

# AFFORDABLE HOME OWNERSHIP OPPORTUNITY

## 8 Hensche Lane Unit #8, Provincetown

### Three Bedroom Condominium Home

Offered for Resale at \$175,306  
**Home Buyer Selection will be by Lottery**



**Eligibility Income Limits & Asset Guidelines apply**  
 (Income Limits are based on Barnstable County median income as defined by US Department of HUD, Revised in 2018, see below)

**Asset Limitations**

Asset limit is \$75,000 of combined household member’s assets

**First Time Home Buyer**

Households who have owned a home within the last three years are NOT eligible to apply (few exceptions).

**Mortgage Pre-Approval**

Household must obtain a mortgage pre-approval letter *for a 30-year, fixed mortgage up to 97% of the purchase price.*

**Household Size**

There will be a preference for a household that needs the number of bedrooms.

**Primary and Sole Domicile**

Certification is required that the home will be the primary and sole residence of the household.

Second homes are not permitted and affordable housing deed restriction will enforce the requirement.

*The Sale of the units is subject to an affordable housing restriction with respect to the maintenance and retention of affordable income households. Additional eligibility requirements apply.*

<b>Household Size</b>	2 person	3 person	4 person	5 person	6 person
<b>Income Limits</b>	\$55,200	\$62,100	\$68,950	\$74,500	\$80,000

***View the property at the Open House: April 27, 2019 from 1-3 pm***

To ensure you are notified with additional information regarding this opportunity & to receive an application, please contact Michelle Jarusiewicz, Community Housing Specialist at 508.487.7087 or email [mjarusiewicz@provincetown-ma.gov](mailto:mjarusiewicz@provincetown-ma.gov)

**Application deadline Monday, May 20, 2019**



# 8 Hensche Lane

## Provincetown, MA

### 3 Bedroom Condo Ownership ↻ \$175,306

Be sure to read the directions for completing the application very carefully! Do not leave blanks. If not applicable, write “n/a” or “0”. **Incomplete applications or those that do not include all necessary documentation will not be processed. ALL documentation must be submitted by the deadline.**

Please check the Income Table to be sure that your total household income is within the guidelines. Household income includes earned and unearned income received by members of your household who are 18 and older. Income earned by full-time students is excluded.

Maximum Incomes set at 80% of area median income:

Household Size	2 person	3 person	4 person	5 person	6 person
Income Limits	\$55,200	\$62,100	\$68,950	\$74,500	\$80,000

- Combined household assets cannot exceed \$75,000
- All household applicants must be “first time homebuyers”  
(as defined by HUD, cannot have owned a home in the past three years)

\*\*\*other requirements may apply, please be sure and read through the lottery description\*\*\*

**Applications Due: Monday, May 20, 2019 no later than 5:00 pm**

**Lottery will be held approximately week of May 27<sup>th</sup>**

**View the property at the Open House: April 27, 2019 from 1-3 pm**

*Other viewings by appointment only*

**For information or questions call 508-487-7087 or [mjarusiewicz@provincetown-ma.gov](mailto:mjarusiewicz@provincetown-ma.gov)**

**Please Return Applications to:**

Community Housing Specialist Michelle Jarusiewicz  
Town Hall  
260 Commercial Street  
Provincetown, MA 02657

*Discrimination on the basis of race, creed, color, sex, age, disability, marital status, familial status, veterans status, sexual orientation, national origin and/or public assistance recipiency, or any other basis prohibited by law is specifically prohibited in the selection of applicants for this housing opportunity. Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to apply for, use and enjoy the housing.*



**Town of Provincetown**



**Home Ownership**  
**Housing Application**  
**8 Hensche Lane**

Office use only:  
 Date application was received: \_\_\_\_\_  
 Received by: \_\_\_\_\_

(Faxed or e-mailed applications cannot be accepted)  
**Return completed signed original form to:**  
**Housing Specialist Michelle Jarusiewicz**  
**260 Commercial Street, Provincetown, MA 02657**  
 For Information: Telephone 508-487-7087  
 e-mail: [mjarusiewicz@provincetown-ma.gov](mailto:mjarusiewicz@provincetown-ma.gov)

**Applications Due: Monday, May 20, 2019 no later than 5:00 pm**



*Applicants are selected without regard to race, sex, national origin, color, creed, military status, marital status, familial status, sexual orientation, disability or handicap, genetic information, ancestry, children or public assistance recipiency.*

**Applicant/Co-applicant Information**

Today's Date \_\_\_\_\_

This application is to be filled out jointly by ALL Adult Members of Household, 18 years old and over. If there are more than two adult members of household who are not full-time students, please add pages with complete information.

