

PARKSIDE CONDOMINIUMS,
BRAINTREE
AFFORDABLE HOUSING
MARKETING PLAN

FEBRUARY 2017

PARKSIDE CONDOMINIUMS – MARKETING PLAN

PURPOSE OF PLAN

The purpose of this Marketing Plan is to establish policies and procedures for the sale of 2 affordable units at "Parkside Condominiums" located off Storrs Avenue in Braintree, Massachusetts in accordance with the MassHousing New England Fund and Housing Starts programs.

This Plan applies to marketing, buyer selection, and sale of the affordable units under this program. The Monitoring Agent will approve this Plan.

This plan describes the project, the marketing and outreach efforts in compliance with Fair Housing requirements, the eligibility criteria and the lottery and buyer selection process for the purchase of the affordable housing units. The marketing plan is prepared in advance of the application period to confirm the conformance with Affirmative Marketing requirements in accordance with the Affirmative Fair Housing Marketing Plan (Including Resident Selection) guidelines as published by DHCD as of May 2013.

Once approved, the Lottery Agent will execute the marketing plan by conducting outreach programs to create interest and awareness of units for sale, including placing advertisements, distributing flyers and notices. This effort will ensure affirmative fair marketing of affordable units and implement the income restriction and other preference restrictions in compliance with applicable regulations and guidelines.

The application will be prepared and distributed in accordance with the plan. As received, they will be reviewed for completeness and applicants will be notified to complete as needed.

The Lottery Agent will hold one information session and verify the eligibility of residents including income, assets, household size, and minority status and conduct the lottery.

Once eligible applicants are selected and ranked. Top ranked certified buyers will execute purchase and sale agreements.

KEY CONTACTS

Developer

Paul Holland
The Holland Companies
519 Albany Street, Suite 200
Boston, MA 02118

Lottery Agent

Kristen Costa
L.A. Associates, Inc.
11 Middlesex Ave. Suite 5
Wilmington, MA 01887
(978) 758-0197
kriscosta@verizon.net

Monitoring Agent

Lynne Sweet
LDS Consulting Group, LLC
233 Needham Street
Newton, MA 02464
Phone: (617) 454-1144
ldsweet@ldsconsultinggroup.com

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PROJECT DESCRIPTION

Parkside Condominiums is a proposed town house residential development located in Braintree, MA. The project includes 8, 3-bedroom, 2 bathroom 2.5 story attached town homes, 2 of which will be affordable. The site consists of 20,327 square feet of land located at 14 Storrs Avenue. The homes are grouped into a three unit and five unit cluster. All homes will have separately metered water, sewer, gas and electricity. Each home will have one in building garage, one tandem outdoor parking space. The condominium will have five dedicated visitor spaces. Each home with a small deck and play area.

Each town home will contain 1, 985 square feet off living space. Exterior building materials will include vinyl siding, PVC trim, Low-E windows, and asphalt roofing. Of the 8 units, the following 2 are designated as affordable.

Addresses:

- 1.
- 2.

The project received its zoning approval from the Braintree Board of Appeals via the issuance of a Comprehensive Permit dated _____, 2017.

The units, process and schedule are described in more detail in the application package.

UNIT PRICING

The condominium units are priced at **\$210,000** units in accordance with the DHCD calculator and guidelines using current parameters.

- HUD 2016 Income Limits
- \$10.74 property tax rate (Braintree FY17 rate)
- TBD yearly homeowners' association fee

MARKETING PLAN

A marketing plan for affordable housing lotteries 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 to local groups, flyers to organizations, notices for website publications, and advertisements in newspapers and periodicals.

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

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Print Advertisements:

1. Patriot Ledger and its Affiliates under the Gatehouse Media New England
2. El Mundo, Jamaica Plain
3. Sampan Newspaper, Boston
4. The Bay State Banner

In addition, notices will appear on the following websites:

1. Citizens' Housing & Planning Assoc. (CHAPA): Mass Access Registry:
massaccesshousingregistry.org
2. Massachusetts Affordable Housing Alliance (MAHA)
3. City of Boston's Metropolitan Housing Opportunity Clearing Center (Metrolist):
Boston City Hall, P.O. Box 5996, Boston, MA 02114-5996 (617-635-3321)

Notices will also be sent to the following:

1. Fair Housing Commissions:

- a. MA Commission Against Discrimination
- b. Boston Fair Housing Commission, City of Boston Office of Civil Rights
- c. Cambridge Human Rights Commission
- d. Town of Braintree Commission on Disabilities

