

---

---

**AFFIRMATIVE FAIR HOUSING  
MARKETING PLAN  
FOR LOTTERY OF**

**South Holyoke Homes Phase 2 -  
Homeownership**

APRIL 25, 2025

## Table of Contents

<b>Purpose of Plan</b> .....	<b>4</b>
<b>Key Contacts</b> .....	<b>4</b>
<b>Project Description</b> .....	<b>4</b>
<b>Sales Prices</b> .....	<b>5</b>
<b>Marketing Plan</b> .....	<b>6</b>
<b>Eligibility</b> .....	<b>7</b>
Income Limit Eligibility .....	7
Asset Limit Eligibility .....	8
Homebuyer Requirements .....	8
Other Eligibility Criteria .....	8
<b>Preferences</b> .....	<b>9</b>
Local Preference .....	9
Minority Preference.....	9
ADA Accessibility preference .....	9
Household Size Preference .....	10
Disproportionally Impacted Households .....	10
<b>Lottery Procedures</b> .....	<b>11</b>
<b>Affordability Restrictions</b> .....	<b>12</b>

Developer Certification:

As authorized representative of \_\_\_\_\_, I have reviewed this plan and agree to implement this AFHMP, which shall be made effective as of the approval date.

Further, by signing this form, \_\_\_\_\_ agrees to review and update its AFHMP as necessary in order to comply with all applicable statutes, regulations, executive orders and other binding EOHLC and MassHousing requirements pertaining to affirmative fair housing marketing and resident selection plans reasonably related to such statutes, regulations, executive orders, as same may be amended from time to time.

I hereby certify that all the information stated herein, as well as any information provided herewith, is true and accurate.

---

Authorized Representative

---

## PURPOSE OF PLAN

---

This Affirmative Fair Housing Marketing Plan (AFHMP) addresses the marketing and sales of the twenty deed-restricted ownership units in Phase 2 of the South Holyoke Homes to be built on Clemente Street and South East Street in Holyoke, MA 01040. The homes will be regulated and monitored under the MassHousing Commonwealth Builders Program and the AFHMP is prepared in accordance with its guidelines.

This Affirmative Fair Housing Marketing Plan addresses the marketing of the deed-restricted ownership units, and the lottery that will be held to identify eligible buyers.

The lottery will be used to create a ranked applicant list for the project. If a unit becomes available, and there are no qualified buyers on the lottery list, the units will be marketed and sold on a First-Come First-Served manner as general units, using the same eligibility guidelines below, updated for new income limits if needed.

This marketing plan describes the project, and the marketing and outreach efforts in compliance with Fair Housing requirements, the eligibility criteria and the lottery and buyer selection process. The application material describes the unit and the process in more detail.

The lottery plan will implement the income restrictions and any and all other procedures set forth below in compliance with the MassHousing Commonwealth Builders Program and EOHLC Affirmative Fair Housing Marketing Plan guidelines updated December 2014, as applicable.

---

## KEY CONTACTS

---

### Developer:

Holyoke Housing Authority  
Matthew Mainville, Executive Director  
Sarah Meier-Zimble, Director of  
Development  
475 Maple Street  
Holyoke, MA 01040  
[mmainville@holyokehousing.org](mailto:mmainville@holyokehousing.org)  
[smeierzimble@holyokehousing.org](mailto:smeierzimble@holyokehousing.org)  
org

### Monitoring Agent

CHAPA  
Carol Marine  
[dgasser@chapa.org](mailto:dgasser@chapa.org)

### Lottery Agent:

Elizabeth Rust, in partnership with  
The Holyoke Housing Authority

---

## PROJECT DESCRIPTION

---

South Holyoke Homes is the culmination of decades of community advocacy to build housing around Carlos Vega Park, in the South Holyoke neighborhood of Holyoke, Massachusetts. The project envisions building new housing, with an emphasis on homeownership, on many longstanding vacant parcels. The South Holyoke community has identified housing, and particularly home ownership opportunities, as important goals for their neighborhood. While the concept was around long before, it was formally identified in the 2008 South Holyoke Revitalization Strategy and directly incorporated in the 2012 Urban Renewal Plan (URP). The URP identified specific vacant parcels that would be appropriate for housing development. The Holyoke Redevelopment Authority, whose mission is to implement the Urban Renewal Plan, advanced the goals identified in the Urban Renewal Plan by acquiring the properties identified in the plan and selecting the Holyoke Housing Authority (HHA) as the developer of the project in 2018.

The site is well accessed by public transportation, a block away from a local bus stop, half a mile to the Amtrak train station which provides regional commuter rail, and one mile from the Intermodal Bus Station with regional connections. There are also Valley Bike Share stations within 0.3 miles and plans to add a station inside Carlos Vega Park once the project is complete.

In addition to the vertical construction envisioned for the project, there were also significant infrastructure needs and a \$6.56M MassWorks Infrastructure grant was awarded to the project in 2019. This work was completed and includes new water and sewer lines, streetscape improvements, new street lighting and green space. The City of Holyoke, in addition to donating the land for Phase 2, also awarded the HHA \$3.3M in ARPA funds for the twenty units in the Phase 2 project.

## Phase 2

Phase 2 (the subject of this AFHMP) consists of twenty homeownership units and comprises the homeownership portion of the project. There are 14 three-bedroom and 6 four-bedroom units to be offered through the lottery. These are offered at two income levels: 80% AMI and 100% AMI.

	80% AMI		100% AMI		Total	Square Feet in each unit
	# units	\$ per unit	# units	\$ per unit	# units	
3BR	12	\$225,000	2	\$245,000	14	1,684 (accessible unit is 1,234)
4BR	4	\$240,000	2	\$260,000	6	1,867
Total	16		4		20	

The homes are sold as individual homes (not condominiums), which means that the owners are responsible for all maintenance of the homes, utilities, trash, and landscaping/plowing. Water, sewer, gas and electricity are separately metered and are billed direct to owner. Owners are responsible for paying property taxes, which vary depending on the sales price (number of bedrooms and income limit).

Taxes	3 BR	4BR
80% AMI	\$361	\$393
100% AMI	\$385	\$417

## SALES PRICES

The affordable units will be offered under the MassHousing Commonwealth Builders Program, administered by MassHousing. Please note that the sales prices were reduced based on a market study performed by LDS Consulting in August of 2024 and are below the maximum price based on the current parameters.

Sale prices are set so that a household earning the target of area median income would not expend more than 30% of income for housing.

The calculator uses the 2025 Springfield Income Limits, the latest interest rates, and current city tax rate.

