

PROJECT INFORMATION and FIRST COME FIRST SERVE APPLICATION

Gemini Townhomes Springfield, MA

Gemini Townhomes, located at 89 Morris Street in Springfield, is a new 40-unit townhome condominium development offering 40 two- and three-bedroom townhomes for eligible first-time homebuyers (certain exceptions apply) earning up to 80% and 100% of the Area Median Income (AMI). The units include 1 or 1 1/2 baths and a one-car garage in approximately 1,170-1,509 net sq. ft. depending on unit style and bedroom size. A refrigerator, stove/oven, range hood, dishwasher, washer and dryer are included. Heat is a high efficiency electric heat pump with air-conditioning. City water and sewer.

A condominium is an individually owned residential unit in a building or complex comprised of other residential units. Unit owners share a common space and pay association fees to cover the cost of Shared Resources.

The maximum sales price for the remaining affordable units are:

Units up to 80% AMI	Price	Monthly HOA Fee
Two Bedroom	\$170,000	\$260
Three Bedroom	\$189,000	\$287
Units up to 100% AMI		
Two Bedroom	\$206,000	\$260
Three Bedroom	\$227,000	\$287

The remaining units will be sold on a first come first served basis as outlined in this information package. Please review the enclosed information packet in detail and complete the application and all forms at the rear of the packet.

All applicants must submit a valid mortgage pre-approval, and all required financial documentation/information with their application. We recommend you share the specific Mortgage Guidelines and Additional Mortgage Specifics on pages 4-5 with your lender to make sure your pre-approval meets the guidelines. See Home Logic Real Estate information below. They can assist you finding a lender who will work with you and has the financing program you may need to qualify as a first-time homebuyer.

All applications that are submitted with all required financial documentation and a mortgage pre-approval will be reviewed for eligibility. If eligible your application will be forwarded to the Monitoring Agent for final approval. At that point a unit will be held for you. If you submit an incomplete application, we will send you an email with the list of missing documentation. Once your application is complete, we will then review for eligibility. A unit will not be held for you until your application is complete.

Home Logic Real Estate has set up an ADA compliant satellite office where interested parties can pick up applications and ask questions about the process. Computers are available with internet access. Translation services will be available, as needed. The location information is:

Site Location: 1350 Main Street, Suite 1108
Springfield, MA 01103
Telephone: 413-707-2455
TTY: 711
Hours: By appointment



Potential applicants will not be discriminated against on the basis of age, physical or mental disability or handicap, sex, sexual orientation, gender identity, genetic information, race, color, national origin, ancestry, alien or citizenship status, religion, creed, pregnancy, children, marital status, familial status, veteran status or membership in the armed services, the receipt of public assistance or any other characteristic protected by applicable federal, state or local laws.

Thank you for your interest in affordable housing at Gemini Townhomes. We wish you the best of luck. If you have questions, please contact Home Logic Real Estate at 413-707-2455 or email info@geminispringfield.com. We encourage you to advise other people or organizations that may be interested in this program and make copies of the relevant information as needed.

This is an important document. Please contact HOME LOGIC Real Estate at 413-707-2455 for free language assistance.

Este documento es muy importante. Favor de comunicarse con el Home Logic en 413-707-2455 para ayuda gratis con el idioma. (Spanish)

Este é um documento importante. Entre em contato com o Home Logic no número 413-707-2455 para obter assistência gratuita com o idioma. (Portuguese)

Dokiman sila a enpòtan. Tanpri kontakte Home Logic la nan 413-707-2455 pou asistans gratis nan lang. (Haitian Creole)

此文件為重要文件。如果您需要免費的語言翻譯幫助，請聯絡 Home Logic 聯絡方式：413-707-2455。(Chinese, Traditional)

此文件為重要文件。如果您需要免費的語言翻譯幫助，請聯絡 Home Logic 聯絡方式：413-707-2455。(Chinese, Simplified)

Это весьма важный документ. Свяжитесь с сотрудником Home Logic на предмет оказания бесплатной помощи по переводу на иностранный язык (413-707-2455). (Russian)
(Phone #)

Home Logic 413-707-2455
[Mon-Khmer, Cambodian]

Đây là một tài liệu quan trọng. Vui lòng liên hệ Home Logic tại 413-707-2455 để được hỗ trợ ngôn ngữ miễn phí. (Vietnamese)

Kani waa dukumentiyu muhiim ah. Fadlan Home Logic kala soo xiriir 413-707-2455 si aad u hesho gargaar xagga luqadda oo bilaash ah. (Somali)

هذه وثيقة مهمة. يرجى الاتصال بـ Home Logic بـ 413-707-2455 للمساعدة اللغوية المجانية.
[Phone #] [Agency Name] (Arabic)

Ce document est très important. Veuillez contacter le Home Logic au 413-707-2455 afin d'obtenir une assistance linguistique gratuite. (French)

Il presente è un documento importante. Si prega di contattare il Home Logic al 413-707-2455 per avere assistenza gratuita per la traduzione. (Italian)

Gemini Townhomes

AFFORDABLE HOMES through the MassHousing Commonwealth Builder Program
Question & Answer

What are the qualifications required for Prospective Buyers?

- Qualify based on the following maximum income table, which is adjusted for household size:

Household Size	1	2	3	4	5	6
Up to 80% AMI	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650
Up to 100% AMI	\$76,700	\$87,600	\$98,600	\$109,500	\$118,300	\$127,100

(Income limits subject to confirmation based on HUD releasing new limits.)

APPLICANT QUALIFICATIONS:

- Total gross household income cannot exceed the above maximum allowable income limits. Household income is based on all household members 18 years of age or older (exception for full-time students)
- Household must be a First Time Homebuyer, defined as an individual or household, of which no household member has had an ownership interest in a principal residence at any time during the three (3)-year period prior to the date of qualification as an eligible purchaser, unless such ownership was by:
 - 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;
 - 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 (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); or
 - any individual who has owned a dwelling unit who structure is not permanently affixed to a permanent foundation in accordance with local or other applicable regulations or is not in compliance with applicable building codes, or other applicable code, and cannot be brought into compliance with the codes for less than the cost of constructing a permanent structure.

