



South Shore Habitat for Humanity
77 Accord Park Drive, D7 • Norwell, MA 02061
781-337-7744 x 120 • www.sshabitat.org

Affordable Homeownership Opportunity – 1929 Main Street, Marshfield, MA

Date: October 1, 2026

Dear Applicant,

Thank you for your interest in applying for the Family Partnership Program's affordable home on Main Street in Marshfield. Habitat for Humanity homes are offered in partnership with families who have a need for decent, affordable housing and do not have the financial means to purchase a market rate home.

This opportunity is offered by South Shore Habitat for Humanity, the Town of Marshfield, and the Executive Office of Housing & Livable Communities. South Shore Habitat for Humanity does not discriminate in the selection of applicants on the basis of 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.

Please review all attached information carefully to understand the eligibility qualifications and application process. Please include the enclosed checklist with the application and required documents.

If you have questions or need assistance, please attend one of the information sessions listed on the enclosed flyer or contact our Family Selection Committee at 781-347-3765.

Please do not submit original documentation to Habitat; instead, provide *copies* of these documents.

We suggest you keep a copy of your application materials if you wish. We do not return submitted materials. Habitat keeps applications for 25 months after the application deadline, and then we destroy them. Habitat's copy machine is not available for public use.

We appreciate the effort it takes on your part to go through the application process to benefit your family. Unsuccessful applicants are always welcome to reapply in the future.

Sincerely,

*South Shore Habitat for Humanity
Family Selection Committee*

**Affordable Homeownership Opportunity
Offered by South Shore Habitat for Humanity
& the Town of Marshfield:
1929 Main Street, Marshfield, MA**

**HABITAT FAMILY PARTNERSHIP PROGRAM APPLICATION PACKET
IMPORTANT INFORMATION – PLEASE READ COMPLETE APPLICATION!**

You may be eligible for a Habitat home, if:

- ✓ You are in critical need of year-round affordable housing, *and*
- ✓ You are willing to complete the required “sweat equity” on your home or other Habitat projects, 200 hours per adult in your household over the age of 18, capped at 400 hours.
- ✓ Your household meets the income and asset minimum and maximum limits, *and*
- ✓ You can make housing payments of approximately **\$2,470/month** *and*
- ✓ You are unable to qualify for conventional mortgage financing for a market rate home, *and*
- ✓ You can meet conventional mortgage lending requirements, *and*
- ✓ You are a first-time home buyer (some exceptions apply; see below for more information), *and*
- ✓ You are a U.S. Citizen or Permanent Resident.

Application period: Once the application period opens, qualified households are encouraged to apply. Completed applications, with all required documentation, **MUST be received at the Habitat for Humanity office in Norwell or Post Marked no later than 4:00 PM, November 30th, 2026.**

Norwell Office Hours are Monday – Friday 9AM – 4PM.

Applications will be available to download from our website – www.sshabitat.org/programs, can be requested by email - support@sshhabitat.org or by contacting our Family Selection Committee at 781-347-3765.

ESTIMATED monthly payment (based on a 30-year fixed mortgage)

	3 bedroom
Maximum Sale Price	\$290,000
Principal & Interest	\$1,909
Taxes	\$ 232
Insurance	\$ 145
PMI	\$ 183
Total Monthly Payment**	\$2,470

****These are estimates for monthly principal, taxes and insurance payments and are subject to change based on down payment and interest rates at the time of closing.**

What You Should Know About Building a Home with Habitat for Humanity

Affordability: To keep our homes affordable, we rely on cash donations, grants, land donations, volunteerism, and in-kind gifts of materials and professional services. We sell each home at an affordable price with an affordable mortgage in most cases offered by South Shore Habitat for Humanity. Our homes are deed-restricted and will remain affordable in perpetuity. In this application packet, we will outline details about eligibility and affordable housing restrictions.

Affordable Home Deed Rider: This home is subject to Deed Restrictions including a maximum resale price that preserves it as an affordable home in the future. This Rider will *limit* the future sale price of the house so that it will remain affordable and be sold to another income-eligible household. The Rider will also require the home to be occupied as your primary residence. Renting the home is not allowed; any refinancing or capital improvements will need the approval of the Town, South Shore Habitat for Humanity, and/or the Executive Offices of Housing & Livable Communities (EOHLC) as described in the applicable deed rider. A sample of the Deed Rider is included as part of the information packet.

