

PONDEROSA HOME SALES PRICES BY UNIT TYPE AND INCOME CATEGORY

Home Sales Prices (in effect through September 30, 2019) – *Informational Only*

See page 2 to determine which income category applies to your family.

Unit Information			Household Income Category - Percent of the Area Median Income (AMI) ^{1, 2, 3}			
Unit Type & Size	Category	Attached or Detached?	60% or less	61% to 80%	81% to 100%	101% to 150%
Ground level						
1-BR/1-BA (652 sq. ft.)	Single Story	Attached	\$111,300	\$201,300	\$264,200	\$319,600
2-BR/1-BA (634 sq. ft.)	Single Story	Detached	\$157,400	\$240,600	\$315,300	\$367,500
1-BR/1-BA (836 sq. ft.)	Single Story	Detached	\$152,600	\$253,424	\$318,835	\$384,245
Units above garages						
1-BR/1-BA (578 sq. ft.)	Carriage House	Attached	\$111,300	\$181,300	\$244,200	\$299,600
2-BR/1-BA (634 sq. ft.)	Carriage House	Attached	\$137,600	\$220,900	\$293,100	\$365,300
Exchangeable Option, Attached						
3-BR/1.5-BA (1,232 sq. ft.)	Exchangeable	Attached	\$191,100	\$288,400	\$372,500	\$451,500
2-BR/1.5-BA (1,129 sq. ft.)	Exchangeable	Attached	\$174,600	\$265,915	\$340,611	\$415,307
1-BR/1-BA (616 sq. ft.)	Exchangeable	Attached	\$111,300	\$201,300	\$264,200	\$319,600
Exchangeable Option, Detached						
3-BR/1.5-BA (1,232 sq. ft.)	Exchangeable	Detached	\$201,800	\$313,000	\$392,100	\$476,200
2-BR/1.5-BA (1,129 sq. ft.)	Exchangeable	Detached	\$176,900	\$290,567	\$365,263	\$439,959
1-BR/1-BA (616 sq. ft.)	Exchangeable	Detached	\$125,100	\$213,400	\$278,800	\$344,200

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How Affordable Prices are Set:

1. Affordable sales prices or the price you will pay for your home, are set to be affordable to households at different income levels.
2. The city updates affordable sales prices quarterly based on changes to mortgage interest rates and annually on July 1 to update all other factors that inform the price (affordable price, less interest, taxes, insurance, private mortgage insurance and homeowner’s association dues).
3. The sales prices shown here were calculation on August 17, 2019. They will no longer be in effect in October 2019 when new prices are calculated. Affordable prices lock in closer to construction, anticipated to begin in fall 2020.

Maximum Incomes - *Currently*

Use this chart to determine which income category applies to your household. You can make an estimate using this information, but incomes are recalculated annually. Habitat will use your income category to determine your mortgage payment and home price.

Income Category (AMI)	Maximum Income by Household Size & Income Category							
	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
60% or under	\$47,760	\$54,540	\$61,380	\$68,160	\$73,620	\$79,080	\$84,540	\$90,000
61% to 80%	\$63,680	\$72,720	\$81,840	\$90,880	\$98,160	\$105,440	\$112,720	\$120,000
81% to 100%	\$79,600	\$90,900	\$102,300	\$113,600	\$122,700	\$131,800	\$140,900	\$150,000
101% to 150%	\$119,400	\$136,350	\$153,450	\$170,400	\$184,050	\$197,700	\$211,350	\$225,000

Maximum allowable incomes adjust annually in late spring.
 These maximum incomes will not be in effect when you buy.