Sales Prices 4.22.25							
3BR 80% AMI		4BR 80% AMI		3BR 100% AMI		4BR 100% AMI	
Housing Cost:		Housing Cost:		Housing Cost:		Housing Cost:	
Sales Price	\$225,000	Sales Price	\$245,000	Sales Price	\$240,000	Sales Price	\$260,000
5% Down payment	\$11,250	5% Down payment	\$12,250	5% Down payment	\$12,000	5% Down payment	\$13,000
Mortgage	\$213,750	Mortgage	\$232,750	Mortgage	\$228,000	Mortgage	\$247,000
Interest rate	7.08%	Interest rate	7.08%	Interest rate	7.08%	Interest rate	7.08%
Amortization	30	Amortization	30	Amortization	30	Amortization	30
Monthly P&I Payments	\$1,433.59	Monthly P&I Payments	\$1,561.02	Monthly P&I Payments	\$1,529.16	Monthly P&I Payments	\$1,656.59
Tax Rate	\$18.95	Tax Rate	\$18.95	Tax Rate	\$18.95	Tax Rate	\$18.95
monthly property tax	\$355	monthly property tax	\$387	monthly property tax	\$379	monthly property tax	\$411
Hazard insurance	\$113	Hazard insurance	\$123	Hazard insurance	\$120	Hazard insurance	\$130
PMI	\$139	PMI	\$151	PMI	\$148	PMI	\$161
Condo/HOA fees (if applicable)	\$0	Condo/HOA fees (if applicable)	\$0	Condo/HOA fees (if applicable)	\$0	Condo/HOA fees (if applicable)	\$0
Monthly Housing Cost	\$2,040	Monthly Housing Cost	\$2,222	Monthly Housing Cost	\$2,176	Monthly Housing Cost	\$2,358
Necessary Income:	\$81,613	Necessary Income:	\$88,868	Necessary Income:	\$87,054	Necessary Income:	\$94,309
Household Income:		Household Income:		Household Income:		Household Income:	
# of Bedrooms	3	# of Bedrooms	4	# of Bedrooms	3	# of Bedrooms	4
Sample Household size	4	Sample Household size	5	Sample Household size	4	Sample Household size	5
HUD 80% AMI	\$95,650	HUD 80% AMI	\$103,350	HUD 100% AMI	\$119,600	HUD 100% AMI	\$129,200
Target Housing Cost (80%AMI)	\$2,351	Target Housing Cost (80%AMI)	\$2,554	Target Housing Cost (100%AMI)	\$2,690	Target Housing Cost (100%AMI)	\$2,820

## MARKETING PLAN

A marketing plan for an affordable housing lottery demonstrates and ensures Fair Housing regulations are complied with and that the units are made available to a wide audience of qualified people.

The marketing and outreach activities are intended to communicate and advertise these opportunities. In general, the plan includes sending notices or flyers to local groups and organizations, notices for website publications, and advertisements in newspapers and periodicals.

In accordance with the guidelines, the marketing period will start at least 60 days before the application period closes, and all advertisements will run twice.

Applications will be available in Spanish, and HHA will offer free language assistance to applicants.

Group	What to send
HHA Family Self-Sufficiency (FSS) program	
City of Holyoke Bulletin Board	
Holyoke Redevelopment Authority	
South Holyoke Homes Facebook and Instagram	
The Republican - Black and Hispanic	
El Mundo perhaps	
Af-Am Point of View – Black 688 Boston Road, Springfield, MA 01119	
Daily Hampshire Gazette - Asian	
Springfield Vietnamese-American Civic Association, Inc 433 Belmont Avenue. <a href="mailto:SVACA2@aol.com">SVACA2@aol.com</a>	
Nueva Esperanza, Kayla Rodriguez, 401 Main Street, Holyoke	
Chinese Association of Western Massachusetts <a href="mailto:caofwm@gmail.com">caofwm@gmail.com</a>	
Martin Luther King Jr. Community Center 3 Rutland St, Springfield, MA 01109	
AAPJ Alliance of Western Mass	
South Holyoke Neighborhood Association Carmen Ocasio, 413-219-1319	
Enlace de Familias Frank Martinez Lopez, 299 Main Street, Holyoke	
Morgan School and Holyoke Public Schools	
Metrolist Clearinghouse	Flyer
MyMassHome.org	Website
Holy Trinity Greek Orthodox Church	
Valley Opportunity Council	
Providence Ministries	
Holyoke Safe Neighborhood Initiative	

Group	What to send
HHA Family Self-Sufficiency (FSS) program	
City of Holyoke Bulletin Board	
Holyoke Redevelopment Authority	
South Holyoke Homes Facebook and Instagram	
The Republican - Black and Hispanic	
El Mundo	
Af-Am Point of View – Black 688 Boston Road, Springfield, MA 01119	
Daily Hampshire Gazette - Asian	
Springfield Vietnamese-American Civic Association, Inc 433 Belmont Avenue. <a href="mailto:SVACA2@aol.com">SVACA2@aol.com</a>	
Nueva Esperanza, Kayla Rodriguez, 401 Main Street, Holyoke	
Chinese Association of Western Massachusetts <a href="mailto:caofwm@gmail.com">caofwm@gmail.com</a>	
Martin Luther King Jr. Community Center 3 Rutland St, Springfield, MA 01109	
AAPI Alliance of Western Mass	
South Holyoke Neighborhood Association Carmen Ocasio, 413-219-1319	
Enlace de Familias Frank Martinez Lopez, 299 Main Street, Holyoke	
Morgan School and Holyoke Public Schools	
OneHolyoke CDC	
Springfield Housing Authority	
Chicopee Housing Authority	
Greater Springfield Habitat for Humanity	
Local fair housing commissions	

During the general marketing period, the Developer and the lottery administrator will offer two informational sessions for members of the public to educate them about the units and the lottery process, in a hybrid mode, enabling access both in person and via Zoom. These sessions will be scheduled in the evening for maximum opportunity to attend.

In addition to having a website ([www.southholyokehomes.org](http://www.southholyokehomes.org)) and a social media presence on Instagram and Facebook, the housing authority also has a MailChimp list, and a cultivated a stakeholder group, consisting of 12 different community-based organizations and municipal entities, both of which that help us to spread the word these opportunities.

Outreach to the realtor community will be done to make local realtors aware of the opportunity.

---

## ELIGIBILITY

---

### INCOME LIMIT ELIGIBILITY

Income eligibility, as stated in the Guidelines, is governed by the rules and standards employed by the Department of Housing and Urban Development (“HUD”) in the selection of income-eligible tenants for publicly subsidized housing, as determined in the manner described in 24 CFR 5.609. The provisions of this section are intended to complement and not to override or supersede any applicable fair marketing regulations of MassHousing, the Massachusetts Commission Against Discrimination, or any Town regulation with jurisdiction and like purpose, to provide low and/or moderate-income housing.

The applicant household is required to be at or less than 80% or 100% of the Springfield (AMI) as published by HUD for total Gross Annual Household Income. Gross Annual Household Income includes all income prior to any deductions from all adult household members. This lottery will use the income limits in effect, currently 2025 income limits.

