



Boston Home Center Program Application And Disclosure

Department of Neighborhood Development - The Boston Home Center



Please fill out, sign, and print this application and mail to:
The Boston Home Center, 26 Court Street - 9th Floor, Boston, MA 02108

You may apply for only one program

☐ I am a **Homebuyer**, applying for:

- ☐ 1st Home
- ☐ Financial Assistance - Downpayment and Closing Costs
- ☐ Financial Assistance - Downpayment and/or Rehab

☐ I am a **Homeowner**, applying for:

- ☐ HomeWorks HELP
- ☐ Lead Safe Boston
- ☐ Senior Home Repair
- ☐ 3D HELP

I. Applicant Information

Applicant: _____ SS# _____

First MI Last

Address: _____ **Date of Birth:** _____

Street City State Zip

Phone: (____) _____ (____) _____ (____) _____

Home

Work

Cell

Co-Applicant: _____ SS# _____

First MI Last

Address: _____ **Date of Birth:** _____

Street City State Zip

Phone: (____) _____ (____) _____ (____) _____

Home

Work

Cell

Email: _____ ☐ Applicant ☐ Co-Applicant

II. Household Income Information

List all persons who intend to reside in the property. Income must be listed for all household members over the age of 18.

Name	Age	Relationship to Applicant	Name of Employer/s or educational institution/s (list all sources of income separately)	Gross Annual Income**
1. _____	_____	_____	_____	\$ _____
US Citizen? Y N	Resident Alien? Y N	(If you are a Resident Alien, attach a copy of your Social Security card.)		
2. _____	_____	_____	_____	\$ _____
US Citizen? Y N	Resident Alien? Y N	(If you are a Resident Alien, attach a copy of your Social Security card.)		
3. _____	_____	_____	_____	\$ _____
US Citizen? Y N	Resident Alien? Y N	(If you are a Resident Alien, attach a copy of your Social Security card.)		
4. _____	_____	_____	_____	\$ _____
US Citizen? Y N	Resident Alien? Y N	(If you are a Resident Alien, attach a copy of your Social Security card.)		
5. _____	_____	_____	_____	\$ _____
US Citizen? Y N	Resident Alien? Y N	(If you are a Resident Alien, attach a copy of your Social Security card.)		

Total # _____ of people in household Total of Annual Income of Household: \$ _____

** Sources of income include salary, overtime, bonus, commission, social security/retirement benefits, unemployment benefits, interest/divided income, welfare, alimony/child support and all other income.

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III. Household Asset Information

Fill in all below, even if the answer is \$0

Savings or Asset Type

Current Value

- | | |
|---|----------|
| 1. Total funds in checking and savings accounts | \$ _____ |
| 2. Expected annual dividend and interest income from all assets | \$ _____ |
| 3. Certificates of deposit | \$ _____ |
| 4. Deposits made on property (if buying a home) | \$ _____ |
| 5. Expected monetary gifts to assist with purchase (if buying a home) | \$ _____ |
| 6. Stocks / bonds / mutual funds | \$ _____ |
| 7. Expected Seller or Broker contributions (if buying a home) | \$ _____ |
| SUBTOTAL OF LIQUID ASSETS | \$ _____ |
| 8. Value of retirement or 401k | \$ _____ |
| 9. Value of all other real estate owned (non-primary residence) | \$ _____ |
| TOTAL OF ALL ASSETS | \$ _____ |

Have you sold any assets in the last two years below fair market value? ☐ Yes ☐ No

IV. Subject Property

Please respond below to the questions about the property being purchased, if applicable, or the one you currently own and occupy.

Subject property address: _____

Type of Property (Please check only one):

☐ Single Family ☐ Two Family ☐ Three Family ☐ Four Family ☐ Condo

Does the property require home repairs? ☐ Yes ☐ No

If 'Yes', please describe below interior and exterior work needed.

Does the property need de-leading work? ☐ Yes ☐ No

If "Yes", does or will a child under 6 years of age reside in the property? ☐ Yes ☐ No

If "No", does a child under 6 years of age visit the property on a regular basis? ☐ Yes ☐ No

If "Yes", how many hours per week does/will the child spend at the property? _____

V. Rental Unit Information

Complete ONLY if applicable

Address of property _____

Unit #	Vacant Y/N	#Bedrooms	Tenant Name	Monthly Rent
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

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VI. Other Required Financial Information

Has the applicant received financial assistance from the City of Boston Department of Neighborhood Development in the past? ☐ Yes ☐ No

If Yes, please list the date _____, purpose _____
Property Address _____

What fuel does the subject property use for heat? ☐ Natural Gas ☐ Heating Oil ☐ Other

If the subject property's heating system is being evaluated for replacement, is it more than 5 years old?
☐ Yes ☐ No

How many heating systems does the subject property have?

