



HABITAT FOR HUMANITY OF CAPE COD



APPLICATIONS AVAILABLE 6 Affordable Homes* for Purchase To be built at Paul Hush Way, Brewster, MA

House price: 2-bedroom: \$131,750. 3-bedroom: \$147,500,
4-bedroom: \$160,750.

Estimated monthly payment: 1-bedroom: \$570. 2-bedroom: \$640. 3-bedroom: \$710.

Location: Brewster Library, 1822 Main St., Brewster
Dates: Thursday 2/16, 6-7:30PM or Saturday 3/4, 1-2:30 PM

Location: Habitat for Humanity, 411 Main St. (Rte 6A) Yarmouth Port
Dates: Thur. 1/26, 12-1:30PM or Mon. 2/6, 6-7:30PM or Wed. 2/22, 12-1:30PM or Fri. 3/10, 12-1:30PM

Applications may be obtained at:

- Brewster Town Hall, 2198 Main St., Brewster
- Brewster Library, 1822 Main St., Brewster
- Application information sessions
- Habitat for Humanity office: 411 Main Street (Route 6A), Yarmouth Port, MA www.habitatcapecod.org
- Or call to have an application mailed to you: 508-362-3559 (Habitat office)

APPLICATION DEADLINE: TUESDAY, MARCH 21, 2017

Income Guidelines**:

A qualifying household for one 2-bedroom and one 3-bedroom home may have an income up to 65% of median income. For the other homes, there will be a preference for households with incomes up to 60% of median income. **Using HUD/FHLBB median income guidelines, adjusted annually.

Family Size	60%	65%	Family Size	60%	65%
1	\$35,700	\$38,675	5	\$55,020	\$59,605
2	\$40,800	\$44,200	6	\$59,100	\$64,025
3	\$45,900	\$49,725	7	\$63,180	\$68,445
4	\$50,940	\$55,185	8	\$67,260	\$72,865

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 \$570-\$710 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

*PHASE 1, PAUL HUSH WAY, CONSIST OF 6 HOMES. THERE WILL BE A FUTURE ROUND OF APPLICATION FOR PHASE 2 (8 HOMES) AT A LATER DATE.

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.





HABITAT FOR HUMANITY OF CAPE COD



APPLICATIONS AVAILABLE Three Affordable Homes for Purchase To be built at 143 Route 6, Truro, MA*

House price: 1-bedroom: \$115,500. 2-bedroom: \$131,750.
3-bedroom: \$147,500.

Estimated monthly payment: 1-bedroom: \$570. 2-bedroom: \$640. 3-bedroom: \$710.

Location: Truro Library, 6 Standish Way, Truro

Dates: Saturday 1/28, 2:30-4:00PM or Wednesday 2/8, 6-7:30PM

Location: Habitat for Humanity, 411 Main St. (Rte 6A) Yarmouth Port

Dates: Thur. 1/26, 12-1:30PM or Mon. 2/6, 6-7:30PM or Wed. 2/22, 12-1:30PM or Fri. 3/10, 12-1:30PM

Applications may be obtained at:

- Truro Town Hall, 24 Town Hall Rd., Truro
- Truro Library, 7 Standish Way, Truro
- Application information sessions
- Habitat for Humanity office: 411 Main Street (Route 6A), Yarmouth Port, MA www.habitatcapecod.org
- Or call to have an application mailed to you: 508-362-3559 (Habitat office)

APPLICATION DEADLINE: TUESDAY, MARCH 21, 2017

Income Guidelines**:

A qualifying household for the 1-bedroom home may have an income up to 65% of median income. For the 2 and 3-bedroom homes, there will be a preference for households with incomes up to 60% of median income. **Using HUD/FHLBB median income guidelines, adjusted annually.

Family Size	60%	65%	Family Size	60%	65%
1	\$35,700	\$38,675	5	\$55,020	\$59,605
2	\$40,800	\$44,200	6	\$59,100	\$64,025
3	\$45,900	\$49,725	7	\$63,180	\$68,445
4	\$50,940	\$55,185	8	\$67,260	\$72,865

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 \$570-\$710 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

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