2. Braintree

- a. Town of Braintree Mayor's Office
- b. Town of Braintree Planning and Community Development Department
- c. Town of Braintree Planning Department of Elder Affairs
- d. Town of Braintree Planning Public Schools
- e. South Shore Chamber of Commerce
- f. Braintree Housing Authority
- g. Thayer Public Library
- h. Braintree Community Television

3. Area Housing/Social Service Organizations

- a. Baystate Community Services
- b. South Shore Child and Family
- c. South Shore Elder Services
- d. South Shore Housing
- e. Habitation Assistance Corporation
- f. HOLA: Haitian Organization Living Abroad
- g. METCO
- h. Massachusetts Association of Community Development Corporations
- i. Boston Center of Independent Living
- j. Viet Aid
- k. Boston Tenant Coalition

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- I. United Way of Mass Bay
- 4. **Faith Based Organizations:**
 - a. Great Boston Interfaith Organization
 - b. Black Ministerial Alliance of Greater Boston
 - c. Family Promise of Metrowest
- 5. **Civic Groups:/ Other**
 - a. American Legion
 - b. Braintree Rotary
 - c. Elks Lodge
 - d. St. Francis Assisi
 - e. East Braintree Civic Association
 - f. North Braintree Civic Association
 - g. Craig's List

During the general marketing period, the Developer and the lottery administrator will offer one 'informational session' for members of the public to educate them about the Unit and the lottery process.

ELIGIBILITY AND PREFERENCES

INCOME

Income eligibility 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. The provisions of this section are intended to complement and not to override or supersede any applicable fair marketing regulations of DHCD, the Massachusetts Commission against Discrimination, or any Town regulation with jurisdiction and like purpose, and to provide low and/or moderate income housing.

The applicant household income is required to be at or less than the 80% of Braintree Area Median Income (AMI) as published by HUD for total Gross Annual Household Income. Gross Annual Household Income includes all wages prior to any deductions from all adult household members. The following 2016 household income limits will be used:

1-person \$51,150, 2-person \$58,450, 3-person \$65,750

4-person \$73,050, 5-person \$78,900, 6-person \$84,750

ASSETS

Household assets shall not exceed \$75,000 in value. Assets include but are not limited to all cash, cash in savings accounts, checking accounts, certificates of deposit, bonds, stocks, retirement accounts, value of real estate holdings and other capital investments. The value of necessary personal property (furniture, vehicles) is excluded from asset values.

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Assets that are included conform to the guidance from DHCD, and include retirement and pension funds amounts that can be withdrawn less penalties or transaction costs.

If a potential purchaser divests him/herself of an asset for less than full and fair cash value of the asset within two years prior to application, the full and fair cash value of the asset shall be included for purposes of calculating eligibility.

Income and asset documents required to determine household eligibility shall be updated to be current within 60 days of the purchase closing date of an affordable unit.

FIRST-TIME HOMEBUYER

All qualified applicants shall not have owned a home within 3 years preceding the application, with the exception of:

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.

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.

HOUSEHOLD SIZE PREFERENCE

The objective of these State subsidy programs is to provide housing to appropriate sized families, and to that end, there will be a preference given in the lottery to households that need all of the bedrooms, in this case two bedrooms. 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.

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First preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

1. There is at least one occupant and no more than two occupants per bedroom.
2. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom.
3. Other household members may share but shall not be required to share a bedroom.

LOTTERY PROCEDURES

The main objective of the lottery process is to ensure that all winners are able to close on the unit while conducting Fair Housing practices. Qualifications and eligibility are verified prior to entering the lottery.

The Lottery Agent will provide a complete application package to each person requesting an application. The application form and package is attached and provides ample detail on the procedures and process, including a description of the eligibility requirements, the date of the lottery and how the lottery winners will be chosen.

Applications will be available on-line, sent by mail upon request, and will also be available at a location with evening available, such as the public library in Braintree. Once received in the office, they will be verified for completeness and validated for eligibility.

The lottery includes processes to ensure that only qualified eligible applicants will enter the lottery. The Lottery Agent will verify that the applicant's income and assets meet the eligibility limits.

