



**“AT HOME IN QUINCY”**  
**CITY OF QUINCY – MASSACHUSETTS**  
**A FIRST-TIME HOMEBUYERS PROGRAM**  
**2009**

This Program is made possible by funding from  
The City of Quincy’s  
Affordable Housing Trust Committee (AHTC).

Supported by:

Mayor Thomas P. Koch

Dennis E. Harrington, Affordable Housing Trust Committee Chairman



**Telephone (617) 376-1123**  
**Fax (617) 376-1995**

*Thank you for your interest in the City of Quincy's "At Home in Quincy".  
Please read the following information carefully to learn how the Program can help you purchase  
a home. You can call the Executive Director of the Affordable Housing Trust Committee  
(AHTC) at (617) 376-1123 with any questions or for information on other home buying programs.*

## What is the "At Home in Quincy" First-Time Homebuyers Program?

This is a program of the City of Quincy, through its AHTC that provides financial assistance to first time homebuyers that meet certain income requirements.

If you qualify, the Program can help you purchase your first home in **two** ways:

1. up to 2% assistance with **down payment and/or closing costs** from the AHTC
2. Mortgage insurance premium paid in full by the AHTC using MassHousing's Mortgage program or 30 year fixed rate mortgage when available through the approved lenders.

## Do I Qualify for the "At Home in Quincy" Program?

### **FIRST-TIME HOMEBUYER INCOME LIMITS (as of 03/09)**

1. To determine if your income is within the limits for the size of your household; you must count the income of all adult members of your household who will reside in the house. However, do not count any income of children under 18 or any income you receive for the care of foster children.

**Income limits are subject to change by the US Department of Housing & Urban Development (HUD) and limited to Mass. Housing Mortgage Insurance income limits. This program will serve Households with income up to \$105,720.**







*Note: Income limits subject to change by US Department of Housing and Urban Development (HUD) and the Commonwealth of Massachusetts Housing Acquisitions limits.*

2. All homes purchased through this program must be located in Quincy. The program is limited to qualified applicants who work or have lived in the City of Quincy two (2) out of the past five (5) years.
3. If you have never owned a home or have not owned a home in the past three years. Displaced homemakers and single parents are considered first-time homebuyers even if they have previously owned a home. You must plan to use the home as your principal residence, and not as a second or vacation home.
4. You must have your own 3% of the purchase price of the home. (savings, investments, etc.).
5. The property must be decent, safe and sanitary before you move in.

## HOW DOES THE AHTC OF QUINCY HELP?






1. Down payments and closing costs can be large hurdles to purchasing a home. This is where the AHTC's assistance can be particularly helpful. Under this program, the AHTC can provide you with up to 2% of the down payment. You must also have 3% of the purchase price on hand for a down payment. (Total down payment will be 5% of purchase price.)
- 2) Mortgage insurance premium is paid in full by the AHTC using MassHousing's Mortgage program or 30 year fixed rate mortgage when available through the approved lenders.



## HOW DO I APPLY FOR AHTF ASSISTANCE?

-  Read over the enclosed application and gather the documentation listed on the last page of the application form.
-  Complete the application and submit it, along with your documentation, to the Executive Director of the AHTC at City Hall.
-  The AHTC will check to ensure that you are within the income limits for the program.
-  If your application passes this review, you will be notified in writing, and a copy of your file will be sent to the participating bank of your choice. If you are not eligible, the AHTC will inform you of the reasons why and inform you of any possible options you may have.
-  In order to receive AHTC assistance you must also complete an approved First Time Homebuyer course. For more information on how to sign up for one of these courses, please refer to the application packet. Call :  
**Neighborhood Housing Services of the South Shore (617) 770-2387 or  
Quincy Community Action Program (617) 479-8181 x 315.**
-  You will be required to participate in post purchase counseling.

**KEY: Make sure all required documents are submitted with your application**

## WHAT HAPPENS AFTER THE BANK RECEIVES MY LOAN APPLICATION?

-  First you apply to be pre-approved for a mortgage at the Bank of Canton or South Coastal Bank.
-  Based upon your income, your debts, and the type of home you are interested in, the Bank will tell you what price range you can afford so that you can begin looking for a home.
-  If you are eligible, the Bank will conditionally issue a preapproved letter, at which point you have 90 days to find a home.
-  You locate a suitable house and sign a purchase and sale agreement.
-  The bank will ask you to complete a residential mortgage application, and will perform their own credit and employment verification. **The bank will make the final loan approval or denial.**

-  If the loan is approved, the Bank sends you a commitment letter and a date for closing is set.
-  If you are eligible for down payment and closing cost assistance from the AHTC, the Bank will send an invoice to the AHTC for the appropriate amount. The AHTC will present a check at the closing. At closing, you will also sign a promissory note and other documentation promising to re-pay the AHTC's assistance.

