

# CHECKERBERRY HILL

## DUXBURY, MA

HOUSING LOTTERY INFORMATION  
PACKAGE AND APPLICATION  
FOR MODERATE INCOME HOUSEHOLDS



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## Section One

Development Information

Frequently Asked Questions



## MODERATE HOUSING LOTTERY



**Development Name: Checkerberry Hill**  
**Location: Duxbury, MA**

### INTRODUCTION

A private developer, Duxbury Lincoln, LLC and officials of the Town of Duxbury have collaborated to provide this moderate housing opportunity in Duxbury, MA. This development consists of 20 (twenty) single-family homes, of which 5 (five) homes have been designated as “Moderate” and sold to Moderate Income Buyers. (See pg. 6)

Checkerberry Hill is located directly across the street from 434 Lincoln Street in Duxbury. Duxbury is primarily a residential community with a village atmosphere offering excellent schools, beaches, recreation, the arts, town services and government. Duxbury is widely regarded as one of the most desirable and picturesque communities in Massachusetts.

The Single-Family Homes (SFH) will have 3 bedrooms and 1½ or 2 baths. The homes will have town water, propane gas and a septic system. They will be sold at the initial sales price of **\$559,125**

Regarding the monthly cost of a mortgage, we suggest you discuss with your lender. Your payment amount will be dependent upon your down-payment and interest rates.

All moderate homes will have a “Deed Restriction” which shall be recorded at the time of closing. This deed restriction in part, limits the amount the home can be resold or refinanced (in the terms of the ‘Deed Restriction’ is in perpetuity) and requires that it be resold to another qualified moderate buyer.

## AVAILABILITY OF APPLICATIONS

Applications are available on the following websites:

- Delphic Associates: [www.DelphicAssociates.com](http://www.DelphicAssociates.com)
- <https://www.town.duxbury.ma.us/>

### APPLICATIONS WILL BE AVAILABLE FOR PICK UP AT THE FOLLOWING LOCATIONS:

Duxbury Town Hall  
Town Clerk's Office  
878 Tremont Street  
Duxbury, MA 02332

Duxbury Free Library  
77 Alden Street  
Duxbury, MA 02332

Delphic Associates, LLC  
651 Orchard Street, Suite 308  
New Bedford, MA 02744

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If an applicant is unable to download an application from any of the above web sites, an application may be emailed upon request by calling Delphic Associates at 508-994-4100.

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Should you not have access to the internet, you may call Delphic Associates at 508-994-4100 and an application will be mailed to you. **TTY: Dial 711, then ask for 508-994-4100**

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**FREQUENTLY ASKED QUESTION FOR HOUSING LOTTERIES**

**Q: Why is there a Lottery?**

A: The lottery selection process is a typical situation where the number of moderate applicants exceeds the number of moderate homes.

**Q: If I am currently in the process of a separation and plan on being legally divorce, can I still apply?**

A: Your divorce does not need to be finalized when you apply for the lottery. You will not be allowed to purchase and moderate home until your divorce has been finalized and your divorce decree has been issued, so your income and assets eligibility can be accurately be determined.

**Q: I am disabled; will the home be modified based on my disability?**

A: Developer, staff and consultants are committed to the intent and the spirit of both **state and federal fair housing laws** in the selection of lottery applicants. They will not discriminate against any protected class in the selection of applicants.

The developer has pledged that reasonable accommodations will be taken into consideration for an approved qualified disabled applicant, who has received a mortgage commitment, to adapt the home for the applicants' particular disability.

**MAXIMUM INCOME - 2023**

**Q: What is the maximum family income and asset eligibility requirement?**

A: To be eligible to purchase a moderate home, annual income and assets of **all household members** must be below the maximum level as adjusted for family size as shown below.

Maximum allowable total household income cannot exceed:

<b>Household Size</b>	1	2	3	4	5	6
<b>Max. Income</b>	125,400	143,350	161,250	179,200	197,000	215,000

Generally, on an annualized basis the US Department of Housing and Urban Development (HUD) publishes income guidelines. The applicant will be subject to the published guidelines in effect at the time of their application. Above household incomes are calculated using a Base income Number of \$223,950. Households earning up to \$179,200 will be categorized as 80%-100% of the AMI. Households earning \$179,201 to \$215,000 will be categorized as 101%-120% of the AMI.

**MAXIMUM ASSETS**

Household assets shall not exceed \$300,000

**DEFINITION OF ASSETS**

The value of necessary items of personal property, such as furniture or automobiles shall be excluded. Determination of assets shall be based upon a full and fair present cash value of the asset at the time of application to the program. If a potential purchaser divests himself or herself of an asset for less than full and fair present cash

value of the asset within one year prior to application, the full and fair cash value of the asset at the time of its disposition must be declared and shall be included for purposes of calculating eligibility.

**Household Assets include the following:**

1. Cash held in savings and checking accounts, safe deposit boxes, homes, etc: For savings accounts, use the current balance. For checking accounts, use the average balance for the last six months. Assets held in foreign countries are considered assets.

2. Revocable trusts: The cash value of any revocable trust available to the applicant.

3. Equity in Real Estate, if such equity is greater than \$500,000

4. Stocks, investments, bonds, Treasury bills, certificates of deposit, mutual funds, and money market accounts: The value of stocks and other assets vary from one day to another and should be determined within a reasonable time in advance of the applicant's submission of an application to participate in the subject housing program.

5. Personal property held as an investment: Gems, jewelry, coin collections, or antique cars held as an investment. Personal jewelry is NOT considered an asset.

6. Lump-sum receipts or one-time receipts: Inheritances, capital gains, one-time lottery winnings, victim's restitution, settlements on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.

7. A mortgage or deed of trust held by an applicant: Payments on this type of asset are often received as one combined payment of principal and interest with the interest portion counted as income from the asset. This combined figure needs to be separated into the principal and interest portions of the payment. (This can be done by referring to an amortization schedule that relates to the specific term and interest rate of the mortgage.)

**Household Assets DO NOT include the following:**

- 401K, IRA or other qualified pensions plans
- Monetary Gifts
- Equity in Real Estate, only if such equity is less than \$500,000.
- Personal property (clothing, furniture, cars, wedding ring, other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities).

Term life insurance policies (i.e., where there is no cash value).

Assets that are part of an active business: "Business" does NOT include rental of properties that are held as investments unless such properties are the applicant's main occupation.

Assets that are NOT effectively owned by the applicant: Assets are not effectively owned when they are held in an individual's name, but (a) the assets and any income they earn accrue to the benefit of someone else who is not the applicant, and (b) that other person is responsible for income taxes incurred on income generated by the assets.

**Q: How do you determine household income?**

**A:** The Lottery Agent will determine a household's income based on all sources of income for all household members ages 18 or older with an exception for certain full-time students.

**Q: What constitutes a household?**

**A:** A household constitutes the number of persons who plan to reside the home regardless of marital status. Gross income from all household members over the age of 18 (except for full time students) shall be considered in determining compliance with income eligibility requirements.

**Q. I am expecting a child do I add the child to our household size?**

**A:** You must submit documentation from your Obstetrician/Gynecologist or adoption agency stating you are expecting a child. This will determine if the child can be included in the household.

**Q. When will the moderate home be available for occupancy?**

**A:** All 5 homes are completed and ready for occupancy.

**Q: Do I have to be a resident of the Town to apply?**

**A:** No. All households that meet the income guidelines specified above may apply for a moderate home.

**Q. How will applicants for the moderate homes be selected?**

**Only complete applications will be entered into the lottery.**

**A:** Each applicant shall be assigned a confirmation code once all required information is received. Those confirmation codes are placed in each lottery pool (family size) in which they qualify.

**Late applications will not be considered for the lottery. NO EXCEPTIONS.** Applicants will be ranked according to their lottery number drawn in each category.

