



Franklin Hampshire

Habitat for Humanity®

YOU MAY BE ELIGIBLE FOR A HABITAT HOME

Are you seeking the strength, stability and self-reliance of homeownership but finding it out of reach?

- You are unable to qualify for conventional mortgage financing for a market rate home and
- You have a household income under 60% of the Area Median Income adjusted for family size and
- You are a first-time home buyer and
- Your assets are below \$75,000

Are you willing to partner with Habitat?

- You are willing to complete the required "sweat equity" on your home and other Habitat projects (500 hours for a two-adult household or 250 hours for a one adult household)
- A typical home takes 10 to 18 months to complete

Are you able to pay an affordable mortgage?

- You are able to make monthly housing payments of approximately **\$900 to \$1,800** and
- You have an annual gross household income of at least **\$38,000**
- You are not overly burdened with debt and have "good enough" credit

Are you in critical need of affordable housing?

- Your current living situation is poorly built, damaged, unaffordable, unsafe or overcrowded

SELF-ASSESSMENT OF INCOME ELIGIBILITY

1. Income: Total current annual household gross income. This includes all wages, child support, social security, disability, and retirement payments. Gross income means before deductions for taxes and insurance.

Enter your gross income \$:

2. Household: Enter total number of people in your household:

3. Area Medium Income: Compare your household size and income range, to the appropriate area median income table. →

4. Credit report: Request a free credit report from annualcreditreport.com or by calling 877-322-8228. Input the date you acquire & read your credit report:

Effective May, 2026

Adjusted Annually by HUD

Household Size	Minimum Income Required	Maximum Income Allowed (60% Area Median Income)
1	\$38,000	\$55,238
2	\$38,000	\$63,150
3	\$38,000	\$71,025
4	\$38,000	\$78,900
5	\$38,000	\$85,238
6	\$38,000	\$91,538

The above table shows the minimum and maximum gross, current and anticipated annual income your household may earn, and be eligible for consideration for a home in our program.



Franklin Hampshire Habitat for Humanity does not discriminate in the selection of applicants. Franklin Hampshire Habitat for Humanity is a not-for profit organization and we do business in accordance with Federal and Massachusetts Fair Lending Laws.

WHAT YOU SHOULD KNOW ABOUT BUILDING A HOME WITH HABITAT FOR HUMANITY

Sweat Equity and Unique Habitat for Humanity Partnership Requirements:

- You will be building your own home alongside community volunteers!
- Construction typically takes 10-18 months from the date of wall raising. During this period, you will be usually be dedicating at least one day per week to building your home.
- You will also need to attend pre-purchase education courses.
- The sweat equity requirement is 250 hours per adult in your household, with a maximum of 500 hours.
- Friends and other family members of the home buyer may contribute some sweat equity hours.
- Your sweat equity requirement must be completed before you can purchase your home.
- You will be assigned a volunteer to mentor and support you during the construction period and the first year of homeownership.

Affordability:

- To keep our homes affordable, we rely on cash donations, grants, land donations, volunteerism, and gifts of materials and professional services.
- Purchasers will need to qualify for an affordable mortgage for these Habitat homes.
- The United States Department of Agriculture or another third party may be the lender.
- Habitat homes are deed restricted to continue as affordable homes in perpetuity.
- We will inform you before closing of any additional funding restrictions or liens.

Application Review Process:

- Your complete application will be evaluated for your financial eligibility. If it receives a preliminary approval, it moves to a family interview.
- You will then be contacted for an appointment with two Habitat volunteers who will visit your family in your home or schedule a virtual interview on Zoom. These volunteers will talk with you to answer questions and to review your application with you.
- After your interview, there will be a final review of your application. If qualified, your application number is entered into a drawing / lottery. Successful applicants and other finalists will be notified after the drawing / lottery.
- If your application is rejected at any step in the above process, you will be notified in writing.

