

Northampton Residences 599-R Columbus Avenue Boston (South End), MA 02118

Affordable Homeownership Lottery Application

Applications can also be completed through our website: <u>www.NorthamptonResidences.com</u>

Mailed applications <u>must be postmarked</u> no later than Sunday, December 29th, 2024 and mailed to:

Maloney Properties, Inc. Attention: Northampton Residences 27 Mica Lane, Wellesley MA 02481

Supporting Documentation (Income, Assets, Taxes, etc.) are <u>NOT</u> required to be submitted with this initial lottery application.

Free language assistance and reasonable accommodation available. For assistance and more information, please call Maloney Properties, Inc (617) 531-7123 Ext. 774 | US Relay 711 or email: <u>NorthamptonResidences@MaloneyProperties.com</u>



IMPORTANT:

You may only submit one application per household. Duplicate applications will be discarded.

Northampton Residences 599-R Columbus Avenue Boston, MA 02118

Affordable Homeownership Pre-Lottery Application

Head of Household:

Name:	
Street Address:	
City:	
State:	
Zip Code:	
Email Address:	
Phone #:	

Head of Household (2):

Name:	
Street Address:	
City:	
State:	
Zip Code:	
Email Address:	
Phone #:	

Maloney Properties will contact applicants by email and phone. If an email address is not provided, we will send notifications through postal mail and follow up by phone.

1. Please complete the chart below for all household members that would be residing in the unit, including yourself:

Full Name	Age	Head of Household or Occupant	Relationship to Head of Household (i.e. Child, Spouse, Parent, etc.)
		Head of Household	

Race & Ethnicity (Optional Disclosure):

This response is for the race and ethnicity of the head of household only.

<u>There is no penalty for persons who do not complete this section of the application.</u> This information will only be used in aggregate, for the purposes of reporting and analysis.

Please check all boxes that apply:

- □ Alaskan Native and Native American
- Asian
- Black or African American (not of Hispanic origin)
- □ Hispanic or Latino
- □ Native Hawaiian or Pacific Islander
- □ White (not of Hispanic origin)
- □ Other (please specify): _____

2. What is the total number of people in the household applying for the unit?

This number should include all household members who will live in the unit including yourself & any household members under the age of 18

My Household Size is:

3. Which Unit Size(s) are you applying for?

You may apply for more than one option

□ Studio

- □ 1-Bedroom
- □ 2-Bedroom
- □ 3-Bedroom
- 4. Does any member of the household have any accessibility or reasonable accommodation requests or alternative ways we need to communicate with you?

□ Yes

🛛 No

If yes, please explain:

5. Please list all sources of gross income anticipated to be received by any/all household members in the next 12 months, including but not limited to: Employment, Self-employment (net business income), unemployment, Social Security, SSI, SSP, Public Assistance, Pension payments, child support, alimony, regular gift/contributions, etc.

Full Household Member Name	Source of Income	Estimated Current Annualized Gross Income
		\$
		\$
		\$
		\$
		\$
		\$
		\$

Asset Information

6. Please list household members' assets, including but not limited to: Checking accounts, Savings accounts, trust accounts, certificate of deposits (CDs), credit unions, saving bonds, life insurance policies, 401K, SSA Direct Express Debit cards, etc.

Full Name	Type of Account	Current Account Balance
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

Lottery Preferences

There are four lottery preferences for this lottery. The lottery preferences are, in order:

- 1. Urban Renewal Preference
- 2. Disproportionately Impacted Households Preference:
- 3. Local Preference
- 4. Household Size Preference applies to the 2 and 3-bedroom units only

Urban Renewal Preference:

Preferences to be given to those displaced by Urban Renewal. This preference applies to those persons displaced from a specific property and/or displaced from the relevant <u>Urban Renewal</u> Plan Area by clearance and redevelopment activities carried out by the Boston Planning and Development Authority. Required documentation includes proof of displacement by the BPDA from the relevant Urban Renewal Area during the official Urban Renewal Period. Please see the <u>Urban Renewal</u> section of the Appendix for further information.

Disproportionately Impacted Households Preference:

Preferences will be given to "Disproportionately Impacted Households," which include:

- (i) Households who have an annual income at or below 80% of Area Median Income for the location of the project;
- (ii) Households who live in Qualified Census Tracts (see **link below** for instructions on how to determine whether you live in a Qualified Census Tract);
- (iii) Households who live in any of the following Cities or Towns: Boston, Attleboro, Barnstable, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Revere, Salem, Springfield, Taunton Westfield, Worcester, Framingham, or Randolph.