After the lottery, the highest ranked participants will be screened for any additional information required and verified Preference, and upon approval of eligibility will be invited to enter into a Purchase and Sale agreement and subsequently thereafter apply for a mortgage loan to purchase a moderate home. Moderate homes will be offered among the highest-ranking applicants who are found to be eligible and qualify for a mortgage loan. Applicants shall not be allowed to pick the style or location of the home. They shall simply be offered to purchase the next moderate home available.

**Q: What are the Group Categories?**

**A:** Applicants will be placed in one of two Group Categories based on the household's gross income. The two Group Categories are sorted by households earning between 80%-100% and households earning between 101%-120% of the Area Median Income.

**B:** Within each category (80%-100% and 101%-120%), there is a "**Preference Pool**" and an "**At-Large Pool**".

**PREFERENCE POOL:** Preference Pool will include buyers that qualify for one or more of the following criteria below:

- a. Current Town Residents and children of residents
- b. Municipal Employees and children of municipal employees
- c. Employees of Local Businesses
- d. Households with children in the Duxbury School District
- e. First-time Home Buyer

**AT-LARGE POOL** At-Large Pool will consist of ALL APPLICANTS including the Preference Pool shown above which would provide an additional opportunity for preferred applicants.



Under each of the Preference Pools and At-Large Pools, in each category, there is a Preference for larger households first as shown below:

- a. First Preference (Households needing 3 bedrooms)
- b. Second Preference (Households needing 2 bedrooms)
- c. Third Preference (Households needing 1 bedroom)

*Example: A household with two parents and two children (family of 4) would have the same preference as a single parent with two children (family of 3) because they both NEED three bedrooms. However, a household with 2 parents and one child (family of 3) would be second preference because they only NEED two bedrooms.*

80%-100%		101%-120%	
Preference Pool	At-Large Pool	Preference Pool	At- Large Pool
First Preference (3 Bd)	First Preference (3 Bd)	First Preference (3 Bd)	First Preference (3 Bd)
Second Preference (2 Bd)	Second Preference (2 Bd)	Second Preference (2 Bd)	Second Preference (2 Bd)
Third Preference (1 Bd)	Third Preference (1 Bd)	Third Preference (1 Bd)	Third Preference (1 Bd)

The homes will be awarded as follows: (3 Preference, 2 At-Large)

- 2 homes will go to 80%-100% Preference Pool
- 1 home will go to 80%-100% At-Large Pool
- 1 home will go to 101%-120% Preference Pool
- 1 home will go to 101%-120% At-Large Pool

**Q. I have been selected in the lottery; do I automatically get a home?**

A: No. Because you rank high in the lottery process does not mean that you automatically “win” a home. It means that you have won the opportunity, not the obligation to purchase a home. You must still meet all program eligibility requirements and will need to receive a financing commitment to purchase the property. If you meet the eligibility requirements but are unable to secure financing you will lose the opportunity to purchase the home.

**Q. I did not receive a high ranking in the lottery process will I be able to purchase a home?**

A: Many times, there is a movement on the ranking list. Applicants who received a high lottery ranking may have withdrawn their application or may not be able to obtain a financing commitment or decided not to go forward for a variety of reason. From time-to-time applicants can inquire of their status on the lottery list.

If there is an insufficient number of qualified applicants after all lottery lists have been exhausted, then, applications will be received on a “Rolling Basis” and homes will be given to qualified applicants on a first come first serve basis (“FCFS”).

**Q. Once I am entered into the lottery drawing will additional documents be required.**

A: You may be asked to provide additional documentation at any time up until you close on your home.

**Q. If I presently own a home, could I qualify to purchase an moderate home?**

A: Yes, however, you will not be able to purchase a moderate home unless your current home is sold prior to the lottery. The equity in the home above \$500,000 must be calculated and will be included when determining assets.

*Example: If you have Real Estates equity of \$650,000, \$150, 000 would be included in the assets, as it is above the allowed Real Estates equity total of \$500,00.*

### **FINANCING:**

**Q. Do we need to get a pre-approval from a lender?**

A: A pre-approval and confirmation that income, assets and credit have been reviewed.

**Q. How or where do I apply for a mortgage?**

A: We strongly recommend that applicants apply for financing with a lender that are familiar with the moderate housing deed restriction. Call Delphic (508-994-4100) for a list of lenders familiar with the deed restriction.

**Q: What are the minimum income requirements?**

A: To qualify for a mortgage loan the total annual household income is based on an individuals' total debt to income ratio as determined by your lender to determine what you are able to afford.

**Q: Once I am approved by the lender are there any additional approvals required.**

A: Yes. Typically, your lender will re-qualify you through the underwriting department for the loan a few days prior to closing, including but not limited to an additional credit check, job verification, marital status, etc. As a result, your lender could deny your loan even though it may have been previously approved.

Therefore, before any household members decide to make any lifestyle changes, such as but not limited to; job changes, marital status, substantial additional debt for payments for large purchases, etc., consult with your lender as to what effect this could have on your loan.

**Q. Are there restrictions on upon resale or refinancing?**

A: Yes, the intention of the Moderate Housing Programs is to give persons the opportunity to purchase homes at reduced prices that otherwise may not qualify for a conventional purchase. There is a likely possibility that the home you are purchasing could be worth substantially more on the open market without the deed restriction. However, you would not be able to sell the home at market rate prices and pocket the difference. The home can be sold or refinanced for so it stays attainable for future Moderate Income buyers in perpetuity (99 yrs).

Upon resale or refinance you must notify the community, in accordance with the requirements in the Deed Rider.

The Community will determine the Maximum Resale Price or the maximum refinancing amount allowed. The price you paid for the property is divided by the Base Income Number (which is the Area Median Income for a 4-person household) which determines the Resale Price Multiplier(multiplier) is inserted into your Deed Rider at the time of resale. The Resale Price

Multiplier will be multiplied by the Base Income Number in effect at the time of your resale of the Property to determine the Maximum Resale Price. In addition, the resale fee as indicated in the Deed Rider would be added to the Maximum Resale Price along with capital improvements of the home that had been approved by the Monitoring Agent,

**Q. What if I do not fully understand the conditions of the Deed Rider?**

**A:** Attached to the application section (Section Two) of the lottery package is a Deed Rider Summary explaining some of its key components. If you have further questions and our office is unable to answer those questions to your satisfaction, **we urge that you seek legal counsel.**

The Deed Rider is a critical legal document explaining your responsibility regarding re-sale, re-finance and household improvements.

**Q. What if I do not fully understand the conditions of the Non-monetary Mortgage?**

**A:** The Non-Monetary Mortgage is a restriction that accompanies the recorded deed of the property. It is used to ensure the Moderate home will be kept a Moderate home through perpetuity

**KEEP THIS DOCUMENT ACCESSIBLE  
IT CONTAINS VALUABLE CONTACT INFORMATION**

HOMEOWNER DISCLOSURE STATEMENT

Dear Homeowner,

This Homeowner Disclosure Statement summarizes your rights and obligations as the owner of a home located at \_\_\_\_\_, in \_\_\_\_\_, Massachusetts (the "Municipality"), which was purchased at less than the home's fair market value under the Duxbury Affordable Housing Trust (DAHT) program. When you sell the home, that same opportunity will be given to the new buyer. In exchange for the opportunity to own the home at less than its fair market value, you must agree to certain use and transfer restrictions. These restrictions are described in detail in Deed Rider that is attached to the Purchase & Sale (the "Deed Rider").

PLEASE REMEMBER:

- **You must occupy this home as your primary residence;**
- You must obtain consent from the Duxbury Affordable Housing Trust (DAHT) or its nominee and the Municipality (together they are referred to as the "Monitoring Agents" in this Homeowner Disclosure Statement) before renting, refinancing or granting any other mortgage, or making any capital improvements to your home;
- You must give written notice to the Town when you decide to sell your property.
- **You MAY NOT transfer your property into a trust.**

The contact information for the Town is listed in the Deed Rider.

