



HABITAT FOR HUMANITY OF CAPE COD



APPLICATIONS AVAILABLE
10 Affordable Homes for Purchase
 to be built on Willett Way (off Barrows) in Falmouth.
 In 2021: 6 homes in Phase 1
 In 2022: 4 homes will be in Phase 2

House price: 2-bedroom: \$150,250 3-bedroom: \$168,250
 Estimated monthly payment: 2-bedroom: \$727 3-bedroom: \$805

Persons considering applying are strongly encouraged to attend an Applicant Information Workshop:

Workshops will be Virtual, using ZOOM on your computer or phone.

- To sign up and receive the link and password, send an email to maryann@habitatcapecod.org
- You need to have a paper application to look at during the workshop.
- Specify which date you choose.

\ Wednesday Jan. 27, 6:30pm \ Friday Feb. 5, Noon \ Saturday Feb.13, 10:00am \
 \ Thursday Feb.18, 10:00am \ Tuesday Feb. 23, 6:30pm \ Thursday March 4, 2:00pm \

Applications may be obtained at:

- ~ Online www.habitatcapecod.org ~ Pick up at the Office: 411 Main St., Yarmouth Port MA
- ~ Or call to have a paper application mailed to you: 508-362-3559 Ext. 21 (Habitat office)

APPLICATION DEADLINE: Tuesday, March 16, 2021 LOTTERY DATE: SUMMER 2021

Income Guidelines:

Maximum income eligibility is income at or below 60% of area median income by household size for six homes, and at or below 65% of area median income by household size for four of the homes.

60% and 65% of Area Median Income by family size Effective 4/3/2020 (Adjusted annually by HUD/FHLBB)

Family Size	60%	65%	Family Size	60%	65%
1	\$40,613	\$43,997	5	\$62,625	\$67,844
2	\$46,388	\$50,253	6	\$67,275	\$72,881
3	\$52,200	\$56,550	7	\$71,925	\$77,919
4	\$57,975	\$62,806			

This is the maximum *gross* income your household may earn and be eligible for consideration for a Habitat for Humanity home on Cape Cod.

You may qualify for Habitat home ownership, if you are:

- in critical need of year round affordable housing, *and*
- 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*
- able to make housing payments of approximately \$727 - \$805 per month, *and*
- unable to qualify for conventional mortgage financing of a market rate house, *and*
- first time home buyer (some exceptions apply; described in application packet), *and*
- U.S. Citizen or Permanent Resident

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