### HOW LONG DOES THE WHOLE PROCESS TAKE?

The process varies from person to person depending on the applicant's ability to complete the requirements. The AHTC seeks a turnaround time of two weeks upon receipt of all required documents. We process applications in the order that we receive them and therefore the processing time depends on how many applications we receive before yours. If you have already signed a Purchase and Sale Agreement, the AHTC will give your application priority. Most delays result because certain documents are missing from the application and it takes applicants time to complete the requirements. Banks can usually render a credit decision within 15 days and approved loans should usually close within 40 days of application. If you experience delays in the process, please do not hesitate to contact us.

**KEY: Complete requirements as quickly as possible.**

### WILL THE AHTC ASSISTANCE HAVE TO BE REPAYED?

The goal of the AHTC is to help as many people as possible to purchase homes. In order to continue to do this we need to re-use the money we loan to people. **What this means to you** is that when and if you sell, take out a home equity loan or refinance the home, you must re-pay to the AHTC the same percentage of the sales price that the AHTC provided to you, including closing costs, at the time of your initial purchase. For example, if the AHTC provided you with a total of 2% to purchase a \$300,000 property (\$6,000), and if at any time in the future you sell the property for \$400,000, you would re-pay 2% of \$400,000 (\$8,000) to the AHTC.

The future value of the property is defined by the assessed value at the time of the sale or the actual sales price, whichever is higher. *The re-payment of the AHTC funds is used to subsidize home purchases for additional first time homebuyers or for other programs providing affordable housing for low and moderate-income people.*

If the net proceeds (selling price minus mortgage repayment and other selling costs) are less than the dollar amount of the AHTC assistance plus the homeowner's investment (down payment, principal payments and any capital improvement), the AHTC will reduce the amount of the re-payment that is due.

To enforce this repayment promise, the AHTC will place a lien on the property. The AHTC will also have the right to first refusal on the property.

 **WHO DO I CONTACT FOR MORE INFORMATION?**

**Thomas A. Fabrizio, Executive Director  
Affordable Housing Trust Committee  
Quincy City Hall  
1305 Hancock Street  
Quincy, MA 02169 Telephone: (617) 376-1123**

*This program is subject to change in funding, rules, and to availability of funds.*

We do business in accordance with federal fair lending laws. Under the federal fair housing act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18), to: deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.

We are pledged to the letter and spirit of U.S. Policy for the achievement of EQUAL HOUSING OPPORTUNITY throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



**EQUAL HOUSING OPPORTUNITY**

City of Quincy  
"At Home in Quincy"  
Application

*Before you complete this application:*

 Review your Credit History

*It is important to know the status of your credit history before you attempt to purchase a home. If you are currently behind on any credit card, student loan, or other loan payments, or if you know that there are delinquent or unpaid accounts on your credit history, you should resolve these debts before applying to the "At Home in Quincy" program. The AHTC cannot help persons whose credit history contains unpaid or disputed accounts, or does not show a history of responsible use of credit.*

*For information on how to obtain a copy of your credit report, contact the Consumer Credit Counseling Service at (617) 426-6644.*

 Review your Employment History

Financial institutions generally look for at least two years of stable income from steady employment in your line of work. If you have less than two years on your present job, have any gaps in your employment history, or have had a number of different jobs within the past two years, you should be prepared to explain these circumstances (such as school, military service, layoffs, etc.). If you cannot explain and document a stable income and employment history, you may want to wait until you have two years of stable income history before applying for a home mortgage.

 Review your Personal Resources for the Downpayment and Closing Costs

There is no doubt that becoming a homeowner requires a substantial amount of money upfront! Although the AHTC can provide you with help toward your downpayment, **you must put down at least 3% of your own funds.** *You cannot use family gifts in place of your own 3% for the downpayment.* You can only use family gifts to help pay closing costs or to boost your downpayment above the 3% minimum that you must contribute yourself. Gifts can not be greater than 20% of the down payment.

The AHTC's assistance with downpayment and closing costs will not cover everything! Depending upon the type of home you are interested in buying (condo, single family ...), you should plan to have between \$3,500 and \$7,000 in easily-accessible funds to meet downpayment and closing costs.

