current tax year and 3 years prior.

Maximum Allowable Income

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 be at or below sixty (60%) percent of median income for the local area (Boston-Cambridge-Quincy MSA). The maximum incomes allowed for this program are:

Household Size / Maximum Income

Family Size	60%	Family Size	60%	Family Size	60%
1	\$45,300	3	\$58,260	5	\$69,900
2	\$51,780	4	\$64,680	6	\$75,060

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.

Q: Who qualifies as a veteran?

A: A veteran is as described in Massachusetts General Laws, Chapter 4, Section 7; and has a DD214 honorable discharge form.

HABITAT FOR HUMANITY OF GREATER PLYMOUTH MORTGAGE APPROVAL STANDARDS

Interested households that meet all of the eligibility requirements are encouraged to submit an application with Habitat for Humanity of Greater Plymouth for our Family Partnership Program.

USDA or third party lender will determine the applicant's eligibility for an affordable mortgage. Since you will be purchasing your home from Habitat for Humanity of Greater Plymouth, you must demonstrate your ability to make the monthly mortgage payments. In addition to the monthly mortgage payments, borrowers will also be responsible to pay for any real estate taxes, insurance, septic system maintenance fee as required by the lender. An affordable mortgage payment typically does not exceed 30% of your annual household income. USDA or a third party lender will request a credit check from an independent agency and verification of your income and employment.

MASSHOUSING MORTGAGE STANDARDS

Prior to the sale of a home, MassHousing will review and approve the terms of the Buyer's mortgage financing. MassHousing requires mortgage loans for 40B homes (in the Habitat for Humanity program) to meet the following minimum standards:

1. Be a fully amortized fixed rate mortgage to potential first-time homebuyers.
2. Have a fixed interest rate through the full term of the mortgage that is a current fair market interest rate.
3. No more than 2 points.
4. Monthly housing (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 43% of their monthly income for the mortgage.
5. Non-household members shall not be permitted as co-signors of the mortgage.

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 standard shall be established and shall conform to the following requirements. A household shall mean two or more persons 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 a 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 in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

(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.

Step 1: Applying for the Family Partnership Program

Once familiar with the eligibility requirements, those interested should complete a Program Application. The household must include all income, asset, tax documentation as directed by the Program Application for every person that will be living in the home. The Application must be signed and dated by all income-earning members in the household.

The Program Application and required documentation must be postmarked or received by Habitat for Humanity of Greater Plymouth by 4:00 PM March 8, 2019.

Habitat for Humanity of Greater Plymouth
72 North Main Street
P.O. Box 346
Carver, MA 02330

Attn: Family Selection Committee To ensure applications arrive in time, we recommend sending them in at least a week prior to the application deadline.

Late applications will not be accepted- NO EXCEPTIONS!

If you want to ensure your application is received, we recommend sending it by certified mail or drop it off in-person during normal business hours Monday – Friday 9AM to 4PM. Habitat for Humanity of Greater Plymouth agents, owners 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 by mail of the missing documents and will have 2 weeks to submit them, provided that the extended time does not extend beyond the deadline.*

Step 2: Family Selection

Immediately after the Family Partner has been notified of their selection, a meeting will be set up to review the partnership program in person.

Often the build-out for homes can take anywhere from 9 to 12 months depending on the time of selection. The Family Partner is expected to maintain active employment, credit scores and debt to income ratios equal to or greater than those documented at the time of selection, during and up to the time of closing. A financial review will be made 30 – 60 days prior to closing to determine if the Family Partner can move forward and purchase the home. Any significant changes to income, credit and or debt may result in deselection from the program.

Step 3: Sign a Letter of Intent

Once Habitat for Humanity of Greater Plymouth has selected the Family Partner, they will have approximately 5 business days to review and sign a Letter of Intent. It is recommended that you discuss the Letter of Intent and Deed Rider with a local attorney.

Step 4: Closing and Move-in

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

There will be a Home Dedication scheduled prior to the closing to offer volunteers, sponsors and donors the opportunity to view the home. The Family Partner will be expected to attend the Dedication.

Habitat for Humanity of Greater Plymouth, Inc.
Privacy Statement and Notice

At Habitat for Humanity of Greater Plymouth, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, income and assets, and sources of income.
- Information about your transactions with us such as your loan balance and payment history.
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

Habitat for Humanity of Greater Plymouth employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

As permitted by law, we may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Non-profit organizations or governments; and related entities authorized to oversee grant compliance;
- Consumer Reporting Agencies

Please note that if Habitat for Humanity of Greater Plymouth would be disclosing your non-public personal information to *non-affiliated third parties* – other than those permitted by law listed above – you would be given the opportunity to “opt out” of these disclosures by calling our office at 508-866-4188. **However, we do not disclose your information to such non-affiliated third parties.**

APPENDIX 2

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MA+D

MArchitecture+DESIGN

Marc R. Betti AIA, LEED AP
www.marchitectedesign.com



P.O. Box 346 – 72 North Main Street
Carver, MA 02330-0346

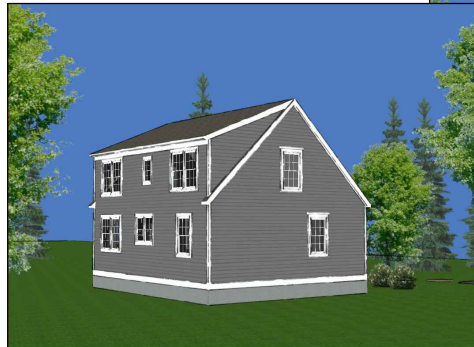
DRAWING INDEX:

T-1	COVER SHEET
A1	FLOOR PLANS
A2	BUILDING ELEVATIONS
A3	BUILDING SECTION 1
A4	BUILDING SECTION 2
A5	FRAMING PLANS
A6	HIGH-WIND DETAILS
A7	HIGH-WIND NOTES & GENERAL STRUCTURE NOTES

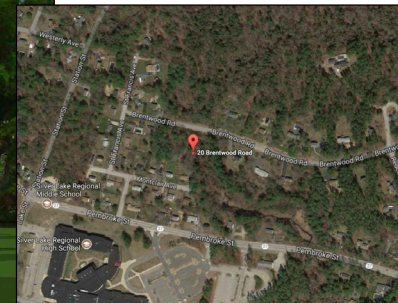
20 BRENTWOOD ROAD KINGSTON, MASSACHUSETTS

FRONT VIEW

BACK VIEW



LOCUS



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BRENTWOOD ROAD
KINGSTON, MA

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DATE: 08/23/11

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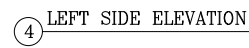
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FLOOR
PLANS

A1



WINDOW AND EXTERIOR DOOR SCHEDULE						
MARK	TYPE	APPROX. SIZE	NOTES	MANUFACTURER	QUANTITY	
A	DOUBLE-HUNG	2'-6"4'-6"	MAINTAIN MIN. CLEAR OPENING REQUIRED BY CODE AT BEDROOMS PROVIDE 2 UNITS GANGED TOGETHER WHERE APPLICABLE.	TBD	16	
B	DOUBLE-HUNG	2'-0"3'-6"		TBD	3	
C	INSULATED DOOR	3'-0"4'-6"	2X2 1/2" LIGHT PANEL DOOR, PROVIDE 18" SIDELIGHT	TBD	1	
D	INSULATED DOOR	3'-0"4'-6"	2X2 1/2" LIGHT PANEL DOOR	TBD	1	

