



HABITAT FOR HUMANITY OF CAPE COD



APPLICATIONS AVAILABLE 6 Affordable Homes for Purchase: to be built on Murray Lane, at 93-97 Main St. in Harwich

House price: 2-bedroom: \$141,250 3-bedroom: \$158,750
Estimated monthly payment: 2-bedroom: \$718 3-bedroom: \$797

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.

Thursday Oct.8, 6:30pm Wednesday Oct.14, Noon Saturday Oct.24, 10:00am

Monday Nov.2, 2:00pm Tuesday Nov.10, 9:00am Wednesday Nov.18, 11:00am

Applications are available at:

- Online at the Habitat website: habitatcapecod.org
- Habitat for Humanity office: 411 Main Street (Route 6A), Suite 6, Yarmouth Port
- Or call to have an application mailed to you: 508-362-3559 (Habitat office)

APPLICATION DEADLINE: TUESDAY, DECEMBER 1, 2020

LOTTERY DATE: WINTER 2021

Income Guidelines:

Maximum income eligibility is income at or below 60% of area median income by household size for four homes, and at or below 65% of area median income by household size for two 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 \$718 - \$797 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.