An imputed income amount of 0.40% of assets will be added to income for assets over \$5,000. [Note: this development is not subject to the HOTMA (Housing Opportunity through Modernization Act of 2016) regulations.]

	HH1	HH2	HH3	HH4	HH5	HH6	HH7	HH8
80% AMI	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
100% AMI	\$83,700	\$95,600	\$107,700	\$119,600	\$129,200	\$138,800	\$148,300	\$157,900

#### ASSET LIMIT ELIGIBILITY

At the time eligibility is determined, and before closing, homebuyers must have assets of less than \$150,000, excluding up to \$250,000 in any IRS-recognized retirement plan (such as IRAs, Roth IRAs, 401(k) Plans, 403(b) Plans, and other IRS-recognized private and government employer retirement plans, and retirement plans for self-employed individuals). Current recipients of HUD assistance are exempt from the asset limit. Assets include, but are not limited to all cash, cash in savings accounts, checking accounts, certificates of deposit, bonds, stocks, value of real estate holdings and other capital investments. The value of necessary personal property (furniture, vehicles) is excluded from asset values.

#### HOMEBUYER REQUIREMENTS

All qualified applicants shall be first-time homebuyers and must not have had an ownership interest in a residential property for the preceding 3 years, including in trust, with exceptions made for:

1. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
2. single parents, where the individual 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);
3. households where at least one household member is 55 or over;
4. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
5. households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

All qualified applicants must qualify for a mortgage with requirements that include:

1. The loan must have a fixed interest rate through the full term of the mortgage.
2. The loan must have a current fair market interest rate, no more than 2 percentage points above the current MassHousing rate.
3. The loan can have no more than 2 points.
4. The buyer must provide a down payment of at least 3%; half must come from the buyer's own funds (as evidenced in the application materials).
5. The loan must be from a financial institution.
6. The buyer may not pay more than 38% of their monthly income for the housing costs.
7. Non-household members shall not be permitted as co-signers of the mortgage.
8. Must complete homeownership training before time of purchase.

#### OTHER ELIGIBILITY CRITERIA

Individuals who have a relationship to the Developer or who have a financial interest in the Project and their families shall not be eligible to participate in the lottery. HHA employees will be eligible to apply if they file an ethics disclosure first.



## PREFERENCES

### LOCAL PREFERENCE

A primary goal of the project is to provide homeownership opportunities to a community that consists of almost entirely rental housing, which inhibits economic mobility and community investment through homeownership. According to US Census data, in 2018, South Holyoke had the highest percentage of renter-occupied housing of any neighborhood in Massachusetts outside of Boston, with an average of 1.5% owner-occupied households across the neighborhood's two census block groups. This means that when individuals and families in the community want to purchase their own home, they are forced to look for homes in other neighborhoods. Lack of homeownership opportunities does not only inhibit economic mobility within the neighborhood but also facilitates higher turn-over of residents. Homeownership creates longer term stakeholders, who feel a sense of ownership and empowerment in their neighborhood. This project strives to provide opportunities to the South Holyoke community to invest in their own neighborhood. The existing conditions prohibit those who want to make a housing investment from staying in their community, which in turn prohibits economic opportunity and advancement for the community.

Regional data supports a local preference. According to data provided through the US Census, within the HUD defined Metropolitan Statistical Area (MSA) of Springfield, MA the population is 18.5% Hispanic or Latino, whereas in Holyoke, the population is 53.9% Hispanic or Latino.

Any person or household who qualifies under the local preference shall have equal consideration in the Local Pool, and will also be eligible in the General Pool. The local preference is defined further as residents of the City, to include:

- Current Holyoke residents
- Families with children enrolled in the City of Holyoke's schools;
- Holyoke municipal employees or school system employees; or
- Household member employed in the City of Holyoke.

For this development, there will be 14 units offered to households demonstrating a local preference, which is 70% of the total units.

	80%		100%	
	Total	Local	Total	Local
3BR	12	9	2	1
4BR	4	3	2	1

### MINORITY PREFERENCE

The City is committed to providing equal access to all applicants. If the pool of applicants with a local preference does not include at least 33.1% of households who have one or more member who is a minority as defined in the application, then other eligible minority applicants will be included in the lottery for the local preference units. The number of minority applicants needed in order to meet or exceed 33.1% will be determined, and then eligible minority applicants will be included from the general pool through a minority pre-lottery.

Applicants are able to claim minority preferences by self-declaring on the application.

### ADA ACCESSIBILITY PREFERENCE

One of the three bedroom 80% AMI homes will be designed to meet the needs of people with disabilities and will be wheelchair accessible. The ADA unit is all on one level and includes a wider kitchen, larger bathrooms, lower cabinets and ADA compliant appliances for wheelchair accessibility. Preference in the lottery will be given to households where at least one member of the household has a documented need for the design features of an accessible unit.

- The top ranked household with a member documenting the need of the design features of the ADA accessible unit, will be offered the opportunity to purchase that specific unit ahead of a household where no member of the household needs the ADA design feature.
- Households needing the features of the ADA unit are given priority over those households who do not need those features, though still in household size ranking. This means that households needing the 3-bedroom ADA unit will be offered to the first households needing those features after the household ranking.
- Accessible unit will only be offered to the next top ranked applicant if there are fewer eligible households needing units with ADA features, than there are units.
- Applicants eligible for the ADA units, will also be entered into the general pools or local pools for which they qualify.

## HOUSEHOLD SIZE PREFERENCE

The objective of these State subsidy programs is to provide housing to appropriately sized families, and to that end, there will be preference given in the lotteries with respect to the number of bedrooms needed. This home is intended for larger households, therefore no household requiring one bedroom will be accepted in the lottery.

A “household” is defined as two or more persons who will regularly live in the unit as their primary residence And who are related by blood, marriage, law or who have otherwise evidenced a stable inter- dependent relationship, or an individual.

Within an applicant pool, first preference shall be given to households requiring at least the total number of bedrooms in the unit based on the following criteria:

1. There is at least one occupant per bedroom.
2. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom.
3. School-aged children of the opposite sex are not expected to share a bedroom.
4. Other household members may share but shall not be required to share a bedroom.

For this development, eligible households must require at least the total number of bedrooms in the unit minus one to be eligible for the lottery. For example, to be eligible for a three-bedroom home, the household must require at least two bedrooms. And to be eligible for a four-bedroom home, the household must require at least three bedrooms.

