MEMORANDUM

TO: All Interested Applicants
FROM: Fran Stanley, Housing Coordinator
DATE: October 5, 2011
SUBJECT: First Come, First Serve Application Process
          Academy Hill, Off Townsend Road, Groton, MA

Groton has received permission to sell affordable housing units on a first come, first serve basis to the first qualified buyer. Accordingly, please disregard all mention and description of a lottery process in this information and application packet.

If you have any questions as you finalize your application, please contact me by telephone at 978-732-1913 or by email at fstanley@townofgroton.org.

I look forward to working with you as you pursue purchasing an affordable home in Groton.
Academy Hill is being constructed on 360 acres of land off of Townsend Road in Groton. There are a total of 94 housing units planned for the development including 57 single family homes, 13 detached single family condominiums, and 24 multifamily units. Ten (10) of these units will be sold at affordable prices though a lottery process to households with incomes at or below 80% of the area median income.

The three available affordable units are 1,487 livable square feet townhouses (1,575 gross square feet) that contain 2 bedrooms, 2.5 bathrooms, and a 1-car garage. The kitchen comes equipped with range, microwave and dishwasher and a washer/dryer connection in the laundry area. The unit has central air conditioning, with forced hot-air heating systems. Each unit is serviced by a shared septic system. Floor plans for the townhouses are provided on the next page.

Academy Hill is a community with a condominium form of ownership where more than one owner is involved. The homeowner will pay a monthly condominium fee—currently set at $175 for the affordable units. The Condominium Association is responsible for general liability insurance and insurance of attached residences, septic system maintenance, landscaping, snow & ice removal, general maintenance, and curbside trash removal. Additionally, a portion of this fee will be set aside in reserves for the septic system, roofs and structures, and roadways. Homeowners are responsible for water, electric, gas, and cable services as well as private insurance for damage to their furniture, furnishings, and other personal property, and property taxes.

The purchase price of the home is $150,600 and the condominium fee is $175 per month. Taxes are based on the purchase price of the home. The current Groton tax rate is $15.78. Town of Groton and the Massachusetts Department of Housing and Community Development the long-term monitoring agents for this project and are responsible for final verification of each applicant.
DEED RIDER SUMMARY/PROPERTY RESTRICTIONS

If you are selected in the lottery, you will be given the opportunity to purchase a home at a substantial discount (‘the affordable price’) of the property’s fair market value. All of the deeds for the homes designated as affordable will have a deed rider that limits the resale and price and further restricts the property, which you will be required to sign. The Deed Rider will be provided either the day before closing or the day of closing. A copy of an example deed rider is available on the Town of Groton’s website, www.townofgroton.org. We recommend that the potential buyer review the Deed Rider with an attorney so as to fully understand its provisions.

The purpose of this summary is intended to be informational only and it is not a substitute for independent legal advice. It is intended to emphasize some of the restrictions and obligations during ownership and upon resale that is different from a market rate unit. The Deed Rider is an especially important legal document as it ensures that the home remains affordable for future buyers of your property. Purchasers are encouraged to read carefully and seek legal counsel to have a full understanding of their obligations of the Deed Rider in its entirety.

At a minimum, the purchaser must agree to the following:

- To occupy the home as a principal residence, where you regularly live, eat, sleep, are registered to vote, etc.
- You may not lease, refinance, or make capital improvements to your home without prior written consent of the Town of Groton and DHCD, the long-term monitoring agent.
- When you wish to sell your home, you must notify the Town of Groton and DHCD in writing. This notice is referred to as the “Conveyance Notice” in the Deed Rider.
- The Town of Groton and DHCD will set the Maximum Resale Price by using the “Resale Price Multiplier” listed on the Deed Rider.
- The Maximum Resale Price is determined using the Resale Price Multiplier, a figure calculated by taking the initial sales price and dividing it by the area median income.
- Under no condition can the seller receive more than the Maximum Resale Price upon resale.

Once the monitoring agents, DHCD and the Town of Groton, receive written notice to sell, they have 90 days to find an eligible buyer (a homebuyer whose income is no more than 80% of the base area median and who does not exceed the asset limit). The monitoring agent can also decide within those 90 days to purchase the home. If the monitoring agent finds an eligible buyer within 90 days, but the buyer cannot obtain financing or is otherwise unable to purchase the home the monitoring agent can receive an extension of an additional 60 days. If the monitoring agent cannot find an eligible buyer within that time frame and the Town of Groton does not want to purchase the
home, you may sell the home to an ineligible buyer at the maximum resale price allowed. No additional profit can be made.

