



Housing

BOSTON HOMES LOTTERY PROGRAM (BHLP) APPLICATION CHECKLIST

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

When your application is complete with all of the documents below, please email them to homecenter@boston.gov or mail them to:

**The Boston Home Center
Attn: Boston Homes Lottery Program
26 Court Street, Floor 8
Boston, MA 02108**

Please submit copies of the following with this Application:

- Completed and signed Boston Homes Lottery Program Application
- Current Letter of Pre-Approval from a mortgage lender for a single-family home, two-family home, or condominium for a 30-year fixed-rate mortgage loan with a loan-to-value (LTV) ratio of less than or equal to 97%. The pre-approval must be for an amount sufficient to the average BHLP purchase price.

Please submit copies of the following for all household members 18 years of age or older who intend to occupy the property:

- Copy of last 3 years signed Federal Tax Returns with all schedules
- Copy of the last 3 years W-2 forms
- Pay stubs for the last 30 Days
- If self-employed, a year-to-date Profit and Loss Statement
- Proof of income from all other sources such as Social Security Award Letter, Unemployment Compensation, Pension, etc.
- 3 current months asset statements from all Financial Institutions, including banks, 401ks, stocks, bonds, credit unions, etc.
- Copy of School Transcripts for full-time students over 18 years of age.
- No Income Affidavit (<https://bit.ly/noincomeaffidavit>) for those who are 18 years of age or older and currently unemployed (including students).



**EQUAL HOUSING
OPPORTUNITY**



If applicable to you, please provide:

- Documentation of Boston residency (i.e., such as a lease or utility bill).
- Documentation of Artist Certification (Artist Certificate letter from Mayor’s Office of Arts & Culture, or, if still valid, a letter from the BPDA.)
- Documentation for Disability Preference (Supporting documentation from a licensed health professional treating the household member for the disability.)
- Copy of Homebuyer 101 Certificate CHAPA approved provider (available at www.chapa.org). Please note that homebuyers will need to complete an approved homebuyer education course prior to closing.
- 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

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





BOSTON HOMES LOTTERY PROGRAM 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

Primary Phone Number: _____ Secondary Phone Number: _____

Are you a United States citizen?

- Yes
- No

Are you a Resident Alien?

- Yes
- No





2. Household Income Information

Please complete for every person who would live with the applicant at the new property.

Household Member's Name	Age Range*	Relationship to Applicant	Gross Annual Income
		Applicant	

*Age Range options are:

- 0-6 years
- 7-17 years
- 18-24 years
- 25-29 years
- 30-34 years
- 35-39 years
- 40-45 years
- 45-49 years
- 50-54 years
- 55-59 years
- 60-64 years
- 65-69 years
- 70-74 years
- 75-79 years
- 80-84 years
- 85+ years

Total Household Income: _____





Source 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, etc.

Name of Account Holder	Institution	Account Number	Account Balance



Total: _____

Retirement and 401(k) Accounts, Roth IRAs

Name of Account Holder	Institution	Account Number	Account Balance

Total: _____

Have you taken an approved Homebuyer Education class?

- Yes
- No

If yes, what is the certificate expiration date? _____

Are you registered for a Homebuyer Education class (HB101)?

- Yes
- No

Are you a Boston resident?

- Yes
- No

Are you a certified artist?

- Yes





No

If yes, please provide documentation: an Artist's Certificate Letter from the Mayor's Office of Arts & Culture, or, if still valid, a certification letter from the BPDA.

Are you looking for a unit built for persons with disabilities?

Yes

No

If yes, please provide supporting documentation from a licensed health professional treating the household member for the disability.

3. 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: _____





BOSTON HOMES LOTTERY PROGRAM AFFIDAVIT AND CERTIFICATIONS

Mayor's Office of Housing
The Boston Home Center

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 Boston Homes Lottery 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 documentation of my household income, to include among other appropriate documentation, Federal Income Tax Returns, weekly (or other periodic) pay stubs, or receipts for each Household Member who has reached the age of 18.