Please read the Deed Rider restriction in its entirety because it describes and imposes certain important legal requirements. It is strongly recommended that you consult an attorney to explain your legal obligations and responsibilities.  
There will be a non-monetary mortgage to be recorded at the registry to ensure the deed restriction in is effect in perpetuity.

Refinancing and Capital Improvements

You must obtain the prior written consent of the Town before you do any of the following:

- Refinance an existing mortgage or add any other mortgage including a home equity loan; or
- Make any Capital Improvements (for example, a new roof or a new septic system – see attached Capital Improvements Policy) if you wish to get credit for those costs (at a discounted rate) when you sell your home.

Before taking any action, please contact for instructions on renting, mortgaging, or making capital improvements to your home. If you do not obtain the required consent from the Monitoring Agents, you can be required to pay all of the rents or proceeds from the transaction to the Municipality.

Resale Requirements

When you sell your home, you are required to give written notice to the Town of your desire to sell so that they may proceed to locate an Eligible Purchaser for your home. Your sale price will be computed based on the formula set forth in the Moderate Deed Rider to reflect the purchase price noted on the Deed that is attached to the Deed Rider plus certain limited adjustments.

The allowed sale price is defined as the "Maximum Resale Price" in the Deed Rider. It is calculated by adjusting the purchase price noted on the Deed that is attached to the Deed Rider to reflect any change in the area median income plus:

- (a) The Resale Fee as stated in the Deed Rider;
- (b) Approved marketing fees, if any; and
- (c) Approved Capital Improvements, if any.

The Maximum Resale Price can never be more than the amount which is moderate to an Eligible Purchaser earning 120% of the area median income, as determined by a formula set forth in the Deed Rider. The sales price will also never be less than the purchase price you paid, unless you agree to accept a lower price.

The Monitoring Agents have up to 90 days after you give notice of your intention to sell the home to close on a sale to an Eligible Purchaser, or to close on a sale to a Monitoring Agent, or to a buyer that one of them may designate. This time period can be extended, as provided in the Deed Rider, to arrange for details of closing, to locate a subsequent purchaser if the first selected purchaser is unable to obtain financing or *for lack of cooperation* on your part.

It is your obligation to cooperate fully with the Monitoring Agents during this resale period.

If an Eligible Purchaser fails to purchase the home, and none of the Monitoring Agents (or their designee) purchases the home, you may sell the home to a purchaser who does not qualify as an Eligible Purchaser (in this event, this purchaser is referred to as an ineligible purchaser), subject to the following:

- (i) the sale must be for no more than the Maximum Resale Price;
- (ii) the closing must be at least 30 days after the closing deadline described above;
- (iii) the home must be sold subject to a Deed Rider; and
- (iv) if there are more than one interested ineligible purchasers, Preference will be given to any purchaser identified by as an appropriately-sized household whose income is more than 100% but less than 120% of the area median income.

Any sale by you to an Eligible Purchaser, or to an ineligible purchaser (as described in the Deed Rider), is subject to the normal and customary terms for the sale of property, which are set forth in the Deed Rider.

There is no commitment or guarantee that an Eligible Purchaser will purchase the home, or that you will receive the Maximum Resale Price (or any other price) for your sale of the home.

A sale or transfer of the home will not be valid unless (1) the total value of all consideration and payments of every kind given or paid by the selected purchaser do not exceed the Maximum Resale Price, and (2) the Compliance Certificate that confirms that the sale or transfer was made in compliance with the requirements of the Deed Rider is executed by the Monitoring Agents and recorded at the Registry of Deeds.

If you attempt to sell or transfer the home without complying with the Deed Rider requirements, the Monitoring Agents may, among their other rights, void any contract for such sale or the sale itself.

### Foreclosure

In the event that the holder of a mortgage delivers notice that it intends to commence foreclosure proceedings, the Deed Rider gives the Municipality an option to purchase the home (or to designate another party to purchase the home) for a period of 120 days after notice of the Lender's intent to foreclose.

If this foreclosure purchase option is exercised, the purchase price will be the greater of (i) the amount of the outstanding balance of the loan secured by the mortgage, plus the outstanding balance of the loans secured by any mortgages senior in priority, up to the Maximum Resale Price as of the date the mortgage was granted, plus any future advances, accrued interest and/or reasonable costs and expenses that the mortgage holder is entitled to recover, or (ii) the Maximum Resale Price at the time of the foreclosure purchase option, except that in this case the Maximum Resale Price may be less than the purchase price noted on the Deed that is attached to the Deed Rider. By accepting the terms of the Deed Rider, you are agreeing that you will cooperate in executing the deed to the Municipality (or its designee) and any other required closing documents.

If the foreclosure purchase option has not been exercised within 120 days of delivery of the foreclosure notice to the Monitoring Agents, the mortgage holder may conduct a foreclosure sale. The mortgage holder or an ineligible purchaser may purchase the home at the foreclosure sale, subject to the Deed Rider.

If the sale price at the foreclosure sale is greater than the purchase price that would have applied for the Municipality's foreclosure purchase option as described above, the excess will be paid to the Municipality. By accepting the terms of the Deed Rider, you are agreeing to assign any rights and interest you may otherwise have in the balance of any foreclosure proceeds available after satisfaction of all obligations to the holder of the foreclosing mortgagee, for delivery to the Municipality.

There is no commitment or guarantee that the Municipality will exercise the foreclosure purchase option, or that your Lender will receive the Maximum Resale Price (or any other price) in any foreclosure sale of the home. In addition, the foreclosing lender retains the right to pursue a deficiency against you.

Violation of Restriction Requirements

If you violate any of the Restriction terms, you will be in default and the Monitoring Agents may exercise the remedies set forth in the Deed Rider.

If one or more of the Monitoring Agents brings an enforcement action against you and prevails, you will be responsible for all fees and expenses (including legal fees) for the Monitoring Agent(s). The Monitoring Agent(s) can assert a lien against the home to secure your obligation to pay those fees and expenses.

Acknowledgements

By signing below, I certify that I have read this Homeowner Disclosure Statement and understand the benefits and restrictions described. I further certify that I have read the Deed Rider and understand the legal obligations that I undertake by signing that document.

I also certify that I have been advised to have an attorney review this document and the Deed Rider with me.

Dated \_\_\_\_\_, 20\_\_\_\_

\_\_\_\_\_  
Homeowner

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Homeowner

\_\_\_\_\_  
Witness

Town of Duxbury  
Duxbury Affordable Housing Trust  
Diane Bartlett, Chairperson  
878 Tremont St.  
Duxbury, MA 02332  
Email: [diane.bartlett2@verizon.net](mailto:diane.bartlett2@verizon.net)

DUXBURY AFFORDABLE HOUSING TRUST  
CAPITAL IMPROVEMENTS POLICIES AND PROCEDURES

Dear Homeowner:

Capital improvements *must be approved by the Duxbury Affordable Housing Trust (DAHT) or its nominee* in order to be considered and added to the resale price. The DAHT or its nominee defines capital improvement as a necessary maintenance improvement, not covered by a homeowner association fee, that if the improvements are not done would compromise the structural integrity of the property. Examples of necessary capital improvements include the following:

New roof	Septic tank replacement
Exterior painting due to deterioration	Heating or plumbing replacement
Structural deficiencies such as termite or other pest damage, water damage, or other maintenance as required	The replacement of siding, shingles or clapboard due to damage or long-term wear
Replacement of windows due to damage or long-term wear and tear	Other improvements identified by the owner and reviewed by the DAHT or its nominee
Appliance replacement (stove, dishwasher, refrigerator)	

Improvements such as the installation of outdoor decks, flooring (except in cases of replacement due to damage or long-term wear), additions, garages, landscaping, and other items identified by the owner that are upgraded or luxury improvements may *not be* considered capital improvements and cannot be added to the resale price when the property is sold.