**Applicant #1** \_\_\_\_\_ SS# \_ \_ - \_ - - \_ \_ - \_ - \_

Other Name(s) You Have Used \_\_\_\_\_ Date Of Birth \_\_\_\_\_  
 (optional)

Current Address \_\_\_\_\_ phone \_\_\_\_\_

Mailing Address (if different) \_\_\_\_\_

E-mail address \_\_\_\_\_ Length of Time at Present Address \_\_\_\_\_

**Applicant #2** \_\_\_\_\_ SS# \_ \_ - \_ - - \_ \_ - \_ - \_

Other Name(s) You Have Used \_\_\_\_\_ Date Of Birth \_\_\_\_\_  
 (optional)

Current Address \_\_\_\_\_ phone \_\_\_\_\_

Mailing Address (if different) \_\_\_\_\_

E-mail address \_\_\_\_\_ Length of Time at Present Address \_\_\_\_\_

How many people in your household (include everybody; all adults, all children)? \_\_\_\_\_

**List all other people who are expected to reside in the unit:**

Name	Social Security #	Age	Relationship to Head of Household	Full Time Student y/n



**REASONABLE ACCOMMODATION QUESTION**

Does your household require a reasonable accommodation? Yes \_\_\_\_ No \_\_\_\_

If yes, please explain: \_\_\_\_\_  
\_\_\_\_\_

**HOME OWNERSHIP**

**Has anyone listed on this application owned a home in the past 3 years or does anyone on this application currently own a home? Yes \_\_\_\_ No \_\_\_\_**

If you answered no, please move on to the next page. If you answered **yes**, please answer the following questions.

To qualify as a **displaced homemaker**, please answer the following questions about the person that has owned a home in the past 3 years or currently owns a home:

- Is person an adult? Yes \_\_\_\_ No \_\_\_\_
- Has person owned a home only with a partner? Yes \_\_\_\_ No \_\_\_\_
- While married, did person not work full-time, full year in the labor force but worked primarily without remuneration to care for the home or family? Yes \_\_\_\_ No \_\_\_\_
- Is person currently legally separated from spouse? Yes \_\_\_\_ No \_\_\_\_
- Has the home in question already been sold? Yes \_\_\_\_ No \_\_\_\_

If you answered NO to the last two questions you are still eligible for the lottery but you must finalize your separation and/or sell your home before you will be given an opportunity to purchase an affordable unit.

To qualify as a **single parent**, please answer the following questions:

- Do you have 1 or more children, of whom you have custody or joint custody, or are you pregnant? Yes\_\_ No \_\_
- Did you own a home with your partner or reside in a home owned by your partner? Yes \_\_ No \_\_
- Has the home in question already been sold? Yes \_\_\_\_ No \_\_\_\_
- Are you unmarried or legally separated from your spouse? Yes \_\_\_\_ No \_\_\_\_

If you answered NO to the last two questions you are still eligible for the lottery but you must finalize your separation and/or sell your home before you will be given an opportunity to purchase an affordable unit.

**AFFIRMATIVE MARKETING**

Please complete the following section to assist us in fulfilling affirmative marketing requirements.

Optional, but responses will assist us in fulfilling our requirements.

- Household Race:  Caucasian  African American/Black  Asian/Pacific Islander/Native Hawaiian  
 Native American / Alaskan Native  Hispanic/Latino  other: \_\_\_\_\_