Non-Discrimination: South Shore Habitat for Humanity 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.

Financial Interest: Individuals who are employed by South Shore Habitat for Humanity, on it's Board of Directors or have a financial interest in the development and/or family shall not be eligible.

Privacy Notice is enclosed in this packet.

Mortgage Guidelines: All applicants who are accepted into the Family Partnership Program may obtain an affordable mortgage offered by a third-party local lender familiar with affordable housing guidelines.

GENERAL OVERVIEW AND SALES PRICE

South Shore Habitat for Humanity will be offering a single-family affordable home to households earning no more than 80% of the Area Median Income and with minimum household income of \$98,781. We anticipate this home will be ready for occupancy in summer 2027. This new 3-bedroom, 2-bathroom, colonial style home offers approximately 1660 +/- sq. ft. of living area and includes a dishwasher, refrigerator, stove, and washer & dryer, with off-street parking for two cars. Marshfield is a suburban area located approximately 20 miles south of Boston and easily accessed by Route 3 and Route 139. This project is a joint venture between South Shore Habitat for Humanity, the Town of Marshfield, and the Executive Office of Housing & Livable Communities.

# of Affordable Homes	Maximum Sales Price	Bedrooms	Bathrooms	Living Area	Assoc. Fee	Parking
1	\$290,000	3	2	1660 +/- SF	None	Off street parking for 2 cars

The 2026 tax rate for Marshfield is \$9.61 per \$1000.00, and taxes are assessed at an affordable price (not the market-rate equivalent).

Some of the restrictions included, but not limited to:

1. Owner-Occupancy/Principal Residence. The Property shall be occupied and used by the Owner's household exclusively as his, her or their principal residence. Any use of the Property or activity thereon which is inconsistent with such exclusive residential use is prohibited.
2. Restrictions against Leasing, Refinancing and Junior Encumbrances. The Property shall not be leased, rented, refinanced, encumbered (voluntarily or otherwise) or mortgaged without the prior written consent of the Monitoring Agent. **See section 3 of the Deed Rider.**
3. Options to Purchase. When the Owner or any successor in title to the Owner shall desire to sell, dispose of, or otherwise convey the Property, or any portion thereof, the Owner shall notify the Monitoring Agent and the Municipality in writing of the Owner's intention to so convey the Property. **See section 4 of the Deed Rider.**
4. Maximum Resale Price. The Monitoring Agent will determine a maximum resale price at the time the home is being marketed for resale. This maximum price allows for some, but does not guarantee, appreciation and maintains the affordability of the home in the future. The home must be marketed to an affordable buyer earning no more than 70% of the area median income as determined by HUD at the time the home is being marketed for sale. **See the Maximum Resale Price sections of the Deed Rider.**

Since it is anticipated that there will be more interested and eligible households than available homes, South Shore Habitat for Humanity will be accepting applications that will be reviewed and approved based on the selection criteria outlined below. Households who meet the eligibility requirements will be entered into a lottery for selection. The application and selection process, dates and eligibility requirements can all be found within this Information Packet.

Persons with disabilities are entitled to request a reasonable modification to the home when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the home. Costs associated with modifications may be the responsibility of the purchaser.

SOUTH SHORE HABITAT FOR HUMANITY

ELIGIBILITY REQUIREMENTS

Selection for the Family Partnership Program is based on the following criteria:

1. **Ability to Pay** – Your ability to repay a home mortgage. Must demonstrate a history of consistent housing payments to a landlord. Those living with family and not paying rent must show a history of savings equivalent to a rental payment.
2. **Need** – Your family's housing need is based on the suitability of your current housing. There must be a demonstrated need beyond the desire to own a home. See section # 1 below.
3. **Willingness to partner** – Your willingness to volunteer and participate as a Family Partner with South Shore Habitat for Humanity. Financial training and buyer education is also required to equip new homeowners with the skills they need for successful homeownership.

SSHH's family selection committee will begin outreach efforts to inform eligible households of the housing opportunity which is also announced on the SSHH website. Marketing for family selection is done throughout the service area at locations such as housing, agencies, libraries, town halls, in local newspapers and social media.