A home owned by one of the above exceptions must be sold prior to closing of the affordable unit.

- Total household assets shall not exceed \$100,000, excluding qualified retirement plans.
 - Assets divested at less than full market value within two years of application will be counted at full market value when determining eligibility.

Other program highlights for applicants:

- Unit must be principal residence of the owners and cannot be rented or leased.
- Non-household members are not permitted to be co-signers on the mortgage.
- A mortgage pre-approval letter is required with application.
- Households earning up to 80% AMI are invited to apply for the City of Springfield's \$4,000 Down Payment Assistance Program.

Are there mortgage guidelines that you need to follow?

Yes, they are:

- Must secure a 30-year fixed rate mortgage.
- The loan must have a current fair market interest rate. (No more than 2% (200 basis points) above the current MassHousing Rate.)
- The buyer must provide a down payment of at least 3% of the purchase price and at least half (1 ½%) must come from the buyer's own funds.

- (4) The loan can have no more than 2 points.
- (5) Non-household members are not permitted to be co-signers on the mortgage.

We recommend you investigate the One Mortgage Program through the Massachusetts Housing Partnership (MHP), www.mhp.net, and MassHousing, www.masshousing.com, as both have programs geared to first-time homebuyers. Speak with Home Logic Real Estate for affordable housing loan programs and lenders.

All homebuyers will need to complete an approved first-time homebuyer class before they can close on the home. The list of approved classes will be provided if you have the opportunity to purchase..

Additional Mortgage Specifics:

1. Your mortgage pre-approval must cover the purchase price. If you are applying for more than one unit size or income limit AMI, then the approval must cover the highest priced unit.
2. Your mortgage pre-approval must be a fixed rate mortgage. Adjustable-rate mortgages will not be accepted, and your application will be determined ineligible.
3. At minimum, your pre-approval must show purchase price and financing amount.
4. If your mortgage pre-approval does not have an expiration date, then after 60 days from date of issue it will be considered expired. If your pre-approval expires after your application submission, we will accept it, but should you have a chance to purchase it, it will need to be updated prior to final eligibility determination. If it expires prior to your application submission your application will not be reviewed for eligibility.
5. If you plan on using a down payment assistance program then the program must be noted in the pre-approval, i.e. Mass Housing downpayment, etc. If a specific downpayment assistance program is not stated in the pre-approval it will not be taken into consideration.
6. We will determine your downpayment amount based on your pre-approval. For example, your purchase price is \$250,000 and you are financing \$225,000 so we expect to see \$25,000 in assets to cover the purchase price. If some of a downpayment is coming through a gift that information should be provided with your application. If we do not see the \$25,000, whether it is your funds or gift monies, then you be determined ineligible. As a reminder, the minimum down-payment is 3% of your own funds. If you are receiving a downpayment gift or using a downpayment assistant program, then 1.5% of your own funds is required as long as the total downpayment equals the minimum 3%. Your downpayment can be more than 3% but not less. Also remember you are responsible for downpayment and closing costs.
7. A gift letter must be for a specific amount. If the letter is provided with a range, we will count the highest amount. If this puts you over the asset limit, you will be determined ineligible to purchase.
8. If your pre-approval is from any of the stated loans we will not accept (FHA, VA, Rocket Mortgage, Quicken loans) and your application will not be reviewed for eligibility. No exceptions.
9. Online mortgage pre-approvals will not be accepted. You must speak/meet with a mortgage lender who should be checking credit and pay history to determine your ability to secure a mortgage.
10. We will accept no pre-approvals where any information has been crossed out, whited out and submitted with the application.
11. Non-household members cannot be co-signers on your mortgage.
12. FHA, VA, Rocket Mortgage and Quicken lo

Are there preferences for local residents and those with families?

No, the remaining units are available on a first come first served basis.

Household Information:

- a. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- b. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

Persons with disabilities are entitled to request a reasonable accommodation of rules, policies, practices, or services or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the person(s) with disabilities equal opportunity to use and enjoy the housing.

Are there Group 2B units available?

Group 2B units apply to dwelling units that contain features that provide, at the time of initial construction, full accessibility without needs for further modification. There is one 2-bedroom and one 3-bedroom Group 2B unit at 100% AMI. The units can be adapted to satisfy a reasonable accommodation request. Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. Such reasonable accommodation is not limited to Group 2 units. The request for reasonable accommodation must be made at the time of initial application with the required documentation, i.e. letter from doctor.

Are there any Deed Restrictions?

Yes. An Affordable Housing Restriction Deed Rider (AHR Deed Rider) is used to ensure the units are affordable for future buyers. Following are highlights of the Deed Restrictions for both the 80% and 100% units:

Homebuyer Disclosure Statement
Gemini Townhomes, Springfield, MA – 80% of AMI Units

The home you are interested in buying was built in part with funding from the Massachusetts Housing Finance Agency (known as “MassHousing”) under its Commonwealth Builder Program and from the City of Springfield under the HOME Program. This funding allows the home to be sold for a discounted price, ensuring it is affordable to first-time homebuyers with moderate incomes.

In exchange for the discounted purchase price, these programs require that the buyer of this home sign a binding legal document that restricts the buyer’s right to sell, rent-out and refinance the home. This legal document will be attached to the deed to the home and is sometimes called a “**deed rider**”.

If you buy this home, by signing the deed rider, you will be agreeing that:

For the first 15 years after you buy the home, for so long as you own it:

- This home will need to be your primary residence and you will not be allowed to rent it out.
- You will only be able to sell this home to another moderate-income first-time homebuyer and only for a limited sale price.
- There will be restrictions on refinancing and second mortgages.

After 15 years, all of the restrictions in the deed rider will expire. If you still own this home, you will then be able to sell, rent and refinance this home without any restrictions.

Homebuyer Disclosure Statement
Gemini Townhomes, Springfield, MA – 100% of AMI Units

The home you are interested in buying was built in part with funding from the Massachusetts Housing Finance Agency (known as “MassHousing”) under its Commonwealth Builder Program. This funding allows the home to be sold for a discounted price, ensuring it is affordable to first-time homebuyers with moderate incomes.