**GENERAL ELIGIBILITY REQUIREMENTS**

- **First-time Homebuyer**
  All purchasers of an affordable home at Academy Hill must be a first-time homebuyer. First-time homebuyers are individuals who have not held ownership interest in residential real estate for three years prior to purchasing the affordable home. **All members of the household must be first-time homebuyers, except for the exceptions described below.**

**First-time Homebuyer exceptions:**
1) A displaced homemaker: A displaced homemaker is an adult who has not worked full-time, year-round for a number of years, but during such years, worked primarily without remuneration to care for the home and family; Owned a home with his or her partner or resided in a home owned by the partner; Does not own the home previously owned with the partner; Is unmarried to or legally separated from the spouse.
2) A single parent: 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 (unmarried or legally separated from a spouse and either has one (1) or more children of whom the individual has custody or joint custody, or is pregnant.
3) An age-qualified household: a household with a member age 55 or older, whose home must be sold prior to purchase of the affordable unit. Asset limit of $75,000 includes equity from sale of the home.
4) A household that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
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.

- **Maximum Allowable Income**
  To be eligible to apply for purchasing an affordable unit, the combined annual income for all income sources for all income-earning members in the household must be at or below eighty percent of median income for the Lowell Metropolitan Statistical Area for 2010. The Lottery Agent will calculate the income of the household made over the 12 months prior to the date of the application. All buyers must qualify at the time of application, and be re-qualified and deemed eligible according to the income limits at the time of closing. The maximum incomes allowed for this program are:

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<th>Household Size</th>
<th>Income Limit</th>
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<td>1</td>
<td>$45,100</td>
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<td>2</td>
<td>$51,550</td>
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<tr>
<td>3</td>
<td>$58,000</td>
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<tr>
<td>4</td>
<td>$64,400</td>
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Asset Limits
All households shall not have total gross assets exceeding $75,000 in value. All buyers must qualify at the time of application, and be re-qualified and deemed eligible according to the assets limits at the time of closing. Household assets are calculated at the time of application. Any monies you would use as a future down payment on the home will be counted as assets.

Assets include cash in checking or savings accounts, stocks, bonds, certificates of deposit, Treasury bills, money market accounts, mutual funds, whole life insurance policies, revocable trusts, equity in real estate and other forms of capital investments, excluding equity accounts in homeownership programs or state assisted public housing escrow accounts. Retirement accounts and pension funds, IRA, 401K, Keogh Accounts are considered assets. While a person is employed, include only the amounts the applicant can withdraw without retiring or terminating employment less any penalties or transaction costs. At retirement, termination of employment or withdrawal, lump-sum receipts from pension and retirement funds are counted as assets. Personal property such as furniture and automobiles not held as investments are excluded.

Mortgage Requirements
Mortgage pre-approval from an institutional lender is required with the application to be considered for the lottery. Households can apply with any lender, but the pre-approval must meet the following standards:

Mortgage Standards:
- The loan must have a fixed 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, which may be found at www.masshousing.com or by calling (617)854-1000).
- The loan can have no more than 2 points.
- The buyer must provide a down payment of at least 3% - half of which must come from the buyers own funds.
- The buyer may not pay more than 38% of their monthly income for the mortgage.
- Non-household members are not permitted to be co-signers of the mortgage.

Please note it is strongly encouraged that households apply for a mortgage through banks that are familiar with resale restrictions and guidelines for affordable housing programs. These banks will likely be aware of programs designed for first-time homebuyers, such as the Soft Second Program through Massachusetts Housing Partnership. It is in the best interest of the buyer to show all lenders a copy of the Deed Rider when applying for a mortgage. This will help the buyer avoid problems later on in the mortgage application process; a lender may grant a commitment for a mortgage, but back out upon gaining knowledge of the resale restrictions imposed by the Deed Rider.
The lender will ask you for your association fees and taxes. The monthly association fees will be $175 for the two-bedroom homes. The 2010 Tax rate for Groton is $15.78.