Once an application is submitted, it will be reviewed for financial approval via credit checks, verification of employment, income, and assets. If approved financially, a home visit will be scheduled to confirm there is a significant housing need. ***Qualified households must demonstrate a housing need beyond that of a desire to own a home. (see below guidelines)***

After conducting home visits, the family selection committee recommends qualified families will be entered into a lottery and selected in accordance with EOHLC guidelines. Selecting a family is done in accordance with the rules and regulations mandated by EOHLC and Habitat for Humanity International to ensure a fair selection process.

Basic guidelines for eligible families:

1. Significant need for adequate shelter and affordable housing, which may include one or more of the following:

- Overcrowding - less than 170 square feet of space per person.
- High rent - 31% or more of gross family income is spent on housing costs.
- Building issues - structural defects, water damage, pests, mold, insulation, wiring, lead, asbestos, unsafe neighborhood, lack of egress and storage, need for handicap accessibility.
- Inadequate number of bedrooms - dependent on age, number, and gender of people in household.
- General housing situations - leasing, renting with subsidy, facing eviction living with friends or parents, family split up due to lack of housing, homelessness, issues with landlords.

2. The ability to pay:

- Income - gross annual income not to exceed 80% of Area Median Income (see page 6); the required minimum household income is \$98,781.
- Anticipated housing costs should not exceed 30% of annual gross income.

- Debt to income ratio should be less than 43%.

3. Willingness to partner with Habitat for Humanity:

Each family member over the age of 18 who will be living in the house is required to contribute "sweat equity" hours toward the completion of the home. These hours can be accumulated by working alongside volunteers on construction, landscaping, site clean-up, fundraising, and other opportunities within the community. No construction skills are necessary. Volunteer opportunities are available throughout the week and on Saturdays.

Sweat Equity: You will be building your own home alongside community volunteers! From the start, construction typically takes 12-18 months. In a typical week during this period, you will be dedicating one day per week, on Saturday or one weekday, to building your home. You will also attend pre-purchase education courses and these, along with other non-construction volunteer opportunities may be counted toward your requirement. The sweat equity requirement is 200 hours per adult in your household, capped at 400 hours. Sweat equity must be complete before we close on your home.

Families purchase the home at below market value and finance the purchase through an affordable mortgage from a conventional lender. A perpetual deed restriction maintains the affordability of the home.

LOCAL INITIATIVE PROGRAM (LIP) GENERAL ELIGIBILITY REQUIREMENTS

This opportunity is made available through the State's Local Initiative Program and is subject to regulations and guidelines determined by the Executive Office of Housing & Livable Communities (EOHLC).

FAQs:

Q: Who is eligible to apply for an affordable home?

A: In order to qualify for an affordable home, applicant must meet each of the following criteria:

1. Everyone in the household must qualify as a "first time homebuyer."
2. The entire household's income and assets must be below the maximum allowable income and asset limits.

Q: Who is a "first-time home buyer"?

A: A person is a "first-time homebuyer" if no person in his or her household has, within the preceding three years, either owned the house they lived in or owned an interest in one or more other houses, such as through joint ownership and cannot own a home in trust.

Exceptions may be made in the following instances:

1. A displaced homemaker: A displaced homemaker is an individual who is an adult who meets

ALL the following criteria:

- Has not worked full-time for a full year in the labor force for a number of years but has, during such years, worked primarily without compensation to care for the home and family.
 - Owned a home with his or her partner or resided in a home owned by the partner.
 - Does not own the home previously owned with a partner.
 - Is unmarried to or legally separated from the spouse.
2. A single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has one (1) or more children of whom they have custody or joint custody, or is pregnant).
 3. An age-qualified household (in which at least one member is age 55 or over) which is selling a home in order to purchase an affordable home.
 4. A household that owned a property that was not in compliance with State or local building codes, and which cannot be brought into compliance for less than the cost of constructing a permanent structure.
 5. A household that owned a principal residence, not permanently affixed to a permanent foundation in accordance with applicable regulations.

Q: If someone in my household is age 55 or over, can I currently own a home?

A: Yes. However, you will not be given the opportunity to purchase an affordable home until your current home is sold. Subject to Asset Limits in the following pages.

Q: Can I apply for this home as a displaced homemaker or single parent if I currently own a home?