In exchange for the discounted purchase price, the Commonwealth Builder Program requires that the buyer of this home sign a binding legal document that restricts the buyer's right to sell, rent-out and refinance the home. This legal document will be attached to the deed to the home and is sometimes called a "deed rider".

If you buy this home, by signing the deed rider, you will be agreeing that:

For the first 15 years after you buy the home, for so long as you own it:

- This home will need to be your primary residence and you may not be allowed to rent it out
- You will only be able to sell this home to another moderate-income first-time homebuyer and only for a limited sale price, but you may transfer it to certain close family members
- There will be restrictions on refinancing and second mortgages

After 15 years, all of the restrictions in the deed rider will expire. If you or a close family member still own this home, you will then be able to sell, rent and refinance this home without any restrictions.

All selected applicants are urged to review the AHR Deed Rider with their own attorney. All buyers will be provided with a copy of the AHR Deed Rider at the time of the Purchase and Sale Agreement.

How much money do I need to make to afford the unit?

The minimum income required to purchase is based upon an applicant's ability to secure a mortgage. Attached is a "Sample Affordability Analysis" based upon current interest rates and anticipated real estate taxes and related housing expenses.

First Come First Serve Process

It is very important for everyone to understand the procedure. Please understand the allowable income guidelines are adjusted based upon your household size. Also be advised that the program and its requirements are subject to changes in state or federal regulations.

Applications will be reviewed in order of receipt. Applicants that submit a complete application and are determined program eligible by MCO and the Monitoring Agent will move forward with the purchase process. Applicants that submit an incomplete application will be notified of the missing documentation which they can submit. Once the application is complete it will then be reviewed for eligibility.

Summary

We hope this helps explain the process by which the units will be distributed. It can be a lengthy and sometimes complicated process. We greatly appreciate your participation and wish you the best of luck in the process.

SAMPLE AFFORDABILITY ANALYSIS

	80% Two BR	100% Two BR	80% Three BR	100% Three BR
Home Price	\$ 170,000.00	\$ 206,000.00	\$ 189,000.00	\$ 227,000.00
<i>Interest Rate</i>	6.99%	6.99%	6.99%	6.99%
<i>Down Payment (%)</i>	5%	5%	5%	5%
Down Payment (\$)	\$ 8,500.00	\$ 10,300.00	\$ 9,450.00	\$ 11,350.00
Mortgage Amount	\$ 161,500.00	\$ 195,700.00	\$ 179,550.00	\$ 215,650.00
Monthly Expenses				
<i>Principal & Interest</i>	\$ 1,073.00	\$ 1,300.00	\$ 1,193.00	\$ 1,433.00
<i>Real Estate Taxes</i>	228.00	276.00	253.00	304.00
<i>Private Mortgage Insurance</i>	105.00	127.00	117.00	140.00
<i>Hazard Insurance</i>	57.00	69.00	63.00	76.00
<i>Monthly HOA Fee</i>	260.00	260.00	287.00	287.00
TOTAL Monthly Expenses	\$ 1,723.00	\$ 2,032.00	\$ 1,913.00	\$ 2,240.00

NOTES:

ALL values are estimates and are subject to change.

Springfield 2024 Residential Tax Rate = \$16.06 per thousand

Unit Availability and Distribution

Unit Address	Bldg #	BR Size	# of Baths	Unit Style	AMI	Estimated Availability*
51 Morris St (H)	2	3 BR	1.5	H/C Unit D	100%	10/3/2024
53 Morris St	2	2 BR	1.5	B	80%	10/3/2024
55 Morris St	2	3 BR	1.5	A	80%	10/3/2024
57 Morris St	2	3 BR	1.5	A	100%	10/3/2024
59 Morris St	2	3 BR	1.5	A	80%	10/3/2024
60 Central St	4	2 BR	1.5	B	100%	1/20/2025
61 Morris St	2	2 BR	1.5	B	80%	10/3/2024
62 Central St	4	3 BR	1.5	A	100%	1/20/2025
64 Central St	4	2 BR	1.5	B	100%	1/20/2025
66 Central St	4	2 BR	1.5	B	100%	1/20/2025
68 Central St	4	2 BR	1.5	B	100%	1/20/2025
70 Central St	4	3 BR	1.5	A	100%	1/20/2025
72 Central St	4	2 BR	1.5	B	100%	1/20/2025
76 Central St	3	2 BR	1.5	B	100%	10/3/2024
78 Central St	3	3 BR	1.5	A	80%	10/3/2024
80 Central St	3	2 BR	1.5	B	80%	10/3/2024
82 Central St	3	2 BR	1.5	B	100%	10/3/2024
84 Central St	3	2 BR	1.5	B	80%	10/3/2024
86 Central St	3	3 BR	1.5	A	80%	10/3/2024
88 Central St	3	2 BR	1.5	B	100%	10/3/2024
35 Morris St	1	2 BR	1.5	B	100%	1/20/2025
37 Morris St	1	3 BR	1.5	A	100%	1/20/2025
39 Morris St	1	3 BR	1.5	A	100%	1/20/2025
41 Morris St	1	3 BR	1.5	A	100%	1/20/2025
43 Morris St	1	2 BR	1.5	B	100%	1/20/2025
44 Central St	5	2BR	1.5	B	100%	11/6/2024
45 Morris St (H)	1	2 BR	1	H/C Unit E	100%	1/20/2025
46 Central St	5	3 BR	1.5	A	100%	1/20/2025
48 Central St	5	2 BR	1.5	B	100%	1/20/2025
50 Central St	5	2 BR	1.5	B	100%	1/20/2025
52 Central St	5	2 BR	1.5	B	100%	1/20/2025
54 Central St	5	3 BR	1.5	A	100%	1/20/2025
56 Central St	5	2 BR	1.5	B	100%	1/20/2025
52 Morris St	6	2 BR	1.5	C	100%	1/3/2025
54 Morris St	6	3 BR	1.5	A	100%	1/3/2025
56 Morris St	6	3 BR	1.5	A	100%	1/3/2025
58 Morris St	6	2 BR	1.5	C	100%	1/3/2025
62 Morris St	7	2 BR	1.5	C	100%	1/3/2025
64 Morris St	7	3 BR	1.5	A	100%	1/3/2025
66 Morris St	7	2 BR	1.5	C	100%	1/3/2025

H = Handicap Accessible Group 2B

*Estimated Availability subject to change.