OTHER APPLICABLE INFORMATION

- **Household Size and Composition**
  First preference within an applicant pool will be given to households requiring the total number of bedrooms in the home based on the following criteria:
  a) There is at least one occupant per bedroom.
  b) 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.
  c) A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

  Household size shall not exceed state sanitary code requirements for occupancy of a home at Academy Hill in Groton. Within an applicant pool second preference shall be given to households requiring the number of bedrooms in the home minus one, based on the above criteria. Note, a household shall mean one or more persons who will live regularly in the home as their principal residence and who are related by blood, marriage, law, to who have otherwise evidenced a stable inter-dependent relationship.

LOTTERY PROCEDURE

A lottery will be held at the Groton Town Hall, 173 Main Street, Groton, MA on Saturday, February 12th, 2011 at 11:00 AM. Attendance is not required, but it is encouraged applicants attend. Only applications that are complete and received by the Town of Groton by mail or in person no later than 4:00PM February 1, 2011 will be placed in the lottery. Only applicants who meet eligibility requirements shall be entered into the lottery.

All applicants will be notified of their eligibility or ineligibility via mail. Eligible applicants will receive an assigned lottery number at this time. The Town of Groton will mail the results of the lottery to every household that had a ticket in the lottery. Households that did not submit a complete application and/or were deemed ineligible upon initial application will not have a lottery ticket and therefore will not have a position on the Unit Selection List.

All lottery tickets will be entered into a single pool. A representative from the Town of Groton will pull tickets from a box. In the order drawn, the applications will be reviewed and ranked by household size into primary and secondary preference groups. Those households that fall into the primary preference pool for size and household composition
will be ranked higher than those households that fall into the secondary preference pool for size and household composition. As all three units available through the lottery are of uniform design, lottery winners will be assigned a unit as follows:

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<th>Unit</th>
<th>Lottery Pull</th>
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<td>19 Rose Crest Way</td>
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<td>24 Rose Crest Way</td>
<td>2</td>
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<td>10 Lilac Circle</td>
<td>3</td>
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If the original lottery winner does not complete the process, the next eligible applicant from the unit selection list will proceed for the unit the previous applicant forfeited until the three affordable homes as Academy Hill are under agreement. Households with lower positions on the Unit Selection List should still maintain readiness to move forward in the application process, as some households given the opportunity to purchase an affordable unit do not finish the process for a variety of reasons (Monitoring Agent deems them ineligible, the household cannot get a final mortgage commitment, etc.).

After the lottery, the priority documentation, income and asset information of the lottery winners will be verified by the monitoring agent. Once the information has been verified, the lottery winners will be expected to meet with a representative of the developer and sign a Purchase and Sale Agreement within 14 days of notification of their eligibility. A deposit of 3% of the purchase price, half of which must come from the buyer's own funds, is required when the Purchase and Sales Agreement is signed.
ACADEMY HILL PROGRAM APPLICATION

Instructions: Please complete the following application and provide supporting documentation in as outlined by the checklist on page fourteen in addition to the Certification and Authorization to Release Information on pages fifteen and sixteen.

Name _____________________________ Home Telephone Number: _______________
Street Address: ____________________ Work Tel. or Cell #: _______________
City: ___________________________ State: _________  Zip Code: _______________
Email (if available): _______________________________________________________

Minority (Optional):
□ White    □ Black or African American  □ Native American or Alaska Native
□ Native of Pacific Islander   □ Other _______________________

Ethnicity (Optional):
□ Hispanic or Latino □ Non-Hispanic

HOUSEHOLD MEMBERS:
List ALL household members who will occupy the affordable home:

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<tr>
<th>Name</th>
<th>Relation to Head of Household</th>
<th>Sex</th>
<th>Age</th>
<th>Social Security Number</th>
<th>Date of Birth</th>
<th>Student Y/N</th>
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HOUSEHOLD TYPE
Please check the box that applies to your household composition. Include documentation if couple cannot share a bedroom.
□ 4-Person Household: all types
□ 3-Person Household: all types
□ 2-Person Household: 1 head-of-household plus one member
□ 1-Person Household: all types
Do you anticipate any changes in household composition in the next 12 months?

□ Yes    □ No
If yes, please explain: __________________________________________

Are all members of your household “first-time homebuyers” as defined in the Information Packet?