If a homeowners' association has a special assessment. The DAHT will take into consideration the cost to the homeowner on a case by case basis. Additional documentation may be requested.

At the time of resale, DAHT will determine the current value of the improvement based on the depreciation schedule. For example, if a new heating system is installed for \$5,000 and the owner sells the property 5 years later, the full \$5,000 will not be added to the resale price. As with market rate properties, the value of the heating system is the greatest when it is new and it depreciates over time.

To begin the review process, please mail the following information to the DAHT or its nominee and your local community:

A letter requesting approval for the cost of a capital improvement, including:

- a description of the work to be done
- an estimate of the cost
- an explanation of why the work is a capital improvement

If the request is approved, will require a copy of the paid invoice after the completion of the work. will consider the useful life of the improvement and prepare a depreciation schedule for the cost of the improvement.

Requests for capital improvements or questions can be directed to:

Town of Duxbury – Monitoring Agent  
Duxbury Affordable Housing Trust  
Diane Bartlett, Chairperson  
878 Tremont St.  
Duxbury, MA 02332  
Email: [diane.bartlett2@verizon.net](mailto:diane.bartlett2@verizon.net)



# **PUBLIC Q&A WORKSHOP**

**June 27, 2023, 7pm**

**Join Zoom Meeting**

Meeting ID: 845 0847 9841

Passcode: 157539

**IT IS STRONGLY SUGGESTED THAT APPLICANT'S ATTEND THE WORKSHOP**

A representative from Delphic Associates, the developer and representatives of lending institutions will be available to answer any questions about the eligibility requirements, priorities for selection and the lottery process.

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## **LOTTERY DRAWING**

**July 31, 2023, 7pm**

All applicants will be notified on how to join the Live ZOOM Lottery Drawing

**WE RECOMMEND SUBMITTING APPLICATIONS AS EARLY AS POSSIBLE. DO NOT WAIT UNTIL THE DEADLINE TO MAIL IN YOUR APPLICATION.** To ensure your application is received, we recommend mailing applications via certified mail prior to the **due date of July 17th**. Applications must be postmarked by the due date. We are not responsible for lost or late applications.

**Delphic Associates LLC  
651 Orchard Street-Suite 308  
New Bedford, MA 02744  
RE: Checkerberry Hill Moderates**

**APPLICATION DEADLINE: July 17, 2023**

**Late and incomplete applications will not be entered into the lottery.**

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### **LOTTERY NOTIFICATION AND IMPORTANT DATES:**

**7/24/23: on or about:** Applicants shall be notified that their applications have been received and the confirmation code that has been assigned to their application.

**Applicants are encouraged to attend the informational workshop and the lottery drawing.**

All applicants will be notified of their lottery status results on or about **August 7, 2023**

The Monitoring Agent, (DAHT or nominee) will be reviewing income and asset information for final eligibility approval. It is anticipated that the first moderate home will be available for occupancy immediately.

## Section Two

# MODERATE HOUSING LOTTERY APPLICATION



**CHECKERBERRY HILL  
DUXBURY, MA**

**MODERATE HOUSING LOTTERY APPLICATION**

Date \_\_\_\_\_

<b>Name</b>	<b>Home Phone</b> ( )
<b>Address</b>	<b>Cell Phone</b> ( )
<b>Address</b>	<b>Work Phone</b> ( )
<b>Email Address</b>	<b>Other Phone</b> ( )

**Number of Household Members (circle one):**    1    2    3    4    5    6    7    8

Complete the following section for *each* Household Member

	Applicant	Member #2	Member #3	Member #4
Name				
Age				
D.O.B.				
Employer				
School Name				
Relationship				
	Member #5	Member #6	Member #7	Member #8
Name				
Age				
D.O.B.				
Employer				
School Name				
Relationship				

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The developer, staff and consultants are committed to the intent and spirit of both state and federal fair housing laws in the selection of lottery applicants. They will not knowingly discriminate against any protected class in the selection of applicants.

---

Please list the address of any home, land or property that any household member has owned or had joint interest in Please include a copy of the Deed or HUD Settlement Sheet for each property.

Property #1 \_\_\_\_\_

Property #2 \_\_\_\_\_

**MINORITY STATUS: This is an optional section that you may complete to assist in meeting Affirmative Marketing Goals.**

	Applicant	Co-Applicant	Dependent	Dependent
Black	_____	_____	_____	_____
Hispanic or Latino	_____	_____	_____	_____
Asian	_____	_____	_____	_____
Pacific Islander	_____	_____	_____	_____
Native Hawaiian	_____	_____	_____	_____
Native American	_____	_____	_____	_____
Alaska Native	_____	_____	_____	_____
Other (non white)	_____	_____	_____	_____

**Where/how did you learn about the lottery? Check all that apply.**

- |  |   |
|--|---|
| <input type="checkbox"/> Newspaper           | <input type="checkbox"/> Real Estate Book                       |
| <input type="checkbox"/> Relative            | <input type="checkbox"/> Co-worker                              |
| <input type="checkbox"/> Friend              | <input type="checkbox"/> First Time Homebuyers Class            |
| <input type="checkbox"/> Church              | <input type="checkbox"/> Civic/Social Organization              |
| <input type="checkbox"/> Veteran's Agent     | <input type="checkbox"/> Paycheck Insert                        |
| <input type="checkbox"/> Lending Institution | <input type="checkbox"/> Flyer                                  |
| <input type="checkbox"/> Email               | <input type="checkbox"/> Website (Please specify which website) |

www. \_\_\_\_\_

**MARKETING INFORMATION:**

(Write your answer in the space provided and please be as specific as possible)

How did you find out about this moderate housing opportunity?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you or will you apply to other housing lotteries? (Circle one) YES NO

Please list the names of the developments and their location for which you are applying for.

\_\_\_\_\_

**INCOME AND ASSET INFORMATION:**

Please complete the following section listing income for ALL household members including children. Include the most recent statements for each account and all other supporting documentation.

Type of Acct. or Income	Name:			Type of Acct. or Income	Name:			
	Acct. Number	Balance	Amt. Pd. Monthly		Acct. Number	Balance	Amt. Pd. Monthly	
Checking				Checking				
Savings				Savings				
Unemployment				Unemployment				
Worker's Comp.				Worker's Comp.				
Social Security				Social Security				
SS Disability				SS Disability				
Alimony				Alimony				
Child Support				Child Support				
Type of Acct. or Income	Name:			Type of Acct. or Income	Name:			
Acct. Number	Balance	Amt. Pd. Monthly	Acct. Number	Balance	Amt. Pd. Monthly	Acct. Number	Balance	Amt. Pd. Monthly
Checking				Checking				
Savings				Savings				
Unemployment				Unemployment				
Worker's Comp.				Worker's Comp.				
Social Security				Social Security				
SS Disability				SS Disability				
Alimony				Alimony				
Child Support				Child Support				

*If you need additional space, please use a separate piece of paper.*

Credit Score: You \_\_\_\_\_ Spouse \_\_\_\_\_

**EMPLOYMENT INFORMATION:**

Name:	_____	Name:	_____
Occupation:	_____	Occupation:	_____
Employer Name:	_____	Employer Name:	_____
Employer Address:	_____	Employer Address:	_____
Employer Phone:	_____	Employer Phone:	_____
Employer Email:	_____	Employer Email:	_____
Supervisor's Name:	_____	Supervisor's Name:	_____
Date of Hire:	_____	Date of Hire:	_____
Hourly Wage:	_____	Hourly Wage:	_____
Average Weekly Tips:	_____	Average Weekly Tips:	_____
Hours per Week:	_____	Hours per Week:	_____
Weekly Gross Amount:	_____	Weekly Gross Amount:	_____
Annual Salary:	_____	Annual Salary:	_____
Avg. Gross Last 4 wks x 52:	_____	Avg. Gross Last 4 wks x 52:	_____

If Applicant or Co-Applicant has more than one (1) job or other adult household members over the age of 18 that are employed, please attach a separate sheet of employment information.