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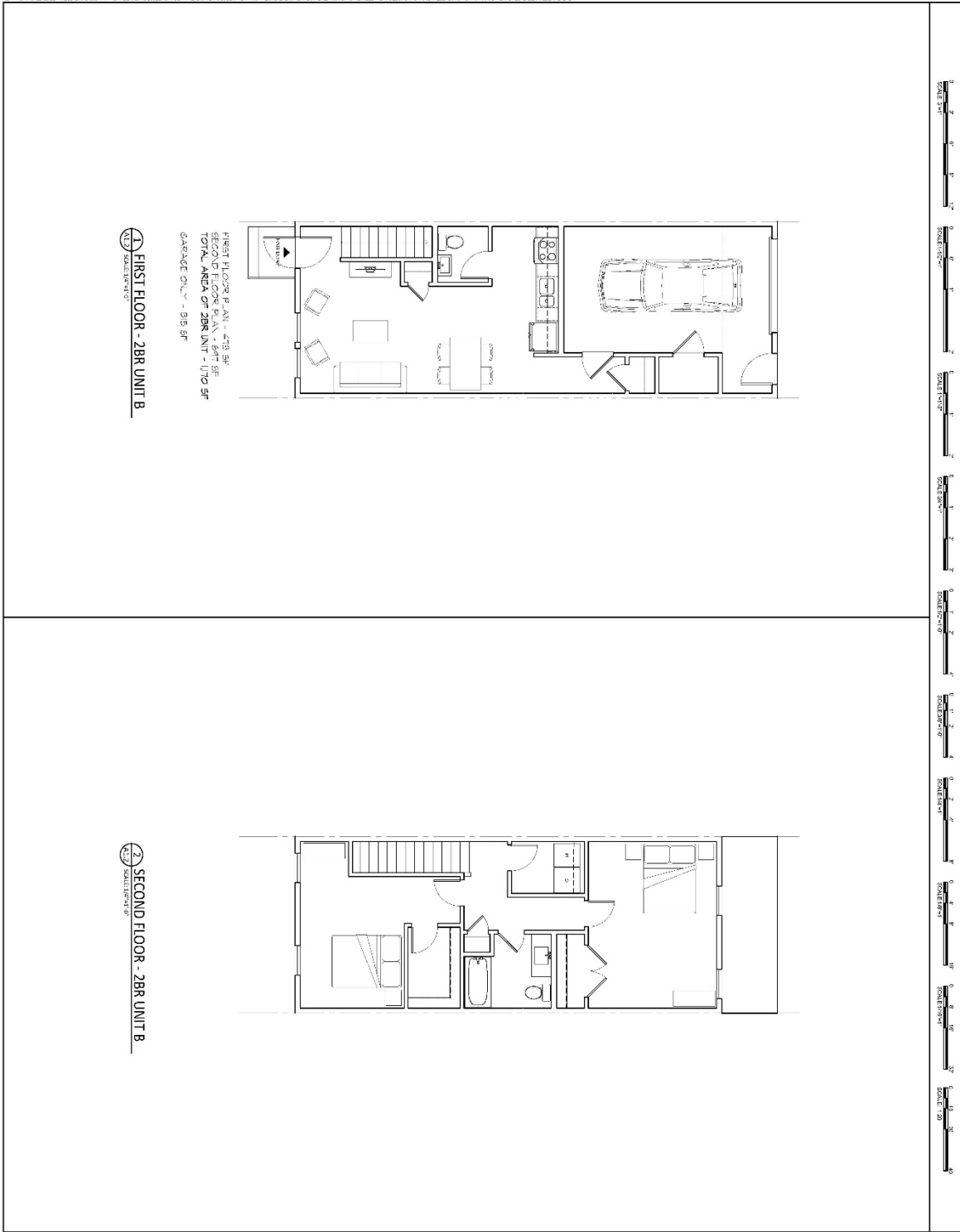


FIRST FLOOR - 3BR UNIT A
 SCALE: 1/8" = 1'-0"
 FIRST FLOOR - 3BR UNIT A
 TOTAL AREA OF 3BR UNIT - 1504 SFF
 GARAGE ONLY - 254 SFF

SECOND FLOOR - 3BR UNIT A
 SCALE: 1/8" = 1'-0"

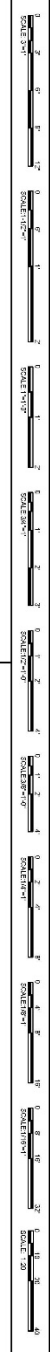
<p>Architectural Architecture BL 284 North Main Street, Suite 2 East Longmeadow, MA 01028 Ph: 413.525.9700 Fax: 413.525.9710</p>	<p>GEMINI TOWNHOMES 86 MORRIS ST SPRINGFIELD, MA</p>	<p>DATE: 01/11/2024 DRAWN BY: [Signature] CHECKED BY: [Signature] PROJECT: 2024-001 SHEET: 01 OF 01</p>	<p>3 BEDROOM UNIT A FLOOR PLANS</p>	<p>A1.1</p>
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FIRST FLOOR PLAN - 473 SF
SECOND FLOOR PLAN - 347 SF
TOTAL AREA OF 2BR UNIT - 1120 SF
GARAGE ONLY - 915 SF

SECOND FLOOR - 2BR UNIT B



Architectural
264 North Main Street, Suite 2
East Longmeadow, MA 01028
PH: 413-528-7930
FAX: 413-528-7930

