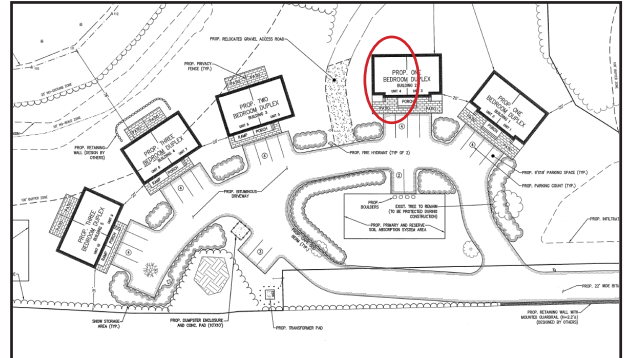


Essex County Habitat for Humanity is offering a 1-bedroom duplex home in a 10-home development in Hamilton for purchase to qualified buyers.



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

www.essexcountyhabitat.org/opportunities-hamilton/

To apply for homeownership:

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

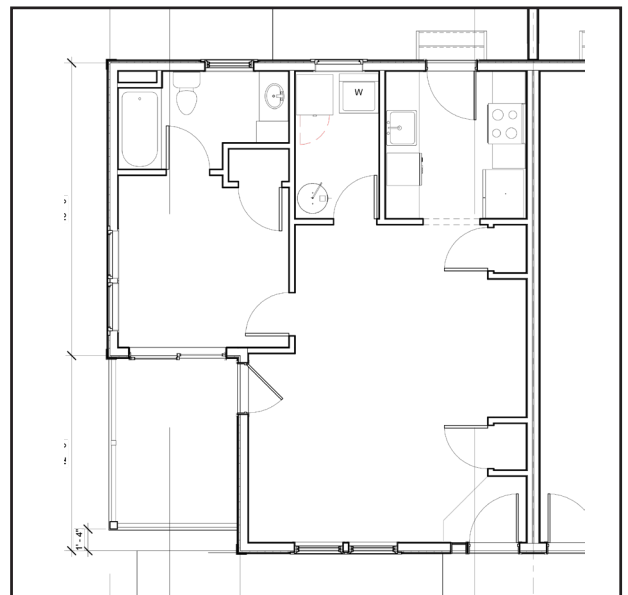
Applications will be accepted and approved on a first-come, first-served basis. Applications close on March 12, 2026.

To qualify:

You must be a first-time homebuyer (with some exceptions) 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 volunteering for Habitat in other ways.

Cost to you:

- Sales Price: 1BR \$194,600,
- 3.5% down payment and approximately \$5,000 closing costs
- Mortgage, taxes, insurance, and condo fees are approximately \$1,700*/month



QUALIFYING HOUSEHOLD INCOME		
Household Size	Minimum	Maximum
1	\$ 52,960	\$ 69,480
2	\$ 52,960	\$ 79,440

Based on income up to 60% of 2025 HUD-defined Area Median Income. Subject to change.

A free translation service will be provide on request.