



APPLICATION

Please mail this application to:
 Department of Neighborhood Development
 Homebuyer Services - 1st Home Program
 26 Court Street, 9th Floor
 Boston, MA 02108

Or drop it off at:
 Boston Home Center
 26 Court Street
 Boston, MA 02108

Please submit this application with copies of the following materials:

- ✓ Proof of all sources of income for all household members over the age of 18. This includes the most recent months' pay stubs, child support payments, social security income, etc.
- ✓ Saving and asset documentation for all applicants. This includes the last three consecutive months' bank and/or credit union, 401k, or any other asset statements for all accounts.
- ✓ Letter of Pre-Qualification or Pre-Approval from a mortgage lender which specifies the property type - single family, condo or two family, dated within the past 60 days
- ✓ Copies of the last two years signed federal tax returns (including schedules and W-2s) for all adult household members.
- ✓ Documentation from a physician regarding a handicap status, if applicable
- ✓ Copy of Boston Redevelopment Authority Artist Certification, if applicable
- ✓ HB101 Certificate or confirmation that you completed an approved homebuyer 101 class, if available. Please note that you must complete a homebuying course prior to purchasing a unit.

****Please print, read carefully and answer all questions. Your signature is required on page 4****

I. Buyer Information

Applicant : _____		Social Sec. _____ - ____ - ____	
First	MI	Last	
Co-Applicant: _____		Social Sec _____ - ____ - ____	
First	MI	Last	
Address: _____			
Street		City	State Zip
Phone: _____		_____	
Home		Work	
Email address: _____			

City of Boston, Thomas M. Menino, Mayor
 Department of Neighborhood Development
 Charlotte Golar-Richie, Chief and Director



VI Housing Preference

Please check your housing style preference

Condominium _____ Single Family _____ Two Family _____

Please provide a mortgage preapproval or prequalification letter for each property type you are interested in.

(Please note, the use of the singular "I" or "my" below, shall include the plural in the case of more than one "Homebuyer".)

I, as an applicant for the 1st Home Program, do hereby certify and warrant as follows:

The information in this Affidavit and Disclosure is true, correct, accurate and complete in all respects, and incorporated herein and made part of this affidavit.

The Household Income Information includes all persons who intend to reside in the Property which I will occupy. I am including their age(s), relationship to me, their source(s) of income and current annualized gross amounts of income from any source, both taxable and non-taxable income, including, but not limited to: earnings, overtime, IRA distributions, part-time employment, bonuses, dividends, interest, annuities, pensions, Veterans Administration (VA) Compensation, gross rental or lease income, commissions, deferred income, welfare payments, social security benefits, disability payments, alimony, support payments, public assistance, sick pay, unemployment compensation, and income received from trusts, business activities, and investments.

I have attached appropriate documentation of my income, that is, Federal Income Tax Returns, weekly pay stubs or other appropriate documentation.

I am a first time homebuyer. I have not had an ownership interest in a residential property.

I understand that eligible buyers of 1st Home properties are selected by lottery. I understand that while most 1st Home properties are sold to households at or below 80% of the median income, some properties may be sold to households whose household income is at or below 120%. The income limits are attached.

I understand that if selected by lottery, I must occupy the property as my primary residence within 60 days after the closing of the mortgage and continually occupy the residence as my primary residence.

I understand that certain conditions are placed on the use and resale of these properties. I understand that the properties are subject to an Affordable Housing Covenant.

I am not currently, nor have I been within the last twelve (12) months, an employee of the Department of Neighborhood Development (DND). I am not an immediate family member of a current or former employee of the Department of Neighborhood Development.

I have never been convicted of real property arson, tenant harassment in Housing Court or violating Fair Housing Laws. I am not presently in mediation with the Boston Fair Housing Commission or the Massachusetts Commission Against Discrimination. I am not presently a defendant in a criminal complaint in Housing Court for a Fair Housing violation or in an arson case.

I do not presently, nor have I in the past, owe(d) any past due real estate taxes to the City of Boston.

I am aware that the information contained herein is subject to verification by DND, or its agents. I will notify, in writing, DND of any changes to the above statements or to the information I have provided with my 1st Home application.

I understand that if I have made any material misstatements in the foregoing representations, or if I have omitted any of the information requested, this misstatement or omission will be considered an event of default.

I declare under penalties of perjury that the foregoing representations are true, correct, accurate, complete and correct in all respects.

I hereby certify the information provided is accurate and correct to the best of my knowledge.

I hereby authorize the City of Boston to independently verify the information provided here and also to investigate my records of credit.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

For DND Use Only

Program Manager: _____ Date: _____

DEFINITIONS

Household Income: the Household Income Information includes all persons who intend to reside in the dwelling and all source(s) of income and current annualized gross amounts of income from any source, both taxable and non-taxable income, including, but not limited to: *earnings, overtime, IRA distributions, part-time employment, bonuses, dividends, interest, annuities, pensions, Veterans Administration (VA) Compensation, gross rental or lease income, commissions, deferred income, welfare payments, social security benefits, disability payments, alimony, support payments, public assistance, sick pay, unemployment compensation, and income received from trusts, business activities, and investments.*

Boston Resident: shall mean a household that, at the time of application for an affordable housing unit is a documented full time resident of the City of Boston. In addition, the following non-residents will be granted residency status for the purposes of this policy:

- 1) in recognition of the fact that market conditions that necessitate this policy have been in existence since early 1999, any former Boston resident that can show that they were a documented full-time resident of the city on or after January 1, 1999 will also be granted Boston resident status,
- 2) any non-resident tenant that can document that they were displaced from an apartment in the city as a result of the end of rent control in 1995-96 will also be granted Boston resident status, any non-resident employee of the City of Boston wishing to become a resident of the city will also be assigned Boston resident status.

Asset Limitation: You may not participate if you own more than \$75,000.00 in assets. All assets, whether in cash, equity in real estate, investment funds or any other item of value will be included in the determination of assets. The only exception to this is government-approved retirement funds and college savings plan. Only if a retirement account or college savings plans is to be liquidated to support the home purchase will it be added to the asset calculation. If an asset is necessary to the buyer's primary source of income, such as a business owned by the buyer, some or all of the asset may be exempted from the calculation only to the degree necessary to maintain the buyer's income stream.