



Affirmative Fair Housing Marketing Plan

32 Carter Street, Lancaster, MA

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1. OVERVIEW & TIMELINE

Habitat for Humanity North Central Massachusetts (Habitat NCM) builds strength, stability and self-reliance through shelter in western Middlesex and northern Worcester counties. Habitat NCM is a non-profit housing organization dedicated to strengthening communities by empowering low-income families to change their lives and the lives of future generations through home-ownership opportunities. This is accomplished by working in partnership with diverse people, from all walks of life, to build simple, affordable housing.

Habitat's mission to provide home-ownership opportunities to low-income families is unique as it requires partner families to work alongside the community that is reaching out to help them. Each Habitat partner family provides at least 200 hours of "sweat equity," or physical labor, toward the construction of their own home, other Habitat family homes, and special projects.

Habitat NCM is committed to ensuring fair and open access to these affordable housing opportunities. Toward that end, Habitat NCM conducts continuous outreach throughout the year in order to share information with families interested in learning how to become a Habitat homeowner. Information is available on our website and upon request at the office.

When a specific homeownership opportunity becomes available, Habitat NCM implements an affirmative fair housing marketing plan over a 60 day period to ensure fair and open access to potential partner families (including a 30 day period for a second round of marketing when needed). The plan includes the following steps and timeline:

Step One: Announcement of Homeownership Opportunity and the Availability of Applications

1. Flyers are sent to all persons who have requested information about our application process in the last 12 months by mail and/or e-mail.
2. Press Releases are sent to area newspapers and other media outlets
3. Public service announcements are played on local radio stations and on local access cable TV
4. Flyers are sent to the town hall, public libraries and chamber of commerce where new houses will be located.
5. Flyers are sent to area places of worship in the town where new houses will be located and in neighboring towns in the region.
6. Flyers are sent to area housing and social service agencies and organizations serving Worcester and Middlesex County's minority populations.
7. Posting, as required on CHAPA (massaccesshousingregistry.org) and Mass Access websites (mahahome.org).
8. Flyers are distributed throughout the town's Elementary, Middle and High School, Technical schools as allowed by the Superintendent.
9. Postings through social media

Step Two: Distribute Applications to Accessible Locations

1. Habitat for Humanity NCM's Office
2. At least two public locations such as:

- a. The Public Libraries in the town where the new houses will be located
- b. The Town Hall where the new houses will be located

Step Three: Host Public Information Sessions

1. At least two public information sessions will be held in the town where the new houses will be located.
2. These locations will be wheelchair accessible.
3. One session will be held during the day and another session will be held in the evening.
4. If an interested person requires the assistance of a translator in order to understand the application process, a translator will be provided upon request.
5. If an interested person cannot attend a public information session due to a physical limitation or a need for social distancing, a one on one session will be arranged either over the phone or at a mutually agreeable location.
6. If public meetings are not possible due to COVID 19, Zoom information sessions will be scheduled according to the plan above.

Step Four: Application Deadline

1. The deadline for the receipt of applications will be set no earlier than 60 days from the announcement of the availability of applications. Marketing for available homes is scheduled so that purchasers are selected in time to participate, alongside volunteers, in the building of their homes.

Step Five: Application Review, Lottery and Selection

1. Following Habitat NCM's family selection policy, applications will be reviewed and all eligible applicants will be put into a lottery. The lottery will be conducted according to the Department of Housing and Community Development's LIP guidelines for housing lotteries, and will be held via Zoom if public meetings are not deemed safe due to COVID 19.
2. Once confirmed the applicant will sign a partnership agreement with Habitat.
3. DHCD will approve buyers after they are qualified and will provide a deed rider. A copy of DHCD's LIP disclosure will be provided to applicants.

Resales: As outlined in the deed restriction or lease, the monitoring agent will be responsible for calculating the maximum resale price, marketing the property to an eligible buyer and determining the eligibility of potential buyers after a conveyance notice is received from the homeowner. Resale marketing will include:

1. Announcement of the opportunity (see step 1 above)
 2. Distribution of applications in public locations (see step 2 above)
 3. Open houses or private showings on request instead of public information sessions
 4. No deadline or lottery – the monitoring agent will accept applications on a rolling basis.
- All applicants who meet program eligibility criteria will be notified promptly. The homeowner and eligible buyer will then enter into a purchase and sales agreement.

Statement of Non-Discrimination: In carrying out the plan, Habitat NCM will 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, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law, and such a

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statement will also be included in the application materials. Further, persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary.

Mortgage Terms and Conditions: The mortgage for the home will be a 0% interest, Habitat NCM mortgage with a term of 20-30 years depending on homeowner income. Payments of principal, insurance and taxes will not exceed 30% of the homebuyer's gross income.

2. OUTREACH AND MARKETING

A marketing plan for an affordable housing sale demonstrates and ensures that Fair Housing regulations are upheld and that the units are made available to a wide audience of qualified people.