## ***CALCULATIONS TO DETERMINE HOUSEHOLD INCOME***

### ***Inclusions and Exclusions to Income Assessment***

#### **Inclusions**

1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance.
2. Cash value of revocable trusts available to the applicant.
3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset.
4. Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts.
5. Individual retirement and Keogh accounts (even though withdrawal would result in a penalty).
6. Retirement and pension funds.
7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.
10. Any financial gift from a family member.

#### **Exclusions**

1. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars and vehicles specially equipped for persons with disabilities.
2. Interest in Indian trust lands.
3. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset.

4. Equity in cooperatives in which the family lives.
5. Assets not accessible to and that provide no income for the applicant.
6. Term life insurance policies (i.e., where there is no cash value).
7. Assets that are part of an active business. "Business" does not include rental of properties that are held as an investment and not a main occupation.

### Compliance Income

- 1 Must be below the income limited, based on the number of household numbers, for the market area.
- 2 Based on "Gross Annual Income" of all borrower(s) and guarantor(s)/co-signer(s) who will be on the mortgage, note, and deed and will live in the household. *Do not include guarantor(s)/co-signer(s) income if they will not live in the household.*
- 3 "Gross Annual Income" includes: annualized income from full and part-time employment, taxable and non-taxable income and rental income as used to qualify for mortgage, earnings, overtime, bonuses, dividends, interest annuities, pensions, VA compensation, income from rental property, commissions, deferred income, welfare payments, social security benefits, disability payments, alimony, child-support payments, public assistance, sick pay, unemployment, compensation, and income received from trusts, business activities, investments, and all other sources.

### Review your Asset Limits

Households will be ineligible for consideration under the program if;

- a) the household has equity interest in any type of real estate;
- b) The total value of household assets exceed \$75,000.

The Affordable Housing Trust Committee reserves the right to make the final determination of asset value.

### Assets

1. Will be considered cash or non-cash item that may be converted to cash. See Inclusions and Exclusions.
2. The AHTC will use the **Market Value** of assets meaning the dollar value of the asset on the open market.

3. Assets owned by more than one person would be prorated according to the applicant's percentage of ownership. If no percentage is specified or provided by state or local law, the asset will be prorated evenly among all owners.
4. Applicants will be required to complete the AHTF Needs Assessment Form declaring all known assets.
5. Applicants will be required to provide documentation of each asset declaration. All estimated current asset value estimations must be provided by sources acceptable to the AFTC.

City of Quincy  
"At Home in Quincy"  
Application

**APPLICANT INFORMATION**

Applicant Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Street Address: \_\_\_\_\_

Town: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home telephone: \_\_\_-\_\_\_-\_\_\_\_ Work telephone: \_\_\_-\_\_\_-\_\_\_\_

Social Security number: \_\_\_-\_\_-\_\_\_\_

Annual Income: \$ \_\_\_\_\_ Position/Title: \_\_\_\_\_

Employer (Name, address, telephone number):  
\_\_\_\_\_  
\_\_\_\_\_

Years employed in this line of work? \_\_\_\_\_ Years at current job? \_\_\_\_\_

**CO-APPLICANT INFORMATION**

Co-Applicant Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Street Address: \_\_\_\_\_

Town: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home telephone: \_\_\_-\_\_\_-\_\_\_\_ Work telephone: \_\_\_-\_\_\_-\_\_\_\_

Social Security number: \_\_\_-\_\_-\_\_\_\_

Annual Income: \$ \_\_\_\_\_ Position/Title: \_\_\_\_\_

Employer (Name, address, telephone number):  
\_\_\_\_\_  
\_\_\_\_\_

Years employed in this line of work? \_\_\_\_\_ Years at current job? \_\_\_\_\_  
 Has either applicant owned real estate before? \_\_\_\_\_

How did you find out about this housing program? \_\_\_\_\_

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Additional Household Members	Relationship	Age	Annual Income
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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

	Applicant	Co-applicant	Dependents
White	_____	_____	_____
Black	_____	_____	_____
Hispanic	_____	_____	_____
Asian	_____	_____	_____
Native American	_____	_____	_____
Other	_____	_____	_____

**MONTHLY INCOME**

	<b>APPLICANT</b>	<b>CO-APPLICANT</b>
Gross wages		
Job 1	_____	_____
Job 2	_____	_____
Overtime	_____	_____
Bonuses	_____	_____
Interest/Dividends	_____	_____
Business Income	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Social Security/SSI	_____	_____
Disability	_____	_____
Pensions	_____	_____
Earned Income Tax Credit	_____	_____
Welfare Income	_____	_____
Workmen's Compensation	_____	_____
Unemployment Compensation	_____	_____
Total Monthly Income	<b>(1)</b> _____	<b>(2)</b> _____
Total Monthly Income for Household (add #1 and #2)		<b>(3)</b> _____
Total Annual Income (multiply #3 by 12)		<b>\$</b> _____