**Households that require one-bedroom are not eligible for the lottery.**

## DISPROPORTIONALLY IMPACTED HOUSEHOLDS

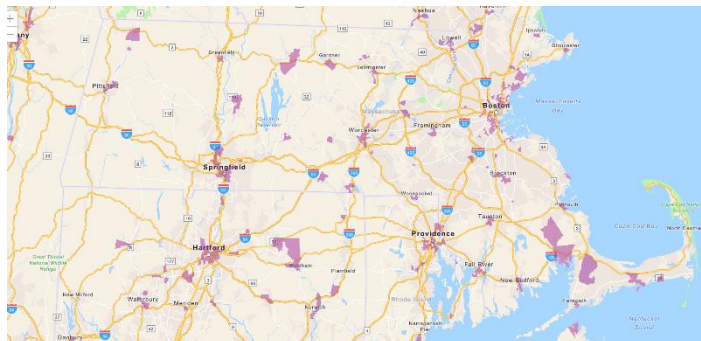
Preferences will be made for homebuyers from Disproportionately Impacted Households as defined in the U.S. Department of Treasury’s Final Rule, 31 CFR Part 35, implementing the Coronavirus State Fiscal Recovery Fund established under Section 9901 of The American Rescue Plan Act.

Disproportionately Impacted Households are defined as a household who:

- i. has an annual income at or below 80% of area median income for the location of the project; or
- ii. currently resides in a “qualified census tract” (as designated by HUD), or
- iii. currently resides in one of the following towns or cities: Boston, Attleboro, Barnstable, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Revere, Salem, Springfield, Taunton Westfield, Worcester, Framingham, or Randolph.

MassHousing has determined that all eligible purchasers for the units restricted at 80% of AMI will be Disproportionately Impacted Households and that the preference will not need to be applied for the selection of purchasers for those units.

Disproportional Impact preference will be applied to the two general 100% units.



Prior to entering the lottery, each eligible application will be reviewed for ‘Disproportionately Impacted Households’ based on the above criteria. The 2025 HUD map of the Qualified Census Tracts is inserted here, and the link for determination is found [here](#).

## LOTTERY PROCEDURES

The main objective of the lottery process is to provide a transparent process using Fair Housing practices, while implementing the program and project requirements.

Applications and an information packet will be available online and in hard copy at the Holyoke Housing Authority. The information packet provides details on the procedures and process, including a description of the eligibility requirements, as well as the date of the lottery and how the lottery winners will be chosen.

Applicants will enter their information through an online system. Applicants can also submit applications by mail which will be entered by the Holyoke Housing Authority.

The key elements of the lottery process are as follows:

1. Applicants are required to submit a completed and signed application, and all required third-party information by the deadline. Documents can be submitted by mail, to the office or through the on-line system.
2. Applications will be reviewed for eligibility (income, asset, FTHB, Mortgage Pre-approval), and assigned their preferences (local, household size, ADA). Applicants who have incomplete applications or have been deemed ineligible will be notified in writing of the decision and given time to contact the housing authority to disagree with the determination.
3. A final lottery eligibility letter will be mailed to each applicant indicating their final eligibility determination with number/s, preferences and the lottery specifics.
4. The Local Pool will be reviewed to determine whether minority pre-balancing is needed. Specifically, if the percentage of minority local resident households in the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area (33.1%), minority applicants will then be included from the general pool through a minority pre-balancing to the local preference pool, and those applicants given local pool lottery numbers.
5. Within the local and general pools, applicants will be tagged with income tier identifier affixed to the lottery number. Applicants will be entered into the highest income tier (80% or 100% AMI) that they are eligible for.
6. The lottery will be held over Zoom and recorded.
7. The ballots will be randomly drawn for the two lottery pools – general and local. The lottery ranking list will be created showing the order drawn of the tickets.
8. The ADA unit will be awarded first. Then, units are awarded to households based on bedroom sizes, by proceeding down the list of lottery winners to the first household on the list which is of appropriate size for a four-bedroom unit, and then three-bedroom by income tier. The two 100% AMI General Pool homes will have a Disproportional Impact preference applied after the Household Size priority.
9. If there are more local units than local applicants needing all of the bedrooms of the unit, the local unit will be offered to the next ranked applicant in the general list needing all of the bedrooms in the unit. For example, if there is a 4-bedroom local unit, and no 4-bedroom eligible local applicants, the 4-bedroom unit will be offered to the next ranked household requiring 4-bedrooms on the general list. If there are no households on the general list requiring 4-bedrooms, then the next ranked household on the local list requiring 3-bedrooms will be offered the unit. Thus, the ranked local applicants needing one fewer bedroom will then be considered in drawing order, followed by the ranked general applicants needing one fewer bedroom than in the unit.

The units are awarded by proceeding down the local and general lists, and awarding the units as follows:

1. First: From the General List, award the accessible unit to the top ADA-eligible household needing 3-bedroom unit, then 2-bedroom unit, and finally 1-bedroom unit.
2. Award the 4-bedroom units, first the two 100% AMI units, followed by the four 80% AMI units (local first), using household size preference.
3. Award the 3-bedroom units, first the two 100% AMI units, followed by the nine 80% AMI units (local first), using

household size preference.

**Households that require one-bedroom are not eligible for the lottery.**

10. Applicants will be notified of the drawing results by mail.
11. Top ranked applicants will be shown the awarded unit, and if interested in proceeding to purchase will sign a reservation form in a timely manner.
12. Final eligibility will be completed by the Holyoke Housing Authority, obtaining current and any missing documents. A SORI check will be done prior to signing a P&S, and verification that the homebuyer homeownership counseling program with a HUD-certified counseling agency has been completed.
13. The Purchase and Sale contract will be executed and applicants will put \$500 down at P&S.
14. The Monitoring Agent will approve buyers after the Purchase and Sale contracts are executed. In all cases, final income and assets will be verified to ensure the buyer's verified income meets the eligibility income limits within 90 days of purchase.
15. Once the Monitoring Agent has approved the buyers, the closing documents are requested from MassHousing and the buyer proceeds to obtain their final mortgage commitment.
16. In the event that any of the applicants withdraw for any reason, or do not comply with guidelines, the next qualified applicant in the lottery pool ranked by bedroom size need, will be offered the unit. If any applicant is offered a unit and opts not to proceed, they will be moved to the bottom of the list, unless there are extenuating circumstances related to hardship.
17. The lottery lists will be used until the units are sold, or all persons have declined to purchase. If there are unsold units when the list is depleted, the marketing will be opened as a first-come first-served basis using the same eligibility and preference criteria, except no local preference will be used in the first-come first-served process.

### AFFORDABILITY RESTRICTIONS

It is important to help the purchaser understand the complexities in the deed restrictions. The Commonwealth Builder program has an affordability restriction in place for years 1 through 15, a shared equity model of restriction that starts after 15 years, and all restrictions expire after 30 years. If you or a close family member still own this home, you will then be able to sell, rent and refinance without any restriction or making any shared appreciation payment to MassHousing.