□ Yes    □ No

If your answer is no please name the household member who is not a first-time homebuyer and identify which exemption they qualify under according to page five, General Eligibility Requirements, First-Time Homebuyer Exceptions:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

INCOME

List all income of all household members listed in this application. Write N/A in the sections that do not apply to your household. Do not leave anything blank. Please note these values are based on gross monthly income.

Name:______________________________________________________________
Gross Annual Salary (before deductions)  _________________________________
Annual self-employment income (if applicable) ____________________________
Interests and Dividends ________________________________________________
Veteran’s Benefits _____________________________________________________
Alimony/Child Support _________________________________________________
Social Security________________________________________________________
Trusts _______________________________________________________________
Other Income _________________________________________________________
Total income (sum of all sources listed above) _____________________________

Name:______________________________________________________________
Gross Annual Salary (before deductions)  _________________________________
Annual self-employment income (if applicable) ____________________________
Interests and Dividends ________________________________________________
Veteran’s Benefits _____________________________________________________
Alimony/Child Support _________________________________________________
Social Security________________________________________________________
Trusts _______________________________________________________________
Other Income _________________________________________________________
Total income (sum of all sources listed above) _____________________________

If any other members of your receive some form of income, please attach a separate sheet indicating the type and amount of income for all additional income earners in the household.
CURRENT EMPLOYMENT STATUS

Applicant’s Name____________________________________________________
Occupation__________________________________________________________
Name and Phone Number of Current Employer_____________________________
Business Address of Current Employer____________________________________
Name and Title of Supervisor___________________________________________
If self-employed, name and address of business_____________________________
Annual Gross Salary (before deductions) $__________

Co-Applicant’s Name_________________________________________________
Occupation__________________________________________________________
Name and Phone Number of Current Employer_____________________________
Business Address of Current Employer____________________________________
Name and Title of Supervisor___________________________________________
If self-employed, name and address of business_____________________________
Annual Gross Salary (before deductions) $__________

If other adult household members are employed or abovementioned applicants hold multiple part-time jobs, please attach a separate sheet with each household member’s current employment information.

FULL-TIME STUDENT

Is any household member 18 years of age or older a dependent and a full-time student?  □ Yes     □ No
If yes, please provide documentation from school supporting full-time enrollment.
Name of full-time student:_____________________________________________
School where enrolled: _______________________________________________
Income of full-time students over the age of 18 is included in the household income total and should be listed below.

Name of Working Student _____________________________________________
Occupation__________________________________________________________
Name and Phone Number of Current Employer_____________________________
Business Address of Current Employer____________________________________
Name and Title of Supervisor___________________________________________
Annual Gross Salary (before deductions) $__________
# Assets

Please list additional assets on a separate sheet of paper. All information must correspond to the most recent statement of each asset source. Write N/A or cross out a section if it does not apply. Do not leave anything blank.

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<tr>
<th>Name(s) on Account</th>
<th>Bank Name</th>
<th>Address</th>
<th>Savings Account Number (Last four digits)</th>
<th>Balance: $</th>
<th>Checking Account Number (Last four digits)</th>
<th>Balance: $</th>
<th>Other Account Number (Last four digits)</th>
<th>Balance: $</th>
<th>Retirement Account</th>
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<th>Whole Life Insurance Policy: Name and $ Value</th>
<th>Whole Life Insurance Policy: Name and $ Value</th>
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<tr>
<th>Trust: Name and $ Value</th>
<th>Real Estate Owned/property address</th>
<th>Real Estate Owned/name on deed</th>
<th>Date Purchased</th>
<th>Date Sold</th>
<th>Net Value of Real Estate (after outstanding mortgage amount)</th>
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Have you disposed of any assets in the last two (2) years? □ Yes □ No  
If yes, describe the asset:  
Date of Disposition:  
Amount Disposed:$  
Do you have any other assets not listed above (excluding personal property)?  
□ Yes □ No  
If yes, please list.  


FUNDS TO PURCHASE A HOME AT ACADEMY HILL

Purchase Price: $________________
Amount of mortgage preapproval: $__________
Estimate needed for closing costs: $__________
Estimate needed for down payment: $__________

Please specify source of down payment and closing costs (savings-reflected in account statement, gift, sale of assets, grant, other).

________________________________________________________________________
________________________________________________________________________

Academy Hill and the Town of Groton Authority do not discriminate based on race, color, national origin, religion, sex, familial status, sexual orientation or handicap (disability). Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices or services.

