

# Homeowner Financial Assistance Application Checklist

## 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.

When your application is complete with all of the documents below, please mail to:

**The Boston Home Center**  
**Attn: Homeowner Assistance Programs**  
**26 Central Ave**  
**Hyde Park, MA 02136**

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 Brooke Courthouse - Registry of Deeds, 24 New Chardon Street, Boston, or go to [www.suffolkdeeds.com](http://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.
9. 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
10. Copy of Alternative Permit
11. Copy of Stamped Drawings (Inspectional Services Department stamp)

*\*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.*

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

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

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# HOME REPAIR PROGRAM APPLICATION

## The Boston Home Center

### Department of Neighborhood Development

Please check the box next to the specific program you are applying for:

- HomeWorks HELP
- Senior Home Repair
- Lead Safe Boston
- ADU Program

#### I. Applicant Information

**Applicant:** \_\_\_\_\_

First Name MI Last Name

**Email Address:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Address:** \_\_\_\_\_

Street City State Zip Code

**Phone:** \_\_\_\_\_

Home Cell Work

**U.S. Citizen?** \_\_\_ Yes \_\_\_ No

**Resident Alien?** \_\_\_ Yes \_\_\_ No

**Co- Applicant:** \_\_\_\_\_

First Name MI Last Name

**Email Address:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Address:** \_\_\_\_\_

Street City State Zip Code

**Phone:** \_\_\_\_\_

Home Cell Work

**U.S. Citizen?** \_\_\_ Yes \_\_\_ No

**Resident Alien?** \_\_\_ Yes \_\_\_ No

## II. Household Income Information

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

Household Member's Name	Date of Birth	Relationship to Applicant	Gross Annual Income**
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Total number of people in the household:** \_\_\_\_\_

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

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

If yes, what date did you receive the financial assistance?

\_\_\_\_\_

What was the purpose of the financial assistance?

\_\_\_\_\_

What is the address of the property where you received the financial assistance?

\_\_\_\_\_

## III. Asset Information

Value of all other real estate owned (non-primary residence): \$\_\_\_\_\_

Total funds in checking and savings accounts: \$\_\_\_\_\_

Have you sold any assets in the last two (2) years below fair market value? \_\_\_ Yes \_\_\_ No

## IV. Property Information

Please check the type of property:

Single Family  Two Family  Three Family  Four Family  Condominium

Please describe the interior and exterior repairs that are needed:

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Rental Unit Information (complete only if applicable):

Rental Unit Number	Vacant? (Yes/No)	Number of Bedrooms	Tenant Name	Monthly Rent
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

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?

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## v. 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 person in your household (check all that apply):

American Indian/Alaskan Native     Asian     Black or African American  
 Native Hawaiian or other Pacific Islander     White  
 Hispanic or Latino     Other: \_\_\_\_\_

**Is the Applicant disabled?**  Yes  No

**Is the Applicant over 62 years of age?**  Yes  No

**Is the Applicant a Female Head of Household?**  Yes  No

## VI. Sign and Date

I declare under the 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. 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*

- By checking this box, I acknowledge that typing my name is a substitute for formally signing this document.*

# Program Disclosure

## Additional Dwelling Unit Program (ADU)

### Department of Neighborhood Development

### The Boston Home Center

The Boston Home Center's Additional Dwelling Unit Program (ADU) assists City of Boston homeowners overcome losses of home equity in the current housing market and provide them with an affordable alternative to finance necessary repairs to their homes and promote visible reinvestment in Boston's neighborhoods. Program is subject to funding availability.

#### ELIGIBILITY REQUIREMENTS

To qualify for ADU, you must meet **ALL** of the following criteria:

- Be a city of Boston owner-occupant of a 1-4 family property;
- Maximum Annual Household Income cannot exceed 135% of Area Median Income (AMI) as determined by the U.S. Department of Housing and Urban Development (HUD) based on household size. (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 and must provide matching funds of 50% or a dollar-for-dollar (1:1) match with their own funds or with a bank loan. Find the current income limits [here](#);
- Have less than \$75,000 in financial assets. All 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 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;
- You may not have received home repair financial assistance from any City of Boston program within the past ten (10) years, excluding de-leading funds.

## TERMS AND CONDITIONS

- The household income provided by the Homeowner includes all persons who reside in the dwelling which homeowner occupies and includes all occupants sources(s) of income from all sources (both taxable income 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.
- The loan has no monthly payments and does not come due for repayment until the owner moves, sells, or transfer ownership of their property, 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 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, Homeowner will be required to sign a program Terms and Conditions, Promissory Note, Mortgage, and related loan documents.
- Homeowner will permit a representative of the DND Boston Home Center Division to survey and inspect the exterior and interior of the structure, including all dwelling units.
- 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.
- 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 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 sign 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.
- Homeowner agrees that existing tenants shall not be displaced as a result of rehabilitation work performed through the Program.

## **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**

The ADU is a loan program to enable homeowners to make an additional dwelling unit within the same footprint of their home. The City is not party to the contract between the homeowner and the contractor. ADU does not give 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 connections 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)**

\_\_\_\_\_  
**Homeowner/Co-Applicant (Print)**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Date**

## **How to Apply for ADU funding assistance**

### ***Step 1 - Plan for your unit***

Before you can apply for an additional dwelling unit permit, you need to develop plans for the unit you want to build. Check out the design section above for advice.

- Create preliminary designs or drawings of your proposed unit
- Prepare a description of your additional dwelling unit
- Take pictures of the current space
- Get a cost estimate.

### ***Step 2 - Attend ADU Design Workshop (Optional)***

- The ADU design workshops are currently being held digitally on the first Thursday of each month, from 4 - 7 p.m. To receive the link to the virtual meeting, please click on the “Sign Up To Attend” button below and make sure to enter your email address.
- The beginning of the workshop will include a brief time for general questions. This will be followed by a review of applicants' proposed plans for their own ADUs in 15-minute time slots. This limits the number of applicants to about 10 per workshop. After signing up, you will be notified if you are in the first 10 or not. If not, you can still attend to listen to the conversation (since many projects face similar challenges) and fill in if someone else doesn't show up, or you may request to attend a future workshop.
- Plans will only be reviewed if they have been submitted online through the “Sign Up To Attend” button below. Workshop attendees are encouraged to view this 50-minute ADU information session before the workshop.

### ***Step 3 – Complete Inspectional Services Permit***

- Before you can start construction, you will need to get a long-form permit from the Inspectional Services Department.

### ***Step 4 - Register Your Unit***

- An additional dwelling unit used as a rental must be registered in accordance with Ch. 9-1.3 of the City of Boston Rental Registry Ordinance at the time of conversion.

***Who can I talk to if I have questions?***

For general questions about the design of your ADU, sign up to attend an ADU design workshop (see the How to Apply section to sign up.)

For questions about getting an ADU permit, contact the Inspectional Services Department.

For questions about getting an ADU loan, contact the Boston Home Center.