From the Homebuyer Disclosure Statement:

*For the first 15 years after you buy the home, for so long as you own it:*

- *This home will need to be your primary residence and you may not be allowed to rent it out*
- *You will only be able to sell this home to another moderate-income first-time homebuyer and only for a limited sale price, but you may transfer it to certain close family members*
- *There are restrictions on refinancing and second mortgages*

*And for the next 15 years, for so long you own this home:*

- *This home will still need to be your primary residence (or the primary residence of a close family member) and you still may not be allowed to rent it out*
- *There will still be restrictions on refinancing and second mortgages*
- *You will be able to sell this home to anyone, but you may need to pay some of the amount you receive from a sale to MassHousing.*

This information is provided to the purchaser through the following materials:

1. MassHousing Commonwealth Builder Homebuyer Disclosure Statement
2. Deed Riders, both the Affordability Deed Rider and the Shared Appreciation Deed Rider
3. Summarized in the Information Packet

The Monitoring Agent is responsible for monitoring compliance with the restrictions, including answering questions, calculating prices and values (for owners and the City Assessor), approving transfers and refinances, and administering any resales.



## South Holyoke Homes Phase 2 Ownership Information Packet



### New Construction – 20 Duplex Homes

**14 Three Bedroom homes: \$225,000 or \$245,000**

**6 Four Bedroom homes: \$240,000 or \$260,000**

This packet contains specific information for the lottery for the twenty (20) affordable homeownership units at the South Holyoke Home Phase 2 homeownership development, including eligibility requirements and the selection process.

The key milestones for this housing opportunity (*please note these are tentative and dependent on closing*):

- Application Period opens Monday May 5, 2025
- Information Sessions Wed May 28<sup>st</sup> at 6pm and Fri June 18th at 6pm, in person/Zoom hybrid
- Open House: Wed May 21<sup>st</sup> at 5pm and Saturday, June 14th at 12pm
- Application Deadline Fri July 11, 2025 at 2pm
- Lottery Wed August 6, 2025

The application is a first step in the lottery process and does not assure you a home. Applicants must secure approval for a mortgage loan and submit evidence of such approval together with the application.

Please contact 413-539-2220 for free language assistance. Favor de comunicarse con 413-539-2220 para ayuda gratis con el idioma. Persons with hearing loss may access TTY/TDD Telecommunications Relay Services by dialing 711.

Please contact the agent below for any questions or to **submit your application**:

Please call 413-539-2220 for free language assistance. Favor de comunicarse con 413-529-2220 para ayuda gratis con el idioma. Persons with hearing loss may access TTY/TDD Telecommunications Relay Services by dialing 711.

Holyoke Housing Authority, 475 Maple Street, Holyoke, MA - 413-539-2220

[www.southholyokeyhomes.org](http://www.southholyokeyhomes.org)

#### **Project description**

South Holyoke Homes is the culmination of decades of community advocacy to build housing around Carlos Vega Park, in the South Holyoke neighborhood of Holyoke, Massachusetts. The project envisions building new housing, with an emphasis on homeownership, on many longstanding vacant parcels. The South Holyoke community has identified housing, and particularly home ownership opportunities, as important goals for their neighborhood. While the concept was around long before, it was formally identified in the 2008 South Holyoke Revitalization Strategy and directly incorporated in the 2012 Urban Renewal Plan (URP). The URP identified specific vacant parcels that would be appropriate for housing development. The Holyoke Redevelopment Authority, whose mission is to implement the Urban Renewal Plan, advanced the goals identified in the Urban Renewal Plan by acquiring the properties identified in the plan and selecting the Holyoke Housing Authority (HHA) as the developer of the project in 2018.

The site is well accessed by public transportation, a block away from a local bus stop, half a mile to the Amtrak train station which provides regional commuter rail, and one mile from the Intermodal Bus Station with regional connections. There are also Valley Bike Share stations within 0.3 miles and plans to add a station inside Carlos Vega Park once the project is complete.

The homes have an Energy Star-certified oven, fridge, dishwasher, washer/dryer, hardwood floors, and central air. There is a half bathroom on the first floor; the 3-bedroom units have one full bath on the 2<sup>nd</sup> floor, the 4-bedroom units have full baths on the 2<sup>nd</sup> and 3<sup>rd</sup> floors. There is electric heat and cooling. The units all have private patios, sheds and 2 off-street parking spaces. The 3BR units are 1,684 gross sq ft, the 4BR are 1,867 gross sq ft. The accessible unit is 1,234 sq ft and is all on one level and includes a wider kitchen, larger bathrooms, lower cabinets and ADA compliant appliances for wheelchair accessibility.



## South Holyoke Homes Phase 2 Ownership Information Packet



The project is designed to meet stretch code, which focuses on sustainability and reducing heating and cooling costs with high-performance systems. The homes are all electric, eliminating any fossil fuel consumption on site.

The homes are sold as individual homes (not condominiums), which means that the owners are responsible for all maintenance of the homes, utilities, trash, and landscaping/plowing. Water, sewer, gas and electricity are separately metered and are billed direct to owner. Owners are responsible for paying property taxes, which vary depending on the sales price (number of bedrooms and income limit).

The homes are offered at two income levels: 80% AMI, and 100% AMI using the 2025 Springfield income limits below. Applicants are eligible for the income level that best correlated to their household income. Units will be ready for occupancy in the fall of 2025 and will continue until complete.

These are the maximum income limits:

	HH1	HH2	HH3	HH4	HH5	HH6	HH7	HH8
80% AMI	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
100% AMI	\$83,700	\$95,600	\$107,700	\$119,600	\$129,200	\$138,800	\$148,300	\$157,900

	Total # Units	#Local Preference	Sales Price	Property Taxes (monthly)
3BR 80%	12	9	\$225,000	\$361
3BR 100%	2	1	\$245,000	\$393
4BR 80%	4	3	\$240,000	\$385
4BR 100%	2	1	\$260,000	\$417

Address	#BR	AMI	Pool	
163 Clemente	3BR	80%	Local	
165 Clemente	3BR	80%	Local	
167 Clemente	4BR	100%		
169 Clemente	4BR	80%	Local	
193 Clemente	3BR	80%	Local	
195 Clemente	3BR	80%	Local	
197 Clemente	4BR	80%		
199 Clemente	4BR	80%	Local	
201 Clemente	4BR	100%	Local	
203 Clemente	4BR	80%	Local	
205 Clemente	3BR	80%	Local	
207 Clemente	3BR	80%	Local	
650 South East	3BR	80%	Local	
652 South East	3BR	100%		
654 South East	3BR	80%	Local	
656 South East	3BR	80%		Accessible
702 South East	3BR	80%	Local	
704 South East	3BR	80%		
706 South East	3BR	100%	Local	
708 South East	3BR	80%		



## South Holyoke Homes Phase 2 Ownership Information Packet



The affordable units will be offered below market price, and offered under the MassHousing Commonwealth Builders Program, administered by MassHousing. Sale prices are set so that a household earning the target of area median income would not expend more than 30% of income for housing. The Commonwealth Builder program requires an affordability restriction to be placed on the property for years 1 through 15, followed by a shared equity model of restriction that starts after 15 years, and all restrictions will expire after 30 years. The restriction template and disclosure statement can be found on the South Housing Homes website: [www.southholyokeyhomes.org](http://www.southholyokeyhomes.org).

