Franklin Hampshire
Habitat for Humanity®

Summer 2026 Homebuyer Information Session

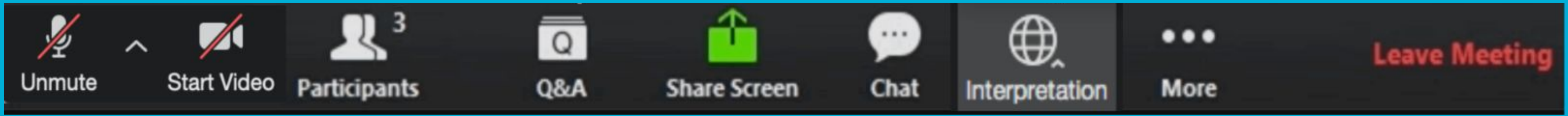
Cadwell Street, Pelham, MA

EQUAL HOUSING OPPORTUNITY

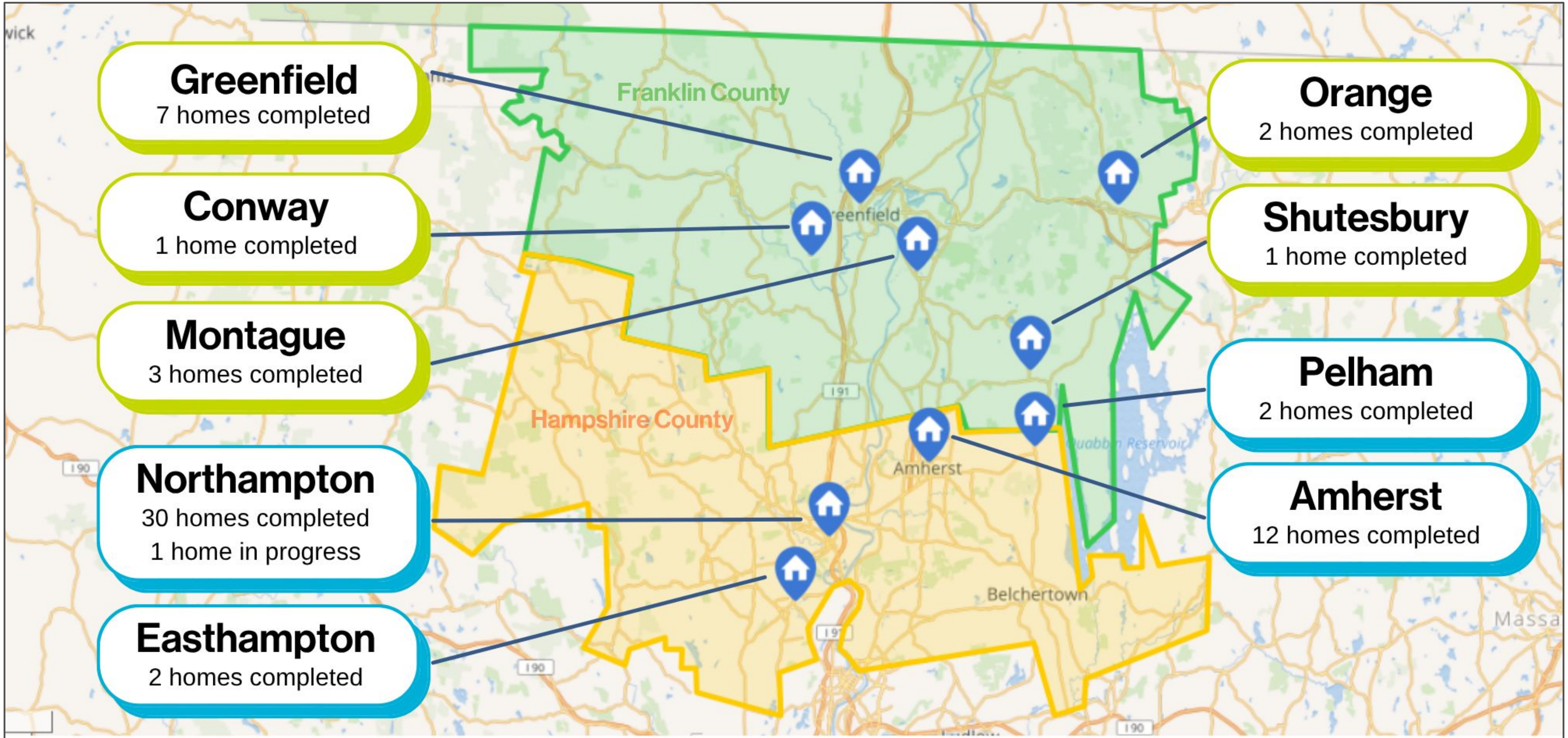
IGUALDAD DE OPORTUNIDADES DE VIVIENDA

All attendees have been muted, and video options are turned off

Spanish interpretation is available; please use the Interpretation function



Franklin Hampshire
Habitat for Humanity®



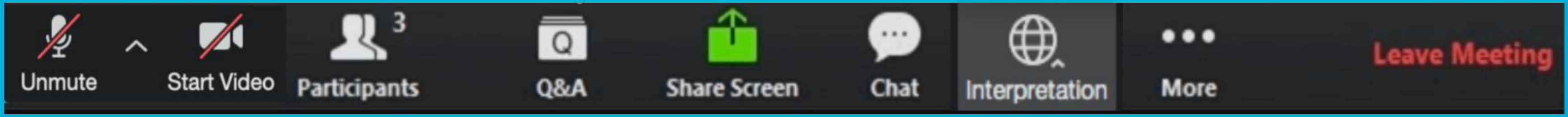
