

The Chelmsford Housing Authority is accepting applications for an affordable, deed-restricted 2-bedroom home at Hillside Gardens, 311 Littleton Road, Chelmsford. The sales price is \$214,182; the monthly condo fee is \$131.00. The annual income limits for gross earnings are set at 80% of area median income according to household size.

1-person	2-person	3-person	4-person	5-person	6-person
\$68,500	\$78,250	\$80,050	\$97,800	\$105,650	\$113,450

There is also an asset limit of \$75,000. Only first-time homebuyers* will be considered. This application must be accompanied by a preapproval from a bank or lending institution for an amount sufficient to cover the cost of the mortgage.

All households deemed eligible to participate in this program will be entered into a lottery. A local preference will be given to households with members who either live or work in Chelmsford. Preference will also be given to households in need of a 2-bedroom home. Smaller households will be ranked lower in the lottery and will not have the opportunity to purchase unless all larger households have been exhausted. Please complete the following information.

Name _____ Email _____

Address _____ City _____ State _____ Zip Code _____

In this chart below, please list all members of your household.

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

* A first-time homebuyer is defined in Massachusetts as not having 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.
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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	Account Type	Current Balance
_____	_____	_____
_____	_____	_____
_____	_____	_____

I hereby certify that the above statements are true and any false statements or misrepresentation may result in the cancellation of my application. 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.

Signature of Head of Household _____ Date _____

Please provide the following with this application:

- A copy of your 2023, 2022 and 2021 federal – not state -tax returns including all 1099s, W-2s and schedules;
- A copy of five most recent pay stubs from all household members currently employed;
- A current letter from all sources of income including but not limited to Public Assistance, Social Security, pensions and annuities showing the gross amount received;
- The three most current monthly statements from all banking accounts for all household members;
- A copy of all assets showing current value of pre-paid debit cards, investment accounts, life insurance policies, retirement accounts, etc.;
- A mortgage pre-approval and proof of adequate assets to cover a 3% down payment and closing costs.
- Proof of eligibility for local preference, if applicable.