Construction of Your Home:

- Habitat does not build custom homes. Franklin Hampshire Habitat for Humanity will be the general contractor and make all construction decisions.
- A combination of volunteer labor and paid labor will go into the construction of your home.
- Because we cannot accurately project an occupancy date, we urge applicants to maintain the best housing circumstances possible until their new home is ready.

More About Habitat for Humanity:

- Franklin Hampshire Habitat for Humanity is a non-profit organization building strength, stability and self-reliance for families with low incomes in Hampshire and Franklin counties in western Massachusetts.
- Homes are built in partnership with families who have a need for decent, affordable housing and do not have the financial means to build or purchase a market rate home through conventional financing.



Homeownership Costs:

If you purchase a home from Habitat you will become a homeowner and will be responsible for all home maintenance costs, taxes, insurance and other liabilities. Homeownership costs typically include things like:

1. **A monthly mortgage loan payment**
2. **Property taxes**
3. **Homeowners Insurance**
4. **Condominium fees (if applicable)**
5. Water and sewer bills
6. Electricity (for heat, cooling, lights and all other appliances and plug loads)
7. Phone, cable, internet if desired
8. Maintenance of the home
9. Snow removal and landscaping

Primary housing costs not to exceed 30% of household gross income at time of purchase

Franklin Hampshire Habitat for Humanity commits, if you partner in our program, to sell you a home where your primary housing costs (mortgage, taxes, insurance and condo fees) do not exceed 30% of your gross income at the time you buy your house. Depending on your income, your housing costs at time of purchase may be **\$900 to \$1,800 a month**.

Your expenses can change over time and there is no ongoing subsidy to keep your primary housing costs below 30% of your income.

Carefully consider the extra obligations of homeownership to make repairs and pay for additional bills like water and sewer that are typically included in rent.

Down payment and closing costs:

You will need to make a down payment of \$1,000, paid in monthly installments of \$100 during construction. Habitat will pay reasonable closing costs, but Habitat will not pay for homeowner's insurance. You will be required to shop and pre-pay for a year of homeowner's insurance before closing (typically \$750 to \$1,500/year).

INFORMATION SESSIONS

Applicants are strongly encouraged to attend one applicant information meeting/workshop:

In person workshop:

Saturday October 24, 2026 10:30am

Lilly Library Community Room

19 Meadow Street Florence, MA 01062



Virtual workshop, using Zoom on your phone or computer. Sign up at <https://fhhabitat.org/apply>.

Wednesday November 4, 2026 6:30pm

Monday November 16, 2026 6:30pm



HOW TO APPLY

Applications may be completed online or on paper.

If you have questions or need help applying, please email apply@fhhabitat.org or call 413-517-8326.

Online application:

- Go to <https://fhhabitat.org/apply> and complete your application and upload supporting documents using Jotform.
- You can choose to “save and continue” later, but make sure the form is submitted before the deadline.

Paper application:

- Paper applications may be obtained by:
 - Downloading the application from the Habitat website <https://fhhabitat.org/apply> and printing
 - Visiting the Habitat for Humanity office at 221 Pine Street, Suite 159, in Florence, MA. Applications are available in the hallway even if the office is closed. There are stairs.
 - Visiting the public library:
 - Forbes Library 20 West Street, Northampton, MA 01060
 - Visiting City Hall in Northampton
 - Attending an information session in person and picking up a paper copy
 - Calling or emailing to request an application be mailed or emailed to you: 413-517-8326 (Habitat office)
- Submit your completed application and copies of documents:
 - Mail your application to FHHH PO Box 60642, Florence, MA 01062.
 - Drop off your application in our office lock box at 221 Pine Street, Suite 159, in Florence, MA (do not mail to this address)

Uploading additional documents if required:

- Upload supporting documents saved on your phone or computer securely at <https://fhhabitat.leapfile.net>
 - Choose “Secure Upload”
 - Enter apply@fhhabitat.org as the Recipient Email
 - Enter your contact information and a note
 - On the secure upload page, select all the files you need to upload, and click “upload & send”

Application Deadline

The completed application packet **must** be received in the Habitat Office, uploaded or postmarked on or before **TUESDAY NOVEMBER 24, 2026** for your application to move forward. A mailed application must be received no later than 5 business days after the postmark. **Applications may NOT be submitted by fax or email.**

Don't have everything ready by the deadline? The application deadline is firm, but incomplete applications will be accepted. Submit what you can by the deadline to ensure your application receives an initial review.