1. **There will be two lotteries, a Local Preference Lottery and an Open Lottery.** All local preference households are places in both lotteries. All others are place only in the Open Lottery. When applicable disabled-accessible apartments will be added in with other applicants for both lotteries.
2. **Local Preference shall be given for qualified applicants in the following order:**
Preference shall be given to any other qualified applicants who fall within any of the following equally weighted categories:
 - a. Individuals or families who live in the Town of Braintree;
 - b. Households with a family member who works in the Town of Braintree, has been hired to work in the Town of Braintree, or has a bona fide offer of employment in the Town of Braintree; and
 - c. Households with a family member who attends public school in the Town of Braintree.

All applicants are notified of their standing and drawing results. Additionally, the lottery will be held in a public setting, and the results posted. Records are retained for audit purposes.

The ballots are randomly drawn and placed in the order drawn. Units are awarded to households based on bedroom sizes, by proceeding down the list of lottery winners to the first household on the list of appropriate size.

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COMPLETING THE SALE

After the lottery, the Lottery Agent provides the Developer the names, addresses and contact information of lottery winners to complete the Purchase and Sales agreements. Additionally, these documents are used during the contract.

1. Deed rider – This document legally binds the Buyer to the restrictions imposed on the property. It is signed at the closing and recorded. The copy provided prior to closing is the sample template.
2. Homeowner's Association document – If appropriate, this document provides the detailed responsibilities of the Homeowner Association and its provisions including fees.

A list of lenders who are familiar with affordable housing loans will be provided to facilitate the mortgage financing. Prior to closing, and upon receipt of final documents, the state will prepare the Deed Rider, the Resale Price Certificate, and a non-financial mortgage to be recorded at closing.

AFFORDABILITY RESTRICTIONS

It is important that the potential homeowner be advised and is fully aware of the restrictions on the property, and the following documents assist the purchaser in understanding the complexities in the deed restriction.

1. There is the deed rider itself, which is available in hard copy in the office and on the DHCD website. www.mass.gov/Ehed/docs/dhcd/hd/lip/lipdeedrider.pdf
2. The terms of the deed restriction are detailed in the disclosure section of the application, and acknowledgement signatures are required.
3. The restrictions are also covered in the Information Session, though attendance is not a requirement for application.
4. The homebuyer is required to complete a witnessed Homebuyer Disclosure Statement detailing in plain English the terms of restriction.

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INFORMATION & APPLICATION Parkside Condominiums Housing Lottery Braintree, MA

This packet contains specific information for the lottery for the deed restricted units at Parkside Condominiums off of Storrs Avenue, Braintree, MA, including eligibility requirements, the selection process, and lottery application. We invite you to read this information and submit an application. These are attached town homes offered through this lottery at **\$210,000** for the two 3-bedroom units.

Following are key dates for these housing opportunities:

- Application Period opens: _____
- Information Session: _____
- Application Deadline: _____
- Lottery Date _____

This application is the first step in the lottery process. Applicants must secure approval for a mortgage loan and submit evidence of such approval together with the application.

This application can be downloaded from the website at: www.laaassoc.com, and are available at the Braintree Town Hall, the Braintree Library, or by calling the Lottery Agent below. Applications with the required components must be returned to the Lottery Agent by the deadline. The Agent is available to assist you in this process.

Lottery Agent: Kristen Costa, L.A. Associates, Inc.
11 Middlesex Ave. #5, Wilmington, MA 01887
(978) 758-0197 kriscosta@verizon.net

PROJECT DESCRIPTION

Parkside Condominiums is a proposed town house residential development located in Braintree, MA. The project includes 8, 3-bedroom, 2 bathroom attached town homes, 2 of which will be affordable. The site consists of 20,327 square feet of land located at 14 Storrs Avenue. The homes are grouped into a three unit and five unit cluster. All homes will have separately metered water, sewer, gas and electricity. Each home will have one in building garage, one tandem outdoor parking space. The condominium will have five dedicated visitor spaces. Each home with a small deck and play area.

Each town home will contain 1, 985 square feet off living space. Exterior building materials will include vinyl siding, PVC trim, Low-E windows, and asphalt roofing. Of the 8 units, the following 2 are designated as affordable.

The homeowners' association fee is **\$200.00 per year**, which covers roadway snow plowing and sanding, common utilities, and insurance. Braintree tax rate for fiscal year 2017 is \$10.74 per thousand. All units are sold under the MassHousing New England Fund and Housing Starts Program, and in accordance with DHCD LIP Guidelines, initial purchase prices were established so that a household

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earning 70% of the Boston-Cambridge-Quincy, MA HUD Metro FMR Area Median Income (AMI) would not spend more than 30% of its gross income for housing costs. These properties are sold below the market prices with deed restrictions. These restrictions maintain the affordability of the property in perpetuity using resale price limitations.