**HOUSEHOLD INCOME**

**INSTRUCTIONS FOR COMPLETEING THE FOLLOWING INCOME TABLE:**

- List **ALL** sources of income as requested below for **ALL household members** over 18 years old.
- The gross income must include income for the next 12 months
- For self employed applicants- please put net-income in the gross annual income column (please include a current business income/ expense report)
- For periodic payments (like Social Security and child support) please include the amount received per week or per month (*ex: \$100/month*) in the space provided under “Source / type of Income”. Then provide under “Gross Annual Income” provide the annual amount (*ex: \$1200*)
- Please attach verification for each source of income to include copies of three consecutive months pay stubs, for salaried employed household members over 18, longer for seasonal and hourly workers. If you are self-employed, you have provided a current year-to-date Income & Expense report signed by the preparer. Statements and documents that indicate the payment amounts from all other sources of income of all members listed on the application, such as alimony and/or child support, Social Security benefits, all types of pensions, employment, unemployment Compensation, Workman's Compensation, alimony, disability or death benefits and any other form of income – on organization letterhead
- Copy of 2016, 2017, and 2018 Federal and State tax returns, as filed, with 2018 1099's, W-2's and schedules, for every current or future person living in the household over the age of 18
- **TOTAL ALL INCOME AND CONTINUE TO ASSET SECTION**

<b>EMPLOYMENT INCOME: List all household members who are employed. Include all employers for the next 12 months. For Gross Annual Income please write the anticipated gross income for the NEXT 12 months. Total all employment income.</b>			
Employed Household Member	Employer/Contact	Employer Address & Phone	Gross Annual Income
<b>TOTAL EMPLOYMENT INCOME</b>			

<b>ADDITIONAL INCOME: List all other sources of recurrent income, such as Social Security, SSI, pensions, annuities, military pay, disability, public assistance, TANF, regular monetary contributions from outside sources, unemployment benefits, grants/scholarships, additional financial assistance in excess of tuition, etc.</b>			
Household Member Who Receives Income	Source/Type of Income	Address of Source	Gross Annual Income
<b>TOTAL ADDITIONAL INCOME</b>			



<b>ALIMONY &amp; CHILD SUPPORT</b>	
Are you legally entitled to receive alimony? If yes, list the amount you are entitled to receive: \$	Yes _____ No _____
Do you receive alimony? If yes, list the amount you receive: \$	Yes _____ No _____
Are you legally entitled to receive child support? If yes, list the amount you are entitled to receive: \$	Yes _____ No _____
Do you receive child support? If yes, list the amount you receive: \$	Yes _____ No _____
<b>TOTAL ALIMONY and CHILD SUPPORT you are entitled to receive(annually)</b>	

**OTHER INCOME:** List all other income including, but not limited to, inheritances, capital gains, lottery winnings and settlements on insurance claims if received in periodic payments. If anyone outside your household gives you money, pays your bills, or gives you money to assist student household members for educational expenses, you must report it as a source of income:

Household Member Who Receives Income	Source/Type of Income	Address of Source	Gross Annual Income
<b>TOTAL OTHER INCOME</b>			

## **ASSETS SECTION**

### **INSTRUCTIONS FOR COMPLETING THE FOLLOWING ASSET TABLE:**

- “Annual Income from assets” refers to any amount that you receive from any asset including amounts that you may be drawing down from a retirement account or 401K.
- Total the value of all assets and enter into “total value of all assets” for all household members
- Provide proof of all assets including but not limited to checking, savings, IRA's, stocks, bonds and all other assets (ie. Copies of bank statements for checking, savings and certificates of deposits, IRA or other retirement account statements- on organization letterhead). All statements must reflect current balances.

**ASSETS** – For all household members 18 years and older:

Type	Account No.	Bank name	Cash Value	Annual Income from Assets
Cash held in savings and checking accounts, safe deposit boxes, homes, etc.				
Revocable Trusts				
Equity in rental properties or other capital investments				

Stocks, bonds, treasury bills, certificates of deposit, mutual funds and money market accounts				
Retirement and Pension Funds				
Cash value of life insurance policies available to the applicant before death				
Personal Property held as an investment				
A mortgage or deed of trust held by the applicant				
<b>TOTAL VALUE OF ALL ASSETS</b>				

**TOTAL INCOME FROM ALL HOUSEHOLD APPLICANTS-** Please fill in total for each box from the worksheet above. Include all household income.

