

# What is Habitat for Humanity?

Habitat for Humanity International is a non-profit organization that helps low-income working families buy a home by building and rehabilitating simple, decent homes in partnership with volunteers, donors, and partner families.

Habitat for Humanity MetroWest/Greater Worcester is an independent affiliate of Habitat for Humanity International. As the lender, Habitat provides mortgage loans to families whose income is too low to qualify for a conventional mortgage.

Habitat remains in contact with homeowner families for the full term of the mortgage, helping to keep the families on track so they can keep their homes even if they face financial hardship.



## APPLICATION PROCESS

- 1 SUBMIT AN APPLICATION**  
Fill out completely and return our pre-qualification/application with all required documents. You can download the pre-application from our website [www.habitatmwgw.org](http://www.habitatmwgw.org) or call 508-799-9259 x 109 to request one via mail.
- 2 FIRST & SECOND HOME VISITS**  
If you pass the initial screening process, two members of our Family Selection Committee will visit you in your home. Later on, you may be visited again by other members of the Committee.
- 3 FAMILY SELECTION COMMITTEE APPROVAL**  
The Family Selection Committee decides whether to recommend your family for our program.
- 4 FINAL SELECTION BY BOARD OF DIRECTORS**  
After approval by the Board of Directors, you can begin your sweat equity and homeownership classes.

## Eligibility

**INCOME:** Your household income is between 30 – 60% of the area median income as established by HUD. *Full chart of family income available on our website:* [www.habitatmwgw.org](http://www.habitatmwgw.org)

**NEED:** Your current housing is unsafe, overcrowded, or unaffordable.

**ABILITY TO PAY:** You have secure employment, good credit, and can afford the mortgage payment to Habitat.

**WILLINGNESS TO PARTNER:** Each family invests 300 hours of sweat equity. These hours include construction, education, and community activities.

## ONCE YOU'RE SELECTED...

### COMPLETE SWEAT EQUITY HOURS

Each family invests 300 hours of sweat equity. These hours include construction, education, and community activities. It typically takes families anywhere from 9 to 15 months to complete our sweat equity requirement. Supervised by Habitat's trained site staff, families learn important building and home maintenance skills.



## Buy your home!



# FAQs

**1. I need to move within the next 3 weeks. Can Habitat help me?**

Unfortunately no. The Habitat process typically takes between 12 and 18 months.

**2. What credit score do I need to qualify for a Habitat home?**

Habitat conducts a comprehensive analysis of your credit report, thus does not have a rigid credit "score" requirement. If you are concerned about your credit history, please include an explanation in your application, especially if your credit has improved within the last few years.

**3. How many bedrooms will my home have and where will it be located?**

Both of these factors are determined by your current family size and the homes we have available.

**4. If there is no home available for the size of my family, does Habitat have a waiting list?**

We do not have a waiting list, however we are always building new homes, so check back with us frequently.

**5. If I lose my job, will I lose my home?**

Not necessarily. We encourage you to communicate with us during periods of financial difficulty, and we will try to work together to find a solution.

**6. If I applied to Habitat in the past and my application was rejected, can I apply again?**

Absolutely. We encourage you to reapply if your circumstances have changed.



### Apply for a Habitat Home

- Affordable Mortgage
- No down payment
- Help Build your Own Home!

Visit our website [www.habitatmwgw.org](http://www.habitatmwgw.org) to download an application or call us at 508-799-9259 x 122 and we will mail one to you.

Applicants must be first time homebuyers. We build affordable homes throughout 42 cities and towns in MetroWest and Greater Worcester

See website for full service area:  
[www.habitatmwgw.org](http://www.habitatmwgw.org)



640 Lincoln Street, Suite 100  
Worcester, MA 01605  
508-799-9259 x 122

[familyservices@habitatmwgw.org](mailto:familyservices@habitatmwgw.org)



**Equal Housing Opportunity**

We pledge to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are not barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.



Realize your  
**DREAM**

Build a place to call

