

# South Shore Habitat for Humanity - Family Partnership Program



## AFFORDABLE HOMEOWNERSHIP OPPORTUNITY

810 Jerusalem Road, Cohasset, MA will offer 3-bedrooms, 2 baths and approx. 1,200 sq. ft. of living area with access to town sewer and water. This is one of two units that will be part of the Jerusalem Road Condominium.

This duplex style townhome will be sold for \$260,000 and will be ready for occupancy after June 2025.

### **Application Deadline is 4:00 PM on Monday, May 19, 2025**

Applications are available for pick up at the South Shore Habitat Office in Norwell, Cohasset Public Library 35 Ripley Road, Cohasset, MA and can be downloaded from our website. [www.sshabitat.org/homes](http://www.sshabitat.org/homes).

An Information session will be held remotely via **Zoom.com** on Wednesday April 30, 2025 at 6:30 PM

Meeting ID: 816 5117 3975 Password: 154792

**Attendance at this information session is not required to apply but strongly encouraged**

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

- Ability to qualify for an affordable mortgage
- Annual minimum gross income of at least **\$65,000**
- Annual maximum gross income not to exceed 80% of the Area Medium Income as determined by the Department of Housing and Urban Development (HUD) – See Chart\*
- Willingness to partner with South Shore Habitat, including sweat equity hours volunteering
- Willingness to attend financial education workshops
- Level of housing need as determined by your current living conditions

Size of Household	Maximum Gross Annual Income
1	<b>\$ 92,650</b>
2	<b>\$105,850</b>
3	<b>\$119,100</b>
4	<b>\$132,300</b>
5	<b>\$142,900</b>
6	<b>\$153,500</b>
	*Subject to change annually

Qualified households who are approved for the Family Partnership Program will be required to apply for an affordable mortgage to purchase the home. SSHH does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, 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.

For More Information visit: [www.sshabitat.org/programs](http://www.sshabitat.org/programs), or email [support@sshahabitat.org](mailto:support@sshahabitat.org)

## **1. ABILITY TO PAY**

Habitat for Humanity serves families whose annual household income is equal to or less than 80% of the area median income. Income guidelines are determined by the Department of Housing and Urban Development (HUD) and are adjusted for household size. The buyer will need to secure financing through a conventional lender who is familiar with deed restrictions and affordable housing guidelines. Affordable mortgage payments typically do not exceed 30% of gross annual household income. These payments will include principal, interest, real estate taxes and insurance. An association fee may be required for condominiums or homes in a homeowner's association.

## **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 exceed 30% of gross annual income.

## **3. WILLINGNESS TO PARTNER**

If selected and approved, you will be required to 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. In some instances, if a buyer 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 future repairs of your home.

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