A: Yes. However, you will not be given the opportunity to purchase an affordable home here until your current home is sold. Please see the Asset Limits in the following pages.

MAXIMUM INCOME AND ASSET LIMITS

Q: How is a household's income determined?

A: **A household's income is the total anticipated amount of money received by ALL members of the household over the next 12 months** (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Selection Committee will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months will be counted as income and monies received over the previous 6 months will be analyzed to help estimate future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured

bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. All sources of income are counted with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full-time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all households will continue to receive any monies they have received over the past 12 months unless supporting documentation proves otherwise. It is also not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household's eligibility will be based on affordable housing guidelines.

Households must submit **FEDERAL Tax Returns** for the current tax year and 2 years prior.

Maximum/Minimum Allowable Income

To be eligible to apply to purchase an affordable home, the combined annual income for all income sources of all income-earning members in the household must be at or below Eighty (80%) percent of median income for the Boston-Cambridge-Quincy, MA HUD FMR Area
The maximum incomes allowed for this program are:

Household Size / Maximum Income

Income Eligibility:

A qualifying household can earn no more than 80% of area median income and **must have a gross minimum income of \$98,781**

80% of Area Median Income by household size (Adjusted annually by HUD)

Family Size	80%	Family Size	80%	Family Size	80%	Family Size	80%
1	\$96,000*	3	\$123,400	5	\$148,100	7	\$170,050
2	\$109,700	4	\$137,100	6	\$159,050	8	\$181,000

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

This is the maximum *gross*, current and anticipated annual income your household may earn and be eligible for consideration for the home located at 1929 Main Street, Marshfield, MA.

Asset Limits

Eligible Households shall not have total gross assets exceeding \$75,000 in value.

Household Assets are calculated at the time of application. Any monies you would use as a future down payment on the home will still be counted as assets. Assets may include cash, cash in savings and

checking accounts, net cash value of stocks, net cash value of retirement accounts (such as 401k), real property, bonds, and capital investments.

Q: I cannot withdraw money from my 401k or retirement fund; do I have to include it when I list my assets?

A: Yes. You need to include the **net cash value** of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal, but this does not technically mean that you cannot withdraw your funds or do not have access to them. The post-penalty amount is what you need to provide along with supporting documentation.

Q: Are there eligibility exceptions for households that are barely over the income limit but considerably under the asset limit (or vice versa)?

A: No. All households must be under both the income limit and the asset limit. Eligibility is not based on only one or the other.

Age Qualified Households, Displaced Homemaker and Single Parent Exception:

Only households qualifying under the exceptions listed herein may own a home when applying. This home must be sold before they purchase an affordable home. The amount that the household will retain in equity from the sale of the house will be added to their asset total. **Their asset total must still be below \$75,000.**

SOUTH SHORE HABITAT FOR HUMANITY MORTGAGE APPROVAL STANDARDS

Interested households that meet all the eligibility requirements are encouraged to apply with South Shore Habitat for Humanity for our Family Partnership Program.

South Shore Habitat for Humanity will determine the applicant's eligibility for an affordable mortgage. Since you will be purchasing your home from South Shore Habitat for Humanity, you must demonstrate your ability to make monthly mortgage payments. In addition to the monthly mortgage payments, borrowers will also be responsible to pay for any real estate taxes, insurance, as required by the lender, and in the case of condominiums or associations, a monthly condominium fee. An affordable mortgage payment typically does not exceed 30% of your annual household income. We will request a credit check from an independent agency and verification of your income and employment.

EXECUTIVE OFFICE OF HOUSING & LIVABLE COMMUNITIES (LIP) MORTGAGE STANDARDS

Prior to the sale of a home, EOHLC will review and approve the terms of the Buyer's mortgage financing. EOHLC requires mortgage loans for LIP homes (in the Habitat for Humanity program) to meet the following minimum standards:

1. Be a fully amortized fixed rate mortgage to potential first-time homebuyers.
2. Have a fixed interest rate through the full term of the mortgage that is a current fair market interest rate.
3. No more than two points.
4. Monthly housing (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 30% of their monthly income for the mortgage.
5. Non-household members shall not be permitted as co-signors of the mortgage.

HOUSEHOLD SIZE AND COMPOSITION

A household shall mean an individual or two or more people who live regularly in the home as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship.

