



Dear Habitat Homeowner Applicant,

Thank you for submitting an application to Central Berkshire Habitat for Humanity's homeownership program. We look forward to working alongside you on your path to homeownership. To be eligible for affordable homeownership through Central Berkshire Habitat, your household must fulfill the following requirements:

Income Eligibility: Habitat uses income eligibility to make sure we work with applicants who have the means to pay an affordable mortgage but are not already candidates for a conventional loan. Total household income must be between 40% and 70% of AMI as determined by the U.S. Department of Housing (see back). Our primary concern is that all homebuyer partners are able to take on the financial responsibility of a mortgage. The applicant(s) must also have an acceptable credit history with a score of at least 600.

Need for Better Housing: To help build decent, safe, affordable housing we work with applicants whose current housing is inadequate or substandard. Applicants must have lived or worked in Berkshire County for at least one year before applying for Habitat home. Current housing 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 works in partnership with our homeowners and we ask that you be ready and available to work alongside Habitat volunteers and staff. Potential homeowners must fulfill between 325 and 500 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:

- Bring in / mail in requested documentation within 30 days.
- Meet with homebuyer services staff to review your complete application.

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,

Beth Frederick
Impact & Programs Manager
Central Berkshire Habitat for Humanity
Bfrederick@berkshirehabitat.org



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

- Valid photo ID for all applicants
- Social Security cards for all household 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
- Any other sources of income

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 70% of the area median income for the Pittsfield Metro Area.

2022 Income Guidelines			
Household Size	Area median income	40%	70%
1	67,200	26,880	47,040
2	76,800	30,720	53,760
3	86,400	34,560	60,480
4	96,000	38,400	67,200
5	103,700	41,480	72,590
6	111,350	44,540	77,945
7	119,050	47,620	83,335
8	126,750	50,700	88,725