	Applicant #1	Applicant #2	Combined Gross Annual Income
<b>TOTAL EMPLOYMENT INCOME</b>			
<b>TOTAL ADDITIONAL INCOME</b>			
<b>TOTAL ALIMONY/CHILD SUPPORT</b>			
<b>TOTAL OTHER INCOME</b>			
<b>TOTAL Income from Assets</b>			
<b>TOTAL INCOME</b>			

Please be sure ALL household income from all sources including income from assets is entered into this table

**REAL ESTATE**

Do you or anyone on this application, own any property or have owned property in the past 3 years?	Yes No
Are you or anyone on this application, entitled to receive any amount of money from the sale of a property? (currently or through an upcoming court settlement)	Yes No
<i>If yes, to either question, type of property:</i>	
Location of Property:	
Appraised Market Value	\$
Mortgage or outstanding loan balance due:	\$

**INCOME/ ASSET ELIGIBILITY QUESTION**

1. Are the yearly income amounts listed in the total income section greater than the allowable income limits for a household of your size as specified for this program?  Yes  No

2. Is the sum total of all your assets (including equity in your home) listed in assets section more than \$75,000?

Yes  No



**MORTGAGE PRE-APPROVAL LETTER**

**A letter is required to participate in this project. The pre-approval letter must be based on your credit score and current financial situation and MUST be from a lender experienced with first time homebuyers and deed restricted properties. Online letters will not be accepted. Please include the letter with your application.**

There are specific closing and financing requirements. DHCD current mortgage requirements include:

- The loan must have a fixed interest rate through the full term of the mortgage.
- The loan must have a current fair market interest rate, no more than 2 percentage points above the current MassHousing rate.
- The loan can have no more than 2 points.
- The buyer must provide a down payment of at least 3%; half must come from the buyer’s own funds.
- The buyer may not pay more than 38% of their monthly income for the mortgage
- Non-household members shall not be permitted as co-signers of the mortgage.

**Down Payment & Closing Cost Assistance:**

The Town of Provincetown, through its Community Preservation Fund, offers up to \$10,000 for each eligible buyer to put towards downpayment and closing costs for the purchase of an eligible affordable unit. It is intended to assist year-round residents qualifying up to the 100% AMI [Area Median Income] or less income level who can afford monthly mortgage payments yet do not have enough money to pay the initial home purchase downpayment and closing costs. The goal of the program is to increase homeownership among the low and moderate income households in the Town of Provincetown. This is a zero-percent (0%) interest, deferred forgivable loan program, subject to repayment should the property be resold in less than 10 years.

**Eligibility:**

- The property must be the homeowner’s principal year round residence; not a second home
- First Time Homebuyer Workshop: purchaser must provide certificate from an approved Homebuyer Education Workshop Series.
- Applicant must provide written confirmation that they have been deemed eligible to purchase a year round home through an approved lottery process or have a fully executed P&S for an eligible unit
- Applicant must have a mortgage pre-qualification letter from a recognized financial institution on bank letterhead clearly indicating their qualification to purchase the unit.

YES, we are interested in being considered for this program.

**TO BE SIGNED BY ALL HOUSEHOLD MEMBERS OVER 18 YEARS OLD**

I understand that a false statement or misrepresentation will result in the withdrawal of my application for housing. I certify that the information I have given in this application is true, complete and correct.

**Signed under the pains and penalties of perjury,**

Applicant’s Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant’s Signature \_\_\_\_\_ Date \_\_\_\_\_





# ACKNOWLEDGEMENTS

## Initials (Applicant/Co-Applicant)

\_\_\_\_\_/\_\_\_\_\_  
I/We hereby affirm that my answers to the questions on the application for residency are true and correct, and that I have not knowingly withheld any fact or circumstance, which would, if disclosed, affect my application unfavorably.

\_\_\_\_\_/\_\_\_\_\_  
I/We understand that the development of this property has been supported by Town, County, State and other government funds and residency is subject to income eligibility and other requirements. I understand all my household income and assets will be verified by a 3<sup>rd</sup> party source.

\_\_\_\_\_/\_\_\_\_\_  
I/We acknowledge that occupancy of the housing is limited to the individuals named in this application

\_\_\_\_\_/\_\_\_\_\_  
I/We certify that we are first time homebuyers

\_\_\_\_\_/\_\_\_\_\_  
I/We hereby authorize the Monitoring Agent and the Municipality to inquire of credit agencies, employer, banking institutions and lending institutions to allow and assist them to determine my/our determination of eligibility of an affordable home. In addition, we hereby authorize any lender, Mortgage Company or mortgage broker to whom we apply for a mortgage in conjunction with our application to release any and all information regarding our loan application. This authorization includes all mortgage application information provided to the lender including, but not limited to credit reports, other loan applications, assets, employer information, etc.

