

APPLICATIONS FOR HOMEOWNERSHIP NOW BEING ACCEPTED
For a new 3-bedroom, 1.5 bathroom home on Summer Street in Williamstown

Deadline: October 30, 2026

To Qualify Applicants must:

- Be currently living in inadequate housing or paying more than 30% of household income for housing
- Be willing to partner with Habitat for Humanity including completing a minimum of 250 sweat equity hours per adult in building the home and future homes
- Have the ability to pay:

- Stable and adequate income within Habitat's income limits:

Family Size	Minimum Income	Maximum Income
2 person	\$31,600	\$84,200
3 person	\$35,550	\$94,700
4 person	\$39,450	\$105,200
5 person	\$42,650	\$113,650
6 person	\$45,800	\$122,050
7 person	\$50,040	\$130,450
8 person	\$55,720	\$138,900

Habitat will calculate an affordable mortgage to ensure the selected family's housing costs do not exceed 30% of their total income. Housing costs include mortgage principal and interest, property taxes and homeowner insurance. Habitat will work with the selected family to secure an affordable mortgage.

- Manageable Debt
- Positive Credit History
- Currently live in or work in the Northern Berkshire area.

For information and applications:

- Call our office 664-4440 with questions or leave a message with home address and phone number on the answering machine.
- Individual Family Information Sessions are available by appointment. Please call the office to set up an appointment.
- E-mail office@northberkshirehabitat.org
- Stop by our office, 61 Main Street, Suite 246, North Adams, Monday-Friday, 9am-noon.
- Mail to P.O. Box 391, North Adams, MA 01247
- <http://www.nbhabitat.org>

