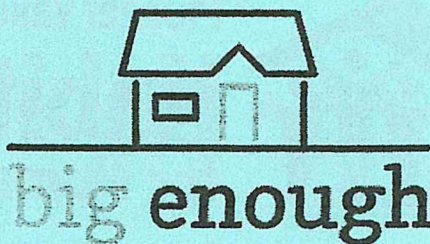




Pioneer Valley
Habitat
for Humanity®



Affordable Homeownership Opportunity
1-bedroom home to be built in Florence, MA

APPLICATION DEADLINE: Tuesday April 17, 2018

PARTNER FAMILY INFORMATION SESSIONS

All info session locations are handicap accessible and translation is available on request

Forbes Library

20 West St Northampton

Sat 3/10, 10:30am

Greenfield Savings Bank

325A King St Northampton

Fri 3/23, 6pm

Lilly Library

19 Meadow St Florence

Tues 4/3, 6pm

Applications are also available at the Forbes Library, Northampton City Hall, the Pioneer Valley Habitat for Humanity office and can be downloaded and printed out from www.pvhabitat.org

The maximum sale price for this home is **\$120,000**, with the final price and mortgage term set to ensure the selected family's housing costs do not exceed 30% of their total income. Initial monthly payments for your mortgage principal, interest, taxes and insurance may range from \$500 to \$990/month. Monthly payments will vary depending on the length of the mortgage, final sale price of the home, down payment assistance provided by Habitat, property taxes charged by the town and the price of homeowners insurance.

Family Size	Minimum Income	Maximum Income
1 person	\$22,000	\$33,600
2 people	\$22,000	\$38,400
3 people	\$22,000	\$43,200

Minimum income required is \$22,000/year gross.

Maximum income is 60% of the area median income adjusted for family size.

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

1. Willing to complete the required "sweat equity" on your home and other Habitat projects;
2. Able to make affordable mortgage payments;
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
PO Box 60642 | 140 Pine Street Florence, MA 01062
(413) 586-5430 | www.pvhabitat.org



Pioneer Valley Habitat for Humanity builds strength, stability and self-reliance through home-ownership