In general, the plan includes sending letters and flyers to local groups, minority groups and community organizations, notices to website publications and advertisements to newspapers and periodicals. The Project will be advertised throughout the Habitat NCM and neighboring affiliates' service areas with special emphasis given to Lancaster and the surrounding towns. Specifically, information will be sent to:

Outlet	Media Type
Clinton Item	Press Release
Leominster Champion	Press Release
Worcester Telegram and Gazette classifieds@telegram.com	Press Release
Local Housing Committees & Authorities	Letter & Flyer
Lancaster Town Agencies	Letter & Flyer
Veterans Agencies	Letter & Flyer
Montachusett Veterans Outreach Center, Inc. https://www.veterans-outreach.org/contact/	Letter & Flyer
Fitchburg Legal Aid Office	Letter & Flyer
RCAP Solutions http://www.rcapsolutions.org/community-resources-staff/	Letter & Flyer
CHAPA https://www.chapa.org/about-chapa/contact-and-directions	Letter & Flyer & Register Online
Lancaster Communities of Faith	Letter & Flyer
YMCA of Central MA https://www.ymcaofcm.org/contact/	Letter & Flyer
Boys & Girls Club of Fitchburg & Leominster	Letter & Flyer
Food Banks, Community Meal Programs	Letter & Flyer

United Way/Wheat Community Services	Letter & Flyer
Lancaster Council on Aging	Letter & Flyer
Community Foundation of North Central MA https://www.cfncm.org/Learn-i-About-CFNCM-i/Contact-Directions	Letter & Flyer
Seven Hills Foundation https://www.sevenhills.org/contact-us/	Letter & Flyer
Care Cental VNA & Hospice https://www.carecentralvnahospice.org/contact/	Letter & Flyer
New Vue Communities https://newvuecommunities.org/contact/	Letter & Flyer
United Way of North Central MA https://uwncm.org/contact-us/	Letter & Flyer
Central Mass. Housing Alliance https://www.cmhaonline.org/contact-cmha	Letter & Flyer
Local Head Start Programs	Letter & Flyer
Lancaster Public Library	Letter & Flyer
UMass Memorial Medical Center Leominster Campus rosa.fernandez@umassmemorial.org	Letter & Flyer
Nashoba Regional High School	Letter & Flyer
Mary Rowlandson and Luther Burbank Schools	Letter & Flyer
Spanish American Center http://www.spanishamericancenter.org/contact-us/	Letter & Flyer
Minority Coalition of Fitchburg https://www.theminoritycoalition.org/contact	Letter & Flyer
Visitation House, Inc. https://visitationhouse.org/	Letter & Flyer
Community Health Connections https://www.chcfhc.org/contact-us/	Letter & Flyer
Craigslist.com	Posting
www.massaccesshousingregistry.org	Posting
Mahahome.org	Posting

See attached for Flyer which will be used for Press Release and Social Media Postings
NewVue Communities, Spanish American Center and Minority Coalition will target
minority groups; Spanish language flyers will be available as well.

3. APPLICATION PACKAGE

(see attached)

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4. FAMILY SELECTION POLICY

The buyer selection process includes the collection of eligible applications, their review by the Habitat NCM Family Selection Committee for determination of suitability as pool entrants (qualification) and a lottery process to determine the final buyer should more than one applicant qualify for the program.

STATUTORY OBLIGATIONS OF DEVELOPER – Habitat NCM operates in accordance with the Fair Housing Act (FHA), the Equal Credit Opportunity Act (ECOA) and the Americans with Disabilities Act (ADA).

ELIGIBILITY REQUIREMENTS – To be considered for qualification, prospective Family Partners must meet income guidelines, asset restrictions, legal status and other conditions as listed below.

- **Income Limits** – Income eligibility as governed by Habitat NCM policy surpasses the rules and standards employed by the Department of Housing and Urban Development (HUD) in the selection of income-eligible tenants for publicly subsidized housing, as determined in Massachusetts DHCD LIP Guidelines. The provisions of this policy standard are intended to complement and not to override or supersede any applicable fair marketing regulations of DHCD, the Massachusetts Commission Against Discrimination or any Town regulation with jurisdiction and like purpose to provide low- and/or moderate-income housing.
- Habitat NCM requires the applicant household to be at or between 30% and 60% of Area Median Income (AMI) using the most recent HUD income limits published for Lancaster. Habitat will consider Gross Annual Household Income which includes all wages of applicants prior to any deductions or taxes, in accordance with 24 CFR Part 5.
- **Assets** – Household assets shall not exceed \$75,000 in value. Assets include, but are not limited to, all cash, cash in savings accounts, checking accounts, certificates of deposit, bonds, stocks, retirement accounts, value of real estate holdings and other capital investments. The value of necessary personal property, furniture or vehicles is excluded from asset values.

Assets that are included conform to the guidance of DHCD, and include retirement and pension fund amounts that can be withdrawn less penalties or transaction costs.

- **First-Time Homebuyer** – All qualified applicants shall be first-time homebuyers and must not have had an ownership interest in a residential property for the preceding 3 years, with the following exceptions:
 - displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during

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such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;

- single parents, 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 1 or more children of whom the individual has custody or joint custody, or is pregnant);
- households where at least one household member is 55 or over;
- households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations;
- households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

Other Eligibility Criteria – Individuals who have a relationship to the Developer or who have a financial interest in the Project and their families shall not be eligible to participate in the sale.