**ASSETS\*\***

Bank Account (include Certificates of Deposit)

Name of Bank or Credit Union	Account No.	Balance
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Net cash value of life insurance		\$ _____
Net worth of business		\$ _____
Vested interest in retirement funds		\$ _____
Stocks, Bonds, Treasury Bills		\$ _____
Mutual Funds		\$ _____
Automobiles for business use		\$ _____
Other: _____		\$ _____
<b>Total Assets</b>		<b>\$ _____</b>

**\*\* Please refer to the Asset Determination section of this application on page 9.**

<b>1. Name</b>	<b>2. Social Security Number</b>
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**ASSETS**

<b>Family Member</b>	<b>Asset Description</b>	<b>Current Cash Value of Assets</b>	<b>Actual Income from Assets</b>
<b>3. Net Cash Value of Assets.....</b>		<b>3.</b>	
<b>4. Total Actual Income from Assets.....</b>			<b>4.</b>
<b>5. If line 3 is greater than 5,000, multiply line 2% ( Passbook Rate) and enter results here: otherwise leave blank.</b>			<b>5.</b>

**ANTICIPATED ANNUAL INCOME**

<b>Family Members</b>	<b>a. Wages/ <u>Salaries</u></b>	<b>b. Benefits/ Pensions</b>	<b>c. Public Assistance</b>	<b>d. Other Income</b>	<b>e. Asset Income</b>
					<b>Enter the greater of lines 4 or 5 from above in e.</b>
<b><u>6. Totals</u></b>	<b><u>a.</u></b>	<b><u>b.</u></b>	<b><u>c.</u></b>	<b><u>d.</u></b>	<b><u>e.</u></b>

<b><u>7.</u> Enter total of items from 6a. through 6e. This is <i>Annual Income</i>.....</b>	
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**DEBTS**

Please include information for all car loans, store accounts, credit cards, personal loans, student loans, etc.

Name of Company	Account No.	<u>Monthly Payment</u>	<u>Months Remaining</u>	<u>Unpaid Balance</u>
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
_____	_____	\$ _____	_____	\$ _____
		<b>Total Balance Owed</b>		<b>\$ _____</b>

Total Monthly Debt payments (add the above)	\$ _____
Alimony	\$ _____
Child Support	\$ _____
Other Payments	\$ _____
 <b>Total Monthly Payments</b>	 <b>\$ _____</b>

**CERTIFICATION**

**Please read and sign the following certification.**

I understand that completion of this application does not imply approval of any downpayment and closing cost assistance from the Affordable Housing Trust Committee, nor any mortgage loan from a financial institution. I also understand that the AHTC may request a credit report and/or may contact third parties to verify the information I have provided in this application. I further understand that any private lender, which receives my application, has the power of final loan approval. **I HEREBY CERTIFY UNDER THE PENALTY OF PERJURY THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS ACCURATE, COMPLETE, AND CORRECT TO THE BEST OF MY KNOWLEDGE.**

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

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

### AFTER COMPLETING THIS APPLICATION

In order to process your first-time homebuyer application, AHTC will need to verify your employment and income, as well as your present debts. **PLEASE BE SURE THAT YOU ENCLOSE THE FOLLOWING DOCUMENTATION IN SUPPORT OF YOUR APPLICATION.**

- ❑ 2009 Federal Tax Return and W-2's
- ❑ 2008 Federal Tax Return and W-2's
- ❑ 2007 Federal Tax Return and W-2's
- ❑ 3 most recent pay stubs for all employed household members (except students and children under the age of 18).
- ❑ Documentation of any additional income.
- ❑ Three most recent bank account statement(s) and documentation of other assets to be used for the 3% down payment.
- ❑ First-time Homebuyer Workshop Certificate
- ❑ Protect Your Family From Lead in Your Home (upon acceptance into the AHTC program a signed certification to be submitted to Affordable Housing Trust Committee - Attention: Thomas Fabrizio).
- ❑ Return the Verification of Employment form with **ONLY YOUR SIGNATURE ON IT**. Please **DO NOT fill out this form**. Each employed adult in the family must sign a form. If you need more forms please call 617-376-1123.

