

September 2022

Greetings!

As we savor the last of summer, we are looking forward to our next round of applications for our homeownership program. Habitat for Humanity of Eastern Connecticut will be accepting applications between September 1<sup>st</sup> and 30<sup>th</sup>. This application round includes homes in Gales Ferry and Norwich.

Our program changes lives and we rely on word of mouth to share the information throughout local communities. You or someone you know may need decent affordable housing, be interested in living in Gales Ferry or Norwich, or interested in learning more about our homeownership program. We hope that the enclosed information is useful to you and your community.

We require anyone who is interested in applying to visit our website for specific details: <u>www.HabitatECT.org/homeownership</u>. Here you will be able to access our Application Information Meeting (AIM) in the form of a video and survey starting on September 1, 2022. To download the pre-qualification application, interested parties must complete the online AIM process.

The AIM informs anyone interested in becoming a Habitat for Humanity homeowner about the program and the qualifying guidelines. All pre-qualification applications must be date stamped no later than September 30<sup>th</sup>, which is when the program closes. We reserve the right to close this application round at any time.

Included with this letter is a flyer with more information about our program. We would greatly appreciate it if you would share this information with others in your community. It can also be downloaded on the homeownership page on our website.

Please contact me with any questions about the program. We are looking forward to hearing from you in September.

Yours in partnership,

Tara Filip

Homeowner Services mission@habitatect.org 860-442-7890 ext. 201



# Learn more about becoming a Habitat homeowner:

- 1. Available online starting September 1<sup>st</sup>, review the **Applicant Information Meeting (AIM)** video and survey, then download your application.
- 2. AIM must be completed and your application submitted by the end of the day **September 30, 2022**
- 3. Go to: <u>www.habitatect.org/homeownership</u> to learn more about how the program works and begin the AIM process by clicking on the '**Application**' button

Homes are located in Gales Ferry and Norwich.

income must fall within the following ranges:		
household size	applicant minimum income	household maximum income
one	\$33,800	\$39,450
two	\$33,800	\$45,050
three	\$33,800	\$50,700
four	\$33,800	\$56,300
five	\$36,550	\$60,850
six	\$39,250	\$65,350
seven	\$41,950	\$69,850
eight	\$46,630	\$74,350
FY 2022 HUD Income Limits		

habitatect.org 860-442-7890 ext. 201 mission@habitatect.org 377 Broad Street, New London, CT 06320

#### Selection is based on three primary criteria:

### in need of better housing

Potential homebuyers might be dealing with poorly made, unhealthy or inadequate housing; unaffordable rent; homes inaccessible for their disabilities or damaged by natural disasters; or have other shelter needs.





## willing to partner with Habitat

Habitat homebuyers put in hundreds of hours of "sweat equity" helping build their own home and the homes of others in the program. This might also include classes in personal finances, home maintenance and other homeownership topics.

### able to pay an affordable mortgage

Habitat offers homebuyers an affordable mortgage. Their mortgage payments cycle back into the community to help build more affordable houses.





Habitat for Humanity of Eastern Connecticut has 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, handicap, familial status or national origin.

#### Be an advocate for Habitat and volunteer today: Construction, ReStore Committees and more

## Affiliate Service Area

applicants must live in our service area



Plainfield ReStore 808 Norwich Road Plainfield, CT 06374 860-564-7507 Waterford ReStore 82 Boston Post Road Waterford, CT 06385 860-437-3422

Tuesday through Saturday, 10am - 5pm Donations accepted until 4pm