Please try and submit as complete an application as soon as possible to assist in a timely review process. If your application is incomplete, you will receive a follow up notification requesting the missing information with a deadline for sending in the remaining items.



Trailside Condos, Cooke Ave Northampton

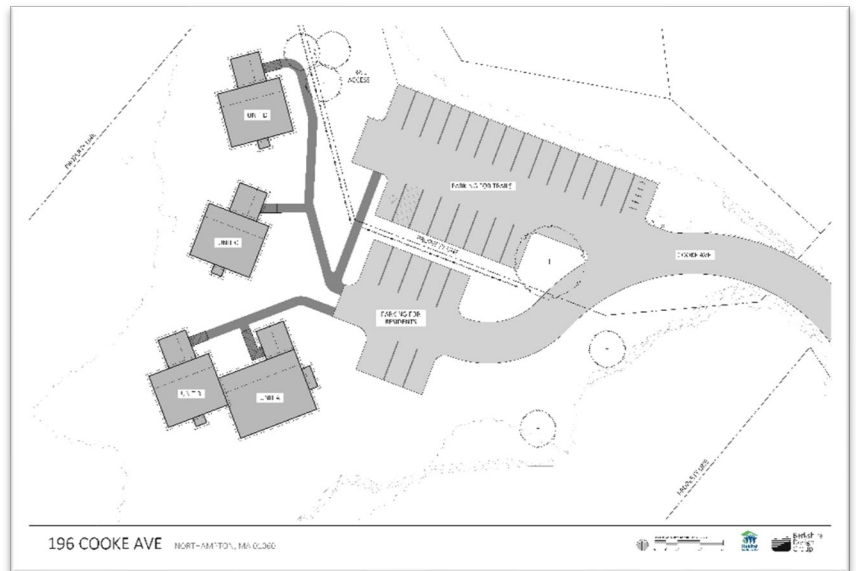
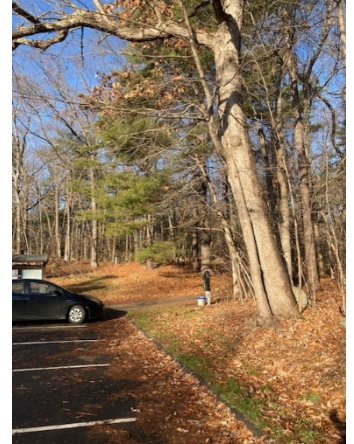
Franklin Hampshire Habitat for Humanity will be building four homes in a condominium development at the end of Cooke Avenue in Northampton.

Located next to the public parking lot for the Fitzgerald Lake Conservation Area, the location is frequented by dog walkers and those looking to explore the walking trails in the conservation land. The four new construction homes to be built by Habitat, are adjacent to the Trailside, giving the Condominium development its name.

This location is a great one for anyone who loves nature, but still wants to be close to town. It's less than a half mile walk to the Big Y Plaza on North King Street where you can catch a public PVTa bus.

Habitat plans to build all four homes in a tight cluster to preserve open space, give adequate buffer space to the wetlands and fit in between existing ledge and the parking lot. Two of the homes will be 3-bedroom, two-story, detached single family homes. A third two-story, 3-bedroom home will share a common wall with a one-story, 2-bedroom home. All homes in the development will be designed to be visitable by someone in a wheelchair, and the one-story home will be adaptable for someone with mobility impairments.

As part of a condominium development, you and your neighbors will be responsible for the long-term management, maintenance and repair of shared landscaping, stormwater features, parking lot and driveway. You will collectively contract for snow removal. Maintenance of the individual homes will be responsibility of the individual homeowners.