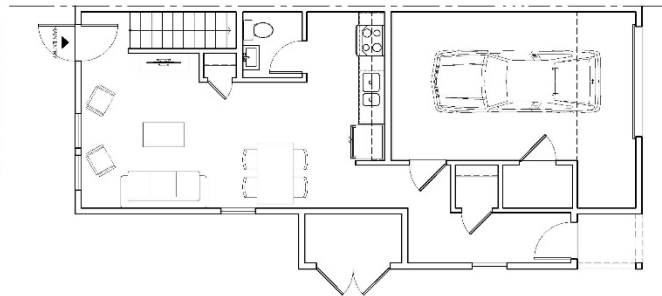
GEMINI TOWNHOMES
86 MORRIS ST
SPRINGFIELD, MA

DATE: 11/11/23
PROJECT: 2303-02
DRAWN: J. HARRIS
CHECKED: J. HARRIS
SCALE: AS SHOWN

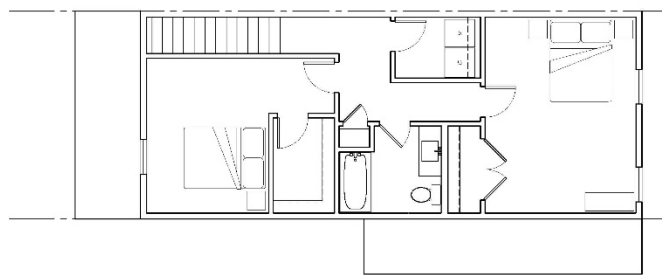
2 BEDROOM UNIT B
FLOOR PLANS

A1.2





1
 1/8" SCALE
FIRST FLOOR - 2BR UNIT C
 1st FLOOR PLAN - 875 SF
 SECOND FLOOR PLAN - 641 SF
 TOTAL AREA OF 2BR UNIT - 1275 SF
 GARAGE ONLY - 55 SF



2
 1/8" SCALE
SECOND FLOOR - 2BR UNIT C

ArchitectureEL
 ESTABLISHED 1977
 264 North Main Street, Suite 2
 East Longmeadow, MA 01026
 P: 415-258-7070 F: 415-258-7070

GEMINI TOWNHOMES
 86 MORRIS ST
 SPRINGFIELD, MA
 PROJECT NAME

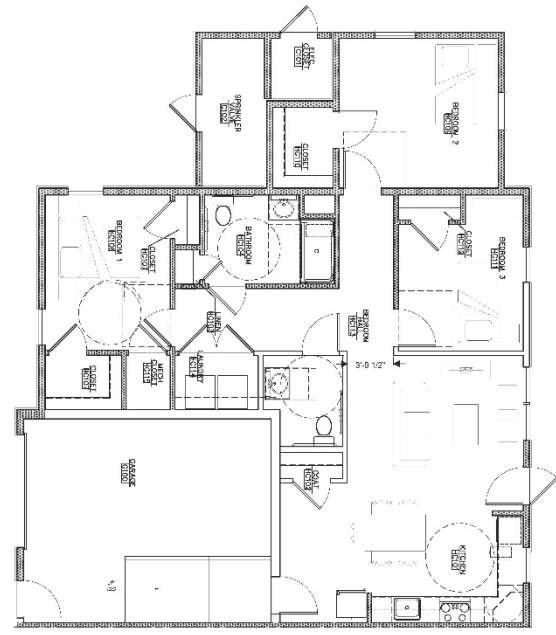
PROJECT NUMBER: 2023-03-0811
 DRAWING TITLE: 2BR UNIT C
 DATE: 11/10/23
 DRAWN BY: J. W. [Signature]
 CHECKED BY: [Signature]
 APPROVED BY: [Signature]

2
 1/8" SCALE
**2 BR/2BA UNIT C
 FLOOR PLANS**

NO. 13
A1.3



THIS FLOOR PLAN IS A REPRESENTATION OF THE APPEARANCE OF THE UNIT. THE APPEARANCE OF THE UNIT IS SUBJECT TO CHANGE WITHOUT NOTICE. THE APPEARANCE OF THE UNIT IS SUBJECT TO CHANGE WITHOUT NOTICE. THE APPEARANCE OF THE UNIT IS SUBJECT TO CHANGE WITHOUT NOTICE.



H/C UNIT D - 3 BEDROOM (1-1/2 BATH)
SCALE: 1/8" = 1'-0"

1,242.5 net sq. ft

ArchitectureBLL
Architectural Firm
254 North Main Street, Suite 2
East Longmeadow, MA 01028
Tel: 413-528-2222
www.architecturebll.com



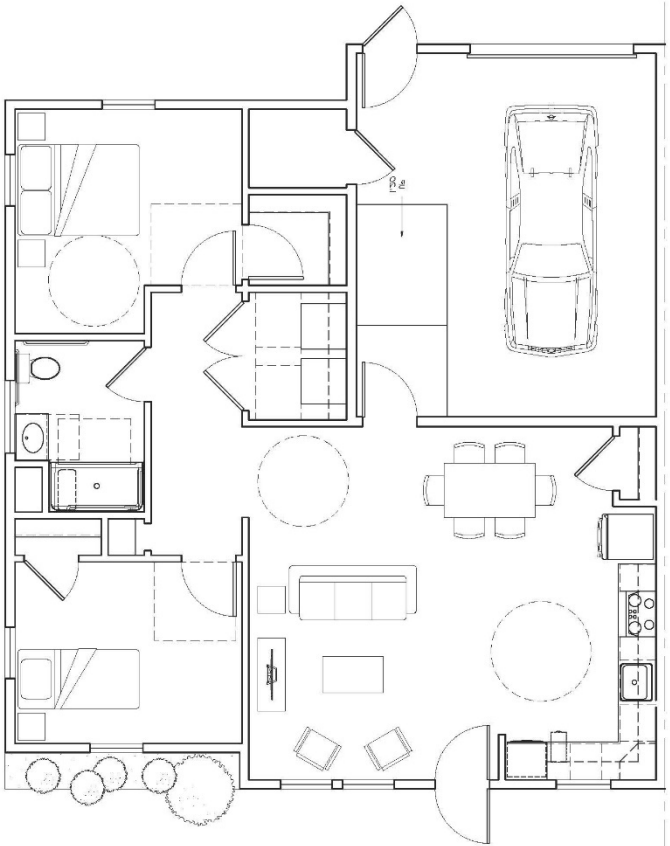
GEMINI TOWNHOMES
89 MORRIS ST
SPRINGFIELD, MA
PROJECT NAME

