



Owner selection  
Andover Community Trust, Inc.

## **One permanently affordable three bedroom home**

57 North St.

**Required information session  
Memorial Hall Library, 3<sup>rd</sup> floor**

**September 7, 7 PM  
or  
September 11, 2 PM  
or  
September 19, 7 PM**

Andover Community Trust, Inc. is a Massachusetts non-profit organization whose mission is to advocate for and develop permanently affordable housing in Andover. The owner selection process for one permanently affordable three bedroom home, listed above, will begin in September 2011.

Anyone interested in being selected to purchase this home **must** attend one of three information sessions, scheduled in September 2011. Applications will be available at the end of each meeting.

Andover Community Trust gives preference to income eligible, first time homebuyer households with 1-4 school age children. No household will be selected unless it is income eligible, meaning total household income must be less than 80 percent (\$51,000 to \$64,000, depending on family size) of the area median income (AMI) as established by the U.S. Department of Housing and Urban Development (HUD) annually. In addition, family assets may not exceed \$75,000.

All applicants must complete a first time homebuyer's class before being selected to purchase this home.

**Please come to one of the required information sessions to learn more. Applications will be available at the end of each of the information sessions.**



ACT will not discriminate in the selection of applicants.  
Individuals who have a financial interest in the project are not eligible to participate.