### Lottery description:

1. The applications for this housing opportunity will be generally available, including on-line and sent via US Mail to anyone interested in the lottery. Notice of the lottery will be advertised and communicated widely through local, regional and state channels.
2. Applications are to be submitted with all required information. Applicants can set up an account on the DocuPhase system to enter their information and upload their documents. The Holyoke Housing Authority will assist if requested.
3. For all units, the applicant's household size will be determined from the application and the required number of bedrooms as indicated on the application. Within each lottery pool, priority shall be given to households requiring at least the number of bedrooms for that unit. For this development, eligible households must require at least the total number of bedrooms in the unit minus one to be eligible for the lottery. For example, to be eligible for a three-bedroom home, the household must require at least two bedrooms. And to be eligible for a four-bedroom home, the household must require at least three bedrooms. **Households that require one-bedroom are not eligible for the lottery.**
4. The applicant's income will be verified and compared to the income limits published by HUD for the Springfield Metropolitan Statistical Area. Income includes all income prior to any deductions from all adult household members and are determined using the method as in the HUD Section 8 program defined at 24 CFR 5.609. An imputed income amount of 0.40% of assets will be added to income for assets over \$5,000. This lottery will use the income limits in effect, currently 2025 income limits.

	HH1	HH2	HH3	HH4	HH5	HH6	HH7	HH8
80% AMI	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
100% AMI	\$83,700	\$95,600	\$107,700	\$119,600	\$129,200	\$138,800	\$148,300	\$157,900

5. At the time eligibility is determined, and before closing, homebuyers must have assets of less than \$150,000, excluding up to \$250,000 in any IRS-recognized retirement plan (such as IRAs, Roth IRAs, 401(k) Plans, 403(b) Plans, and other IRS-recognized private and government employer retirement plans, and retirement plans for self-employed individuals). Current recipients of HUD assistance are exempt from the asset limit. Assets include, but are not limited to all cash, cash in savings accounts, checking accounts, certificates of deposit, bonds, stocks, value of real estate holdings and other capital investments. The value of necessary personal property (furniture, vehicles) is excluded from asset values.
6. Eligible applicants must be a First-time Homebuyer. This is further defined as a household that has not owned a home within three years, including in trust, preceding the application, except for displaced homemaker, single parents and senior households (at least one household member is 55 or over). Any previously or currently owned home must be sold prior to purchasing the affordable unit.

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.

Eligible applicants cannot own residential property, whether for primary, secondary or investment purposes.





## South Holyoke Homes Phase 2 Ownership Information Packet



7. Persons must submit all the necessary information by the application deadline. Late applications (applications mailed and/or received after the above date) and applications that are incomplete will not be accepted. No faxed or emailed applications will be accepted.
8. All applicants will be screened for eligibility. Within the local and general pools, applicants will be tagged with income tier identifier affixed to the lottery number. Applicants will be entered into the highest income tier (80% or 100% AMI) that they are eligible for.
9. Applicants who have been deemed ineligible will be notified in writing of the decision and given time to contact the lottery agent in writing to disagree with the determination. A final lottery eligibility letter will be mailed to each applicant indicating their final eligibility determination, preferences, income tier and the lottery specifics (date/time).
10. Applicants that qualify for a local preference will be placed in the local pool. Fourteen (14) of the homes are available for local residents. Applicants will be entered into all the pools for which they qualify; so a local resident will be included in both general and local pools. Local resident includes:
  - Current Holyoke residents
  - Families with children enrolled in the City of Holyoke's schools;
  - Holyoke municipal employees; or
  - People employed by businesses located in the City of Holyoke, including with a bona fide offer of employment.
11. The City is committed to providing equal access to all applicants. The Local Pool will be balanced to avoid any disparate impact, ensuring that the local pool reflects the racial/ethnic balance of the HUD defined Metropolitan Statistical Area ("MSA"). Specifically, if the percentage of minority local resident households in the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area (33.1%), minority applicants will then be included from the general pool through a minority pre-balancing to the local preference pool. Applicants are able to claim minority preferences if they include self-declarations as proof.
12. Preferences will be made for homebuyers from Disproportionately Impacted Households as defined by the program. This preference will apply to the two General Pool 100% AMI homes. Disproportionately Impacted Households are defined as a household who:
  - has an annual income at or below 80% of area median income for the location of the project; or
  - currently resides in a "qualified census tract" (as designated by HUD, link [here](#)), or
  - currently resides in one of the following towns or cities: Boston, Attleboro, Barnstable, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Revere, Salem, Springfield, Taunton Westfield, Worcester, Framingham, or Randolph.
13. There will be two lottery pools created for these opportunities.
  - 1) General Pool (20 units): all addresses
  - 2) Local Pool (14 units): See table on page 2
14. The lottery numbers will be pulled randomly by an independent third party in a public setting over zoom and recorded. Lottery numbers will be assigned a number in the sequence in which they are drawn and recorded in the order of selection on the Lottery Drawing Lists. The list of numbers drawn will be posted and letters will be mailed within three business days to the winners.
15. Once the tickets have been randomly drawn and listed in the drawn order, the units are awarded.
  - First the accessible unit is awarded. The top ranked general household with a member documenting the need of the design features of the ADA accessible unit, will be offered the opportunity to purchase that specific unit ahead of a household where no member of the household needs the ADA design feature.
  - Then, for both the local and general pool, by income tier, the four-bedroom units are awarded first based on bedroom size, followed by the three bedroom units. The top ranked household needing at least four bedrooms will be offered the opportunity to purchase the unit. The household size preference shall be given to households based on the following criteria.



## South Holyoke Homes Phase 2 Ownership Information Packet



- There is at least one occupant per bedroom.
- A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom.
- Other household members may share but shall not be required to share a bedroom.
- Maximum occupancy standards will be set by 105CMR410 that states that in every residence, each room used for sleeping by more than one occupant shall contain at least 50 square feet of floor space for each occupant.