**ASSET INFORMATION:**

Include but not limited to stocks, bonds, retirement accounts such as 401K, Keogh, etc. For a comprehensive explanation, please refer to the section of the application title "Frequently Asked Questions".

- **STOCKS, BONDS & CD'S:** Applicant must list the average value and provide documentation such as bank account numbers and value.

Do you have any stocks, bonds or CD's? (Circle one)                      YES                      NO  
*If yes, list value \$ \_\_\_\_\_ and enclose the last three quarterly portfolio statements.*

**ANTICIPATED CHANGES IN INCOME:**

Are you expecting a change in any household members income in the next 12 months? (Circle one)    YES                      NO

*If yes, please explain.* \_\_\_\_\_

**REAL ESTATE:**

If you currently own a home, it must be sold prior to the closing on the moderate home and you must maintain income and asset eligibility up to closing on the moderate home. Only exceptions to first time homebuyer are Allowed to own a home within the last 3 years. Please see Page 6 "Who is eligible to apply for Moderate Homes?"

Are you, or anyone on this application, entitled to receive any amount of money from the sale of ANY property currently owned or through an upcoming court settlement? (Circle one)    YES                      NO

*If yes, please explain.* \_\_\_\_\_

For property you plan on selling you must submit all of the following:

- Attach a copy of an real estate agents CMA (Comparative Market Analysis) of the property
- Attach a statement from your lender showing your current balance on your mortgage or outstanding loans

## HOME BUYER CERTIFICATION

\_\_\_\_\_ I/We certify that I/We have read the entire lottery package including the Frequently Asked Questions.

\_\_\_\_\_ I/We certify that we are first time homebuyers as defined within the Frequently Asked Questions.

\_\_\_\_\_ I/We certify that our household is \_\_\_\_\_ persons; and that our household income does not exceed the income limits provided in the Lottery Information Packet.

\_\_\_\_\_ I/We certify that our household is able to provide the minimum down payment required and closing costs.

\_\_\_\_\_ I/We certify that I/we have read the Homebuyer Disclosure Statement and understand the purchaser obligation there under or shall seek legal or other counsel for further explanation and understanding.

\_\_\_\_\_ I/We certify that we comply with the maximum asset limitations of \$300,000.

\_\_\_\_\_ I/We certify that Lottery Agent or any other employee shall not be held liable for any decisions made pertaining to the applicants' eligibility or their application.

\_\_\_\_\_ Information missing from the application, including, but not limited to the following could be considered an incomplete application, thus being ineligible for the lottery.

- Lender pre-approval letter (not pre-qualification)
- Income documentation (as indicated on checklist)

\_\_\_\_\_ We understand that the **initial determination of eligibility** (for entry into the lottery) does not guarantee that we are eligible to purchase one of the moderate homes. A final determination of eligibility will be made by the Monitoring Agent, DAHT or nominee. This determination will require additional documentation including but not limited to 3 years tax returns, 5 most recent pay stubs, last 3 months bank statements, etc.

\_\_\_\_\_ I/We understand that if selected I/we will be offered a specific home. I/we will have the option to accept or reject. If I/we reject the available home I/we will be moved to the bottom of the waiting list and may not have another opportunity to purchase at this development.

\_\_\_\_\_ Program requirements and guidelines are established by the Monitoring Agent (DAHT). 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 project-monitoring agent, is final.

\_\_\_\_\_ I/We certify that no member of our family has a financial interest in this development.

\_\_\_\_\_ I/We have completed the application and have reviewed and understand the process in qualifying to purchase one of the moderate homes.

\_\_\_\_\_ I/We believe we are qualified based upon the information in the Lottery Packet.

\_\_\_\_\_ I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury.

\_\_\_\_\_  
**APPLICANT SIGNATURE**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**CO-APPLICANT SIGNATURE**

\_\_\_\_\_  
**DATE**

**AUTHORIZATION TO RELEASE**

I/We hereby authorize the developer, Lottery Agent, Monitoring Agent and the Municipality to inquire of credit agencies, employer(s), banking institutions and lending institutions to allow and assist them to determine my/our determination of eligibility for a mortgage loan to purchase a home.

In addition, I/we hereby authorize any lender, Mortgage Company or mortgage broker to whom we apply for a mortgage to release any and all information regarding our loan application.

This authorization includes all mortgage application information provided to the lender including, but not limited to credit reports, bank accounts, stock holdings and any other asset needed to process my loan application.

Authorization also allows the inquiries of my employer regarding employment information.

It is understood that a photo copy of this document shall also serve as an authorization to provide the information requested.

\_\_\_\_\_  
**APPLICANT SIGNATURE**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**CO APPLICANT SIGNATURE**

\_\_\_\_\_  
**DATE**



# **CHECKLIST**

## **DID YOU REMEMBER TO ENCLOSE THE FOLLOWING:**

**Your application may not be considered complete without the following documents. Incomplete or ineligible applications will not be entered into the lottery.**

- Completed and signed application
- Last five pay stubs (*regardless of weekly or bi-weekly pay periods*)
- Last three years Federal tax returns including W-2's, 1099's, etc. (State not required)
- Pre-Approval letter And confirmation that income, assets and credit have been reviewed. The Pre-Approval must also state the rate and term (ex. 6.71 % 30yr fixed)
- Last three months checking and savings account bank statements from each bank that you hold accounts in. (*All financial documents must show the account holders name, address and account number. **All pages** of banking statements must be submitted even if blank.*)
- All asset information including evidence of the value of CDs, brokerage statements, etc.
- Signed Homebuyer Disclosure Statement
- Narrative stating applicant's history for last 2 years including work, and information such as marriage, divorce, legal separation and personal information you may want us to know. (attach to application) Documentation must be included.
- Child support documentation

**Please DO NOT use staples! Paper clips are best.  
Send 1 sided copies only, not originals.**

**Here's a Tip for you! It is always best to send in your application and documentation a few weeks earlier than the due date to allow yourself time to obtain additional or missing information if it is needed.**

All applications **MUST BE RECEIVED** by mail Return Receipt or hand delivered no later than **July 17, 2023**. It is recommended that the application be submitted as soon as possible and should be mailed in sufficient time to arrive no later than the due date, preferably one week early. Late and incomplete applications received after the due date of **July 17, 2023** will not be accepted under any circumstances.

In order to obtain proof of delivery, we suggest that you mail your application and supporting documentation "Certified Return Receipt" or if hand delivered with a request of proof of delivery to:

**Delphic Associates, LLC  
651 Orchard Street - Suite 308  
New Bedford, MA 02744  
REF: Moderate Checkerberry Hill**

A "Certified Return Receipt" or proof of hand delivery will provide you proof of when you application was received. We are not responsible for lost or late applications.

