



City of Boston  
Mayor's Office of Housing

## FIRST-TIME HOMEBUYER PROGRAM APPLICATION CHECKLIST

Mayor's Office of Housing  
The Boston Home Center

Thank you for your interest in the Boston Home Center. Below is a list of the documents you must 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 email [bhc-oneplus@boston.gov](mailto:bhc-oneplus@boston.gov) or mail them to:

The Boston Home Center  
Attn: Homebuying Programs  
26 Court St, 8th Floor  
Boston, MA 02108

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

### DOCUMENTS REQUIRED OF ALL APPLICANTS:

- Completed and signed **Program Application**. All household members must be listed on the application. If a person appears to live in the household (e.g., personal belongings in the home, receiving mail at the address, address on ID, etc.), moving into the new property, they must be included as a household member—even if not listed on the loan. All individuals aged 18 and older listed as household members must submit the required income, banking, and asset information.
- Completed and signed **Program Disclosure**.
- Copy of **Homebuyer 101 CHAPA-approved Certificate**:<https://chapa.org/>
- Copy of **Pre-Approval or Pre-Qualification Letter from a Boston Home Center Participating Lender**
- Copy of Purchase and Sale Agreement, or Signed and Accepted Offer (if applicable)
- A completed, signed W-9 form, available at:  
<chrome-extension://efaidnbmnnibpcapcglclefindmkaj/https://www.irs.gov/pub/irs-pdf/fw9.pdf>
- No Child Support Affidavit (<https://bit.ly/nochildsupport>) for any household member under the age of 18 years old for whom the applicant or co-applicant is not receiving child support



**The following applies to all household members 18 years of age or older who intend to occupy the property:**

- Copy of the **last 3 years signed Federal Tax Return**, including W-2 Forms and all Schedules. (IRS form 1040, 1040A, or 1040EZ).
- If Tax Returns were not filed - Federal Verification of Non-filing Letter for the non-filing year -The letter proves that the IRS has no record of a filed Form 1040, 1040A, or 1040EZ for the year. Instructions for obtaining this document can be found using the following link: [Non-filing Letter](#).
- **The last 2 months of pay stubs.** Showing gross salary. This includes part-time work, side jobs, and independent contract work such as Uber, PostMates, Instacart, Shipt, etc. If current pay is inconsistent, please provide the last 6 months of pay stubs.
  - 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, including 1099. This includes part-time work, side jobs, independent contract work such as Uber, PostMates, Instacart, Shipt, Etc. **This is also required for all household members aged 18 or older who are not full-time students.**
  - **If an adult household member is currently unemployed**, an explanation of circumstances and a No Income Affidavit must be submitted: [bit.ly/noincomeaffidavit](http://bit.ly/noincomeaffidavit)
- Household members 18 years of age or older who are **full-time students** must provide a school transcript OR a letter from their institution indicating their full-time enrollment.

**Often, household members may receive income from sources other than pay from a full- or part-time job. Here are some common forms of income that count towards your overall gross income:**

- Social Security- Current year award letter showing gross monthly amount. Need assistance, contact your local Social Security office – the main number is (800) 772-1213.
- Veterans Pay- current year or monthly award letter from the Veterans Administration
- Pensions and Retirement Pay - current year or monthly award letter.
- Child Support (even if not receiving payments) - Court Order stating the amount to be paid; cannot use a transaction log. If no court order is in place, please request a Child Support Affidavit as needed.
- Unemployment Pay- award letter showing the amount to receive.



**Asset documentation, required of all household members 18 years of age and older:**

Please provide **complete banking statements for the last three months** for the following items. Transaction histories will not be accepted.

- **All Checking Accounts** – Include any accounts in your name, your children's names, or joint accounts (even if unused). Must include all accounts (even those with children or others), including joint accounts, even if you do not use them.
- **All Savings Accounts** – Include any accounts in your name, your children's names, or joint accounts (even if unused). Must include all accounts (even those with children or others), including joint accounts, even if you do not use them.
- **All Online Banking Platforms** – Examples: Cash App, Venmo, Apple Pay, etc. accounts. If you have any of these accounts in your name, you MUST submit the documents, even if you do not use the account.
- **Household retirement accounts** such as 401(k), 403B, IRA, Roth IRA, and pension
- **Money market, stocks, bonds, brokerage accounts**, Keogh, Treasury Bills, etc.
- Statements must show the Annual Percentage Yield (APY) for all interest-bearing accounts.
- Must include all accounts with your or your children's names on them; this includes joint accounts with others, even if you do not use them. (Statement(s) must indicate the Annual Percentage Yield (APY) for all interest-bearing accounts.
  
- **Note: Any deposits of \$500 or more, including cash deposits, without proper documentation, may be counted as income. Please provide explanations for such deposits using our BHC Explanation of Deposit Form.**

Notes: Write any additional information we should know to process your application.

