

MONTACHUSETT Regional Planning Commission

R1427 Water Street Fitchburg, MA 01420
Tel: 978-345-7376 Fax: 978-348-2490
E-mail: mrpc@mrpc.org



Fax

RECEIVED
SEP 28 2005

To: Town of Acton

attn: Mary Jane

Fax: 978-264-9630 Pages: 5 (Including cover)

Date: 9/28/05

From: Shelley Hatch x2205

Urgent For Your Review/Information Please Comment

Please Reply As You Requested

● Comments

Mary Jane - here is ³ sample letters.
Thanks for your assistance!

BaS
ACHC

Shelley

Joyce Hatch



MONTACHUSETT REGIONAL PLANNING COMMISSION

R1427 Water Street Fitchburg, Massachusetts 01420
(978) 345-7376 FAX (978) 348-2490 Email: mrpc@mrpc.org

TO: Don Johnson, Town Manager

FROM: Shelly Hatch, MRPC

DATE: September 28, 2005

RE: American Dream Downpayment Initiative (ADDI)

The Montachusett Regional Planning Commission (MRPC) was awarded funding last year to assist low-to-moderate income persons with purchasing their first home. 5% of the purchase price, up to a maximum of \$10,000, can be used for qualified persons to help with down-payment assistance and/or closing costs.

There are no hidden costs to the towns/cities that are participating. All costs for this program are covered under the ADDI policies. MRPC covers 22 towns/cities within the Montachusett Region (from Athol to Ayer, Townsend to Clinton and towns in between). We have been receiving inquiries from interested parties outside of that area. We can assist these people, but in order for these towns/cities to participate, they need to send a letter similar to the ones I have attached. The letter needs to be on town letterhead and signed by the Chairman of the Board of Selectmen, the Chief Elected Official, or the Town Manager/Administrator. The letter then needs to be sent to me at the address above. Because the sample letters were included in the original application, the one sentence that references applying for the funds needs to be deleted.

If you have any questions, please do not hesitate to contact me at 978-345-7376, x2205. I hope we can work together to help Acton residents achieve the dream of home ownership.

Thank you!



Office of the Selectboard

P.O. BOX 206 7A MAIN STREET
HUBBARDSTON, MASSACHUSETTS 01452-0206
TEL. (978) 928-5735 FAX (978) 928-3392

September 1, 2004

Department of Housing and Community Development
100 Cambridge St., suite 300
Boston, MA 02114

RE: HOME American Dream Down Payment Initiative

Please be advised that the Town of Hubbardston intends to participate in the American Dream Down Payment Program. This program would be available to low- and moderate-income families to help them with the initial costs involved in home purchase here in Hubbardston. As you know, the "up front" costs of homeownership are often a real barrier to people who want to make the move to their own home. This program can provide much-needed assistance in meeting the challenge of that initial investment.

~~Thank you for the opportunity to apply to participate in this program. The Town is pleased to broaden the possibilities of homeownership for people wishing to purchase a home here.~~

Sincerely yours,

Trudy O'Connell

Trudy O'Connell
Town Administrator

delete this sentence

Board of Selectmen

MEETING TUESDAYS AT 7:00 P.M. • UPPER TOWN HALL • 1 MAIN STREET • AYER, MASSACHUSETTS 01432



el. (978) 772-8220
Fax. (978) 772-3017

Town Administrator
(978) 772-8210

AUG 27 2004

August 25, 2004

Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: HOME American Dream Downpayment Initiative

Please accept this letter as the Town's intention to participate in the American Dream Down-Payment Initiative Program. This program will assist several of our local residents in making the dream of homeownership a reality.

Thank you for the opportunity to apply for this funding program. The Town is very pleased to be a part of this new initiative.

Sincerely,

Faye L. Morrison
Co-Chair, Board of Selectmen
Town of Ayer

delete this sentence

MONTACHUSETT Regional Planning Commission

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Thanks for your assistance!

Shelley

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Sincerely yours,

Trudy O'Connell
Town Administrator

delete this sentence

Town of Shirley BOARD OF SELECTMEN



7 KEADY WAY - P.O. Box 455 - SHIRLEY, MASSACHUSETTS - 01464-2812

Leonardo M. Guercio, Chairman

Charles R. Shultz, Jr.

