

Essex County Habitat for Humanity is offering two 3-bedroom duplex homes in Haverhill for purchase to qualified buyers.



Learn more at an info session:

Join us for a family information session to learn more about these homes and the Habitat Homebuyer program process. Two sessions are available:

In person: Thursday, July 18 at 6:00pm
Haverhill Public Library, Johnson Auditorium
99 Main Street, Haverhill, MA 01830

Remote: Saturday, July 20 at 10:00am
via Teams Meeting
(Meeting code will be sent to registrants)

Register to attend an info session:

Visit www.essexcountyhabitat.org/applying/
Then in Step 2, click to register.

Apply for homeownership:

Visit www.essexcountyhabitat.org/application/ to get an application and instructions for applying. Applications are also available at Haverhill City Hall and Haverhill Public Library. Applicants who meet eligibility requirements will be entered into a lottery (to be held in October) and, if chosen, will become a prospective Habitat homebuyer.

Deadline to apply is: Thursday, August 15, 2024

To qualify:

- You must be a first-time homebuyer*
- You must have a qualifying household income (see chart)
- You must be willing to contribute 240-360 hours of “sweat equity” working to build your home or other Habitat homes.

Cost to you:

- Sales price: \$245,000
- Closing costs: approximately \$5,000
- Mortgage, taxes, insurance, condo fees: approximately \$1500-\$2100**/month



QUALIFYING HOUSEHOLD INCOME		
Household Size	Minimum	Maximum
3	\$ 65,280	\$ 88,140
4	\$ 65,280	\$ 97,920
5	\$ 70,520	\$ 105,780
6	\$ 75,760	\$ 113,640

Based on 40%-60% of 2024 HUD-defined Area Median Income. Subject to change.

A free translation will be provided on request.

* For details, see application packet at:
www.essexcountyhabitat.org/application/

**All amounts listed are subject to change