

Dear Habitat Homeowner Applicant,

**Congratulations on taking the first step toward becoming a partner with Habitat for Humanity. We look forward to working alongside you as you pursue your goal of homeownership. To be eligible for affordable homeownership through Central Berkshire Habitat for Humanity, your household must fulfill the following requirements:**

**Income Eligibility:** To make sure we work with individuals and families who have the means to pay an affordable mortgage but are not already candidates for a conventional mortgage we assess income eligibility. Total household income must be between 40% and 60% of the median income for the area as determined by the U.S. Department of Housing and Urban Development. Our primary concern is that all homebuyer partners have the ability to take on the financial responsibility of a mortgage, therefore the applicant must also have an acceptable credit history.

**Need for Better Housing:** To help build decent, safe, affordable housing we work with individuals and families whose current housing is inadequate or substandard. If you are unsure if your home qualifies as “inadequate”, please discuss this with Habitat staff. Your home may qualify if:

- There is insufficient space for family size
- The home is unsafe, in disrepair, or infested
- The home is a temporary housing solution

**Willingness to Partner:** Habitat for Humanity works in partnership with potential homeowners and we ask that you be ready and available to work alongside Habitat volunteers and staff. Potential homeowners must fulfill between 400 and 600 hours of sweat equity, or volunteer service, and participate in financial education and first-time homeownership classes. A Habitat home is hard work and requires a willingness to invest in the responsibilities of homeownership.

**What's next? Here is what you need to do to move this process forward:**

- Complete your homeownership application
- Bring in requested documentation within 30 days
- Sign up for financial education series

**We look forward to working with you. If you have any questions or concerns please contact any of our dedicated homebuyer services staff at 413-442-3181 or stop by our office at 314 Columbus Ave. Pittsfield MA.**

Best,

Carolyn Valli

Executive Director

**To complete your application we need the following items as applicable. Please review the Equal Opportunity Act notice included in your application packet when considering which requested documentation is applicable.**

**Identification Documentation**

- Driver's License
- Social Security cards for all household members
- Birth certificates for all family members
- If not a citizen of U.S., documentation of legal status

**Assets**

Most recent two months bank statements (for all applicable asset accounts)

- Checking account
- Savings account
- CDs/Money Market account
- Retirement account

**Utilities**

Most recent two months bills (for all applicable utilities)

- Electric
- Gas/Oil Heat
- Cable/internet
- Telephone/cell phone

**Employment Wages**

- Pay stubs for most recent two months
- W2 tax document for last two years
- Copies of income tax returns for last two years

**Child Support/Alimony**

Only if you choose to include either child support or alimony as income

- Copy of most recent court order and documentation showing receipt of child support
- Copy of divorce decree

**Social Security and Benefits documents**

- Social Security award letter
- SNAP benefits letter

**Below is the income eligibility guidelines by household size as determined by the U.S. department of Housing and Urban Development. Total household income must fall between 40% and 60% of the area median income for the city of Pittsfield.**

2018 Income Guidelines			
Household Size	Area median income	40%	60%
1	56,500	22,600	33,900
2	64,000	25,840	38,760
3	72,000	29,080	43,620
4	80,000	32,280	48,420
5	86,400	34,880	52,320
6	92,800	37,480	56,220
7	99,200	40,040	60,060
8	105,600	42,640	63,960
9	112,000	45,240	67,860
10	118,400	47,840	71,760