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

I understand that the eligible buyers for the Boston Homes Lottery Program properties will be selected by lottery. I understand that these properties will be sold to a household at or below 100% of the median income. Income limits are available at bit.ly/mohincomelimits.

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 Mayor's Office of Housing. I am not an immediate family member of a current or former employee of the Mayor's Office of Housing.

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.

Please initial the appropriate statement:

(I/We) am not currently an employee of the City of Boston. (I/We) am not an immediate family member (spouse, parent, child or sibling) of a current employee of the City of Boston.

Or

(I/We) am currently an employee of the City of Boston. (I/We) am/are an immediate family member (spouse, parent, child or sibling) of a current employee of the City of Boston.

If you or an immediate family member is a current employee of the City of Boston, please list the employee's name, job position, and City department.

Name

Job Position

City Department

Please note that if you or an immediate family member is a current employee of the City of





Boston, you will also be required to file a Conflict of Interest form with the City Clerk's office in order to close on the property.

I am aware that the information contained herein is subject to verification by the Mayor's Office of Housing, or its agents. I will notify, in writing, the Mayor's Office of Housing of any changes to the above statements or to the information I have provided with this 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, and may disqualify me for participation in this program.

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 (Print Name)

Applicant Signature

Date

Co-Applicant (Print Name)

Co-Applicant Signature

Date





BOSTON HOMES LOTTERY PROGRAM DEFINITIONS

Mayor's Office of Housing
The Boston Home Center

DEFINITIONS

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.

For any Household with a child (under the age of 18 years old) for whom the applicant or co-applicant is not receiving child support, please complete a No Child Support Affidavit (<https://bit.ly/nochildsupport>) and submit the Affidavit with this Application.

For Household members ages eighteen (18) years or older who do not have income, please complete a No Income Affidavit (<https://bit.ly/noincomeaffidavit>) for that Household member and submit the Affidavit with this Application.

Boston Resident: shall mean an applicant or co-applicant, at the time of application for an affordable housing unit is a documented full-time resident of the City of Boston.*

Proof of Boston residency shall include copies of utility bills, voter registration, vehicle registrations, and/or copies of leases where the Applicant was the lessee



*Excludes temporary residency in university residence halls or other similar temporary housing situations.

Verification of United States Residency: At least one applicant shall document lawful resident status in the United States as either citizen, permanent resident alien (i.e., applicant has a “green card”) or other long-term resident status or visa as of the date of application.

The eligible applicant shall provide at least one of the following documents to document United States residency: affidavit, application disclosure, birth certificate, passport, naturalization documents, resident alien documents, and/or other documentation deemed sufficient by the Mayor’s Office of Housing.

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. Assets include all bank or financial accounts, whether in cash, equity in real estate, investment funds, or any other item of value. 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, Roth IRAs and college savings plans. Only if a retirement account or college savings plans are 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.

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

- Persons regularly living together, related by blood, marriage, adoption, guardianship or operation of law;
- Or 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.

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 as needed to ensure compliance with the intent of the program.

First-time Homebuyer: shall mean the applicant, co-applicant or spouse has never owned in whole or in part a residential property 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.

Minimum Household Size shall equal the number of bedrooms in the property minus one.

The Mayor's Office of Housing Participating Lenders: First-time homebuyers who also want to participate in the City of Boston's Financial Assistance Program, will need to use a Participating Mortgage Lender. A list can be found at bit.ly/bhclenders. Applicants do not need to use a Participating Lender if they are only applying to the BHL P Program.

BHL P Maximum Program Income Limit by Median Income: Program Income Limits are established by the US Department of Housing and Urban Development (HUD) and are subject to change. Maximum Income Limits for participation in the Boston Homes Lottery Program is 100% of median income. However, some units may have lower maximum income limits.

Income limits are available at bit.ly/mohincomelimits.