Franklin Hampshire Habitat for Humanity®

WHERE WE'VE BUILT


every one
needs a place to call home
International Women Build Week
March 1-8, 2020
Canada, India and the United States
PV SQUARED


every home

Ask questions using the Q&A function at any time



Franklin Hampshire
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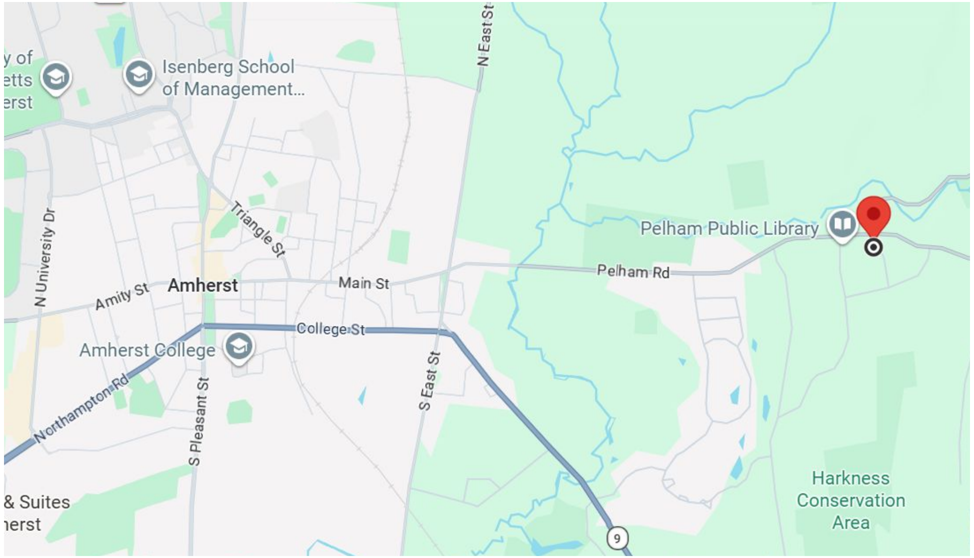
Cadwell Street
Pelham, MA

One-story

- Two bedroom, single-family home
- Adaptable for someone in a wheelchair or with other mobility impairments