TO BE ENTERED IN THE LOTTERY THE APPLICATION MUST BE DELIVERED IN PERSON OR RECEIVED BY MAIL ON FEBRUARY 1ST, 2011 BY 4:00 PM TO:

Town of Groton

c/o Carolyn Fischer

173 Main Street

Groton, MA 01450
SUPPORTING DOCUMENTATION

To complete your application you must include the following:

☐ Copies of the last five most recent current consecutive pay stubs for all employed household members age 18 and older
☐ Verification if self-employment income received during the preceding 12 months for all household members age 18 or older, if applicable
☐ Verification of unemployment income received during the preceding 12 months for all members age 18 or older if applicable
☐ Copies of statements of all assets (checking, savings, stocks, bonds, money-market accounts and certificates of deposit) for three months prior to the application date for all household members age 18 or older
☐ Copies of IRA, social security, pensions and retirements account statement(s), and whole life insurance policies for the current year for all household members age 18 and older
☐ Copies of 2009, 2008, and 2007 federal tax returns, including W2 and 1099 forms for all household members age 18 or older
☐ Supporting documentation for child support and/or alimony amounts, if applicable
☐ Supporting documentation for child support and/or alimony amounts, if applicable
☐ Supporting documentation for age 55 elderly first-time homebuyer exception, such as birth certificate and appraisal and/or mortgage statement of currently owned real estate, if applicable
☐ Supporting documentation for displaced homemaker first time homebuyer exception, such as divorce decree with settlement, if applicable
☐ Supporting documentation for single-parent first-time homebuyer exception, such as divorce decree with settlement, if applicable
☐ Supporting documentation for a residence not permanently affixed to a permanent foundation first-time homebuyer exception, if applicable
☐ Supporting documentation for residence not in compliance with building codes first time homebuyer exception, if applicable
☐ Documentation of all other sources of income
☐ A notarized No Income Statement signed by any household member over the age of 18 who has no source of income
☐ A letter and supporting documentation explaining any unusual employment income or household circumstances
☐ Mortgage pre-approval letter, in an amount sufficient to purchase the home at the current fair market fixed interest rate with no more than 2 points and 30 year term, and a down payment of at least 3% with half coming from the buyers own funds. See Mortgage Specifications on page six for additional information.
☐ Signed certification form (Page 15)
☐ Signed authorization for consent to release information form for all household members age 18 or older (Page 16)
CERTIFICATION

I/we understand that I/We must respond promptly to all Lottery Agent inquiries or my application may be canceled. I/We certify that the information I have given in this application is true and correct to the best of my knowledge. I/We understand that any false statement or misrepresentation will lead to cancellation of this application.

I/We hereby certify that I/We do not/will not maintain a separate residence in another location. I/We further certify that this will be my permanent residence.

I/We understand that my eligibility for housing will be based on applicable income limits and by DHCD Selection criteria.

I/We have reviewed a copy of the blank deed rider and understand its terms and conditions.

We authorize all credit reporting agencies, employers, and credit references to release all pertinent information to the Town of Groton.

All applicants, 18 or older, must sign this application.

Signature of Head of Household ______________________________ Date __________
 Other adult ______________________________ Date __________
 Other adult ______________________________ Date __________
 Other adult ______________________________ Date __________

Note: This application does not guarantee a unit. Incomplete applications will not be accepted. Faxed copies of this application cannot be accepted.
GENERAL AUTHORIZATION FOR RELEASE OF INFORMATION

Name: ____________________________ Social Security Number_______-____-______
Address:________________________________________________________________
_______________________________________________________________________

I, the above mentioned individual, have authorized the Town of Groton, Massachusetts to
verify the accuracy of the information which I have provided to the Town of Groton from
the following sources:

Banks and other financial institutions
Employers, past and present

Providers of:

Alimony, Child Support, Marital Status, Schools,
U.S. Social Security Administration, U.S. Department of Veterans Affairs,
Welfare Agencies, Retirement and Pension Agencies

I hereby give you permission to release this information to the Town of Groton subject to
the condition that it be kept confidential. I would appreciate your prompt attention in
supplying the information requested on the attached page to the Town of Groton within
five (5) days following the receipt of this request.

I understand that a photocopy of this authorization is as valid as the original.

Signed:__________________________________________ Date:_________________