



Essex County Habitat for Humanity is offering a 3-bedroom duplex home in a 7-home development in Salisbury for purchase to qualified buyers.

Cost to you:

- Sales Price: \$187,200
- 3% Down Payment: approximately \$5,000
- Mortgage, taxes, insurance, and condo fees are approximately \$1,400 - \$1,750*/month

To qualify:

You must be a first-time homebuyer and have a qualifying household income (see chart). You will also be required to contribute 240-360 hours of "sweat equity" working on your home or other Habitat homes.

QUALIFYING HOUSEHOLD INCOME		
Household Size	Minimum	Maximum
3	\$ 53,440	\$ 80,160
4	\$ 59,360	\$ 89,040
5	\$ 64,120	\$ 96,180
6	\$ 68,880	\$ 103,320

Based on 40%-60% of 2022 HUD-defined Area Median Income. Subject to change.

To learn more:

Visit www.essexcountyhabitat.org/opportunities-salisbury/

To apply for homeownership:

Visit www.essexcountyhabitat.org/application/ to get an application and instructions for applying. Applications are also available at Salisbury Public Library and Salisbury Town Hall. Applications will be reviewed and approved on a first-come, first-served basis. The chosen applicant will become a prospective Habitat homeowner.