Two-story

- Three-bedroom, single-family home



Cadwell Street
Pelham, MA

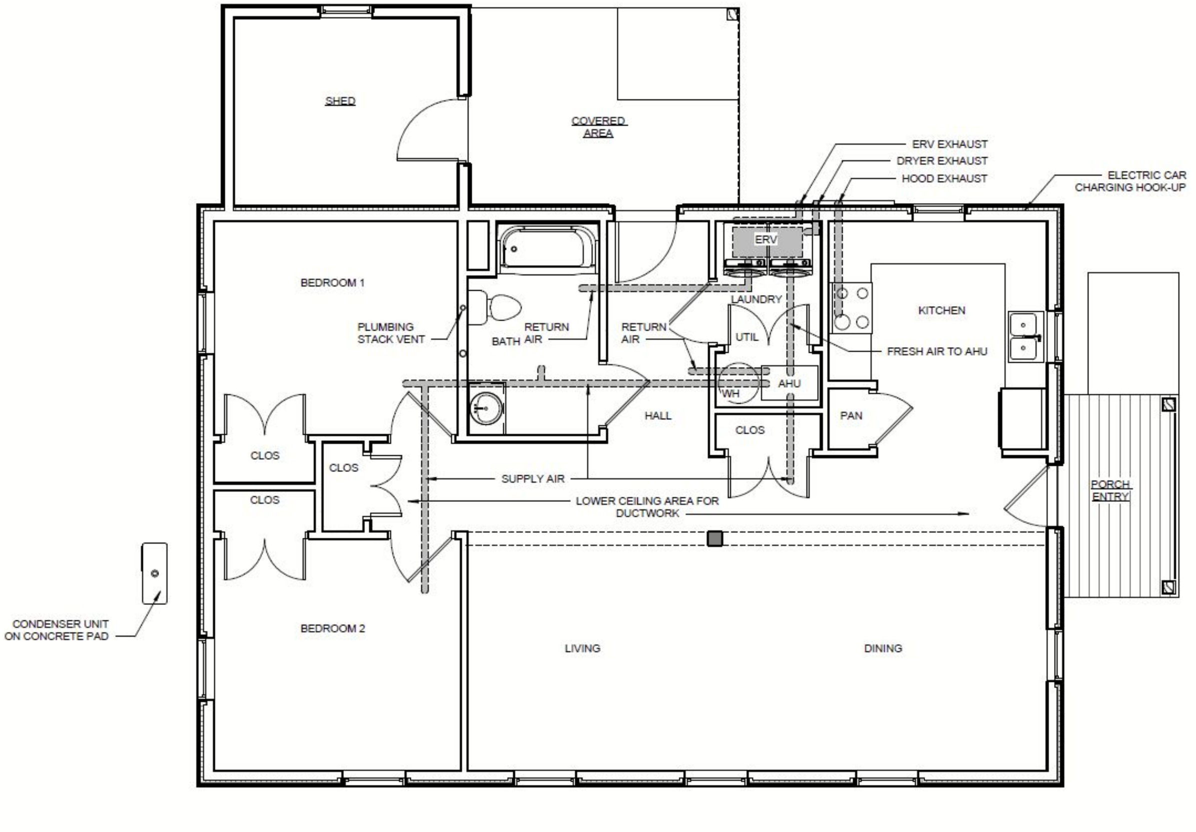
- Modest homes with small square footage
- Energy-efficient with all-electric heating & cooling
- Outdoor storage shed, no basement or attic
- Basic appliances will be provided with the house
- No garage

**Floor plans and rendering are not promises of specific designs. Habitat has sole discretion to change plans.

Cadwell Street One-story

Pelham, MA

EQUAL HOUSING OPPORTUNITY



D3 M1.1 FIRST FLOOR - LOT 2 - MECHANICAL PLAN

1/4" = 1'-0"

