



Habitat for Humanity of Martha's Vineyard

2026 Application Information Applying for a Habitat Home in Oak Bluffs



TO: Potential Home Buyers

FROM: Habitat for Humanity of Martha's Vineyard

RE: Application Criteria

- ✓ You are in critical need of year-round affordable housing.
- ✓ You are willing to complete the required sweat equity on your home (400 hours for a two-adult household – 200 hours for a one adult household) plus commit a minimum of 20 hours per adult per year to work on future Habitat projects.
- ✓ You have a maximum family income of \$8,683 per month or \$104,200 per year, which is 80% of the 2025 Median Income for Dukes County (based on a family of four or lower depending on actual family size).
- ✓ You have a minimum family income of \$7,505 per month or \$90,060 per year, which is 60% of the 2025 Median Income for Dukes County (based on a family of four or lower depending on actual family size).
- ✓ You will be able to pay \$6,700 toward closing fees and insurance.
- ✓ You do not currently own a home.
- ✓ You do not have the financial means to purchase a house with a conventional mortgage.
- ✓ You can meet the financial obligations of owning a home.
- ✓ You can successfully complete a mortgage application and interview process, including reference checks, income verification, sex offender registry check and credit reports.
- ✓ You are a US citizen or permanent resident.
- ✓ **You are willing to attend a home buyer seminar at Oak Bluffs Library, Saturday, June 13, 2026, at 1:30 p.m. downstairs in the conference room.**
- ✓ You are a Martha's Vineyard resident.

Application packets are available at the **Dukes County Housing Office**, located at 21 Mechanic St, off State Road (across from the Maker Café) in Vineyard Haven. You may also find applications on-line at habitatmv.org and housingauthoritymarthasvineyard.org, and at town halls.

The Application Deadline is 5:00 pm, Tuesday, June 30, 2026

Applications can be dropped off at the Housing Office, 21 Mechanic St. V.H., or mailed to Dukes County Regional Housing Authority, PO Box 4538, Vineyard Haven, 02568

Applications will not be accepted by fax or email.



Habitat for Humanity of Martha's Vineyard Application Information



Dear Applicant,

Thank you for your interest in applying for the Habitat for Humanity home to be built: a two-bedroom house at 44 Oak Avenue in Oak Bluffs. Habitat for Humanity homes are built in partnership with families who have a need for decent, affordable housing and do not have the financial means to purchase a home through conventional financing.

Habitat does not discriminate in the selection of applicants.

Please review all information carefully to understand our eligibility qualifications, our application process, basic Habitat requirements for participating in the building of the home you will purchase, and other aspects of owning an affordable home through Habitat.

If you have questions or need assistance, please call our office at 508-939-4573. Office hours are by appointment. **We are not set up to receive or respond to email communications about applications.**

Deadline: The completed application must be received at the Dukes County Housing Office, or postmarked as sent, by 5:00 pm, Tuesday, June 30, 2026.

Late applications will not be considered.

You may submit your application in one of two ways:

- 1. Deliver to the front desk of the Housing Office** (Dukes County Regional Housing Authority)
21 Mechanic St.
Vineyard Haven, MA 02568

or
- 2. Mail**
Dukes County Regional Housing Authority
PO Box 4538
Vineyard Haven, MA 02568

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

We suggest you keep a copy of your application materials, as we do not return submitted materials. Following the completed selection process, Habitat keeps applications for 25 months, after which all application materials are destroyed.

Best of luck to each applicant,

Sincerely,
The Habitat Homeowner Selection Committee



Habitat for Humanity of Martha's Vineyard



Application Information Building with Habitat for Humanity

Selection Will Be Based on Three Criteria:

- Need for adequate housing.
- Ability to pay for the Habitat home.
- Willingness to partner with Habitat

Income Eligibility

Income must be no more than 80% of the Dukes County Area Median Income and no less than 60% of the Dukes County Area Median Income.

2025 Dukes County Area Median Income by Family Size (Adjusted Annually by HUD)

Family Size	60%	80%
1	\$63,060	\$72,950
2	\$72,060	\$83,400
3	\$81,060	\$93,800
4	\$90,060	\$104,200

Non-Discrimination

Habitat for Humanity of Martha's Vineyard 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.

Sweat Equity and Unique Habitat for Humanity Partnership Requirements

You will be building your own home alongside community volunteers! From the date of wall-raising, construction typically takes 10 – 12 months. During this period, you will be dedicating one day per week to building your home. You will also attend a pre-purchase homeowner seminar. The sweat equity requirement is 200 hours per adult in your household, with a maximum of 400 hours. Friends and family may contribute up to a total of 50 sweat equity hours. Sweat equity must be complete before we close on your home. You will be assigned a Volunteer Partner to mentor and support you during the construction period and the first year of home ownership.

Application Review Process

Your income eligibility will be reviewed and certified by the Dukes County Regional Housing Authority. If your income is certified as eligible, your full application moves to Habitat for review for completion, including all required documentation and filled out forms. If your application receives preliminary approval, it moves to the Habitat Family Interview Committee, which will contact you for an appointment. Two volunteers will visit your family in your home, to interview you and evaluate your family's housing need and "willingness to partner with Habitat" – including fulfilling requirements such as sweat equity. **This process typically takes two to four months.**

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Affordability

To keep our homes affordable, we rely on cash donations, grants, land donations, volunteerism, and gifts of materials and professional services. We sell each home with a 0% mortgage. Our homes are deed-restricted and may also be structured with a land lease to preserve them as affordable homes in the future. This will limit the sale price of the house in the future so that it will be affordable again to an income-eligible household. The rider will also require the home to be used as your primary residence. Renting the home is not allowed.

Habitat for Humanity of Martha's Vineyard Mission

Our goal is to build simple, decent housing for families in the lowest qualifying income range. Our homes are built with volunteer labor, donated materials, and charitable donations. We believe that addressing the lack of affordable housing, through building and rehabilitation, will keep our Island a healthy, vital community.

Habitat for Humanity of Martha's Vineyard



Application Information

Reporting of Income and Assets on the Application

Reporting of All Income

- All income of all adults 18 or older who are members of the household to live in the Habitat home (even if temporarily away) must be reported.
- Most of the income of full-time students over 18 - other than head of household or spouse - will be disregarded for eligibility purposes as long as their student status is documented. However, the full income of any household member registered as a student must be reported and documented as part of this the application.
- Adult household members with zero income must sign a certification of zero income.
- There are very few sources of income that are not counted as income. All income must be reported for the purposes of this application. Our credit reviewers have the list of excluded income and will disregard any income on that list. If you have a question whether a source should be counted, list and document it, and put that question in your cover note. Examples may include certain one-time payments or compensation specifically for medical expenses.

Reporting of All Assets

- All assets of household members, including minor children, should be listed in the application with their value, and documented.
- Common assets are cash (including the cash from lump sum payments, even if not counted as income) held in bank accounts or in other ways, revocable and irrevocable trusts, rental or capital investment income, stocks, bonds, treasury bills, CDs, retirement accounts, face value of whole (not term) life insurance and others.
- All assets should be reported. The Habitat credit reviewers will reference the list of what is included/excluded if this may make a difference in an applicant's eligibility for our program.



Habitat for Humanity of Martha's Vineyard



Application Information Privacy Statement and Notice

At Habitat for Humanity of Martha's Vineyard, 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 new technologies allow us to more efficiently serve our customers, 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.

Habitat for Humanity of Martha's Vineyard 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

For the purposes of this application, Habitat MV shall not disclose your information to non-affiliated third parties.