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# FIRST-TIME HOMEBUYER DISCLOSURE

Mayor's Office of Housing  
The Boston Home Center

## DEFINITIONS

**First-time Homebuyer:** First-time homebuyer shall mean the applicant, co-applicant, or spouse has had no homeownership stake in a principal residence during the previous three-year period except under the following circumstances:

- **Legally Divorced Single Parent.** A single parent with primary custody (including joint custody) of minor children or who is pregnant, who previously owned in whole or in part a residential property but no longer has any rights to the property as a result of a divorce or legally binding separation agreement or,
- **Inheritance.** A household that received, in whole or in part, a residential property as an inheritance but currently has no legal rights to that or any other residential property.
- **Mobile Home.** A household that has owned in whole or in part a mobile home but leased the land on which the property was located.
- **Certain Forms of Co-operative Housing.** While normally, ownership of a cooperative housing unit would be considered homeownership, there are certain forms of cooperatives that are closer to rental housing than homeownership. Only co-operatives in which the shareholder received a mortgage interest tax deduction from the IRS will be considered to be homeownership for the purposes of this policy.

**Actual Principal Residence:** The residence where the buyer normally eats and sleeps and maintains his, her, or their personal and household effects; and is occupied, or intended to be occupied, by the buyer as his/her or their home and not intended as an investment property or a vacation home or used primarily in a trade or business. Buyer must reside in the property five (5) out of seven (7) days of the week, and should he/she or they be absent for vacation, business or any other reason, the absent days may total no more than sixty (60) days consecutively in any year, except for a hospital stay.

**Household:** Household Member will be defined, at the time of application, as:

- Persons regularly living together, related by blood, marriage, adoption, guardianship, or operation of law;
- Or those who are not so related but share income and resources and intend to occupy the unit as their permanent primary residence.

Legally married couples shall both be considered part of a household. However, if an individual is "separated," the spouse will not be considered part of the household if the applicant can sufficiently document that the spouse is living separately.

Individuals purchasing together, i.e., co-buyers who are currently living in separate households, will, for the application, be considered household members. Or those who are unrelated but share income and resources and intend to occupy the unit as their permanent primary residence.

The Mayor's Office of Housing will consider other circumstances that do not meet this definition if sufficient documentation and/or notarized affidavits are provided.

The Mayor's Office of Housing may also require additional documentation to ensure compliance with the program's intent.

**Applicability of this Definition:** This policy applies to eligibility certifications undertaken at any point during the purchase process. This definition does not apply to lotteries.

**Annual Income:** Represents the amount of money a person earns in one year from all sources before taxes.

**Household Annual Income:** The combined income of all persons who intend to live in the dwelling. Income sources include, but are not limited to:

- The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
- Interest, dividends, and other net income of any kind from real or personal property;
- The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts;
- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay;
- Welfare assistance payments;
- Periodic and determinable allowances, such as alimony and child support payments and regular contributions or gifts received from organizations or from persons not residing in the dwelling;
- All regular pay, special pay, and allowances of a member of the Armed Forces.

**Assets:** Assets include all bank or financial accounts, whether in cash, equity in real estate, investment funds, cryptocurrency, funds in cash apps, gift funds and gifts of equity, or any other item of value. The only exceptions are government-approved retirement funds, Roth IRAs and college savings plans. If a retirement plan or college savings plan is to be liquidated to support the home purchase, only then will it be added to the asset calculation.

**Asset Limitation:** The applicant may be deemed ineligible if total combined household assets are more than \$100,000. Further, no more than one-half (50%) of the otherwise eligible buyer's assets may be in the form of a gift.

**Asset Needs:** Applicants may be deemed ineligible if, based on household total assets, there is no demonstrated need.

### **Terms and Conditions**

Note that the singular "I" or "my" below shall include the plural in the case of more than one homebuyer.

1. The attorney's responsibility for the mortgagee is to protect the mortgagee's interest.
2. Mortgagors may, at their own expense, engage an attorney of their selection to represent their interests in the transaction.

I, \_\_\_\_\_, do hereby apply for Financial Assistance under the down payment and closing costs assistance program from The Boston Home Center. I hereby certify and warrant as follows.

- The Household Income Information includes all persons who intend to reside in the dwelling that I will occupy. I have included their age(s), relationship to me, their source(s) of income, and current annualized gross income from all sources (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, businesses activities, and investments.**
- I understand that I must use an approved City of Boston Participating Lender and approved mortgage product that complies with the conforming Fannie Mae loan limits.
- I understand that, before receiving Financial Assistance, I must sign the Terms and Conditions.
- I shall occupy the home I am purchasing as my primary residence within sixty (60) days of the date of closing unless otherwise agreed upon by the City of Boston Mayor's Office of Housing and shall continually occupy the home thereafter.
- I also believe in good faith that I am moving into a vacant unit, and my occupancy will not displace tenants or the previous owner. I understand that at least one unit must be vacant when I move in.
- I will not raise the rents of tenants in an effort to cause them to move from the property within my first year of ownership.