Qualified Census Tract (QCTs), Difficult to Develop Areas (DDAs), Low-Mod Areas (arcgis.com)

- 7. Does any household member meet the definition for Disproportionately Impacted Household?
 - □ Yes

Local Preference:

Defined as a household that, at the time of application for an affordable housing unit, falls into the following category:

- Current residents of Boston: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listings.
- (ii) Municipal Employees of Boston: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- (iii) Employees of Local Businesses: Employees of businesses located in the municipality.
- (iv) Households with children attending the locality's schools, such as METCO students.

8. Do any household members meet the criteria for the local preference?

Yes
No

Household Size Preference:

Households are eligible for units of a particular bedroom type based on the following criteria:

- (i) There is at least one occupant per bedroom
- (ii) A household may count an unborn child as a household member, if the pregnant household member is in the third trimester at the time of the lottery. The household must submit proof of pregnancy with the application.

(iii) If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

Note: Occupancy will not be more restrictive than in the State Sanitary Code.

First-Time Homebuyers Requirement

One member of the household must be a first-time homebuyer. A first-time homebuyer is defined as not having owned a residential property for three years, including in a trust, with the exception of:

- (i) Displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with their partner or resided in a home owned by the partner.
- (ii) Single parents, where the individual owned a home with their partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has one or more children of whom the individual has custody or joint custody or is pregnant).
- (iii) Households where at least one household member is 55 or over.
- (iv) Households that owned a principal residence, not permanently affixed to a permanent foundation, in accordance with applicable regulations.
- (v) Households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.
- 9. Are you a First-Time Homebuyer based on the definition above?
 - □ Yes □ No

Mortgage Pre-Approval Letter

The lottery application will **<u>not</u>** require a mortgage pre-approval letter. However, a pre-approval letter will be required during the eligibility process, should you be ranked high enough to be called forward after the lottery. A valid pre-approval letter has the following:

- 1. Preapproval must be for a 30-year fixed rate mortgage.
- 2. Includes either an interest rate or a range of interest rates.

- The amount should cover the sales price of the desired unit minus the minimum required 3% downpayment.
- 4. The lender you received the pre-approval from should have a physical location in Massachusetts.
- 5. If you are applying for multiple unit sizes, we would need just one preapproval for the higher price.

For *example*: if you are applying for a studio/1-bedroom, we would just need preapproval for the 1-bedroom price, which is higher.

If you are looking for a lender, we recommend visiting this website: <u>https://www.mhp.net/one-mortgage/homebuyer-resources/find-a-lender</u>

Income Information

The affordable units will all be in the 100% AMI income category.

Household Size	100% AMI Low Income
1	\$104,230
2	\$130,600
3	\$146,900
4	\$163,200
5	\$176,300
6	\$189,400

*2024 Area Median Incomes for Boston, Cambridge, Quincy, MA-NH MSA

Please note that Maloney Properties reserves the right to request additional documentation after reviewing the application. Failure to provide any additional documentation requested by Maloney Properties by the given deadline may result in your application not being entered into the lottery.

In carrying out this marketing program and buyer selection process, neither the Owner nor its Lottery Agent, will discriminate based on race, color, creed, religion, sex, familial status, sexual orientation, national or ethnic origin, handicap, citizenship, ancestry or marital status, public assistance, gender identity or any other basis prohibited by law.

Disabled persons are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to affordable person with disabilities an equal opportunity to use and enjoy the housing.

Application Deadline

The deadline for completed applications by mail <u>must be postmarked</u> no later than Sunday, December 29th, 2024

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<u>Questions</u>

Maloney Properties' staff are available to answer any questions during the process.

Please feel free to contact us: **Email**: <u>NorthamptonResidences@MaloneyProperties.com</u> **Phone**: (617) 531-7123 Extension 774 | US Relay 711 **Website**: <u>www.NorthamptonResidences.com</u>

Signature Clause:

I understand that the Lottery Agent is relying on this information to prove my household's eligibility for Northampton Residences located at 599-R Columbus Avenue, Boston, MA. I certify that all information and answers to the above questions are true and complete to the best of my knowledge. I consent to release the necessary information to determine my eligibility. I understand that providing false information or making false statements may be grounds for denial of my application.

I authorize my consent to have the Lottery Agent verify the information contained in this application for purposes of proving my eligibility for occupancy. I will provide all necessary information and expedite this process in any way possible. I understand that my income must be eligible to be entered the lottery.

All ADULT household members must sign below:

Signature	Date
Signature	Date
Signature	Date