## Section Three

# FLOOR PLANS SITE PLAN

### **IMPORTANT**

*The following architectural schematics are subject to change without notice. The plans shown here are for marketing purposes only the Moderate Homes may vary. Specific house plans will be designated at the time of Purchase and Sale Agreement.*

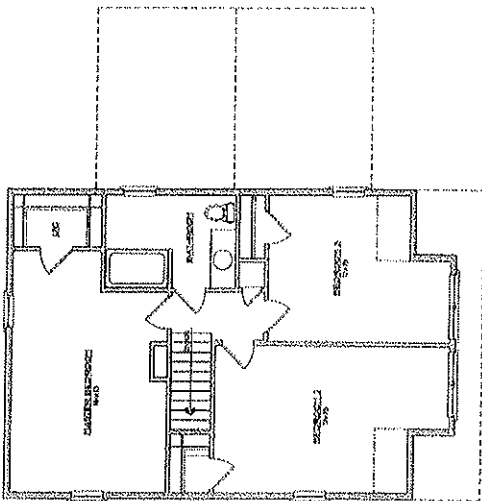
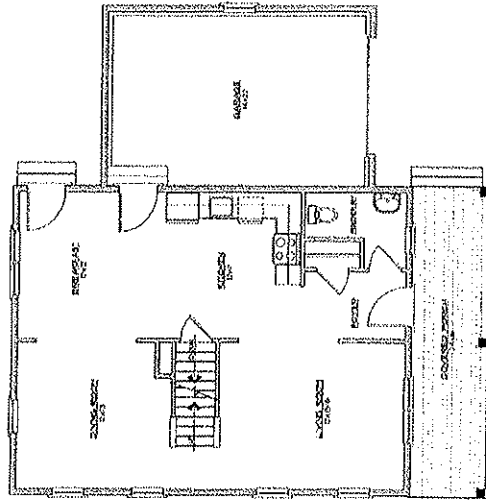
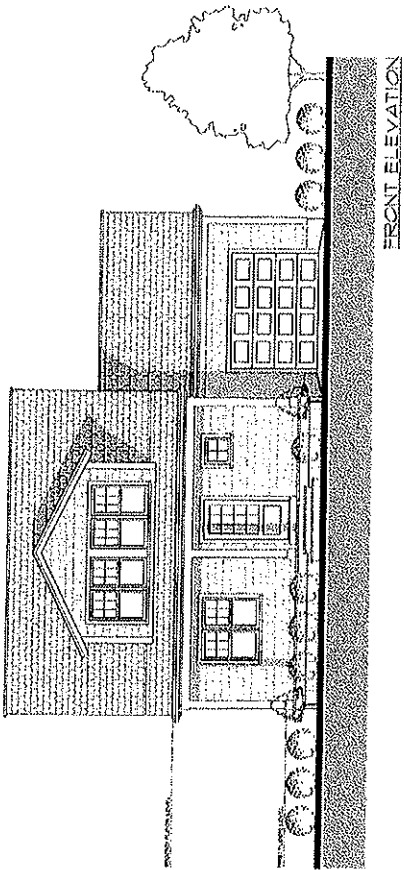
209 DESIGN  
 309 MADAWASKA AVENUE, WESTPORT, MASSACHUSETTS 01986  
 TEL: 508-833-1111 FAX: 508-833-1112  
 WWW.209DESIGN.COM

209 DESIGN  
 309 MADAWASKA AVENUE, WESTPORT, MASSACHUSETTS 01986  
 TEL: 508-833-1111 FAX: 508-833-1112  
 WWW.209DESIGN.COM

CHARLTON BUE, DESIG  
 65 E. EVERETT STREET  
 WESTPORT, MA 01986

FRONT ELEVATION AND FLOOR PLANS  
 1 SUNFLOWER CIRCLE  
 WESTPORT, MASSACHUSETTS  
 11/18  
 SCALE: 1/8" = 1'-0"

DATE: 11/18/18  
 DRAWN BY: J. BUE  
 CHECKED BY: J. BUE



LOT 19 - 7 Sunflower Circle

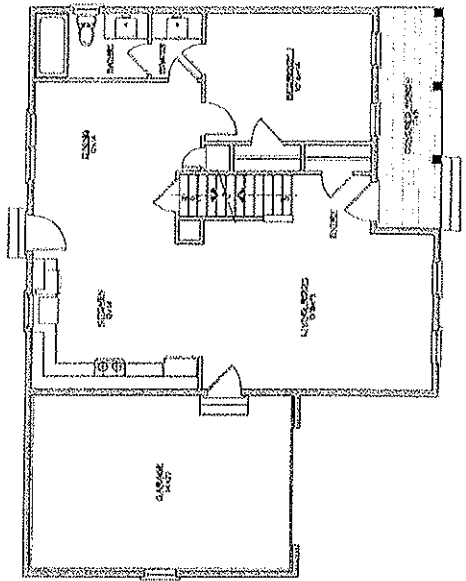
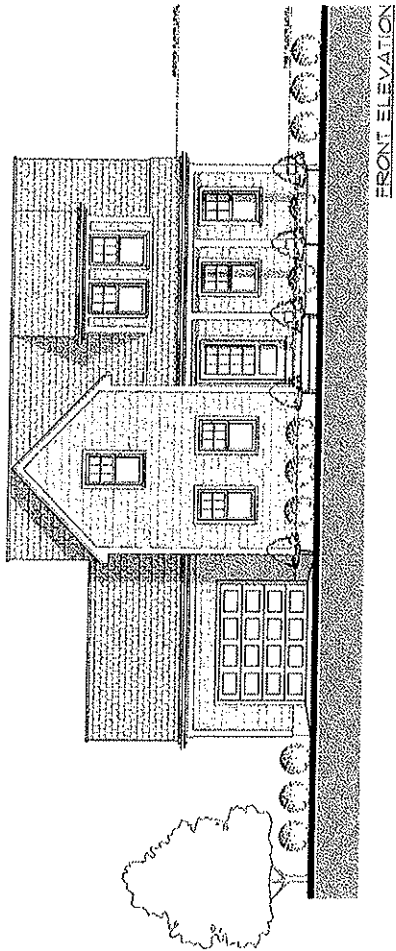
209 DESIGN  
 209 WASHINGTON STREET, DUNSTON, MASSACHUSETTS 01946  
 PHONE: 508-548-1111 FAX: 508-548-1112  
 WWW: WWW.209DESIGN.COM

209 DESIGN  
 209 WASHINGTON STREET, DUNSTON, MASSACHUSETTS 01946  
 PHONE: 508-548-1111 FAX: 508-548-1112  
 WWW: WWW.209DESIGN.COM

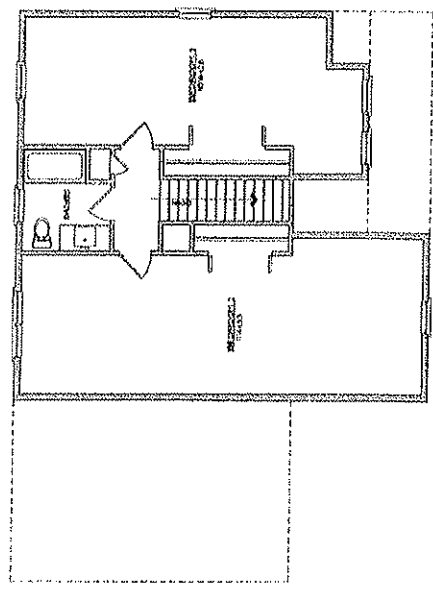
CLIFF  
 CLAMPSON GUILDERS  
 88 EVERGREEN STREET  
 DUNSTON, MA 01946

FRONT ELEVATION AND FLOOR PLANS  
 13 SUNFLOWER CIRCLE  
 DUNSTON, MASSACHUSETTS  
 DATE: 01/11/11  
 DRAWN BY: [Name]  
 CHECKED BY: [Name]  
 SCALE: 1/8" = 1'-0"

DATE: 01/11/11  
 DRAWN BY: [Name]  
 CHECKED BY: [Name]  
 SCALE: 1/8" = 1'-0"