- I will live in this property as my primary residence for the term of this loan.
- I have not owned a property for the past three (3) years.
- I acknowledge that condominium conversions are not allowed during the mortgage term.
- I am aware that if I am income eligible as defined by HUD, and I purchase a property built before 1978, a Visual Paint Inspection of the property will be required before my closing.
- I am aware that within six (6) months of closing, I must complete the required "Homeowner 201" class conducted by MAHA.

### **Affirmations**

- I have never been convicted of arson or tenant harassment or been found in violation of Fair Housing laws.
- I am not presently a defendant in an arson case, nor am I a defendant in a Fair Housing matter.
- I am not presently a defendant in mediation with the Boston Fair Housing Commission or the Massachusetts Commission Against Discrimination.
- I have no outstanding real estate tax obligations to the City of Boston.
- I certify that neither I nor any member of the household's immediate family member is currently or has been, within the past twelve (12) months, an employee, agent, consultant, officer, or elected or appointed official of the City of Boston Mayor's Office of Housing. For purposes of this disclosure, "immediate family members" shall include parents, spouses, siblings, or children, irrespective of their residence.
- I am aware that the information contained herein is subject to verification by the Mayor's Office of Housing or its agents.
- I hereby give permission to my lending institution to release confidential materials relevant to my mortgage loans to the Mayor's Office of Housing or its respective agents for the purpose of verifying the information contained in this application. This application may be reproduced, and that copy shall be as effective as this original consent.
- I declare under penalties of perjury that the foregoing information is true, accurate, and complete to the best of my beliefs. I hereby authorize the City of Boston to verify the information provided here independently and investigate my credit records. I certify that I have read the Terms and Conditions of this Program Disclosure and that I agree to the Terms and Conditions.

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Applicant (Print Name)

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Applicant Signature

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Date

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Co-Applicant (Print Name)

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Co-Applicant Signature

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Date

# FIRST-TIME HOMEBUYER APPLICATION

**Mayor's Office of Housing  
The Boston Home Center**

## 1. Applicant Information

Applicant Name: \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_  
Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Primary Phone Number: \_\_\_\_\_ Secondary Phone Number: \_\_\_\_\_

Are you a United States citizen?

- Yes  
 No

Are you a Resident Alien?

- Yes  
 No

Co-Applicant Name: \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_  
Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone Number: \_\_\_\_\_ Cell Phone Number: \_\_\_\_\_

Work Phone Number: \_\_\_\_\_

Are you a United States citizen?

- Yes  
 No

Are you a Resident Alien?

- Yes  
 No



## 2. Subject Property

Please respond to the questions below about the property being purchased. (If you already have an accepted offer or a Purchase & Sale Agreement.)

Address: \_\_\_\_\_  
Street \_\_\_\_\_  
Boston, MA \_\_\_\_\_  
Neighborhood \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of Property (please check only one):

- Single Family
- Two Family
- Three Family
- Condominium

Date of Construction of Property: \_\_\_\_\_

Proposed Closing Date (From Purchase & Sale Agreement or Signed & Accepted Offer):  
\_\_\_\_\_

Purchase Price: \_\_\_\_\_

Mortgage Lender: \_\_\_\_\_

## 3. Household Income Information

Number of persons who intend to reside in the property: \_\_\_\_\_ Please list them below:

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

Total Household Income: \_\_\_\_\_

**Sources of Income**

Household Member's Name	Source of Income (employment, self employment, benefits/pensions, child support)	Frequency	Gross Amount

**4. Household Assets Information****Cash, Bank Accounts, Investment Accounts, Cryptocurrency, Gift Funds, etc.**

Name of Account Holder	Institution	Account Number	Account Balance

Total: \_\_\_\_\_

**Retirement Accounts, including 401(k), Roth IRAs**

Name of Account Holder	Institution	Account Number	Account Balance

**Total:** \_\_\_\_\_**5. 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 of Applicant:

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

Is the Applicant Hispanic or Latino?

- Yes  
 No

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

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

- Newspaper Ad  
 Boston Home Center Website

- Postcard at Home
- Web Ad
- Homebuyer 101 Class
- Friend
- Financial Assistance Class
- Other: \_\_\_\_\_

## 6. 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 funds are liable for three times the government's damages plus civil penalties per each false claim.

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Applicant (Print Name)

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Applicant Signature

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Date

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Co-Applicant (Print Name)

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Co-Applicant Signature

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Date

**If you are filling this form out electronically, please check the following box:**

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