Applying for Homeownership with Habitat for Humanity MetroWest/Greater Worcester 2025

Dear Applicant(s),

Thank you for your interest in Habitat for Humanity MetroWest/Greater Worcester. Putting faith into action, Habitat for Humanity MetroWest/Greater Worcester partners with families in need and volunteers to transform lives through decent and affordable first-time homeownership.

PLEASE NOTE:

- This application is for our home build located at **11 Gibbs Street**. Worcester MA
- Maximum bedroom need**:** 2 bedrooms based on our household composition guidelines.
- Applicants/households must meet current annual Area Median Income (AMI) HUD guidelines for Worcester County.
- Primary preference: Veterans. Secondary preference: Bedroom need.

Please read the instructions carefully before returning your application**.** Verifying documents are required to complete the application review within 15 days of the drop-off date.

Be aware of all deadlines. **Incomplete applications will be denied.**

Application Period:

Application forms must be completed, signed, and received by:

July 11, 2005 through November 11, 2025, by 5:00 PM (business day).

Lottery Date:

December 1, 2025.
Time will be shared with eligible applicants.

Application Process:

Submit a completed application:

- Applications can be downloaded/printed or picked up at our Administrative Office.
- Return the completed, signed application form **with verifying documents** by:
- **Mail:** Habitat for Humanity MetroWest/Greater Worcester 640 Lincoln Street, Suite 100 Worcester, MA 01605 *(Must be received in the office by 5:00 PM on the deadline date)*
- **Drop-off:** Place in the "incoming" mailbox outside our office.
- **In-person:** Schedule a time during business hours (10:00 AM – 3:00 PM, Monday – Friday) to fill out a form in our office.

Information Sessions

Participation in an information session is a **requirement for partnership** in Habitat's program.

Info session dates:
Visit our website for all updated session dates and times.

Various locations – please visit our website for further information.

1. Complete Application Form – Continued
☐ Complete all information honestly and accurately, including details about a co-applicant, if applicable.
☐ Do not leave any empty spaces. Write “N/A” if a question does not apply to you.
☐ Letter of Statement (Strongly Encouraged):
Attach a personal letter explaining your interest in becoming a Habitat homeowner and describing your need for housing. Please include any special circumstances or information not already covered in your application. (This story may be used if you are selected by lottery).
☐ Sign and date the application.

Verifying Documents
Refer to the Homeowner Application Checklist of Required Habitat Verifying Documents.
☐ Submission Deadline:
You must provide all verifying documents within 15 days to complete your application.
☐ Review Process:
Habitat will review the documents to determine eligibility within 30 days from the date your complete application is received.
☐ Important:
If we do not receive ALL requested documents, your application will be denied as “incomplete.”

Why We Require These Documents
Habitat uses these documents to verify that you meet preliminary residency, income/benefits, and asset guidelines.
Soft Credit Check: Habitat will perform a soft credit check to determine initial eligibility.

Mortgage Process: If approved to move forward, when you apply for mortgage pre-approval or a mortgage loan, a third-party lender will perform a hard credit check and require additional documentation (2-3 years) to confirm stable job history, income, good credit history/score, and an appropriate debt-to-income ratio to qualify for a mortgage loan.

---

11. Required Verifying Documents

1. Identification Documents (for Applicant and Co-Applicant, if applicable)
Provide a copy of your Social Security card (required for the soft credit check).
Legal Residency Documentation: Provide the following (copies, not originals):

- Driver’s license
- Social Security card (Applicant(s) only
- Birth certificate
- Current U.S. passport
- Naturalization certificate
- Original statement from a U.S. consular officer verifying U.S. citizenship with valid passport
- If born outside the U.S.: Original Certificate of Citizenship or FS-240 Form

Verifying Income Documents (for **ALL household members 18 years and older**)

For W-2 income employees (taxes deducted by employer):
Provide either: Most recent 2 months of 2025 pay stubs, showing year-to-date gross pay, and

2023 and 2024 W-2 forms (2 years of sustainable employment required)

OR
Payroll registers showing both:
Most recent 2024 year-to-date gross pay
2023 year-end gross pay

For self-employed individuals (W-9/1099, earning over $400/year):
Provide both: 2024 year-to-date Profit and Loss Statement (in the format of IRS 1040 Schedule C, showing NET income after expenses), and 2023 tax return (with total NET income after expenses)

Pension Income:

- Most recent, year-to-date 2024 statement
- Year-end total 2023 statement

Social Security Income (SSI) (you can obtain a copy of your benefit statement at www.ssa.gov):

- Most recent statement noting monthly, gross benefits
- 2024 year-end statement noting monthly, gross benefits

Social Security Disability Income (SSDI):

- Most recent statement noting monthly, gross benefits
- 2024 year-end statement noting monthly, gross benefits

Veterans Administration (VA) Benefits (pension/disability):

- Most recent statement noting monthly, gross benefits
- 2024 year-end statement noting monthly, gross benefits

Unemployment Benefits (DUA) /TANF (must be "sustainable" to count as mortgage-eligible income):