LOTTERY DESCRIPTION

1. The applications for this housing opportunity will be generally available, including on-line, in hardcopy at Braintree Town Hall and Library, or sent to anyone interested in the lottery. Notice of the lottery will be advertised, and communicated widely through local, regional and state channels.
2. Applications received will be checked for completion of all required components. An application will be considered complete when all required items on the checklist have been provided.
3. For all units, the applicant's household size will be determined from the application, and required number of bedrooms as indicated on the application. Priority shall be given to households requiring at least the total number of bedrooms in the unit. There may be no more than two occupants per bedroom, resulting in a maximum of six persons for the 3-bedroom units.

The applicant's income will be verified and compared to the income limits as published by HUD. 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. The following 2016 limits will be used:

1-person \$51,150, 2-person \$58,450, 3-person \$65,750

4-person \$73,050, 5-person \$78,900, 6-person \$84,750

4. Household assets shall not exceed **\$75,000** in value. Assets include but are not limited to all cash, cash in savings accounts, checking accounts, certificates of deposit, bonds, stocks, cash value of retirement accounts, value of real estate holdings and other capital investments. Include the value of the asset, with a deduction for the reasonable cost of selling the asset. The value of necessary personal property (furniture, vehicles) is excluded from asset values.
If a potential purchaser divests him/herself of an asset for less than full and fair cash value of the asset within two years prior to application, the full and fair cash value of the asset shall be included for purposes of calculating eligibility.
5. Eligible applicants must be first-time homebuyers and shall not have owned a home within 3 years preceding the application, with the exception of:
 - a. 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;
 - b. 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);
 - c. households where at least one household member is 55 or over;

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- d. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
 - e. 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.
6. Persons must submit all the necessary information by the application deadline. No faxed applications will be accepted. Late applications (applications mailed and/or received after the above date) and applications that are incomplete will not be accepted.
 7. All applicants will be screened for eligibility. 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.
 8. Once the Lottery Agent has verified the information contained in the application and confirmed eligibility, applicants will be given lottery numbers and told the date, time and place of the lottery.
 9. Units are awarded based on bedroom size. The top ranked household needing at least the number of bedrooms in the home will be offered the opportunity to purchase the specific unit. First preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:
 - There is at least one occupant and no more than two occupants 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.
 10. At the lottery, the lottery numbers will be pulled by an independent third party and witnessed by representatives of the Town in a public setting. The 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 List. The list of numbers drawn will be posted and all applicants will be informed of their ranking. Applicants are encouraged, but not required, to attend.
 11. The lottery coordinator shall maintain the Lottery Drawing List until all units are closed. In the event that any of the applicants are unable to obtain financing, withdraw for any other reason, or do not comply with guidelines, the next qualified applicant will be offered that particular unit.
 12. The Purchase and Sale Agreement will be completed as the units are constructed. Applicants will be required to recertify eligibility prior to executing the Purchase and Sale. Applicants will be required to deposit \$2,500.00 at time of Purchase and Sale, which is applied to the overall cost.
 13. The State programs and bank products have specific closing and financing requirements. Current mortgage requirements include:
 - The loan must have a fixed interest rate through the full term of the mortgage.
 - The loan must have a current fair market interest rate, no more than 2 percentage points above the current MassHousing rate.
 - The loan can have no more than 2 points.
 - The buyer must provide a minimum down payment of 3%; half must come from the buyer's funds.
 - The buyer may not pay more than 38% of their monthly income for housing costs
 - No family loans or FHA mortgages can be accepted
 - Non-household members shall not be permitted as co-signers of the mortgage.

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14. Documents required to determine that a household is an income eligible household shall be updated to be current within 60 days of the closing date in accordance with LIP Guidelines (VI-5.a(2)).
15. The Fair Housing Act prohibits discrimination in housing because of Race or color, National origin, Religion, Sex, Familial status. An applicant who believes that they have been discriminated against in the buyer selection and sales process may contact: the Massachusetts Commission Against Discrimination (617) 994-6000; and/or the United States Department of Housing and Urban Development (617) 994-8300.
16. Disabled persons are entitled to request reasonable accommodation of rules, policies, or services, or reasonable modification of housing.

