Pioneer Valley Habitat for Humanity®

HOUSING APPLICATIONS AVAILABLE

For 2 Affordable Homeownership Opportunities in Amherst

Applications are available at the Jones Library, Amherst Town Hall & the Pioneer Valley Habitat office.

APPLICATION DEADLINE: February 1st 2016

Two unit condominium: each unit has 3 bedrooms and 1.5 bathrooms

PARTNER FAMILY INFORMATION SESSIONS

All locations are handicap accessible and translation is available on request

Bangs Community Center
70 Boltwood Walk, Amherst, MA 01002
Tues December 8th 6pm

CSO Family Resource Center
101 University Drive, Suite A3, Amherst, MA 01002
Sat December 12th 10am

Bangs Community Center
70 Boltwood Walk, Amherst, MA 01002
Tues January 12th 6pm

Amherst Jones Library
43 Amity St, Amherst, MA 01002
Sun January 24th 3pm

Homes are priced up to $135,000 with the final price and mortgage term set to ensure the selected family's housing costs do not exceed 28% of their total income. Monthly payments may range from $650-$1,000 which include mortgage principal, taxes and homeowner association fees. Monthly payments will vary depending on the length of the mortgage, final sale price of the home and property taxes charged by the town.

Family Size	Minimum Income	Maximum Income
1 person	$29,000	$30,650
2 people	$29,000	$35,000
3 people	$29,000	$39,400
4 people	$29,000	$43,750
5 people	$29,000	$47,250

Minimum income required is $29,000 or 30% of the area median income adjusted for family size – whichever is higher.

Maximum income is 50% of the area median income adjusted for family size.

A Habitat Partnership may be the solution for your family, if you are:

1. **Willing to complete the required "sweat equity" on your home and other Habitat Projects;**
2. **Able to make mortgage payments on a zero interest mortgage of up to $135,000;**
3. **Income eligible, a first time home buyer (some exceptions apply - call for info) and have a demonstrated housing need.**

Pioneer Valley Habitat for Humanity
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EQUAL HOUSING OPPORTUNITY

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