FIRST FLOOR



SECOND FLOOR

LOT 17 - 13 Sunflower Circle

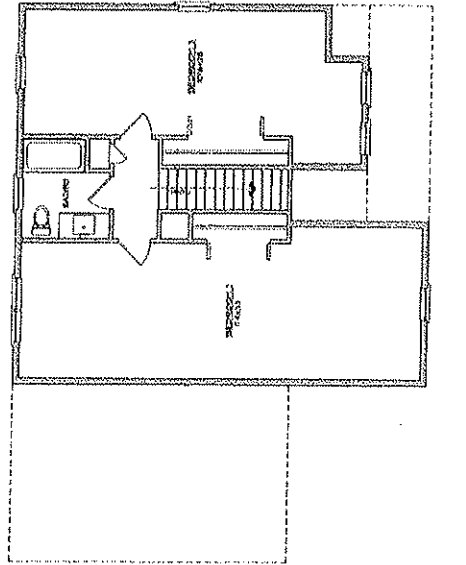
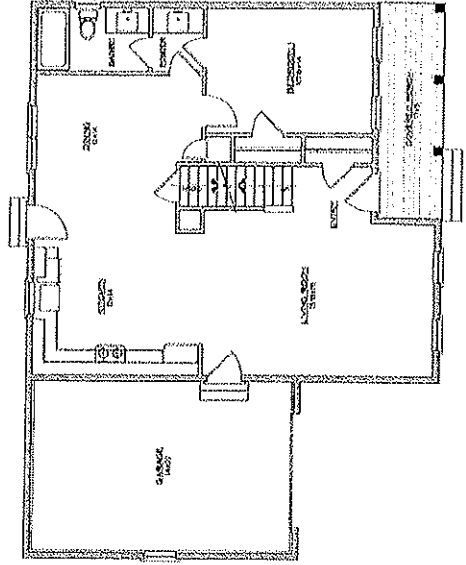
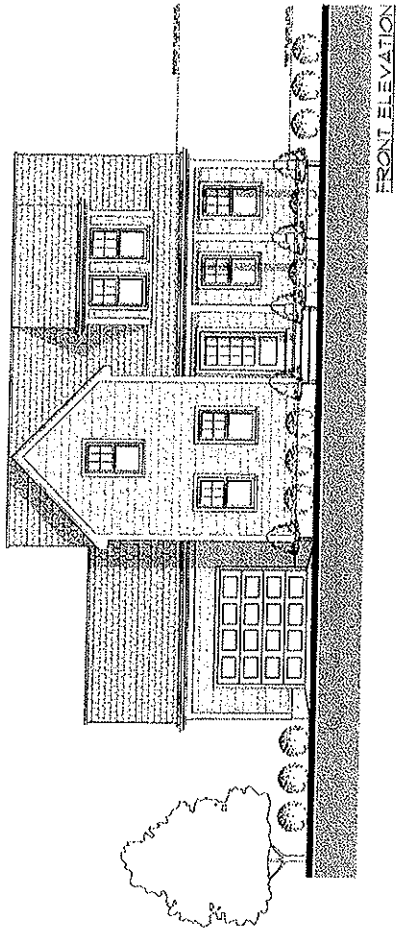
209 DESIGN  
 309 HOUSTON, HAVENHILL, MASSACHUSETTS 02454  
 TEL: 781.486.1111 FAX: 781.486.1112  
 WWW: 209DESIGN.COM

209 DESIGN  
 309 HOUSTON, HAVENHILL, MASSACHUSETTS 02454  
 TEL: 781.486.1111 FAX: 781.486.1112  
 WWW: 209DESIGN.COM

CHARLTON BUILDERS  
 89 EVERDEEN STREET  
 ROXBURY, MASSACHUSETTS 02134

FRONT ELEVATION AND FLOOR PLANS  
 PROJECT: 80 CHECKERBERRY CIRCLE  
 DUNSTON, MASSACHUSETTS

DATE: 11.11.11  
 DRAWN BY: [illegible]  
 CHECKED BY: [illegible]  
 APPROVED BY: [illegible]



*LOT 8 - 80 Checkerberry Circle*

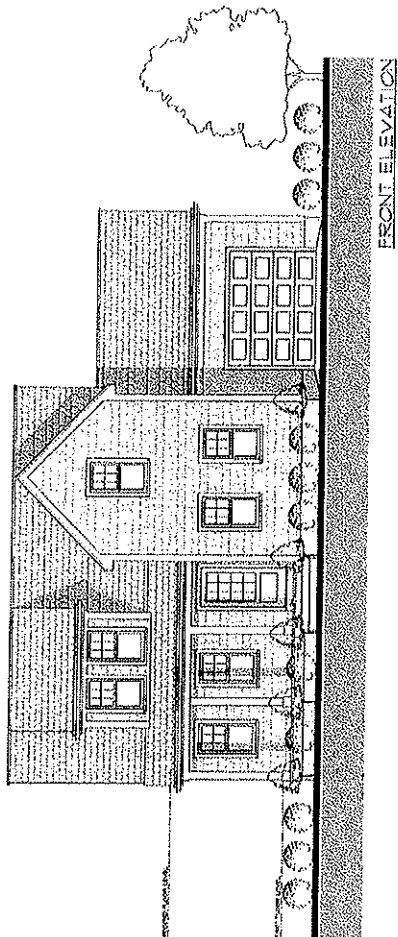
209 DESIGN  
 100 WASHINGTON STREET, SUITE 200  
 BOSTON, MASSACHUSETTS 02108  
 TEL: 617.552.1234  
 FAX: 617.552.1235  
 WWW: 209DESIGN.COM

209 DESIGN  
 100 WASHINGTON STREET, SUITE 200  
 BOSTON, MASSACHUSETTS 02108  
 TEL: 617.552.1234  
 FAX: 617.552.1235  
 WWW: 209DESIGN.COM

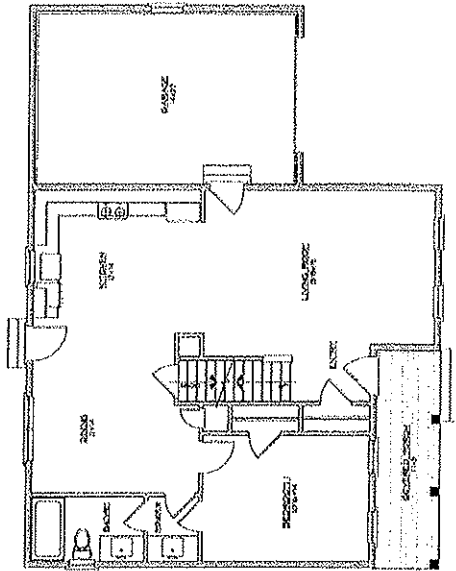
CHAPMAN BUILDERS  
 66 EVERGREEN STREET  
 KINGSTON, MA 01934

FIRST FLOOR ELEVATION AND FLOOR PLANS  
 30 CHECKERBERRY CIRCLE  
 BOSTON, MASSACHUSETTS

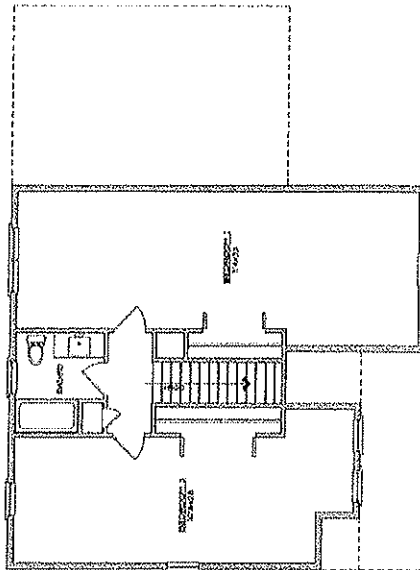
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FRONT ELEVATION