\_\_\_\_\_/\_\_\_\_\_  
I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arrive, I/we agree that any determination made by the project-monitoring agent, is final.

\_\_\_\_\_/\_\_\_\_\_  
I/We certify that no member of our family has a financial interest in the development).

\_\_\_\_\_/\_\_\_\_\_  
I/We understand that it is my/our obligation to secure the necessary mortgage for the purchase of the home and all expenses, including closing costs and down payments, are my/our responsibility.

\_\_\_\_\_/\_\_\_\_\_  
I/We understand that if I/we do not obtain a mortgage commitment and sign a purchase and sale agreement within forty-five days after the lottery the unit will be offered to the next eligible applicant on the waiting list.

\_\_\_\_\_/\_\_\_\_\_  
I/We understand the provisions regarding resale restrictions and agree to the restriction. The unit can't be refinanced without prior approval of the Monitoring Agency; no capital improvements can be made without Agency preapproval; the unit must be owner's primary residence; the resale price is calculated according to the deed rider; and an increase in equity is very minimal to ensure affordability over time; the deed rider remains in effect in perpetuity. All prospective buyers are advised to review the deed rider with their own attorney to fully understand its provisions.

\_\_\_\_\_/\_\_\_\_\_  
I/We understand that if I/we are selected to purchase a home, I/we must continue to meet all eligibility requirements of the deed restrictions and any participating lender(s) until the completion of such purchase. I/We understand that I/we must be qualified and eligible under any and all applicable laws, regulations, guidelines, and any other rules and requirements. I further understand that that the unit will be my principal residence.

Your signature(s) below gives consent to the lottery agent or its designee to verify information

Applicant Name (please print): \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co- Applicant Name (please print): \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## APPLICATION ATTACHMENT CHECKLIST

Thank you for requesting an application for the home ownership opportunity presented by the Town of Provincetown. Your application will be handled with confidentiality and in conformance with all Fair Housing Laws. **Please retain a copy of this page for future reference.**

### APPLICATION CHECKLIST

Please read carefully to make sure that you submit a complete application with all the required attachments.

#### **Missing a step may disqualify your application.**

- You have completely filled out the application, paying careful attention to all instructions. You and all applicants over the age of 18 have signed the last page of the application.
- Copy of 2016, 2017 and 2018 Federal and State tax returns, as filed, with 2018 1099's, W-2's and schedules, for every current or future person living in the household over the age of 18
- Copy of three consecutive months pay stubs, for salaried employed household members over 18, longer for seasonal and hourly workers. If you are self-employed, you have provided a current year-to-date Income & Expense report signed by the preparer.
- Current statements and documents that indicate the payment amounts from all other sources of income of all members listed on the application, such as alimony and/or child support, Social Security benefits, all types of pensions, employment, Unemployment Compensation, Workman's Compensation, alimony, disability or death benefits and any other form of income – on organization letterhead
- You have attached one of the following documents to verify local preference status: a current driver's license, a current paystub, verification of school enrollment or a utility bill with the applicant's name.
- You have provided proof of all assets including but not limited to checking, savings, IRA's, stocks, bonds and all other assets (ie. Copies of bank statements for checking, savings and certificates of deposits, IRA or other retirement account statements- on organization letterhead). All statements must reflect current balances.
- Mortgage pre-approval and proof of adequate assets to cover down payment and closing cost
- Documentation regarding current interest in real estate, if applicable

#### **Mail the completed application and the required attachments to:**

Community Housing Specialist Michelle Jarusiewicz  
Provincetown Town Hall  
260 Commercial Street  
Provincetown, MA 02657

#### **THE APPLICATION MUST BE SUBMITTED NO LATER THAN**

**MONDAY, MAY 20, 2019 BY 5:00 PM (Please note, you are responsible for ensuring that the application is delivered by mail or in-hand to Provincetown Town Hall no later than this date & time.)**



