



# CHELMSFORD HOUSING AUTHORITY

10 Wilson Street

Chelmsford, Massachusetts 01824 –3160

TEL# 978-256-7425 x16 FAX# 978-256-1895

## AFFORDABLE HOUSING RE-SALE APPLICATION

On behalf of the Town of Chelmsford, the Chelmsford Housing Authority is accepting applications for its waiting list for first-time homebuyers\* interested in purchasing an affordable home. Because of the diversity of the affordable housing units that the CHA oversees, details about each program are included. The current income limits set at 80% of area median income are: 1-person household, \$62,600; 2 people: \$71,550; 3 people: \$80,500; 4 people: \$89,400; 5 people: \$96,600; 6 people: \$103,750. There is also an asset limit of \$75,000. (Exceptions to the asset limit apply to persons over the age of 55 interested in a home at Windemere Estates.) Even though the current income limits are in place, the Authority will accept applications from anyone earning up to 120% of median income. **A mortgage preapproval must be submitted with this application.**

Please note that this waiting list is for units in the town's affordable housing inventory that come up for resale. The units are located at Lamplighter Green, Robin Hill Meadows, and Amelia Way (three- and four-bedroom single-family freestanding units), The Courtyard Condominiums (two- and three-bedroom condominiums), Windemere Estates (two-bedroom age-restricted single-family condominiums), Glen Isle, Orchard Woods, The Residences at Stedman, Princeton Ridge, and Woodland Square. (Please see the property descriptions that follow this application for details.)

When your name reaches the top of the waiting list, you will need to provide a pre-approval for a mortgage and financial documentation to determine income and assets. Eligible households will be matched to available units according to household size and the number of bedrooms in the unit.

Name \_\_\_\_\_ Phone Number \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Occupant Number	Names of all Persons to Reside in Dwelling (First Name, Middle Initial, Last Name)	Relation	Sex	Age	Date of Birth	Social Security Number
1		SELF				
2						
3						
4						
5						
6						

\* A first-time homebuyer is defined in Massachusetts as someone who has not owned a home within three years. Some exceptions apply.

**INCOME:** List all income of all household members listed on application, such as wages, child support, Social Security benefits, all types of pensions, Unemployment Compensation, Worker's Compensation, alimony, disability or death benefits and any other form of income including rental income from property. Attach separate sheet if needed.

Occupant Number	Source of Income	Gross Annual Amt.
__1__	_____	_____
__2__	_____	_____
__3__	_____	_____
__4__	_____	_____

**ASSETS:**

Do you own real estate, land and/or mobile home? Yes ( ) No ( ) Current Value: \_\_\_\_\_

Have you ever owned real estate, land or mobile home? Yes ( ) No ( ) If yes, when: \_\_\_\_\_

Please list all checking, savings accounts, CDs, stocks, bonds and any other investments below. Attach separate sheet if needed.

Name of Bank	Type of Account	Current Balance
_____	_____	_____
_____	_____	_____
_____	_____	_____

*I hereby certify that the above statements are true and any false statements or misrepresentation may result in the cancellation of my dwelling application. I will report any changes in the above information as soon as they occur. I authorize the Chelmsford Housing Authority to make any inquiries from any parties and will submit any proof upon request of the Authority for the sole purpose of verifying the truth of the statement contained herein.*

**SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY. IF YOU HAVE FALSIFIED ANY PART OF THE APPLICATION, IT WILL BE DEEMED INELIGIBLE.**

Signature of Head of Household \_\_\_\_\_ Date \_\_\_\_\_

Placement on the waiting list will be based upon the date your application is received and upon household composition. Verification of eligibility will be determined when a name nears the top of the waiting list. All individuals placed on the list must notify the Authority in writing of any changes in their address.

Placement on this resale waiting list does not automatically qualify you for participation in any new-construction lotteries. You will, however, be notified when the CHA conducts a new construction lottery and will be given the opportunity to apply.

## AFFORDABLE RE-SALE UNITS COVERED BY THIS APPLICATION

### **Please select the development(s) you are interested in**

\_\_\_ **The Courtyard** – Two- and Three-Bedroom Townhome and Garden Style Condominiums. The price for these units range from \$175,000 to \$250,000. Location: 360 Littleton Road, Chelmsford. Sometimes units become available at a price higher than what is considered “affordable” and the Authority is able to allow applicants to earn up to 120% of median income. This means that even if you earn more than the 80% of median income, your household may be considered eligible to purchase under this program.

\_\_\_ **Lamplighter Green, Robin Hill Meadows and Amelia Way** – Three- and Four-Bedroom Freestanding Family Units. The price for these units is \$250,000 and up. Location: Lamplighter Green is off Richardson Road in North Chelmsford, Robin Hill Meadows is off Robin Hill Road, and Amelia Drive is off Main Street in North Chelmsford.

\_\_\_ **Glen Isle, The Residences at Stedman, Princeton Ridge, and Woodland Square** – Two-Bedroom Townhomes. These five developments are similar in layout: Three-story units with a garage. The price for these units is \$185,000 and up. Location: Glen Isle is on Glen Avenue; Orchard Woods is on Turnpike Road; The Residences at Stedman are on Stedman Street; Princeton Ridge is on Princeton Street; Woodland Square is on Littleton Road.

\_\_\_ **Windemere Estates** – Two-Bedroom Single-Family Homes. This is 55-and-over development containing 14 affordable freestanding condominiums. The requirements for this development are different from the others as they are specifically for people over the age of 55. There is no asset limit to apply for this waiting list, but your current home must be sold before you can purchase a home at Windemere Estates. No more than three people may live in a unit and at least one resident must be over the age of 55. The price for these units is approximately \$290,000. Location: Off of Princeton Street, North Chelmsford.