DESIGNED BY: ARCHITECTUREBLL
DATE: 07/20/22
DRAWN BY: ARCHITECTUREBLL
DATE: 07/20/22
SCALE: 1/8" = 1'-0"

DESIGN: 3048
H/C ACCESSIBLE UNIT D

FORMAL NUMBER
A1.9R





GARAGE ONLY - 360 GSF
 TOTAL AREA OF 2BR UNIT - 1,046.7 SF

2 H/C UNIT E - 2 BEDROOM
 A1.4 SCALE: 1/4"=1'-0"

ArchitectureEL
 Environment Life Inc.
 264 North Main Street, Suite 2
 East Longmeadow, MA 01028
 ph. 413-525-9700 fax. 413-525-9710

KEY PLAN

GEMINI TOWNHOMES
 86 MORRIS ST
 SPRINGFIELD, MA

PROJECT NAME

DRAWING REVISION LOG
02/26/22 SPECIAL PERMIT

CID FILE: 07_A1.3_UNIT_PLAN.000 CONTRACT DATE: 4/22/2022 PROJECT NO: 2021-03 DRAWN BY: H.Thorpe	PROFESSIONAL SEAL
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DRAWING NAME
H/C ACCESSIBLE UNITS
3BR PLAN & 2BR PLAN

DRAWING NUMBER
A1.4



Gemini Townhomes

FIRST COME FIRST SERVE APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

PERSONAL INFORMATION: PRINT LEGIBLY

Date: _____

Name: _____

Address: _____ Town/City: _____ Zip: _____

Cell/Home: _____ Work: _____

Email: _____

Do you or any member of your household currently or have ever owned a home? _____ If so, when was the home sold? _____

Bedroom Size: ___ Two Bedroom ___ Three Bedroom ___ Both

Do you require a Group 2 handicap accessible unit? ___ Yes ___ No

Do you require Special Accommodation? ___ Yes ___ No, if yes provide explanation and documentation:

Household Composition: The total household size is _____ (Number of people that will be living in the unit.)

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

EMPLOYMENT STATUS: (include for all working household members. Attach separate sheet, if necessary.)

Employer: _____

Street Address: _____

City/State/Zip: _____

Date of Hire (Approximate): _____

Annual Wage - Base: _____

Additional: _____ (Bonus, Commission, Overtime, etc.)

FINANCIAL WORKSHEET: (Include all Household Income which includes gross wages, retirement income (if drawing on it for income), business income, veterans' benefits, alimony/child support, unemployment compensation, social security, pension/disability income, supplemental second income and dividend income.)

Borrowers Monthly Base Income (Gross) _____

Other Income _____



Co-Borrowers Monthly Base Income (Gross) _____
 Other Income _____
TOTAL MONTHLY INCOME: _____

Household Assets: (This is a partial list of required assets. Complete all that apply with current account balances.)

Checking _____
 Savings _____
 Stocks, Bonds, Treasury Bills, CD or
 Money Market Accounts and Mutual Funds _____
 Individual Retirement, 401(k) and Keogh accounts _____
 Retirement or Pension Funds _____
 Revocable trusts _____
 Equity in rental property or other capital investments _____
 Cash value of whole life or universal life insurance policies _____
 Downpayment Gift _____
TOTAL ASSETS _____

ABOUT YOUR FAMILY: OPTIONAL

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the home. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of Dependents
Black or African American	_____	_____	_____
Asian	_____	_____	_____
Hispanic/Latino	_____	_____	_____
Native Hawaiian / Pacific Islander	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Other, Not White	_____	_____	_____

ADDITIONAL INFORMATION:

Please be advised that the income to be used should include income for all members of the household that are to be residing in the home. Applicants will be responsible for all closing costs associated with the purchase of a home. The down payment must be a minimum of 3%, 1.5% or half of which must come from the buyer's own funds, based upon standard underwriting procedures. Some of this may be in the form of a gift depending on the lending institution.

SIGNATURES:

The undersigned warrants and represents that all statements herein are true. I/we understand, if selected, all information provided shall be verified for accuracy at the time of bank application prior to closing.

Applicant Name _____ / Signature _____

Co-Applicant Name _____ / Signature _____

Date: _____

See page 25 for submission information



Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the allocation of affordable homes at Gemini Townhomes in Springfield, MA.

1. The annual total gross household income for my family does not exceed the allowable limits as follows:

Household Size	1	2	3	4	5	6
Up to 80% AMI	\$61,350	\$70,100	\$78,850	\$87,600	\$94,650	\$101,650
Up to 100% AMI	\$76,700	\$87,600	\$98,600	\$109,500	\$118,300	\$127,100

Income from all family members must be included.

(Income limits subject to confirmation based on HUD releasing new limits in 2025.)

2. I/We have not individually or jointly owned a single-family home, townhome, condominium, or co-op within the past three (3) years, including homes in a trust. We understand the exceptions that apply.
3. I/We certify that my/our total household assets do not exceed the \$100,000 asset limit. I/We understand that assets divested at less than full market value at least two years prior to application will be counted at full market value in determining eligibility.
4. The household size listed on the application form includes all the people that will be living in the residence.
5. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief. I/We understand that providing false information will result in disqualification from further consideration.
6. I/We understand that being submitting an application does not guarantee that I/we will be able to purchase a home. I/We understand that all financial documentation will be required, reviewed in detail, and verified prior to purchasing a home.
7. I/We understand that it is my/our obligation to submit a valid mortgage pre-approval for the home purchase from a lender experienced with Deed Restricted housing. I/We understand all expenses, including closing costs and down payments, are my responsibility.
8. I/We further authorize MCO Housing Services to verify all income, assets and other financial information, to verify any and all household, resident location and workplace information and directs any employer, landlord or financial institution to release any information to MCO Housing Services and consequently the project's Monitoring Agency, for the purpose of determining income eligibility.
9. I/We understand that if selected I/we may be offered a specific home. I/We will have the option to accept the available home, or to reject the available home. If I/we reject the available home I/we will move to the bottom of the waiting list and will likely not have another opportunity to purchase an affordable home at this development.
10. Program requirements are established by the Executive Office of Housing and Livable Communities (EOHLC), MassHousing and the City of Springfield. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the Monitoring Agent is final.
11. The affordable units may not be purchased by individuals who have a financial interest* in the development or to a Related Party,** or to their families. I/we certify that no member of our household has a financial interest in this Project, is a Related Party, or is a family member of someone who has a financial interest or is a Related Party.