- ☐ One heating system for all building units ☐ A heating system for each building unit
☐ Other. Describe: _____

Has the subject property received an energy assessment within the last year from either MassSave or Renew Boston? ☐ Yes ☐ No

VII. Affirmative Marketing Information

Please complete the following section to assist us in fulfilling our affirmative marketing requirements. Your response is voluntary and will not affect your application.

Race / Ethnicity of persons in your household (check all that apply):

- ☐ White ☐ Asian ☐ Asian & White
☐ Native Hawaiian or Other Pacific Islander ☐ American Indian/Alaskan Native
☐ Black or African American ☐ Black or African American & White
☐ American Indian/Alaska Native & Black or African American ☐ Hispanic ☐ Other Multi-Racial
☐ Female Head of Household ☐ Elderly (Applicant over 62) Is the applicant disabled? ☐ Yes ☐ No

How did you hear about this program (check all that apply)?

- ☐ Newspaper Ad ☐ Boston Home Center website ☐ Postcard mailed to your home
☐ Ad on street ☐ Homebuyer 101 class
☐ Friend ☐ Financial Assistance class ☐ Other _____

VIII. Sign and Date

I declare under penalty of perjury that the foregoing information is true, accurate, complete and correct in all respects. I hereby authorize the City of Boston to independently verify the information provided here and also to investigate my records of credit. I certify that I have read the Program Disclosure and I agree to the Terms and Conditions of this program. I understand that under the False Claims Act, 31 U.S.C §§ 3279-3733, those who knowingly submit, or cause another person or entity to submit, false claims for payment of government fund, are liable for three times the government's damages plus civil penalties per each false claim.

Applicant (print name)

Applicant Signature

Date

Co-Applicant (print name)

Co-Applicant Signature

Date

Program Disclosure - 3D HELP (Home Equity Loan)

Department of Neighborhood Development

The Boston Home Center

The Boston Home Center's 3D Home Equity Loan Program (3D HELP) is intended to help preserve and support the traditional ownership model of Boston's triple deckers, where the homeowner occupies one unit and rents out the other two. The program offers qualified homeowners a loan for a variety of home repair and energy conservation improvements. Program funding is subject to availability.

ELIGIBILITY REQUIREMENTS

To qualify for 3D HELP you must meet **ALL** of the following criteria

- Owner-occupants of a traditional triple-decker: defined as a free-standing 3-family home that has been classified by City of Boston Assessing as a "decker" building type;
- Maximum Annual Household Income cannot exceed 135% of Area Median Income (AMI) based on household size as determined by US Department of Housing and Urban (HUD) (See chart below);
- Owners with a maximum household income above 120% of the AMI as determined by HUD are eligible for a City loan of up to 50% of the cost (up to the maximum loan limit) for their approved repairs as long as they provide 50% or a dollar-for-dollar (1:1) match with their own funds or with a bank loan. (See chart below);

HUD INCOME LIMITS & ELIGIBILITY

Household Size	Zero-MatchLoans 120% AMI	1:1 MatchLoans 120-135% AMI
1- Person	Under \$ 90,550	\$ 90,550 - \$101,850
2-Person	Under \$103,500	\$103,500 - \$116,400
3-Person	Under \$116,400	\$116,400 - \$131,000
4-Person	Under \$129,350	\$129,350 - \$145,550
5-Person	Under \$139,700	\$139,700 - \$157,150
6-Person	Under \$150,050	\$150,050 - \$168,800
7-Person	Under \$160,400	\$160,400 - \$180,450
8-Person	Under \$170,750	\$170,750 - \$192,100

- Agree to receive a no-cost home energy assessment from Renew Boston or Mass Save for all units in the building;
- Have less than \$75,000 in financial assets, whether in cash, equity in non-primary real estate, investment funds, or any other item of value, will be included in the determination of assets. The only exceptions to this are the primary residence, government-approved retirement funds, and some college savings plans. If an asset is necessary to the owner's primary source of income, such as a business owned, some or all of the asset may be exempted from the calculation, but only to the degree necessary to maintain the owner's income stream;
- Be current with all City of Boston and property debts, including property taxes and water bills;
- Be current with all mortgage payments and homeowner's insurance;
- Not have received home repair financial assistance from any City of Boston program within the past ten (10) years, excluding deleading funds.