Habitat homes are modest and simple with small square footages. The home will be energy efficient and built to ENERGY STAR standards. The homes will be all electric and heated with an Air Source Heat Pump. Outdoor storage in an attached shed will be provided. The homes will be built on a slab – so there will be no basement storage. There will also be no attic storage since the attic will be reserved for insulation. Basic appliances will be provided with the house. There will not be a garage, but dedicated parking spaces for the homeowners will be provided.

Note: Renderings are not a promise of specific house design features but an approximation of plans for this project. Franklin Hampshire Habitat retains the right to change plans at their discretion.



2026 Lottery Inclusion & Preference Form

Trailside Condominiums, Northampton, MA

Applications are available starting Thursday September 24, 2026

The application deadline is Tuesday November 24, 2026

Lottery Inclusion

I am submitting my application for the **Trailside Condominium Project** and would like to be entered in the lottery for the following units (check all that apply):

- ☐ Unit #D, 3-bedroom, two story home, detached, closest to the Trailside
- ☐ Unit #C, 3-bedroom, two story home, detached, in the middle of the development
- ☐ Unit #B, 3-bedroom, two story home, attached to one-story
- ☐ Unit #A, 2-bedroom, ONE story home, attached, adaptable for someone with mobility impairments

Lottery Preference: Mobility Impairment

Does someone in your household have a disability that restricts their mobility for which a one-story home would be a reasonable accommodation? For example, a medical condition that requires the use of a wheelchair.

- ☐ Yes, my household needs a one-story home as a reasonable accommodation and we will submit documentation from our physician with our application.
- ☐ No, my household does not require a one-story home as a reasonable accommodation.

Applicant Name(s):

Date:





Franklin Hampshire Habitat for Humanity

Fall 2026 Homeownership Application

Deadline to Submit: TUESDAY NOVEMBER 24, 2026



HOUSEHOLD INFORMATION

Applicant's Name: _____

Date of Birth: ____/____/____ Married ☐ Separated ☐ Unmarried ☐

Present Address: _____

Mailing Address (if different): _____

Cell Phone: _____ Home Phone: _____

Email: _____

Co-Applicant's Name: _____

Date of Birth: ____/____/____ Married ☐ Separated ☐ Unmarried ☐

Present Address: _____

Mailing Address (if different): _____

Cell Phone: _____ Home Phone: _____

Email: _____

Include the names of any child or adults (other than the applicant) who will live in your Habitat Home as their principal residence:

Name: _____	DOB: _____	Age: _____	Female: ☐	Male: ☐
Name: _____	DOB: _____	Age: _____	Female: ☐	Male: ☐
Name: _____	DOB: _____	Age: _____	Female: ☐	Male: ☐
Name: _____	DOB: _____	Age: _____	Female: ☐	Male: ☐
Name: _____	DOB: _____	Age: _____	Female: ☐	Male: ☐

FULL TIME STUDENTS: HOUSEHOLD MEMBERS AGE 18 TO 25

Are there any dependent household members between the ages of 18 and 25 who are full time students?

Yes: ☐ No: ☐

If yes, please supply documentation of their full-time student status. Up-to-date receipts of payment of registration or a letter provided by the high school or college are examples. Add another page, if needed, to write details.



EMPLOYMENT INFORMATION

Please include income from ALL household members age 18 or older (even if they are temporarily away) who receive income. Add another page, if needed to write details. If employed for less than two years at your primary job, add details of previous employment on a separate page to be scanned with your documents. If you are still employed, please leave the end date blank.