**Please return the completed application and the supporting documentation to:**

"At Home in Quincy"  
Affordable Housing Trust Committee  
Quincy City Hall, Third Floor  
1305 Hancock Street  
Quincy, MA 02169  
Attn: Thomas Fabrizio, Executive Director

## VERIFICATION OF EMPLOYMENT

<p style="text-align: center;"><b>City of Quincy Affordable Housing Trust Committee 1305 Hancock Street Quincy, MA 02169</b></p> <p><b>AUTHORIZATION: FEDERAL REGULATIONS REQUIRE US TO VERIFY EMPLOYMENT INCOME OF ALL MEMBERS OF THE HOUSEHOLD APPLYING FOR PARTICIPATION IN THE HOME PROGRAM WHICH WE OPERATE AND TO REEXAMINE THIS INCOME PERIODICALLY. WE ASK YOUR COOPERATION IN SUPPLYING THIS INFORMATION. THIS INFORMATION WILL BE USED ONLY TO DETERMINE THE ELIGIBILITY STATUS AND LEVEL OF BENEFIT OF THE HOUSEHOLD.</b></p> <p><b>YOUR PROMPT RETURN OF THE REQUESTED INFORMATION WILL BE APPRECIATED.</b></p>	<p><b>EMPLOYED SINCE:</b> _____ <b>OCCUPATION:</b> _____</p> <p><b>SALARY:</b> _____</p> <p><b>EFFECTIVE DATE OF LAST INCREASE:</b> _____</p> <p><b>BASE PAY RATE:</b> \$_____/Hour; or \$_____/Week; or \$_____/Month</p> <p>Average hours/week at base pay rate: _____ Hours</p> <p><b>NO. WEEKS _____, OR NO. WEEKS _____ WORKED/YEAR</b></p> <p><b>OVERTIME PAY RATE: \$_____/HOUR</b></p> <p><b>EXPECTED AVERAGE NUMBER OF HOURS OVERTIME WORKED PER WEEK DURING NEXT 12 MONTHS _____</b></p> <p style="text-align: center; color: magenta;"><b>Any other compensation not included above (specify for commissions, bonuses, tips, etc.):</b></p> <p><b>FOR:</b> _____ \$_____ PER _____</p> <p><b>IS PAY RECEIVED FOR VACATION? <input type="checkbox"/> YES <input type="checkbox"/> NO</b></p> <p><b>IF YES, NO. OF DAYS PER YEAR _____</b></p> <p><b>TOTAL BASE PAY EARNINGS FOR PAST 12 MOS. \$_____</b></p> <p><b>TOTAL OVERTIME EARNINGS FOR PAST 12 MOS. \$_____</b></p> <p><b>PROBABILITY AND EXPECTED DATE OF ANY PAY INCREASE:</b> _____</p> <p><b>DOES THE EMPLOYEE HAVE ACCESS TO A RETIREMENT ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO</b></p> <p><b>IF YES, WHAT AMOUNT CAN THEY GET ACCESS TO:</b> \$_____</p>
<p><b>RELEASE: I HEREBY AUTHORIZE THE RELEASE OF THE REQUESTED INFORMATION.</b></p> <p>_____</p> <p>(SIGNATURE OF APPLICANT)</p> <p>Date: _____</p> <p><b>OR A COPY OF THE EXECUTED "HOME PROGRAM ELIGIBILITY RELEASE FORM," WHICH AUTHORIZES THE RELEASE OF THE INFORMATION REQUESTED, IS ATTACHED.</b></p>	<p style="text-align: center; color: magenta;"><b>Signature of _____ or Authorized Representative</b></p> <p>_____</p> <p>Title: _____</p> <p>Date: _____</p> <p>TELEPHONE: _____</p>
<p><b>WARNING: TITLE 18, SECTION 1001 OF THE U.S. CODE STATES THAT A PERSON IS GUILTY OF A FELONY FOR KNOWINGLY AND WILLINGLY MAKING FALSE OR FRAUDULENT STATEMENTS TO ANY DEPARTMENT OF THE UNITED STATES GOVERNMENT.</b></p>	

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### Quincy Office of Housing Rehabilitation

Please see attached/enclosed Protect Your Family From Lead in Your Home. This document contains key information about lead poisoning and residential lead hazards. All Borrowers must certify below that they have received this information.

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Date Signature

---

Date Signature

If you have any questions please contact your local Health Department:

**In Quincy:**  
The Office of Housing Rehabilitation  
1305 Hancock Street  
Quincy, MA 02169  
(617) 376-1050

**BANKS CURRENTLY PARTICIPATING  
IN  
AFFORDABLE HOUSING TRUST COMMITTEE  
FIRST TIME HOMEBUYER PROGRAM**

**Bank**

**Contact Person**

**Bank of Canton**

**Judy Farmer  
(617) 770-1894**

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