## LOTTERY DESCRIPTION

- An application will be available on-line and sent to anyone interested in the lottery. Notice of the resale availability will be advertised, and communicated widely through local, regional and state channels.
- Applications received will be date stamped, and then checked for completion of all required components. An application will be considered complete when all required items on the checklist have been provided.
- The applicant's income will be verified and compared to the income and asset limits. The applicant household is required to be at or less than the 80% Area Median Income limits for the Barnstable County Area as published by HUD. This includes all income prior to any deductions from all adult household members. Income and assets are determined using the method as in the HUD Section 8 program, defined at 24 CFR 5.609. The 2018 household income limits used for this development include:

2 Person Household: \$55,200 ❖ 3 Person Household: \$62,100 ❖ 4 Person Household: \$68,950  
❖ 5 Person Household: \$74,500 ❖ 6 Person Household: \$80,000

- Household assets shall not exceed \$75,000 in net cash value. Assets include but are not limited to all cash, cash in savings accounts, checking accounts, certificates of deposit, bonds, stocks, retirement accounts, value of real estate holdings and other capital investments. Include the value of the asset, with a deduction for the reasonable cost of selling the asset. The value of necessary personal property (furniture, vehicles) is excluded from asset values.
- Household Size: there will be a preference for a Household that needs the number of bedrooms.
- Eligible applicants must be First Time Homebuyers, defined as one who has not have owned a home within three years preceding the application, with the exception of displaced homemaker, single parents and senior households (where at least one household member is 55 or over).
  - A displaced homemaker is an individual who is an adult, who has owned a home only with a spouse, who is legally separated from a spouse, and who does not currently own the home previously owned with a spouse.
  - Single parents, are individuals who owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);
  - Additional exceptions are made for households that owned a principal residence not permanently affixed to a permanent foundation, and households that owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.
- Applicants will be notified for incomplete application packages by email or letter.
- Persons who have not submitted all the necessary information by the deadline will waive their rights to proceed. No faxed applications will be accepted. Late applications (applications mailed and/or received after the due date) and applications that are incomplete will not be accepted.
- All applicants will be screened for eligibility. Applicants who have been deemed ineligible will be notified in writing of the decision
- Once the Lottery Agent has verified the information contained in the application and confirmed eligibility, a lottery number or numbers and lottery form will be issued, and the applicant will move forward to the lottery.
- A letter will be emailed to each applicant indicating the following information: You have been deemed (eligible/ineligible) based upon the information provided. Enclosed is your lottery number. You must contact the lottery agent in writing if you disagree with the determination you have qualified for. Failure to contact the lottery

agent in writing will result in the waiving of your rights for further review.

- The lottery numbers will be pulled by an independent third party and witnessed by representatives of the Town of Provincetown in a public setting. All lottery numbers from the general pool will be assigned a number in the sequence in which they are drawn and recorded in the order of selection on the Lottery Drawing List. The list of numbers drawn will be posted and letters will be emailed within three business days to the winners.
- The lottery coordinator shall maintain the Lottery Drawing List. In the event that any of the applicants are unable to obtain financing, withdraw for any other reason, or do not comply with guidelines, the next qualified applicant will be offered that particular unit.
- The Purchase and Sale Agreement must be completed within 45 calendar days of Lottery. Upon signing of the Purchase and Sale Agreement, the lottery winner provides a mutually agreeable deposit not to exceed \$3,000, which is applied to the overall purchase amount.
- There are specific closing and financing requirements. Current mortgage requirements include:
  - The loan must have a fixed interest rate through the full term of the mortgage
  - The loan must have a current fair market interest rate, no more than 2 percentage points above the current MassHousing rate.
  - The loan can have no more than 2 points
  - The buyer must provide a down payment of at least 3%; half must come from the buyer's own funds
  - Non-household members shall not be permitted as co-signers of the mortgage
- Final qualification against all requirements will be verified before closing. The purchase and sale agreement will state that final income verification has not been done and validity of said agreement will be contingent upon the approval by the Lottery Agent.
- The Fair Housing Act prohibits discrimination in housing because of Race or color, National origin, Religion, Sex, Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18. An applicant who believes that they have been discriminated against in the buyer selection and sales process may contact: the Massachusetts Commission Against Discrimination (617) 994-6000; and/or the United States Department of Housing and Urban Development (617) 994-8300.