*"Financial interest" means anything that has a monetary value, the amount of which is or will be determined by the outcome of the Project, including but not limited to ownership and equity interests in the Developer or in the



subject real estate, and contingent or percentage fee arrangements; but shall not include third party vendors and contractors.

****Related Party means:**

- a. any person that, directly or indirectly, through one or more intermediaries, controls or is controlled by or is under common control with the Developer, as well as any spouse of such person or “significant other” cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
- b. any person that is an officer of, member in, or trustee of, or serves in a similar capacity with respect to the Developer or of which the Developer is an officer, member, or trustee, or with respect to which the Developer serves in a similar capacity, as well as any spouse of such person or “significant other” cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
- c. any employee of the Developer; and
- d. any spouse, parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of an employee of the Developer or “significant other” cohabiting with an employee of the Developer.

12. I/We understand these are Deed Restricted units and acknowledge that it is recommended we consult an attorney.

I/We have completed an application and have reviewed and understand the process that will be utilized to allocate the available homes at Gemini Townhomes. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date:

See page 25 for submission information

APPLICATION TIPS

PLEASE READ THE FOLLOWING CAREFULLY

1. More than 60% of applications submitted to MCO Housing Services are incomplete. Please take the time to read the application and submit all required documentation. It is your responsibility to provide the correct documentation.
2. Read the NOTES on the Required Personal Identification and Income Verification Documents. Failure to do so could mean the difference between a complete and incomplete application as well as eligibility for a unit.
3. All financial documentation, income and assets, are required from all household adults aged 18 or older. No exceptions.
4. All Asset statements must include your name, account number and Institution name. Do not take photos or copy a statement from your phone. If you provide any asset statements without the above information your application is an automatic incomplete.
5. DO NOT ASSUME you do not need to provide a certain document. When in question call or email BEFORE you submit your application.
6. We will not use the amount listed on your paystubs or W2's regarding your retirement account i.e. 401K, 403B, IRA, Roth IRA etc. Your paycheck and W2's tells us you have a retirement account only. You must provide the last statement from whoever is managing the account. Although retirement accounts are ***not*** counted as part of your assets you still need to provide the statements.
7. Do NOT forget to include statements from Robinhood or any other online investment accounts. They are considered part of your assets. If you have an open account, you must provide a statement whether there are any funds in the account or not.
8. If you are unable to provide specific information, then submit a note with your application explaining the circumstances. This will not guarantee your application will be accepted, but depending on the circumstances, we may be able to work with you.
9. Do not take photos with your cellphone of any documentation and email it to us. The photos are not legible, and we will not accept them.
10. You can fax your information, but it is not recommended. If all pages are not received your application would be considered incomplete.

I/We have read the above Application Tips.

Applicant Signature

Date

Co-Applicant Signature

Date

See page 25 for submission information

LIST OF REQUIRED FINANCIAL DOCUMENTATION

You must provide all required financial documentation and a mortgage pre-approval for your application to be reviewed for program eligibility. If you do not provide the information your application will be considered incomplete, and we will move onto the next applicant and review their application for eligibility. Once you submit all documentation then your application will be reviewed for eligibility. Homes Logic can assist you in putting the documentation together. You can contact them at:

Site Location: 1350 Main Street, Suite 1108
Springfield, MA 01103
Telephone: 413-707-2455
TTY: 711
Hours: By appointment

Initial each that are applicable and provide the documents.

1. ____ If applying for an **80%** unit, provide the last 90 days **consecutive** pay stubs for all jobs (check/direct deposit stubs). For unemployment, DOR verification stating benefits and pay history. Same for disability compensation, worker's compensation and/or severance pay.

____ If applying for a **100%** unit, provide the last five (5) pay stubs for all jobs (check/direct deposit stubs). For unemployment, DOR verification stating benefits and pay history. Same for disability compensation, worker's compensation and/or severance pay.

The following Notes apply for both the 80% and 100% units.

- **NOTE:** If you have obtained a new job within the last 12 months you must provide a copy of the Employment Offer Letter.
 - **NOTE:** If you are no longer working for an employer you worked for in the last 12 months, you must provide a letter from the employer with your separation date.
 - **NOTE:** For the 100% applicants, you need to provide 5 pay stubs whether you are paid weekly, bi-weekly, semi-monthly or monthly.
2. ____ Benefit letter providing full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts.
 3. ____ Child support and alimony: court document indicating the payment amount or DOR statement. If you do not receive child support provide a letter stating that you are not receiving child support or complete Custody and Child Support Affidavit, below, for each child.
 4. ____ If you are self-employed you **MUST** provide a detailed expense and income statement for the last 12 months and three months of business checking and savings accounts along with last three Federal Income Tax Returns.
 5. ____ Federal Tax Returns –2021, 2022 and 2023 (NO STATE TAX RETURNS)
 - **NOTE:** Provide all pages that are submitted to the IRS. For example, if a Schedule 1 is submitted to the IRS and not part of your application, your application will be considered incomplete.

- **NOTE:** If you filed but do not have copies of your Federal Income Tax returns, you can obtain a copy of your Tax Transcript using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Tax Transcript.
- **NOTE:** If you have not filed tax returns you must provide a letter from the IRS Verifying Non-filing of your tax return(s). Request Verification of Non-filing letter by using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Verification of Non-filing letter(s).