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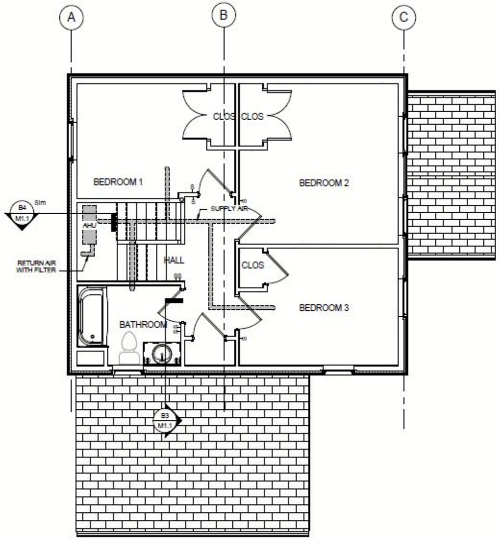
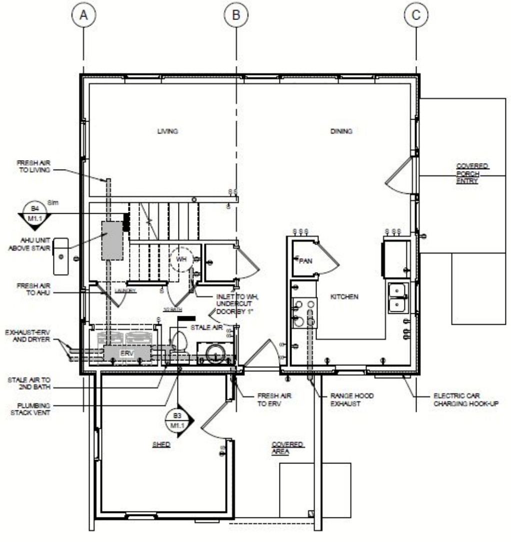
Cadwell Street Two-story

Pelham, MA



D1 M1.1 SECOND FLOOR PLAN - LOT 3 - MECHANICAL PLAN
1/4" = 1'-0"



D4 M1.1 FIRST FLOOR PLAN - LOT 3 - MECHANICAL PLAN
1/4" = 1'-0"

EQUAL HOUSING OPPORTUNITY

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What does “Equal Housing Opportunity” mean?

An equal housing opportunity ensures that everyone has an equal right to housing without facing discrimination based on protected characteristics like race, color, national origin, religion, sex, familial status, and disability.

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDADES DE VIVIENDA

Franklin Hampshire Habitat for Humanity’s eligibility criteria

1. Housing Need
2. Ability to Pay
3. Willingness to Partner

EQUAL HOUSING OPPORTUNITY

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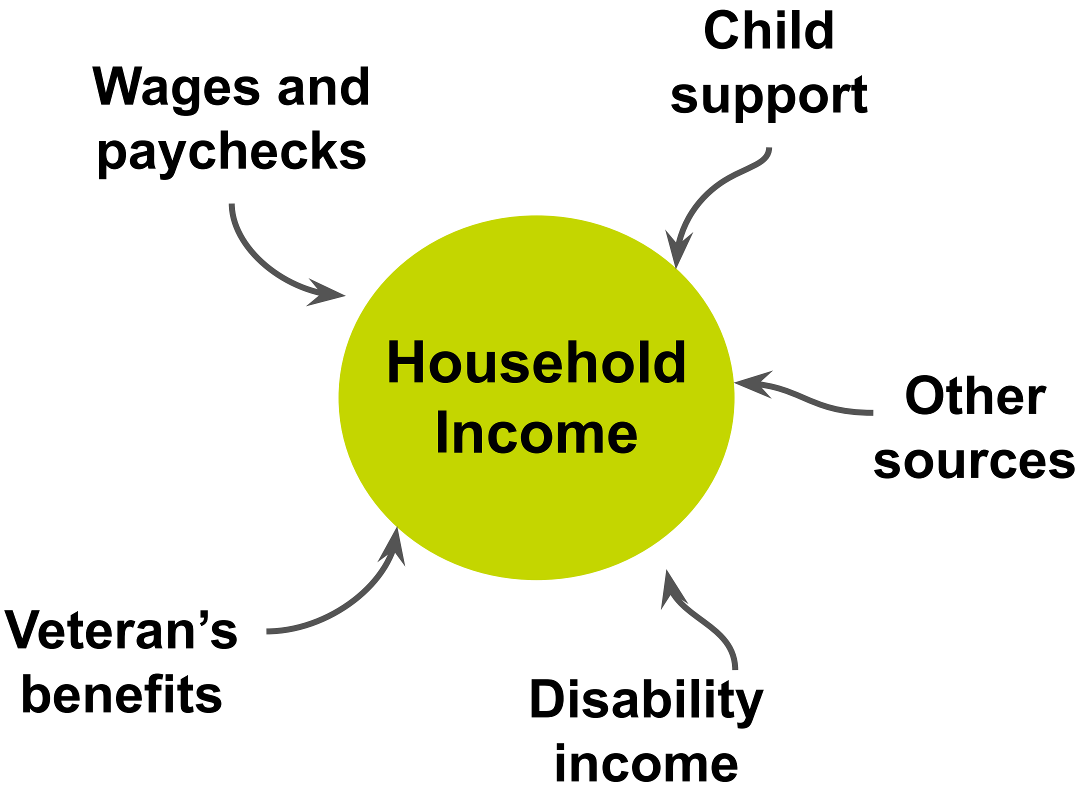
Housing Need: Income