NOTICE OF CREDIT – As part of its efforts to determine compliance with qualification criteria, specifically ability to pay and willingness to partner, qualifying applicants must provide permission to review credit references.

REASONS FOR DISQUALIFICATION OR DE-SELECTION – Applications may be disqualified, excluded from the lottery or denied the right to purchase a unit for:

- incomplete or misleading information in response to a question contained in the application;
- failure to maintain minimum eligibility between selection and closing;
- failure to complete partnership requirements.

QUALIFICATIONS FOR LOTTERY – Eligible applications will be qualified for entry to the lottery pool based on the following 3 criteria:

- **Housing Need** – The foremost consideration in qualifying an applicant is the lack of adequate housing and the inability to access adequate housing through conventional means, identified as:
 - substandard conditions in current housing which may include, but are not limited to:
 - structural problems;
 - inoperable kitchen or bathroom;
 - problems with plumbing, sewage or electrical systems;
 - unsafe heating system or no formal heating system;
 - little or no insulation;
 - lack of functioning entrance and exit points (front and back doors).
 - unhealthy conditions including, but not limited to:
 - mold due to roof leaks;
 - pest infestation due to structural cracks and crevices;
 - failure to meet established sanitary codes.

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- unsafe neighborhood – excessive crime or assault rate;
- overcrowding (determined by number of persons, their ages and genders);
- cost-burden (cost of rent plus utilities – excluding phone – is greater than 50% of family's monthly income);
- homelessness (living with friends or relatives or in temporary housing).

PLEASE NOTE: Home interviews will be scheduled with eligible applicants to verify need.

- **Ability to Pay** – Evidence of ability to pay may include, but is not limited to, documented proof of the following:
 - stable source of income within income guidelines;
 - assets within limits described;
 - debt load that will not prevent the applicant from meeting normal cost of living expenses each month (including the projected mortgage payment);
 - absence of judgments or liens;
 - out of bankruptcy for a minimum of 2 years;
 - demonstrated ability to make regular payments for rent, utilities, etc. in current housing;
 - absence of excessive collection items on the applicant's credit report.

PLEASE NOTE: A credit report and reference checks will be performed as a regular part of the qualification process and again before closing.

- **Willingness to Partner** – The third criterion to be considered in the buyer qualification process is willingness to meaningfully participate as a partner with Habitat NCM. Examples of objective criteria for assessing willingness to partner include, but are not limited to, the following:
 - willingness to tell the Habitat story;
 - willingness to make regular deposits to an escrow account;
 - willingness to complete Habitat NCM sweat equity requirements in a timely manner;
 - willingness to avoid new consumer debt during the building process;
 - willingness to notify Habitat NCM of any change in family composition;
 - willingness to notify Habitat NCM of negative changes in economic circumstances, including any reduction in income or garnishment of wages;
 - willingness to promptly notify Habitat NCM of any changes in contact information;
 - agreement to maintain the home and property after purchase;
 - agreement to pay the mortgage regularly and on time after purchase.

PREFERENCES – Preferences as outlined below will be used for lottery entry:

- **HOUSEHOLD SIZE PREFERENCE** – The objective of State affordable housing programs is to provide housing to appropriately sized households, and to that end, there will be preference given in the sale of this unit with respect to the number of bedrooms needed.

The Lancaster project will consist of one two bedroom unit. For purposes of this project a "household" is defined as one or more persons who will regularly live in the unit as their primary residence and who are related by blood, marriage or law, or who have otherwise evidenced a stable inter-dependent relationship, or as an individual.

First preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- there is at least one occupant and no more than two occupants per bedroom;
 - a husband and wife, or those in a similar living arrangement, shall be required to share a bedroom;
 - children of the same sex and those of the opposite sex under eight are expected to share a bedroom (with allowances made for medical reasons requiring siblings to have private rooms);
 - other household members may share, but shall not be required to share, a bedroom.
- **MINORITY PREFERENCE** – The Town of Lancaster and Habitat NCM are committed to providing equal access to all participants.

Exhibit A: Flyer

HABITAT FOR HUMANITY

is looking for qualified homeowners!

Habitat NCM will be selling one home on **Carter Road in Lancaster** with 2 bedrooms and 1 bath. This home will be owner-occupied, with a mortgage of \$XXX,000 or approximately \$XXX per month depending on household income.

You may be eligible to buy a Habitat house:

Are you currently living in inadequate or unsafe housing?

Do you have a steady income, but not enough to qualify for a standard mortgage?

(Example: Income for a family of 4 is approximately \$26,500-\$53,000)

Do you pay your bills on time? Is your debt paid regularly?

Are you willing to work hard with Habitat volunteers to help build a home?

Less than perfect credit or lack of savings may not prevent qualification for a Habitat mortgage.

**Attend an information meeting to find out
more about how to qualify.**

Wednesday, October 14th at 7 PM

By Zoom

Saturday, October 17th at 10 a.m.

By Zoom

Translation services will be offered upon request



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