TERMS & CONDITIONS

- The Household Income provided by the homeowner includes all persons who reside in the dwelling which homeowner occupies and includes all occupants' source(s) of income from 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.



City of Boston
Mayor Martin J. Walsh



NEIGHBORHOOD
DEVELOPMENT



Program Disclosure - 3D HELP (Home Equity Loan) - page 2

- City funds through 3D HELP will be in the form of a zero percent interest (0%) rate, deferred payment loan of up to \$30,000 for eligible home repairs to owner occupants of triple-deckers. The loan has no monthly payments and does not come due for repayment until the owner moves, sells or transfers ownership of their triple decker, or undertakes a cash-out refinance of the home. The City's loan is secured by a Mortgage and Promissory Note. The Mortgage will be a lien on the property and will be recorded with the Commonwealth of Massachusetts Suffolk Registry of Deeds.
- The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee.
- Mortgagors may, at their own expense, engage an attorney of their selection to represent their interests in the transaction.
- Prior to receiving financial assistance, the Homeowner will be required to sign a program Terms and Conditions, Promissory Note, Mortgage and related loan documents.
- At least one-third (1/3) of the City funds lent must be used for exterior repairs that are visible from the street. For example, the maximum \$30,000 repair project loan would require at least \$10,000 in exterior repairs and no more than \$20,000 in interior repairs.
- Homeowners will permit a representative of the DND Boston Home Center to survey and inspect the exterior and interior of the structure, including all dwelling units.
- Homeowner will receive free technical assistance to identify repair needs. Homeowners with repair projects over \$20,000 will authorize the DND Boston Home Center to develop a work write-up for the purpose of cost estimating, bidding, contractor selection and construction monitoring on his/her/their behalf from a list of prequalified general contractors.
- Homeowners with repair projects under \$20,000 will receive assistance with review of owner's selected contractor cost estimate and construction monitoring. Homeowners must provide two (2) written estimates from certified, licensed, and insured contractors.
- As identified by a DND Construction Specialist, all emergency and health and safety repairs must be done before any other types of repairs are funded.
- Properties with an outdated heating system (at least five years old) may be eligible for additional City funding in the form of a zero percent interest (0%) deferred loan to replace and install one (1) heating system with one (1) new high efficiency system, as determined by Renew Boston efficiency standards.
- Lead paint abatement funding may be in excess of 3D City loan for income eligible homeowners with children under the age of six years. All properties where a child under six (6) years old resides must comply with the regulations set forth by the Massachusetts Department of Public Health in 105 CMR 460.000 "Lead Poisoning Prevention and Control".
- Exterior repairs that would qualify for the one-third (1/3) requirement include, but are not limited to: painting, porch and deck repairs; repairs and siding, historic preservation work such as removing existing exterior building materials that do not match original materials or characteristics; restoring cornice and banding to match original molding and trim.
- Interior repairs include, but are not limited to: kitchens, bathrooms, hallways, bedrooms, floors, walls, ceilings, heating systems, electric, plumbing, weatherization and energy conservation improvements, and basement waterproofing.
- City funds may not be used for the following repairs, including but not limited to: appliances, luxury finishes or amenities (e.g., granite countertops, jet tubs), driveways or landscaping, retaining walls, additions including finishing basement and attic spaces.

Program Disclosure - 3D HELP (Home Equity Loan) - page 3

- Home repairs must comply with all applicable guidelines and regulations pertaining to houses and districts listed in the National Register of Historic Places, or designated as a Landmark District by the State Historical Commission, or by the City of Boston Landmarks Commission.
Homeowner certifies that neither they, nor any immediate family member, is currently or has been within the past twelve (12) months, an employee, agent, consultant, officer or elected appointed official of the City of Boston Department of Neighborhood Development. For purposes of this disclosure "immediate family member" shall include parents, spouse, siblings, or children, irrespective of their place of residence.
- Homeowner may not have been convicted of tenant harassment or have been found in violation of Fair Housing Laws.
- Homeowner cannot currently be a defendant in a criminal complaint in the Housing Court, or in mediation with the Boston Fair Housing Commission or the Massachusetts Commission Against Discrimination.
- Homeowner may not currently be a party to any pending proceeding in a bankruptcy case. If the Homeowner has been a party in a bankruptcy proceeding in the past, said proceeding must be closed or dismissed by an order of the Bankruptcy Court and any applicable appeal period must be expired.
- Homeowner agrees to speak with the press if asked, and to participate in a press event and/or other publicity related to the promotion and/or reporting of the benefits of the rehabilitation program.
- Homeowner agrees to the placement of a sign indicating that the Department of Neighborhood Development is rehabilitating the property and that such shall remain for the duration of the construction period and for thirty (30) days thereafter.
- Property may not be converted to condominiums for a period of ten (10) years after construction completion.