Household size	Minimum income required	Maximum income allowed (60% area median income)
1	$36,000	$55,238
2	$36,000	$63,150
3	$36,000	$71,025
4	$36,000	$78,900
5	$36,000	$85,238
6	$36,000	$91,538

Housing Need: Income



Housing Need: Assets

Asset Maximum: $75,000

✔	Money in checking, savings, other accounts
	Retirement funds that you could liquidate like 401(k)s
	Investments in stocks, savings bonds, etc.
	Personal property held as investments
	Land, homes, other property

✘	Personal property (clothing, furniture, etc.)
	Assets you cannot access

Housing Need: First Time Homebuyer

First time homebuyer means: The household shall not have owned a home within three years preceding the application.

Exceptions for displaced homemakers, certain single parents, households over 55, homes not on a foundation exist - ask for details.

Please note: Even if you qualify for the exception, your previously owned home must be sold before you apply

Ability to Pay: Affordable Mortgage

What is an affordable mortgage?

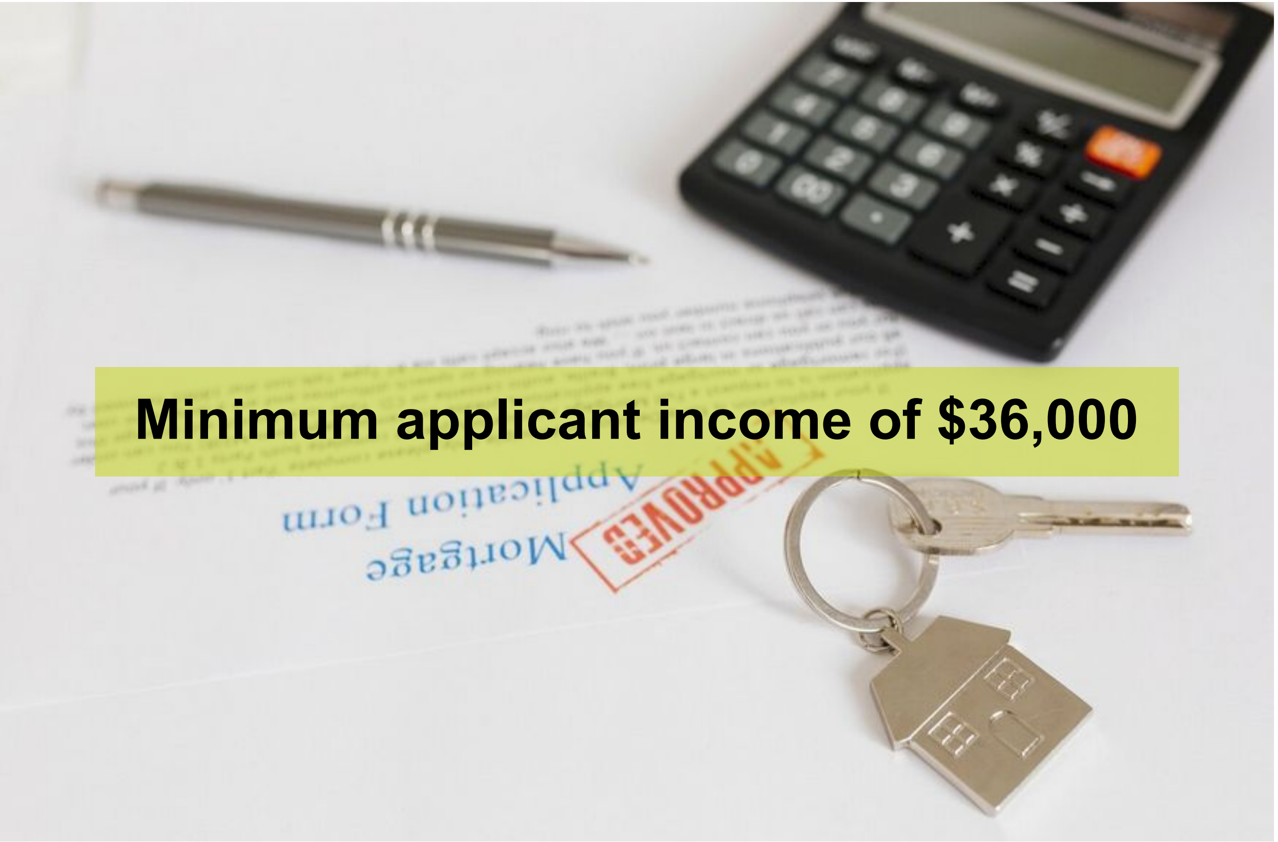
Housing Expenses:
- Mortgage payments
- Property taxes
- Homeowners Insurance