**Households that require one-bedroom are not eligible for the lottery.**

- The two 100% AMI General Pool homes will have a Disproportional Impact preference applied.
16. If there are more local units than local applicants needing all of the bedrooms of the unit, the local unit will be offered to the next ranked applicant in the general list needing all of the bedrooms in the unit. For example, if there is a 4-bedroom local unit, and no 4-bedroom eligible local applicants, the 4-bedroom unit will be offered to the next ranked household requiring 4-bedrooms on the general list. If there are no households on the general list requiring 4-bedrooms, then the next ranked household on the local list requiring 3-bedrooms will be offered the unit. Thus, the ranked local applicants needing one fewer bedroom will then be considered in drawing order, followed by the ranked general applicants needing one fewer bedroom than in the unit.
  17. Applicants will be notified of the drawing results by mail.
  18. Top ranked applicants will be shown the awarded unit, and if interested in proceeding to purchase will sign a reservation form in a timely manner.
  19. Final eligibility will be completed by the Holyoke Housing Authority, obtaining current and any missing documents. A SORI check will be done prior to signing a P&S, and verification that the homebuyer homeownership counseling program with a HUD-certified counseling agency has been completed.
  20. A SORI check will be done prior to signing a P&S, and verification that the homebuyer homeownership counseling program with a HUD-certified counseling agency has been completed. Applicants will put \$500 down at P&S which will be applied to the overall purchase amount. In all cases, final income and assets will be verified to ensure the buyer's verified income meets the eligibility income limits. Applicants are strongly encouraged to have an attorney represent them through the P&S process. It is most cost-effective to use the closing attorney, who will also be approved by the mortgage bank.
  21. The Monitoring Agent will approve buyers after the Purchase and Sale contracts are executed. In all cases, final income and assets will be verified to ensure the buyer's verified income meets the eligibility income limits within 90 days of purchase. Once the Monitoring Agent has approved the buyers, the closing documents are requested from MassHousing and the buyer proceeds to obtain their final mortgage commitment.
  22. If any of the applicants withdraw for any reason, or do not comply with guidelines, the next qualified applicant in the lottery pool ranked by bedroom size need, will be offered the unit. If any applicant is offered a unit and opts not to proceed, they will be moved to the bottom of the list, unless there are extenuating circumstances related to hardship.
  23. The lottery lists will be used until the units are sold, or all people have declined to purchase. If there are unsold units when the list is depleted, the marketing will be opened as a first-come first-served basis using the same eligibility and preference criteria, except no local preference will be used in the first-come first-served process.
  24. The lottery agent shall maintain all Lottery Drawing Lists. In the event that any of the applicants withdraw for any reason, or do not comply with guidelines, the next qualified applicant in the lottery pool ranked by bedroom size need, will be offered the unit.
  25. Prior to closing, applicants must submit a copy of their mortgage commitment along with updated income and asset documentation as requested by the Lottery Agent. Applicants must be continuously eligible for 90 days prior to final qualification.
  26. There are specific closing and financing requirements for loans on these units, which are listed below. We strongly encourage households to apply through banks who are aware of the resale restrictions and guidelines for affordable housing programs. These banks will likely have access to additional first-time homebuyer programs that may be of



## South Holyoke Homes Phase 2 Ownership Information Packet



great assistance and increase your buying power such as the Massachusetts Housing Partnership's ONE Mortgage Program or MassHousing no-MI product. The HHA will provide a list of local lenders.

- 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.
  - The interest rate must be locked in – not floating.
  - The buyer must provide a down payment of at least 3%, 1.5% of which must come from the buyer's own funds.
  - The loan can have no more than 2 points.
  - The buyer may not pay more than 38% of their monthly income for monthly housing costs.
  - Mortgage co-signers are not accepted.
  - Loans from non-institutional lenders will not be accepted.
  - Must complete HUD-certified homeownership training before time of purchase.
27. The Fair Housing Act prohibits discrimination on the basis of race, creed, color, sex, age, disability, marital status, familial status, veteran status, sexual orientation, and/or national origin, or any other basis prohibited by law and is specifically prohibited in the sale of these units. An applicant who believes that they have been discriminated against in the buyer selection and sales process may contact: the Massachusetts Commission Against Discrimination; and/or the United States Department of Housing and Urban Development.
28. Disabled persons are entitled to request reasonable accommodation of rules, policies, or services, or reasonable modification of housing.
29. Resale process: The Monitoring Agent is responsible for monitoring compliance with the restrictions, including approving transfers and refinances, and administering any resales. The Monitoring Agent has up to 90 days after you give notice of your intention to sell the home to close on a sale to an Eligible Purchaser, or to close on a sale to a Monitoring Agent, or to a buyer that one of them may designate.



## South Holyoke Homes Phase 2 Homeownership Lottery Application



The application period is open for South Holyoke Homes Phase 2. This is a development of 20 duplex homes of ownership housing around Carlos Vega Park in South Holyoke. The units will be awarded via lottery using a ranked list based on the information from the application. Please refer to the Information packet at [www.southholyokehomes.org](http://www.southholyokehomes.org) for more information.

The 20 units are:

- 14 three-bedroom homes offered at \$225,000 (12 homes below 80% AMI) or \$245,000 (2 homes below 100% AMI)
- 6 four-bedroom homes offered at \$240,000 (4 homes below 80% AMI) or \$260,000 (2 homes below 100% AMI)

Applicant Qualifications include:

- Maximum Income Limits (see below)
- Maximum asset limit of \$150,000, with some exceptions
- Applicants must be a first-time homebuyer
- Applicants must submit a mortgage pre-approval along with the application.

Maximum Income Limits:

	HH1	HH2	HH3	HH4	HH5	HH6	HH7	HH8
80% AMI	\$67,000	\$76,550	\$86,100	\$95,650	\$103,350	\$111,000	\$118,650	\$126,300
100% AMI	\$83,700	\$95,600	\$107,700	\$119,600	\$129,200	\$138,800	\$148,300	\$157,900

\*\*\*\*This application is **NOT** for Holyoke Housing Authority public housing units. It is **ONLY** to be entered into a lottery for the South Holyoke Homes Phase 2.

**Application Deadline: June 11<sup>th</sup> at 2pm**  
**NO APPLICATIONS WILL BE ACCEPTED AFTER THIS DATE**

Applications can be accepted through the following methods:

- Submit an online application through the DocuPhase system accessed at [www.southholyokehomes.org](http://www.southholyokehomes.org)
- Mail a hard copy of the completed application to: Holyoke Housing Authority, 475 Maple Street, Suite 1, Holyoke, MA 01040
- Bring a hard copy of the completed application to 475 Maple Street in Holyoke. Monday – Friday 8:30am – 4:30pm applications can be left with the receptionist. Outside of these hours, applications can be left at the dropbox directly outside of 475 Maple Street.

**Application Instructions:** Incomplete applications will not be processed. Please complete all information requested on the application. Please contact the HHA if any of the information included below changes. Make sure you sign the last page. Should you need help in completing this application, please contact the Holyoke Housing Authority.