- Most recent statement noting monthly, gross benefits
- 2024 year-end statement noting monthly, gross benefits

Alimony/Child Support (if you choose to disclose you receive this income):

- Documentation (such as a bank statements) to verify you received "full, regular, and timely payments."
- Payments for the last, six months
- Documentation, such as a copy of a court order, to verify this income will be "sustainable" for at least three more years

Proof of Paid Rent *(If applicable)*

- Copy of your most recent rent payment, e.g. a cancelled rent check or money order receipt

Asset/Verification/Household Bank Statements. ***Please include all for household:***

- Last two month's bank statements **for all household members'** bank accounts (checking & savings)

Applicant (s) Veteran Status:

- Copy of DD214 (you may obtain this through the Veteran's Administration: www.va.gov/records/get-military-service-records

How to submit your application:

No emailing /Fax allowed: You may hand-deliver or utilize the secure drop box outside our office

or

mail documents to:

Habitat for Humanity MetroWest/Greater Worcester

640 Lincoln St, Suite 100, Worcester, MA, 01605

C/O Norma M. Tyznik, Family Services Administrator

Eligibility Criteria:

Program applicants ***must*** meet the following three criteria:

1. **Need:** An applicant has a need for the program. The applicant's current housing is overcrowded, structurally/environmentally unsafe, exceeds 30% of the applicant's monthly gross income, is temporary, etc. Need is unique to each applicant.
2. **Willingness to Partner:** To be considered for a Habitat home, you and your family must be willing to be a long-term partner with Habitat for Humanity. Being a long term partner means completing all partner requirements during the construction of your home (including 300 hours' "Sweat Equity" and making monthly prepayments toward down payment and closing costs, being a good homeowner and neighbor once you move into your home, and continuing to support the Habitat for Humanity mission long after your home is built.
3. **Ability to Pay:** Habitat is a hand up, not a hand out. We sell the homes we build at an affordable price to qualified applicants. Their gross annual income* is at least 30% and - their combined, household, gross annual income* no more than 60% - of the current, annual area median income for the same-sized household as the build community.

*(Income = gross benefits (such as SSI, SSDI) + gross W-2 income + net 1099 (after expenses/ losses income)

Applicants cannot have declared bankruptcy in the previous 7 years, or owned a foreclosed property. (Certain exceptions apply. Please ask for additional details.)

Applicants must fall within the following income guidelines.
Household income must not exceed 60% Area Medium Income (AMI):

FY 2025 Worcester County HUD
Annual Area Median Income guidelines
Household Size 30-60% AMI

1. **$26,200 - $52,380**
2. **$29,950 - $59,880**
3. **$33,700- $67,380**
4. **$37,400 - $74,820**

Preliminary Eligibility:

Habitat for Humanity MetroWest/Greater Worcester is an affordable housing organization. Each of our housing developments must follow applicable local and state housing regulations and the application selection process can vary due to these laws. Additionally, Habitat for Humanity International sets affiliate policy and procedure for homeowner selection and support.

Residency:
An applicant must be a US citizen or legal resident, and must live, work, or attend school within the 42 communities we serve in Worcester/Middlesex Counties.

Household Size/Makeup: Habitat for Humanity MetroWest/Greater Worcester builds homes to fit a family's need at the *current time, not for the possible needs of the future*. We offer homes that fit the household's current size. Bedroom need is determined by the household's specific makeup. Many of the properties we develop have been donated, and we are renovating and restructuring an existing building footprint. Our homes are built with volunteer labor and we often receive donated goods from corporations; we must be able to build within the volunteers' ability and the provided materials.

Selection Process:

Home Visits are conducted with the lottery selected applicants. Habitat for Humanity MetroWest/ Greater Worcester Committee members meet applicants and verify need for housing. Home Visits are scheduled at a time that is mutually agreed upon, and convenient for both Habitat staff and the qualified applicant (they may be virtual).

Eligible Applicants: 1. who meet, 2. need, 3. ability to repay criteria, and willingness to partner are selected by a regulated, random lottery, with a household size preference.

Unit Sale Price:
Each Unit will be sold as a single family home (or condo, if applicable) with an affordability deed rider recorded to preserve affordability which limits the future sale price of the home.

Sale price will be set after a future homeowner is selected. It is based on the buyers' income – not building costs. It is determined by multiplying annual principal payment by years of the mortgage term.

Annual principal payment is calculated by assessing 30% of the applicants' annual gross income, and by deducting from that the calculated costs of mortgage interest homeowner's insurance premium and property taxes at the time of estimation.

Our program goal is to set the maximum purchase price at a price affordable for an applicant earning 30–60% of AMI (Area Median Income) for their family size. No profit from the sale is permitted under Habitat for Humanity MetroWest/Greater Worcester policy.

Terms of Financing:
Financing will be through a Third-party lending Partner with a low interest rate and the term will be approximately, 30 years. During the life of the mortgage, the mortgagor, will act as escrow agent for the buyer, collecting regular monthly payments calculated to accumulate adequate sums to pay for insurance and property taxes and adjust as needed.