$\leq$

30% (or less) of your gross income at the time of purchase

Will my housing remain affordable? Maybe.
- Mortgage payments will be fixed
- Property taxes and insurance can go up
- Home repairs and maintenance are your responsibility as a homeowner

Ability to Pay: Minimum Income



Minimum applicant income of $36,000

Ability to Pay: Credit History

Housing costs

$+$

Debt payments

$\leq$

40% of gross income

and

✔ Good enough credit

Ability to Pay: Credit History

Improving your credit

- Get a free credit report and check for accuracy annualcreditreport.com
- Get advice from a HUD certified counselor
  - Valley CDC - Northampton
  - Franklin County Regional HRA - Turners Falls
  - Wayfinders - Springfield

Valley Community Development

HRA FRANKLIN COUNTY Regional Housing & Redevelopment Authority

wayfinders

Willingness to Partner

EQUAL HOUSING
OPPORTUNITY

- Complete your application and respond to questions
- Sweat equity after selection
- Final purchase agreement

Application Submittal

The application and **all the required documents** must be received by FH Habitat or postmarked by
TUESDAY AUGUST 4, 2026

Fill out online at **www.fhhabitat.org/apply**

- Do not skip sections in the application
- Do not submit any original documents - only copies
- Do not email confidential information

Applicant Checklist and Guide to Answering Questions:

*The following materials are required to complete your application for a Habitat home. Incomplete and / or late applications will not move forward. Please complete this checklist. Keep it. Keep copies the application. **Do NOT send original documents – only copies.** Your application and supporting docs will NOT be returned.*