## South Holyoke Homes Phase 2 Homeownership Lottery Application



Applicant Legal Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

Email (please write legibly\*) \_\_\_\_\_

Applicant Legal Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

Email (please write legibly\*) \_\_\_\_\_

**\*Note: Email will be main method of communication. Please provide an email address and remember to write clearly.**

### THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- \_\_\_\_\_ Completed application signed by all individuals over the age of 18.
- \_\_\_\_\_ Copy of 2023, 2024 Federal tax returns, as filed, with W-2's and schedules for 2023 tax return (if filed), for every current or future person living in the household over the age of 18. State returns are not required.
  - If you do not have copies of your Federal tax returns, you must complete form 4506-T & submit to the IRS for transcripts of your tax return or verification of non-filing. Obtain a copy of the form at [irs.gov](https://www.irs.gov).
- \_\_\_\_\_ Copy of last three months of consecutive pay stubs.
- \_\_\_\_\_ Current statements and documents that indicate the payment amounts from all other sources of income of all members listed on the application, such as family support, alimony, child support, Social Security benefits, pensions, unemployment compensation, workman's compensation, disability and any other form of income. Equivalent of IRS form Schedule C for self-employment income for 2024.
- \_\_\_\_\_ Current statements (last 3 consecutive months for each account) of all assets, including international assets, showing current value including all bank accounts, investment accounts, cash life insurance policies, retirement accounts:
  - On financial institution letterhead, Include all pages
  - Please explain any non-payroll deposits over \$500 by notation on the statement.
- \_\_\_\_\_ Mortgage pre-approval and proof of adequate assets to cover down payment and closing costs. These units are not eligible for family loans, and applicants cannot spend more than 38% of monthly income for monthly housing costs.
- \_\_\_\_\_ If Applicable, Documentation recipient of HUD assistance (see asset limit description)
- \_\_\_\_\_ If Applicable, Documentation regarding current interest in real estate.
- \_\_\_\_\_ If Applicable, No Income Statement, for any household member over 18, containing the language "Under penalties of Perjury."
- \_\_\_\_\_ If Applicable, No Child Support Statement, signed, containing the language "Under penalties of Perjury."
- \_\_\_\_\_ If Applicable, Gift Letter, signed by donor, if applicable, indicating that there is no expected repayment of the gift.
- \_\_\_\_\_ If Applicable, Minority Self-Declaration Statement, signed and dated, containing the language "Under penalties of Perjury."
- \_\_\_\_\_ If Applicable, Letter from medical professional regarding need for Accessible Features





## South Holyoke Homes Phase 2 Homeownership Lottery Application



Household Information - List all members of your household including yourself. Number of Bedrooms Needed: \_\_\_\_\_  
Note that the number of bedrooms needed for the household will be determined based on the household composition. The homes will be awarded based on household size as further described in the information package.

	Names of all Persons to Reside in Dwelling (First Name, Middle Initial, Last Name)	Relation to Head	Married? (Y/N)	Full Time Student? (Y/N)	Age	Date of Birth	Minority Category * (Optional)
HEAD							
2							
3							
4							
5							
6							
7							
8							

\*Minority preference categories include only Native American or Alaskan Native, Black or African American, Asian, Native Hawaiian or Pacific Islander; or other (non-White); and the ethnic classification Hispanic or Latino. Requires a separate document certifying that the household has includes a minority member and which minority category.

Local Preference – Check all that apply, and attach documentation:

- 1) current City of Holyoke resident, address: \_\_\_\_\_
- 2) Families with children enrolled in the City of Holyoke's schools, list school: \_\_\_\_\_
- 3) employee of the City of Holyoke, title: \_\_\_\_\_
- 4) employee of businesses located in the Town of City of Holyoke /Business Name: \_\_\_\_\_

Are you applying for housing as a handicapped individual for the ADA adapted home? Yes ( ) No ( ) If

Yes: Provide letter from medical professional

Property - Do you own or have an interest in any real estate, land and/or mobile home? Yes ( ) No ( )

Address: \_\_\_\_\_ Current Value: \_\_\_\_\_

If Yes: Current assessment is \$ \_\_\_\_\_ [provide statement from Town]

Outstanding mortgage is \$ \_\_\_\_\_ [provide statement from Lender]





## South Holyoke Homes Phase 2 Homeownership Lottery Application



**Total Household Income** - List all income of all members over the age of 18 listed on application to reside in the unit, such wages, self-employment, child support, contributions, Social Security, disability payments, (SSI), Workmen's Compensation, retirement benefits, TANF, Veterans benefits, rental property income, stock dividends, income from bank accounts, alimony and any other form of income; including rental income from property. Adults with no income are required to submit a notarized statement. If additional space is needed, please attach another sheet.

Please include a copy of last consecutive three months of pay stubs, for all salaried employed household members over 18.

#	Source of Income	Address/Phone# of Source	Amount per Year
1			
2			
3			
4			
5			
<b>TOTAL</b>			

**Assets** - List all checking, savings accounts, CD's, stocks, bonds, retirement accounts, savings bonds, gifts and any other investments below. If additional space is needed, please attach another sheet. Household assets do not include necessary personal property.

Please include copies of last consecutive three months statements of all assets showing current value including all bank accounts, investment accounts, retirement accounts, on organization letterhead with all pages. This also includes any amounts that will be given as a gift for the purchase.

#	Type of Asset	Bank/Credit Union Name	Account No	Value, Balance
1	Checking account			
2	Savings account			
3	Retirement account			
4	Other: _____			
5	Other: _____			
6	Other: _____			
<b>TOTAL</b>				





## South Holyoke Homes Phase 2 Homeownership Lottery Application



The Holyoke Housing Authority is an equal opportunity agency. We will not tolerate discrimination because of race, color, sex, national origin, or physical or mental handicaps. All applicants are welcome to submit application for housing and/or employment.

I/we understand that the Holyoke Housing Authority will request sex offender registry information (SORI) from the Sex Offender Registry Board for all adult members of the household.

I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that false or incomplete information may result in disqualification from further consideration.

I/We certify that I am/we are not related to any party of this project.

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. You must notify the Monitoring Agent when you wish to sell. The unit cannot be refinanced without prior approval, no capital improvements can be made without the Monitoring Agent pre-approval; the unit must be owner's primary residence; the resale price is calculated according to the deed rider. All prospective buyers are advised to review the deed rider with their own attorney to fully understand its provisions.

I/We have been advised that a copy of the Deed Rider is available from the Holyoke Housing Authority, and on the South Holyoke Homes website: [www.southholyokeyhomes.org](http://www.southholyokeyhomes.org).

I/We understand that if I/we are selected to purchase a home, I/we must continue to meet all eligibility requirements of the Lottery/Resale Agent 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.

Your signature(s) below gives consent to the Lottery/Resale Agent or its designee to verify information provided in this application. The applicant agrees to provide additional information on request to verify the accuracy of all statements in this application. No application will be considered complete unless signed and dated by the Applicant/Co-Applicant.

### **SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

