



930 Main Street Concord, MA application  
2-bedroom home duplex home  
HOMEOWNERSHIP CRITERIA and PROCESS

Thank you for your interest in homeownership with Habitat for Humanity of Greater Lowell (HFHGL). HFHGL offers an opportunity for homeownership to income eligible families. Homes are renovated or built through a collaboration with many community partners and sold to selected partner families through a 0% interest loan. Please note: **all applicants must live, work or attend school in one of our Habitat for Humanity of Greater Lowell affiliate cities or towns: Bedford, Billerica, Burlington, Carlisle, Chelmsford, Concord, Dracut, Dunstable, Lowell, North Reading, Reading, Tewksbury, Tyngsboro, Wakefield, Westford or Wilmington.**

There are 4 criteria for selection:

- 1. **Ability to Pay Mortgage and Household Costs** – The collective incomes of all family members must fall between 30%-65% of area median income. Applicants must show ability to afford payment of utilities, taxes, insurance, condo association fees, maintenance expenses & the repayment of the interest-free mortgage as well as any other current debt.

Income Guidelines

Family Size	2020 Maximum Income (65% of AMI)
2	\$61,880
3	\$69,615
4	\$77,350

- 2. **Need for Adequate and Affordable Shelter** - This may include, but is not limited to:
  - Problems with building, heating, building code, etc.
  - Overcrowding: insufficient bedrooms
  - Temporary housing situations
  - 50% or more of family gross income spent on housing costs
  - Substandard housing conditions including mold, bugs/rodents, water damage
  - Need for handicapped accessibility
  - Safety issues
- 3. **Willingness to Partner with HFHGL**
  - Applicants must complete sweat equity hours (225 hours for a single applicant and 450 hours for dual applicants) on the construction of their own or other Habitat homes and attending financial training and homeownership programs.
  - Participation in condominium association (where applicable)
  - Willingness to grant Habitat first option to buy back the home
  - Qualified applicants for a Habitat home must be documented residents of the US.



4. **Household Size Preference** – Habitat complies with Massachusetts Department of Housing and Community Development affordable housing law and Habitat for Humanity International policies, therefore, the homes at 930 Main Street, Concord will give first preference to households requiring the total number of bedrooms based on:
- There is at least one occupant and no more than two occupants in each bedroom
  - Couples, or those in similar living arrangements, shall be required to share a bedroom
  - Children of the same gender and those of the opposite gender under eight may share a bedroom.

**The Homeownership Application Process for this 2- bedroom duplex home at 930 Main Street Concord is as follows:**

- **Application:** Application period opens **Wednesday, March 24, 2021**
- **Obtaining an application:** Applications for this affordable 2-bedroom home will be available online at [www.lowellhabitat.org](http://www.lowellhabitat.org). Requests for emailed or a hard copy application may be made to Lisa Garvey, Community Outreach Director at [lgarvey@lowellhabitat.org](mailto:lgarvey@lowellhabitat.org) or 978-692-0927, X4.
- **Process:** Application will be reviewed by a Committee for completeness and verification that applicant meets eligibility criteria. An Applicant who does not meet application qualifications will be notified in writing.
- **Home Visit:** will be conducted via “ZOOM” with qualified applicant by Committee members who will meet applicant and verify a need for housing.
- **Homeowner selection:** Homeowner selection will be made to the first applicant submitting a complete application packet and meeting all selection criteria.
- **Home Construction** can take between 12-24 months before a partner family can purchase and move into their home. *This program is not able to address immediate housing needs.*

***All Applications and supporting documents for this 2- bedroom duplex home at 930 Main Street Concord must be mailed or delivered in person to:***

Habitat for Humanity of Greater Lowell  
68 Tadmuck Rd., Unit 1  
Westford, MA 01886

**APPLICATIONS SUBMITTED AFTER THE ABOVE DATE WILL NOT BE CONSIDERED- NO EXCEPTIONS.  
EMAILED APPLICATIONS WILL NOT BE ACCEPTED**



We are pledged 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 no barriers to obtaining housing because of race, color, religion, sex, disability, marital status, national origin, age, ancestry, sexual orientation, gender identity, military status, source of income and genetic information.