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round? Yes: ☐ No: ☐ OR Seasonal (start & end dates): ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form (if needed):

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round? Yes: ☐ No: ☐ OR Seasonal (start & end dates): ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form (if needed):

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round? Yes: ☐ No: ☐ OR Seasonal (start & end dates): ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form (if needed):

Household Member Name _____ **Gross Monthly Pay:** _____

Year-round? Yes: ☐ No: ☐ OR Seasonal (start & end dates): ____/____/____ to ____/____/____

Full time, # hours worked per week _____ OR Part time, # of hours per day _____, per week _____

Position or Title: _____ Start/End date: ____/____/____ to ____/____/____

Employer's Name and Address: _____

Name, Email, Mailing address, Phone # of the person to receive Verification of Employment Form (if needed):



OTHER INCOME

Indicate monthly income of any sources that applies to your household (for example: TAFDC, EAEDC, Worker's Compensation, Veteran's Benefits, Investment Income, or other income (please specify).

Source of Income	Monthly Income	Source of Income	Monthly Amount
Child Support / Alimony		Unemployment Compensation	
Social Security Payments		Pension Income	
Disability Income		Other (attach details)	
Interest and Dividends		Other (attach details)	

I/We currently receive the following types and amounts of monthly assistance:

Mass Health: Yes: ☐ No: ☐	Rental subsidy or voucher: \$
Food Stamps: \$	Fuel Assistance: \$
Number of children eligible for free/reduced lunch program:	

LIVING SITUATION

Current Landlord Name:	Phone:
Mailing address:	Email:

If you have lived at your current address less than two years, list previous landlord info:

Previous Landlord Name:	Phone:
Mailing address:	Email:

Will you, or a member of your family, require disability access or modifications? Yes: ☐ No: ☐
 If yes, please describe, using an additional attachment if necessary:

Do you own a home or any land? Yes: ☐ No: ☐
 If yes, please include a description and its location, using an additional attachment if necessary:



EXPENSE INFORMATION

Enter dollar amount for every item OR enter a "0" if item does not apply to applicant/co-applicant. Please complete every item.

Expense	Cost Per Month	Expense	Cost Per Month	Expense	Cost Per Month
Rent		Auto Insurance		Life Insurance	
Gas Heat (based on yearly average)		Cable TV		Renter's Insurance	
OR Oil Heat (based on yearly average)		Child Care		Transportation Expenses/Gas	
Electric (based on yearly average)		Alimony/Child Support		Job Related Expenses	
Phones – Cell, Prepaid, Landline		Car Payment		Entertainment / Restaurants	
Food		Education		Internet	
Clothing		Medical		Other (Specify)	

DECLARATIONS

Please check the box that best answers the questions for both applicant and co-applicant:

		Applicant		Co-Applicant	
A	Are there any outstanding judgments because of a court decision against you?	Yes: ☐	No: ☐	Yes: ☐	No: ☐
B	Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: Chapter 7: ☐ Chapter 11: ☐ Chapter 12: ☐ Chapter 13: ☐	Yes: ☐	No: ☐	Yes: ☐	No: ☐
C	Have you had any property foreclosed upon on in the past 7 years?	Yes: ☐	No: ☐	Yes: ☐	No: ☐
D	Are you party to a lawsuit in which you may have personal financial liability?	Yes: ☐	No: ☐	Yes: ☐	No: ☐
E	Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	Yes: ☐	No: ☐	Yes: ☐	No: ☐
F	Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	Yes: ☐	No: ☐	Yes: ☐	No: ☐
G	Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	Yes: ☐	No: ☐	Yes: ☐	No: ☐

Answering "YES" to any of the above questions DOES NOT automatically disqualify you. If you answered "YES" to any question, however, please explain on a separate sheet of paper.



REQUIRED PROTECTED INFORMATION

Applicant's Name:	Co-Applicant's Name:
Social Security Number:	Social Security Number:

ALL HOUSEHOLD MEMBERS' ASSETS

List all checking / savings / CD / IRA / or 401k accounts / savings bonds / investment / stock, etc. for all household members, including minor children. Use another page if necessary.

Your application should include all open accounts that are listed on your credit report.

Name on Account	Name of Bank/Institution, Address	Account Number	Balance

List other assets and approximate value (make and year of cars, boats, other high-value personal property, etc.)