AUDITING

I understand that as a Recipient of the program, DND may from time to time undertake auditing procedures through a random sample of projects in order to comply with City, State, and Federal guidelines. I agree to cooperate fully with an audit/survey of the property if so required.

DISCLAIMER

3D HELP is a loan program to enable homeowners to make home repairs that they have chosen to make. The City is not party to the contract between the homeowner and the contractor. 3D HELP does not have any rights to contractors, third party persons or entities no party to this loan agreement.

The Homeowner certifies that he/she understands all the above terms and conditions and that all information furnished by the Homeowner is given for the purpose of obtaining a housing assistance loan and technical assistance from the City of Boston, and that said information is true and complete to the best of the knowledge and belief of the Homeowner. Any intentional misrepresentation of any material facts in connection with this program could result in denial of benefits or repayments to the City of any benefits previously granted under the Program. Such misrepresentation is a violation of Federal and State law.

Signed under the pains and penalty of perjury,

Homeowner Applicant (Signature)

Homeowner Co-Applicant (Signature)

Homeowner Applicant (Print Name)

Homeowner Co-Applicant (Print Name)

Date

Date



Homeowner Financial Assistance Application Checklist

(for all home repair programs)

Department of Neighborhood Development - The Boston Home Center



Thank you for your interest in the Boston Home Center. Below is a list of the documents you need to include with your application. Please make sure to include all required documents listed.

Please mail to: **The Boston Home Center**
 Attn: Homeowner Assistance Programs
 26 Court Street, 9th Floor
 Boston, MA 02108

Once we receive this package, we will notify you in writing about your application status.

DOCUMENTS REQUIRED OF ALL APPLICANTS:

- 1. _____ Completed and signed Program Application. All owners must be included on the application.
- 2. _____ Completed and signed Program Disclosure
- 3. _____ Copy of the Recorded Deed (also called a “Quitclaim Deed”, “Warranty Deed”, or “Certificate of Title”). A copy can be obtained at the Edward Brook Court House - Registry of Deeds, 24 New Chardon Street, Boston, or go to www.suffolkdeeds.com.
- 4. _____ If needed, an original Death Certificate for all deceased persons listed on the recorded deed (if not recorded with Suffolk Registry of Deeds). A Death Certificate can be obtained at the Registry of Births, Deaths, and Marriages, City Hall, Room 213, Boston, MA, 02201
- 5. _____ Copy of current Homeowner’s Insurance Policy. If home is located in designated flood plan area, documentation of coverage is required.
- 6. _____ Copy of the most recent signed **Federal** Tax Return including W-2 Forms and all Schedules. (IRS form 1040, 1040A, or 1040EZ) for all owners.
If Self-Employed, provide a year-to-date Profit and Loss Statement signed by you and your accountant, and copies of the last two years of **Federal** Tax Returns.
- 7. _____ Two current pay stubs for all household members 18 years old or older; and/or proof of income from all other sources such as Social Security Award Letter, Unemployment Compensation, Pension, etc.
- 8. _____ Current Mortgage Statement for all loans against property including any equity or rehab loans. Include a letter of explanation for use of equity loan.

Additional financial information may be required from an applicant.
All requested information must be provided to the City of Boston.

**THE FOLLOWING ADDITIONAL DOCUMENTS ARE REQUIRED OF
HOMEWORKS HELP APPLICANTS ONLY:**

- a. _____ Copy of most recent savings, checking and other account balance statements from all depository institutions (such as 401K’s, stocks, bonds, credit union, etc.) for all owners
- b. _____ Provide two (2) estimates from licensed contractors for your home repair(s). Please include a copy of the following from your chosen contractor: Home Improvement Registration Certificate, Construction License, EPA Renovator Certificate, and Liability Insurance

Notes:
Write in any additional information you feel we should know in order to process your application.

**For all individuals over the age of 18. If person/s is/are not employed, copy of school transcript or explanation of circumstances and a No Income Affidavit must be supplied.*