Essex County Habitat for Humanity®

Affordable Homeownership Opportunity at 41 Curtis Street, Haverhill, MA

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

New Deadline: December 10

To learn more about this unique program, watch a recorded information session at:

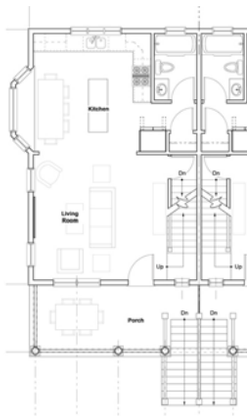
www.essexcountyhabitat.org/opportunities-haverhill/

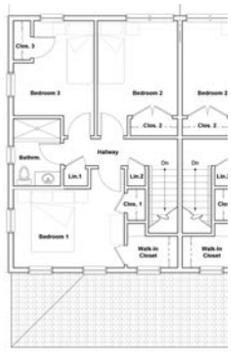


To apply for homeownership:

Visit **www.essexcountyhabitat.org/application/** to get an application and instructions for applying. Applications are also available at Haverhill Public Library and Haverhill City Hall.

Applications will be accepted and approved on a first-come, first-served basis.
Application deadline extended to December 10, 2026





To qualify:

- You must be a first-time homebuyer (with some exceptions
- You must have a qualifying household income (see chart) and have a credit score of at least 640
- 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**
- 3% down payment and approximately $5,000 of closing costs
- Mortgage, taxes, insurance, and condo fees are approximately $1,900 - $2,100*/month

A free translation will be provided on request.

QUALIFYING HOUSEHOLD INCOME		
Household Size	Minimum	Maximum
3	$ 68,560	$ 92,580
4	$ 68,560	$ 102,840
5	$ 74,080	$ 111,120
6	$ 79,560	$ 119,340
Based on 40%-60% of 2026 HUD-defined Area Median Income. Subject to change.		

Essex County Habitat for Humanity
14 Park Street, Danvers MA 01923
(978) 681-8858
essexcountyhabitat.org for more info

In accordance with the Equal Credit Opportunity Act and the Fair Housing Act, Essex County Habitat for Humanity does not discriminate with regards to race, color, religion, national origin, sex, handicap, familial status, marital status, receipt of public assistance income or age (provided that the applicant has the capacity to enter into a binding contract).

*All amounts listed are subject to change.

EQUAL HOUSING OPPORTUNITY