Item:	Value:	Item:	Value:
Item:	Value:	Item:	Value:

APPLICANT(S) DEBT

List ALL debts below for applicants. "Debt" means any money that you owe to someone else: credit card charges, retail store credit charges, car loan, personal loan, student loan, charge-offs. Include any open credit cards, even if you pay them off every month. Use another page for additional debt accounts or to explain debt that is in arrears or has a payment plan.

Creditor and Address	Account Number	Monthly Payment	Unpaid Balance

The above is a complete and true representation of all household assets, debts, credit, and complete information as requested.

I hereby certify that within the past two years (choose one) I have ☐, or have not ☐, disposed of assets for less than the fair market value through a sale or gift.



SWEAT EQUITY FORM

Sweat Equity/ Partnership Question: *Our sweat equity requirement is rigorous!* Habitat homebuyers are required to work 250 hours each on building the home, with a maximum of 500 hours per household. You would not be allowed to move into the home until the hours are completed. This requires approximately eight hours a week on a Habitat construction site during the months that the home is being built. Some weeks there will also be a required meeting or home ownership preparation workshop to attend. Some weeks there will be no sweat equity opportunities available and due to weather or subcontractor delays, and you will need to plan to make up time another week. You do not need to be experienced in construction. We train and guide you in your sweat equity as you work side-by-side with other volunteers.

How will you arrange to have the time available?

How will you manage transportation to the site?

What childcare arrangements will be available for you (children 15 and under are not allowed on the build site)?

☐ **If any condition (disability) will restrict some aspect of your participation on the construction site, please let us know so we can make accommodation plans with you.** FHHH will adjust the type of work to match your abilities and/or adjust the number of hours to be completed by friends and family. The sweat equity plan will be unique to you but in most cases will not involve a total reduction in hours required.

- Please provide documentation from your physician of the specific medical restrictions that will limit which tasks you are assigned.

☐ **OR, If a disability of a dependent household member (because of their extraordinary or specialized care needs) may severely challenge your ability to personally perform the total number of hours usually required by adult household members,** you may request a modification in the percentage of hours that may be done by friends and family.

- Provide documentation of the disability from the physician.
- Describe how the care they need (while you are absent) is more specialized than general babysitting.
- How much extra help will you need from your friends and family to complete your sweat equity?

☐ **OR,** There are no medical restrictions to your participation.

Attach additional pages if needed.

AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

I have received the full application package with important disclosures about the Habitat for Humanity program including a copy of our privacy policy.

Applicants, and other adults residing in the home, must sign below to show agreement with above paragraph. This is required for your application to be considered.

 Applicant's Signature	 Date	 Co-Applicant's Signature	 Date
 Other Adult (non-applicant) Signature	 Date	 Other Adult (non-applicant) Signature	 Date

If you are approved for a Habitat home, print below how your name should appear on legal documents:

Applicant (please print)

Co-Applicant (please print)