AFFIRMATIVE FAIR HOUSING MARKETING STATEMENT:

The undersigned Developer, Paul Holland, Manager of Braintree Parkside Condominium, LLC, and Representative/Lottery Agent, Kristen Costa of L.A. Associates, Inc., state the following:

We 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, we agree to review and update the AFHMP as necessary in order to comply with all applicable statutes, regulations, executive orders and other binding DHCD 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. We hereby certify that all the information stated herein, as well as any information provided herewith, is true and accurate.

Braintree Parkside Condominiums
(Developer)

L.A. Associates, Inc.
(Representative/Lottery Agent)

By: Paul Holland, Manager

By: Kristen Costa, President

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AFFORDABLE HOUSING APPLICATION

Must Be Completed and Returned By _____

Applicant Legal Name _____ Phone Number _____ E-mail _____

Address _____ City _____ State/Zip _____

I learned of this lottery from (check all that applies):

Website: _____ Letter: _____
Advertisement: _____ Other: _____

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- _____ Completed application signed by all individuals over the age of 18.
- _____ Copy of 2013, 2014 and 2015 tax returns (Federal only, no state returns), as filed, with 1099's and W-2's for every current or future person living in the household over the age of 18.
- _____ Copy of 5 most recent pay stubs for all salaried employed household members over 18. Six months of income for hourly and seasonal workers.
- _____ Copy of last consecutive three months statements and documents from all other sources of income of all members listed on the application, on organization letterhead.
- _____ Copy of last consecutive three months statements of all assets showing current value including all bank accounts, investment accounts, retirement accounts, on organization letterhead.
- _____ Mortgage pre-approval and proof of adequate assets to cover down payment and closing costs. Note that this project is not approved for FHA loans.
- _____ Copy of minority self-declaration, if applicable.
- _____ Submit "No Income Statement", signed and notarized, for any household member over 18 with no source of income, if applicable.
- _____ Copy of school registration for any full time student for any household member over 18.
- _____ No Child Support Statement, signed and notarized, if applicable, containing the language "Under penalties of Perjury".

THIS IS APPLICATION IS ONLY FOR THIS SPECIFIC DEVELOPMENT

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HOUSEHOLD INFORMATION:

List all members of your household including yourself. Number of bedrooms needed: _____

Names of all Persons to Reside in Dwelling (First Name, Middle Initial, Last Name)	Relation to Head	Age	Date of Birth	Minority Category * (Optional)
1				
2				
3				
4				

*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. A separate self-declaration document is required.

INCOME: Household limits:

1-person \$51,150, 2-person \$58,450, 3-person \$65,750

4-person \$73,050, 5-person \$78,900, 6-person \$84,75

List all income of all members over the age of 18 such as wages, child support, Social Security benefits, all types of pensions, employment, Unemployment Compensation, Workman's Compensation, alimony, disability or death benefits and any other form of income.

Adults with no income are required to submit a notarized statement. If additional space is needed, please attach another sheet.

#	Source of Income	Address/Phone# of Source	Amount per Year
1			
2			

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3			
4			
5			
			TOTAL

ASSETS:

Household asset limit: \$75,000.

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

#	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: _____			
			TOTAL	

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APPLICANT(S) CERTIFICATION

I/We certify that our household size is _____ persons, as documented herein.

I/We certify that I/We are first-time homebuyers as defined in the application package.

I/We certify that our total household income equals \$_____, as documented herein.

I/We certify that our household has assets totaling \$_____, as documented herein.

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 the Developer of Green Acres, or 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 the provisions regarding resale restrictions and agree to the restriction. You must notify DHCD and the Monitoring Agent when you wish to sell. The unit can't be refinanced without prior approval of DHCD and/or the Monitoring Agent, no capital improvements can be made without DHCD and/or the Monitoring Agent pre-approval; the unit must be owner's primary residence; the resale price is calculated according to the deed rider; and an increase in equity is very minimal to ensure affordability over time; the deed rider remains in effect in perpetuity. All prospective buyers are advised to review the deed rider with their own attorney to fully understand its provisions.

I/We have been advised that a copy of the DHCD Universal Deed Rider is available with the Lottery Agent and on the DHCD website.

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 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. I/We understand that the Lottery Agent makes no representation on the availability of the unit.

Your signature(s) below gives consent to the Lottery 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.

Applicant Signature

Date

Co-Applicant Signature

Date