- ☐ **Lottery Selection Form:** Complete form to let us know which homes you are interested in and factors that may affect lottery selection preferences.
- ☐ **Copies of your 5 most recent consecutive paystubs** for each job for each working adult (18+) in household **OR** a statement confirming no income. Continue to save your paystubs, as new ones may be requested later in the process.
- ☐ **Bank Statements:** Complete statements for the most recent **3 months** for ALL checking and savings accounts, for all adults and children (or copy of passbook for passbook savings account).
- ☐ Signed **copies of IRS Federal Tax Return** with W-2s and 1099s for the years 2022, 2023, 2024
  - Note: We require Federal IRS returns only – NOT your MA or other state returns
  - Even though you signed the tax return when it was filed, you need to sign it again if you submit paper copies.
  - If you do not have copies of your tax returns, you should immediately take steps to request them. We need a copy of the actual tax return. To receive official IRS printouts of Income Tax Returns: Call 1-800-829-1040 or contact your local IRS office.
  - If you are still waiting for a copy, enclose a note stating the returns you have requested of the IRS and on what date you made your request.
  - If you did NOT file an IRS return for any of these years, enclose a signed letter explaining why you did not have a legal obligation to file a tax return for that year.
- ☐ **Documentation of full-time student status, if applicable:** For dependent household members between the ages of 18 and 25. Up-to-date receipts of payment of registration or a letter provided by the high school or college are examples.
- ☐ **Explanation of seasonal/part-time/part-year employment, if applicable:** Provide an explanation for reviewers to understand the duration and earnings from each job during a full year.
- ☐ **Documentation of other income, if applicable:** Child support, social security, disability Income, unemployment, and any other compensation sources. Provide the most recent *official* documentation (i.e. court orders, award letter, not bank statement) for all non-employment sources of income (this should correspond to those checked on the income page of the application).

  If benefits or compensation are temporary, please indicate the date the income will stop. If expected child support is not being received, provide official documentation of what you are actually receiving. We also need official documentation of custody arrangements if children living in the home have parents living elsewhere.

EQUAL HOUSING OPPORTUNITY

Application Process

EQUAL HOUSING OPPORTUNITY

1. Application Review

- Respond promptly to any requests for additional info!
- You will receive a response to your application within 30 days.

2. “Home Visit” Interview

- Can be in person or via Zoom
- Typically 1 hour
- Informal for questions

3. Lottery & Selection

- Preference for households with mobility impairment
- All eligible applicants entered in the lottery

Partnering with Habitat

Partnership Agreement

- After lottery
- Mentor assigned
- Sign up for first-time homebuyer class

Construction & Sweat Equity

- 9-15 months for construction
- 250 hours of sweat equity per adult
- Maintain your eligibility

Home Purchase

- $1,000 down payment
- Apply for mortgage
- Purchase homeowners insurance

Sweat Equity

- 250 hours per adult
- 500 hours per household max
- Friends and family can help for some hours
- Reasonable accommodations for people with disabilities
- Time is volunteered (no pay)

EQUAL HOUSING OPPORTUNITY

A Habitat Home is Unique

Community investment	→	**Low home purchase cost**
Permanent deed restriction	→	**Affordable for the next buyer**

- Please apply if you are eligible! https://fhhabitat.org/apply/
- If not a right fit, find more housing resources: https://fhhabitat.org/homeownership-resources/

Application Deadline

TUESDAY AUGUST 4, 2026

THE SELECTION PROCESS TYPICALLY TAKES 1-3 MONTHS AFTER THE APPLICATION DEADLINE.

You will hear from us within 30 days of applying.

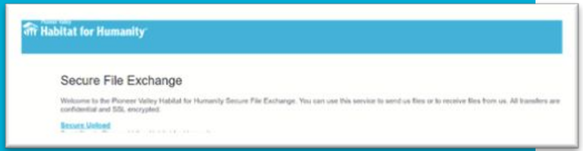
Questions? (413) 517-8326 or apply@fhhabitat.org

Questions?

Please use the chat Q&A at the bottom of your Zoom screen to ask questions

OR "raise your hand" to be unmuted to ask a question

How to Submit Your Documents



1. **Mail your paper application** with copies of required documents (must be postmarked by August 4, 2026)
   - Franklin Hampshire Habitat for Humanity
   - PO Box 60642
   - Florence, MA 01062
2. **Drop off your paper application** with required documents into the locked black mailbox at 221 Pine Street Room #159 in Florence, MA
   - Enter via the East/Main Entrance and go straight ahead to our office door next to the stairs.
3. **Submit your application digitally**. Links to do so can be found at www.fhhabitat.org/apply
   - Use Leapfile to send additional files securely