DEMOGRAPHIC INFORMATION

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant	
Ethnicity (check one or more): ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> ☐ Not Hispanic or Latino ☐ I do not wish to provide this information	Ethnicity (check one or more): ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> ☐ Not Hispanic or Latino ☐ I do not wish to provide this information	
Gender: ☐ Female ☐ Male ☐ Other ☐ I do not wish to provide this information	Gender: ☐ Female ☐ Male ☐ Other ☐ I do not wish to provide this information	
Race (check one or more): ☐ American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — <i>Origin:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> ☐ Black or African American ☐ Native Hawaiian or Pacific Islander ☐ Native Hawaiian ☐ Guamanianor Chamorro ☐ Samoan ☐ Other Pacific Islander — <i>Origin:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> ☐ White ☐ I do not wish to provide this information	Race (check one or more): ☐ American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — <i>Origin:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> ☐ Black or African American ☐ Native Hawaiian or Pacific Islander ☐ Native Hawaiian ☐ Guamanianor Chamorro ☐ Samoan ☐ Other Pacific Islander — <i>Origin:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> ☐ White ☐ I do not wish to provide this information	
Military Service: Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces? ☐ Yes ☐ No If YES, check all that apply: ☐ Currently serving on active duty in the US Armed Forces ☐ Currently retired, discharged, or separated from service ☐ Surviving spouse Is there any other household member who served, or is a spouse, widow(er), parent, or dependent of anyone who served in the armed services? ☐ Yes ☐ No	Military Service: Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces? ☐ Yes ☐ No If YES, check all that apply: ☐ Currently serving on active duty in the US Armed Forces ☐ Currently retired, discharged, or separated from service ☐ Surviving spouse Is there any other household member who served, or is a spouse, widow(er), parent, or dependent of anyone who served in the armed services? ☐ Yes ☐ No	
To be completed only by the person conducting the interview		
Was any information about the Borrower(s) collected on the basis of visual observation or surname? ☐ Yes ☐ No If YES, what information? ☐ Ethnicity ☐ Gender ☐ Race		
Interviewer's name (print or type)	Interviewer's signature	Date



EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at FTC Regional Office for the Northeast region, Consumer Response Center, Federal Trade Commission 600 Pennsylvania Ave., NW Washington DC 20580 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources. Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Signature (Applicant)	Date
Signature (Co-Applicant)	Date



HABITAT HOME APPLICATION PACKET - IMPORTANT INFORMATION

AFFORDABLE HOME DEED RIDER: This home will be sold with a deed rider that preserves it as an affordable home in the future. This rider will *limit* the sales price of the house in the future so that it will be affordable again 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 and The Executive Office of Housing and Livable Communities (EOHLC). A copy of the deed rider may be reviewed at: https://www.mass.gov/files/documents/2017/10/16/lipdeedrider_0.pdf. A summary will be provided to successful home buyers.

HABITAT FOR HUMANITY HOME MORTGAGE POLICY: We require all applicants selected in the Habitat lottery to apply for a mortgage. Once the new home buyer has entered into an agreement to purchase their home, they must utilize a mortgage program from a third-party lender, the USDA (United States Department of Agriculture 502 low-interest mortgage) or Franklin Hampshire Habitat for Humanity.

ADDITIONAL MORTGAGES AND RESTRICTIONS

Franklin Hampshire Habitat for Humanity sometimes gets grants to help pay for the construction of your home. These grants may have additional requirements such as tracking energy use, a performance mortgage or a requirement that the home be sold only to income eligible households. We will inform you before closing of any funding restrictions.

NON-DISCRIMINATION: Franklin Hampshire Habitat for Humanity does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, 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.

FINANCIAL INTEREST: Individuals who have a financial interest in the development and their families shall not be eligible.

PRIVACY NOTICE is enclosed in this packet.

APPRAISAL DISCLOSURE: If you are selected to purchase a home, we may order an appraisal to determine the property's value. 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.

LOTTERY PREFERENCES: There are certain preferences in the final lottery of eligible candidates:

1. Households with a disability who need units with accessible or adaptable features, i.e. a one-story home for a household that includes a person with a mobility impairment requiring one-story living as a reasonable accommodation.
2. Households that need the number of bedrooms offered.

REASONABLE ACCOMMODATION: persons with disabilities have the right to request a reasonable accommodation related to the home, or to some aspect of the Habitat process. Please see the "Living Situation" section of the Application, asking if a modification will be needed to the home, and the Sweat Equity Form, where we ask about restrictions to your participation and what you *will* be able to do. You must document that you/a household member has a disability, and the relevant restrictions for the accommodations you are requesting.



“FIRST TIME HOMEBUYER” DEFINITION EXPLAINED --- To qualify you must be a “first time homebuyer.” However, **there are several important EXCEPTIONS.** If any of these exceptions describe YOUR situation, you may still be considered a qualified “first time home buyer” for the purposes of this application.