FIRST FLOOR



SECOND FLOOR

*LOT 3 - 30 Checkerberry Circle*

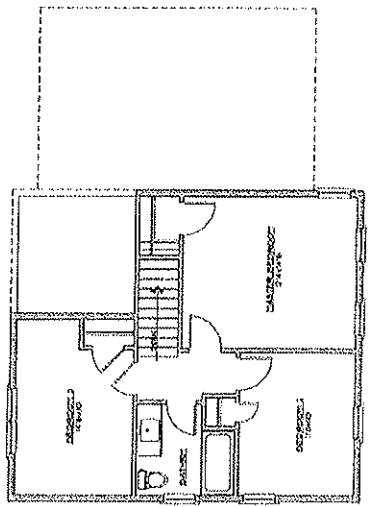
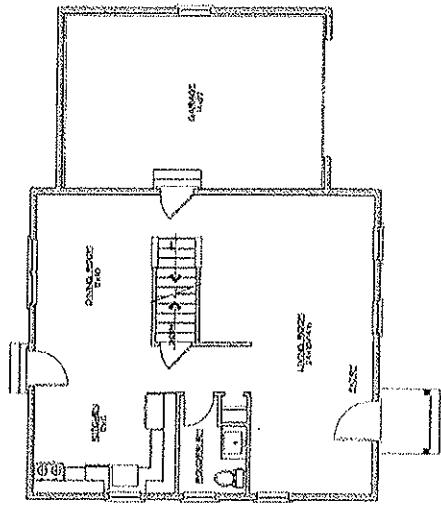
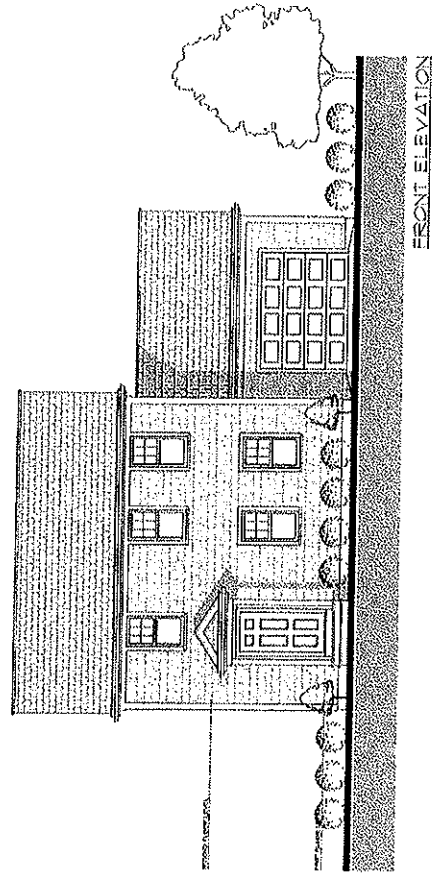
209 DESIGN  
 309 HIGHLAND AVENUE, WILMINGTON, MASSACHUSETTS 01897  
 TEL: 978.261.1234 FAX: 978.261.1235  
 WWW.209DESIGN.COM

209 DESIGN  
 309 HIGHLAND AVENUE, WILMINGTON, MASSACHUSETTS 01897  
 TEL: 978.261.1234 FAX: 978.261.1235  
 WWW.209DESIGN.COM

CHARLTON BUILDERS  
 80 EYEBURN STREET  
 WILMINGTON, MA 01897

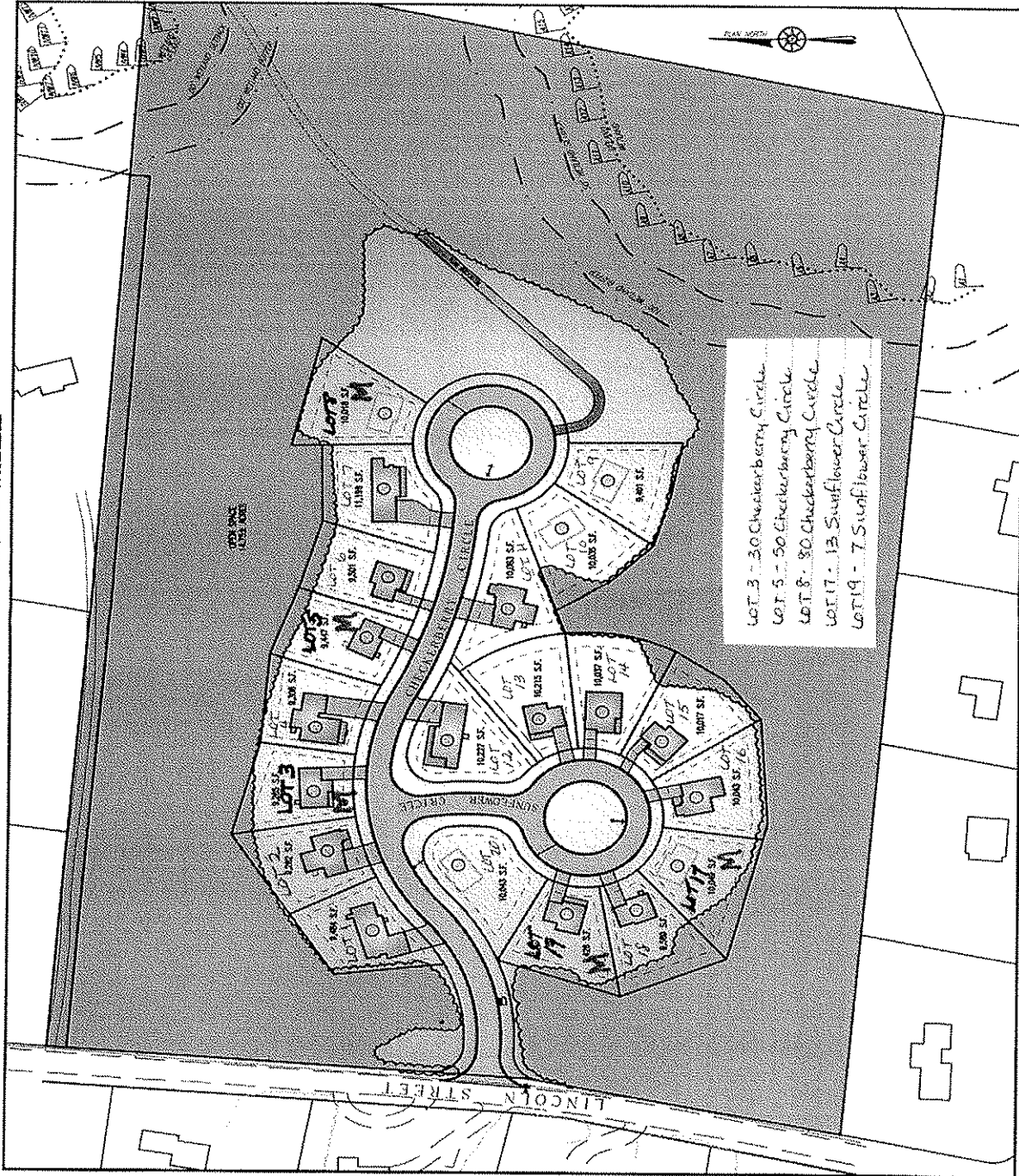
FRONT ELEVATION AND FLOOR PLANS  
 50 CHECKERBERRY CIRCLE  
 WILMINGTON, MASSACHUSETTS

DATE: 11/11/11  
 DRAWN BY: J. B. BROWN  
 CHECKED BY: J. B. BROWN



*LOT 5 - 50 Checkerberrycircle*

# CHECKERBERRY HILL





# Amazing Housing Lottery Opportunity in Duxbury for Moderate Buyers!

Homes are 3-bedroom, 1.5 -2 baths with garage.

5 - Single Family Homes  
**\$559,125**



Zoom Public Q&A Workshop June 27, 2023 at 7 PM

Zoom Meeting:

Meeting ID: 845 0847 9841

Passcode: 157539

Application Deadline: July 17, 2023

Lottery Drawing is July 31, 2023

Maximum Income \$215,000

(Adjusted for family size)

APPLICATIONS AVAILABLE

AT

FOLLOWING LOCATIONS:

Duxbury Town Hall  
Duxbury Free Library  
DelphicAssociates.com  
Championbuilders.com



**DELPHIC**  
ASSOCIATES<sup>INC.</sup>

508-994-4100

Open House Dates

TIME: 11-2pm

June 25th and July 9th

# 13 Sunflower Circle