1. Preferences.

(a) First Preference

Within the applicant pool, first preference shall be given to households requiring the total number of bedrooms in the home based on the following criteria:

- i. There is at least one occupant per bedroom (households with a disability must not be excluded from a preference for a larger home based on household size if such larger home is needed as a reasonable accommodation.)
- ii. A married couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- iii. A person described in the first sentence of (ii) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the individual provides reliable medical documentation as to such impact of sharing.
- iv. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- v. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

(b) Second Preference

Within the applicant pool, second preference shall be given to households requiring the number of bedrooms in the home minus one, based on the above criteria.

(c) Third Preference

Within the applicant pool third preference shall be given to households requiring the number of bedrooms in the home minus two, based on the above criteria.

2. Maximum Household Size

Household size shall not exceed, nor may the maximum allowable household size be more restrictive than, State Sanitary Code requirements for occupancy of a home.

Step 1: Applying for the Family Partnership Program

Once familiar with the eligibility requirements, those interested should complete a Program Application. The household must include all income, assets, tax documentation as directed by the Program Application for every person that will be living in the home. The Application must be signed and dated by all income-earning members in the household.

The Program Application and required documentation **MUST be received at the Habitat for Humanity office in Norwell or Post Marked no later than 4:00 PM, November 30th, 2026.**

Complete applications should be mailed, or hand delivered to:

**South Shore Habitat for Humanity
77 Accord Park Drive, Suite D7
Norwell, MA 02061
Attn: Family Selection**

NO EMAILED APPLICATION WILL BE ACCEPTED

To ensure applications arrive on time, we recommend sending them in at least a week prior to the application deadline. If you want to ensure your application is received, we recommend sending it by certified mail or dropping it off in person during normal business hours Monday – Friday 9AM to 4PM. South Shore Habitat for Humanity agents, owners and other affiliated entities are not responsible for lost or late applications.

Q: What happens if I do not submit all necessary documentation or fail to correctly complete my Affordable Housing Program Application?

A: You will be notified of the missing documents and will have five business days to submit them, provided that the extended time does not extend beyond the deadline.

Step 2: Family Selection

Because we cannot accurately project an occupancy date, we urge applicants to maintain the best housing circumstances possible until their new home is ready.

Immediately after the Family Partner has been notified of their selection, a meeting will be set up to review the partnership program in person.

Often the build-out for homes can take anywhere from 12-18 months depending on the time of selection. The Family Partner is expected to maintain active employment, credit scores and debt to income ratios equal to or greater than those documented at the time of selection, during and up to the time of closing. A financial review will be made 30 - 60 days prior to closing to determine if the Family Partner can move forward and purchase the home. **Any significant changes to income, credit and or debt may result in deselection from the program.**

Step 3: Sign a Partnership Agreement

Once South Shore Habitat for Humanity has selected the Family Partner, they will have approximately five business days to review and sign a Family Partnership Agreement. Once the family is approved by EOHLC a Purchase and Sale Agreement will be executed. It is recommended that you discuss the agreements and the Deed Rider with a local attorney of your choice.

Step 4: Sweat Equity Hours and Financial Education

Volunteer hours and financial training courses can begin once families are selected and approved. Family and Friends can help earn volunteer hours by volunteering on the build sites.

Step 5: Closing and Move-in

If all the steps above are followed, the closing should go smoothly. South Shore Habitat for Humanity and your attorney will be able to guide you through the Closing process.

There will be a Home Dedication scheduled prior to the closing to offer volunteers, sponsors, and donors the opportunity to view the home. The Family Partner(s) will be expected to attend the Dedication.

South Shore Habitat for Humanity, Inc.
Privacy Statement and Notice

At South Shore Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While modern technologies allow us to serve our customers more efficiently, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, income and assets, and sources of income.
- Information about your transactions with us such as your loan balance and payment history.
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

South Shore Habitat for Humanity employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

As permitted by law, we may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents.
- Non-profit organizations or governments; and related entities authorized to oversee grant compliance.
- Consumer Reporting Agencies.

Please note that if South Shore Habitat for Humanity would be disclosing your non-public personal information to *non-affiliated third parties* – other than those permitted by law listed above – you would be given the opportunity to “opt out” of these disclosures by calling our office at 781-337-7744. **However, we do not disclose your information to such non-affiliated third parties.**