6. _____ W2 and/or 1099-R Forms: 2021, 2022, 2023

- **NOTE:** If you do not have copies of W2's and/or 1099's, you can obtain a copy of your Wage Transcript using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Wage Transcript.

7. _____ Interest, dividends and other net income of any kind from real or personal property.

8. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:

GENERAL NOTE: ALL STATEMENTS MUST INCLUDED YOUR NAME, ACCOUNT NUMBER AND INSTITUTION NAME FOR ALL CHECKING, SAVINGS, INVESTMENT ACCOUNTS AND RETIREMENT ACCOUNTS. ANY ACCOUNTS PROVIDED WITHOUT THIS INFORMATION IS AN AUTOMATIC INCOMPLETE APPLICATION.

- _____ Checking accounts – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.

NOTE: Direct deposits from Payroll, SS, tax refund, transfers between your accounts, DOR, DTA etc. we can identify. If you have cash deposits, or non-payroll or other income deposits you **MUST** identify where the funds have come from. For example only, **VENMO, EBAY, POSHMARK, PAYPAL, CASH APP, ATM and MOBILE deposits, ZELLE and other transfers between any accounts but your accounts, etc. There is no way we can list all sources.** If you fail to explain they will be counted as income, which may put you over the income limit.

NOTE: Do NOT provide a running transaction list of activity. You must provide individual statements.

- _____ Pre-paid debit card statements – current month.

NOTE: This is **NOT** your ATM/Debit card. This is usually a separate debit card statement showing income deposited directly onto the debit card, i.e. Social Security or other regular income.

NOTE: If Social Security payments are deposited on a Direct Express card, it is your responsibility to provide proof. You can print a statement from the Direct Express website at

<https://www.usdirectexpress.com/>.

- _____ Saving accounts – last three months of full statements.

NOTES: Direct deposits from Payroll, SS, tax refund, transfers between your accounts, DOR, DTA etc. we can identify. If you have cash deposits, non-payroll or other income deposits you **MUST** identify where the funds have come from. For example only, **VENMO, EBAY, POSHMARK, PAYPAL, CASH APP, ATM and MOBILE deposits, ZELLE and other transfers between any accounts but your accounts, etc. There is no way we can list all sources.** If you fail to explain they will be counted as income, which may put you over the income limit.

- _____ Revocable trusts
- _____ Equity in rental property or other capital investments
- _____ If you participate in online gambling, ie. Fanduel, DraftKings etc. you must provide a 12 month history statement, which can be obtained under your member account.
- _____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds, Money Market, Robinhood and all online accounts, etc. Current statement(s) only.
- _____ Retirement accounts, IRA, Roth IRA, 401K, 403B, etc for all current and past jobs. Current statement(s) only.
- _____ Cash value of Whole Life or Universal Life Insurance Policy.
- _____ Personal Property held as an investment.
- _____ Lump-sum receipts or one-time receipts.

9. _____ Proof of student status for household members 18 or older. Letter from High School or College providing student status, full time or part time for current or next semester.

10. _____ A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application, i.e. letter from doctor.

11. _____ If the applicant is in the process of a divorce, the applicant must provide legal documentation the divorce has been finalized. Information must be provided regarding the distribution of family assets and child support. If you are unable to provide then both parties income/assets and first-time homebuyer status will be used in determining eligibility even if the individual will not be living in the home.

12. _____ If you will be receiving a gift for down payment and/or closing costs the giftee needs to provide a letter stating the gift amount. All gifts count towards the asset limit.

Based on your pre-approval, we will look for the assets in your bank account. If we do not see the funds you will be determined ineligible.

NOTE: If your deposit is cash and you have it in your home you must deposit in your bank account to show evidence of available funds.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

See page 25 for submission information

Complete one form for each child

Custody & Child Support Affidavit

Applicant/Tenant: _____ Unit #: _____

Please complete a separate form for each minor in this unit not living with both biological or adoptive parents:

Child Name/SSN(last four digits)/DOB : _____ / _____ / _____

Name of Absent Parent: _____

Will this child live with you in the tax credit apartment at least 50% of the time?

YES NO

Was there a legal marriage to the other parent? YES NO STILL LEGALLY MARRIED

- If YES, please submit a copy of the divorce decree, separation agreement, or other document outlining custody arrangements.
- If NO, please submit documents such as tax return, school records, court order, or DHS records showing placement of child

Who claimed the child as a dependant on their most recent tax return?

I did The absent parent Other: _____ No one

Do you receive support (monetary or not) for this child? YES NO

If YES list amount \$ _____ per _____

Have you ever been awarded an amount of child support for this child through the courts or an informal agreement? YES NO

If awarded but not paid, have you taken legal action to collect child support?

YES NO

If so, please describe efforts _____

Do you expect to receive child support for this child in the next 12 months?

YES NO

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand that providing false representation herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement.

(Signature of Tenant)

Date

(Signature of Manager)

Date

Return the following to MCO Housing Services:

1. Completed, signed, and dated application – pages 16-17.
2. Signed and dated Affidavit and Disclosure Form – pages 18-19.
3. Application TIP information – page 20.
4. Completed, signed, and dated Required Documentation Form – page 21-23.
5. Custody and Child Support Affidavit, if applicable – page 24.
6. Special Accommodation Documentation, if needed.
7. Mortgage Pre-approval.

RETURN ALL by fax, email, encrypted email, or mail to:

MCO Housing Services, LLC
P.O. Box 372
Harvard, MA 01451
Overnight mailing address: 206 Ayer Road, Harvard, MA 01451
FAX: 978-456-8986
Email: lotteryinfo@mcohousingservices.com
TTY: 711, when asked 978-456-8388

TO SECURELY SEND YOUR DOCUMENTS, GO TO WWW.GEMINISPRINGFIELD.COM. CLICK ON APPLICATION SUBMISSION LINK, CREATE AN ACCOUNT AND UPLOAD YOUR DOCUMENTS.