



## **CITY OF SPRINGFIELD**

### **HOMEBUYER LOTTERY** **PRE-APPLICATION INFORMATION**

The City of Springfield in partnership with the Housing Developer will be conducting a lottery for pre-qualified, first-time homebuyers, to purchase the homes at 251 Central Street, 414 Central Street, 402 Central Street & 271 Pine Street.

In order to qualify for the lottery, buyers must meet the following criteria:

#### **1) MEET INCOME GUIDELINES**

Applicants must have a household income that is at or below 80% of Area Median Income as determined by the U.S. Department of Housing and Urban Development and applicant will be required to submit full income documentation. Please see the current income guidelines:

<b>1 Person Household</b>	<b>2 Person Household</b>	<b>3 Person Household</b>	<b>4 Person Household</b>	<b>5 Person Household</b>	<b>6 Person Household</b>	<b>7 Person Household</b>	<b>8 Person Household</b>
\$55,800	\$63,800	\$71,750	\$79,700	\$86,100	\$92,500	\$98,850	\$105,250

#### **2) BE PRE-APPROVED BY A LENDER**

Applicants must obtain a pre-approval letter from a bank, credit union, or other traditional mortgage lender acceptable to the City of Springfield for an amount equal or greater than at least \$190,000.

#### **3) COMPLETE HOMEBUYER COUNSELING**

Applicants must obtain a certificate demonstrating completion of Homebuyer Counseling from a HUD-certified Housing Counselor who is employed by a HUD-approved counseling agency. The certificate must be obtained within two years prior to the purchase.

The following local agencies are HUD-approved counseling agencies:

**Wayfinders, Inc**  
1780 Main Street  
Springfield, MA 01103  
(413) 233-1500  
[www.wayfinders.org](http://www.wayfinders.org)

**Springfield Partners for Community Action**  
721 State Street, 2<sup>nd</sup> Fl.  
Springfield, MA 01109  
(413)263-6500 Ext. 6518  
[www.springfieldpartnersinc.com](http://www.springfieldpartnersinc.com)

**Cambridge Credit Counseling**  
67 Hunt Street  
Agawam, MA 01001  
(800) 757-1788  
[www.cambridge-credit.org](http://www.cambridge-credit.org)

#### 4) **MUST BE A FIRST TIME HOMEBUYER**

Applicants must be a first-time homebuyer. HUD defines a first-time homebuyer as someone who meets the following criteria:

- An individual who has had no ownership in a principal residence during the 3-year period prior to the purchase of the property, this includes the individual's spouse.
- A single parent who only has owned with a former spouse while married.
- An individual who is a displaced homemaker and has only owned with a spouse.
- An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.

#### 5) **MUST BE A SPRINGFIELD RESIDENT**

Applicants must be able to demonstrate Springfield residency. In order to document residency applicants may be required to submit at least two of the following:

- State issued identification demonstrating a Springfield residence
- Prior year tax filing showing primary residence in Springfield
- Current, executed lease for a residence in Springfield
- Current electric and/or gas bill for a residence in Springfield

#### **APPLICATIONS ARE DUE AUGUST 25, 2023 BY 4:30PM**

To submit an application electronically, or for questions please visit the City of Springfield website at: <https://www.springfield-ma.gov/housing/new-home-housing-lottery> or contact Jocelyn Rivera-Jimenez at 413-787-6500 or [JRiveraJimenez@springfieldcityhall.com](mailto:JRiveraJimenez@springfieldcityhall.com)

*It is the policy of the City of Springfield and the Housing Developer to provide services without regard to race, color, religion, national origin, ancestry, age, sex, familial status, physical handicap, or disability and/or any other protected classes designated by local, state or federal laws.*

