

South Shore Habitat for Humanity - Family Partnership Program



AFFORDABLE HOMEOWNERSHIP OPPORTUNITY

1929 Main St., Marshfield, MA will be a new single family Colonial Style Home with 3 bedrooms, 2 baths and approx. 1660 +/- sq. ft. of living area. This single-family home will be sold at a maximum sales price of \$290,000 with an anticipated delivery date in Fall 2027.

Application Deadline is 4:00 PM on November 30th, 2026
or postmarked by November 30th. No emailed applications will be accepted.

Applications are available for pick up at Ventress Memorial Library at 15 Library Plaza, Marshfield, MA and can be downloaded from our website. www.sshabitat.org/programs

In-Person Information Sessions will be held on:

Monday, October 19th, 6:00PM - 7:00PM

Norwell Public Library

64 South St, Norwell, MA 02061 – Large Meeting Room

Thursday, November 5th, 5:00PM – 6:00PM

Marshfield Public Library

15 Library Plaza 1837 Ocean St Marshfield, MA 02050 - Library Plaza Program Room

Remote (Zoom) Information Session will be held on:

Saturday, November 14th, 9:00AM - 10:00AM

Meeting ID: 836 274 0583 Passcode: 068652

Go to <https://www.zoom.com/> and put in the meeting ID & password

Attendance at these information sessions is not required to apply, but strongly encouraged. See second page for details on program.

Households will be accepted into the Family Partnership Program based on the following criteria:

- Ability to pay an affordable mortgage.
- Estimated monthly payment **\$2,470** Depending on changes to interest rates, insurance & taxes.
- Annual minimum income of at least **\$98,781**.
- Annual maximum income not to exceed 80% of the Area Medium Income as determined by the Department of Housing and Urban Development (HUD)
- First time home buyer (exceptions apply – see pg.7 of instructions posted on our website)

Size of Family	Maximum Annual Income
1	\$ 96,000*
2	\$ 109,700
3	\$ 123,400
4	\$ 137,100
5	\$ 148,100
6	\$ 159,050
7	\$ 170,050
8	\$ 181,000
	Subject to change annually

*Does not meet annual minimum income requirement specific to this house

Qualified households who are conditionally approved for the Family Partnership Program will entered into a Lottery and then approved by the Executive Office of Housing and Livable Communities. They will then need to apply for an affordable mortgage to purchase the home. Selection into the Program will be made without respect to race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

1. ABILITY TO PAY

You must meet income guidelines. Habitat serves families whose incomes do not exceed more than 80% of the area median income and who have a minimum household income of at least \$98,781. The Department of Housing and Urban Development (HUD) determines the area median income, which is subject to change annually. Since you will be purchasing a home from Habitat, you must demonstrate the ability to make monthly mortgage payments. These payments will include not only the mortgage payment, but also payments for real estate taxes and insurance, and in the case of condominiums, a monthly condo fee. Habitat mortgage payments typically do not exceed 30% of gross annual household income. We will request a credit report from a credit reporting agency and require verification of employment, income, and current housing payment.

2. HOUSING NEED

You must demonstrate a need for housing beyond the desire to own a home. Consideration will be given to applicants whose housing is substandard, unsafe, or overcrowded and are unable to obtain adequate housing through conventional means. Lack of adequate housing may include unsafe living conditions, problems with the housing structure, electrical, plumbing or heating, or overcrowding (more than 3 family members sharing a bedroom). Additionally, consideration may be given to those who have housing costs that are excessive in relation to their annual income.

3. WILLINGNESS TO PARTNER WITH SOUTH SHORE HABITAT FOR HUMANITY

If selected and approved, you become a “Family Partner.” As a Family Partner, you must complete “sweat equity” hours by volunteering. These hours may be completed through a variety of ways including construction of your home, participation in financial education and homeowner workshops and participation in affiliate activities. As a Family Partner, you must complete 200 sweat equity for each adult in your household up to construction completion,

capped at 400 hours. In some instances, if a partner is disabled or otherwise unable to do physical labor, the Habitat office will work out an alternative plan. From the time you move into your home, you will be responsible for maintenance and repairs of your home. Once you are approved as a Family Partner, you are encouraged to maintain an on-going relationship with South Shore Habitat for Humanity.

South Shore Habitat for Humanity
77 Accord Park Drive, D7
Norwell, MA 02061

South Shore Habitat for Humanity is a faith-based, nonprofit organization dedicated to delivering simple, decent, affordable homes in partnership with families in need.

For More Information visit: www.sshabitat.org/homes, or email support@sshabitat.org