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

Exceptions to this rule include:

1. Displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner.
2. Single parents, 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 or more children of whom the individual has custody or joint custody, or is pregnant).
3. Households where at least one household member is 55 or over.
4. Households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and households that owned a property that was not in compliance with state, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

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

REPORTING OF ALL INCOME AND ASSETS:

INCOME

- **All income of all adults 18 or older** who are members of the household to live in the Habitat home (even if temporarily away) must be reported.
- Most of **the income of full-time students over 18**, other than head of household or spouse, will be disregarded for eligibility purposes as long as their student status is documented (but it still must be reported and documented).
- Adult household members with **zero income** must sign a certification of zero income.
- There **are very few sources of income that are not counted as income**. You should report all income. If you have a question whether a source should be counted, list and document it, and put that question in your cover note. (Examples may include certain one-time payments, or compensation specifically for medical expenses)
- Franklin Hampshire Habitat for Humanity uses **the standards of HUD 24 CFR 24 5.609 and LIP guidelines** in considering what income to count, and the required methodology of the Federal Home Loan Bank of Boston Affordable Housing Program.

ASSETS

All assets of all household members, including minor children, should be listed in the application with their value, and documented. **There is a \$75,000** asset limitation to qualify as an affordable home ownership applicant under the Executive Office of Housing and Livable Communities (EOHLC) Ch. 40B program (which governs the homes you are applying for with Habitat). Habitat’s **reference for what assets shall be considered is HUD Handbook (6/07) Exhibit 5-2: Assets**. Common assets are cash (including the cash from lump sum payments, even if not counted as income) held in bank accounts or in other ways, revocable trusts, rental or capital investment income, stocks, bonds, treasury bills, C.D.s, retirement accounts, if the holder has access to the funds (even with a penalty), face value of whole (not term) life insurance, and others. Excluded from the limit is certain personal property (such as car, furniture, wedding ring, and other) that is not held as an investment, and assets (other than owned rental property) that is part of an active business. All assets should be reported. The Habitat’s credit reviewers will reference the referenced standards if this may make a difference in an applicant’s eligibility for our program.

PRIVACY STATEMENT

At Franklin Hampshire Habitat for Humanity, 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.

We collect nonpublic personal information about you from the following sources:

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

Franklin Hampshire Habitat for Humanity 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. When collecting, storing, and retrieving applicant, program family, 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 may disclose nonpublic personal information about you to the following types of third parties, only as necessary to effect, administer or enforce a transaction for you:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy providers.

We may disclose the following kinds of nonpublic personal information about you may be shared only with the above third parties:

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

Your information is never shared with non-affiliated third parties for any other purpose.



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 **2025, 2024, 2023**
 - 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.

- ☐ **Documentation of child support, custody and alimony paid to others, if applicable:** Provide the court order describing your obligations.
- ☐ **Further explanation or documentation for “Declarations”, if applicable:** If you answered “yes” to any items in the “Declarations” section of the application, please attach an explanation or documentation.
- ☐ **Investment and retirement accounts, if applicable:** Complete statements for the most recent 3 months
- ☐ **Authorization and release:** Return the signed form. All household members, age 18 and over, must sign a Release.
- ☐ **Equal Credit Opportunity Act Notice:** Return the signed form. All applicants must sign.
- ☐ **Additional Credit Information, if applicable:** Often credit reports contain errors that need to be corrected by the consumer. ***If you have recently resolved a debt or credit problem, or corrected a mistake on your report, please include an explanation of these recent changes, along with any documentation available, with your application. Depending on how recently you have resolved a problem, it is very possible this updated information would not appear on your credit report.*** If you discover past debts on your credit report that you have not paid and are not now paying, please make arrangements to address them, and include with your application, the documents of your efforts to do that. **Habitat will obtain its own copy of your credit report.** Do NOT supply a credit report with your application.
- ☐ **Reasonable accommodations supporting documentation, if applicable:** Provide a letter from your physician and any other relevant information if you need a reasonable accommodation.