Ellen M. Doiron

TEL: (978) 425-2600

Fax: (978) 425-2602

August 26, 2004

Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: HOME American Dream Down-Payment Initiative

Please accept this letter at the Town's intention to participate in the American Dream Down-Payment Initiative Program. This program will assist several of our local residents in making the dream of homeownership a reality.

Thank you for the opportunity to apply for this funding program. The Town of Shirley is very please to be part of this new initiative. Please do not hesitate to call our Town Administrator, Kyle J. Keady should you require additional information.

Delete this sentence

Very truly yours,

Leonardo M. Guercio
Chairman, Board of Selectmen
Chief Elected Official
Town Of Shirley

cc: Ms. Shelly Hatch, MRPC, CDBG Principal Planner
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Town of Shirley BOARD OF SELECTMEN



7 KEADY WAY - P.O. Box 455 - SHIRLEY, MASSACHUSETTS - 01464-2812

Leonardo M. Guercio, Chairman

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TEL: (978) 425-2600

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100 Cambridge Street, Suite 300
Boston, MA 02114

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Leonardo M. Guercio
Chairman, Board of Selectmen
Chief Elected Official
Town Of Shirley

cc: Ms. Shelly Hatch, MRPC, CDBG Principal Planner
G:\SELECT\Kyle\Word\Homebuyer Program.doc



TOWN OF ACTON
472 Main Street
Acton, Massachusetts, 01720
Telephone (978) 264-9612
Fax (978) 264-9630

Don P. Johnson
Town Manager

October 5, 2005

Department of Housing and Community Development
100 Cambridge St. Suite 300
Boston, MA 02114

RE: HOME American Dream Down payment Initiative

Please be advised that the Town of Acton intends to participate in the American Dream Down payment Initiative Program. This program would be available to low and moderate income families to help them with the initial costs involved in home purchases here in Acton. We understand this program can be utilized by eligible first time home buyers for a down payment, closing costs, and rehabilitation of units. The up-front costs of homeownership are often a real barrier to families who want to purchase their first home. This program can provide much-needed assistance to meet the challenge of that initial investment and will broaden the possibilities of homeownership in Acton.

The Town is very pleased to have an opportunity to participate in this program.

Sincerely,

Peter Ashton
Chairman, Board of Selectmen

Acton Community Housing Corporation
Nancy Tavernier, Chairman
TOWN OF ACTON
Acton Town Hall
472 Main Street
Acton, Massachusetts, 01720
Telephone (978) 263-9611
Fax (978) 264-9630
achc@acton-ma.gov

10/17
29

TO: Board of Selectmen
FROM: Nancy Tavernier
SUBJECT: American Dream Downpayment Initiative
DATE: 10/5/05

Attached please find information about the ADDI program and a suggested letter for Selectmen endorsement to allow Acton residents to participate in the HUD program. ACHC has voted to support this action.

The ADDI program is funded through the HOME Investment Partnerships Program, a federal formula grant program. In order to participate, Acton has to be part of a consortium of at least 150,000 people. The Montachusett Regional Planning Commission has offered to include Acton in its group. There is neither a financial requirement for Acton nor any administrative duties, simply a letter from the Board of Selectmen.

One of the first time homebuyers for Franklin Place was sharp enough to find this program and through Montachusett RPC, she received a \$9000 grant toward the purchase of her unit. The ADDI funds can be used by any eligible first time homebuyer for a down payment, closing costs, and even rehabilitation of units. They do not have to be affordable units. The amount of ADDI assistance provided may not exceed \$10,000 or six percent of the purchase price of the home, whichever is greater.

We urge the Board to endorse this program.

Board of Selectmen letterhead

Department of Housing and Community Development
100 Cambridge St. Suite 300
Boston, MA 02114

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The Town is very pleased to have an opportunity to participate in this program.

Sincerely,

Peter Ashton



Are you looking to purchase a home, but struggle with saving your down payment?

Maybe, Montachusett Enterprise Center (MEC) and Twin Cities CDC can help.

Communities participating in ADDI program include:

Ashburnham

Ashby

Athol

Ayer

Clinton

Fitchburg

Gardner

Groton

Harvard

Hubbardston

Lancaster

Leominster

Lunenburg

Petersham

Phillipston

Royalston

Shirley

Sterling

Templeton

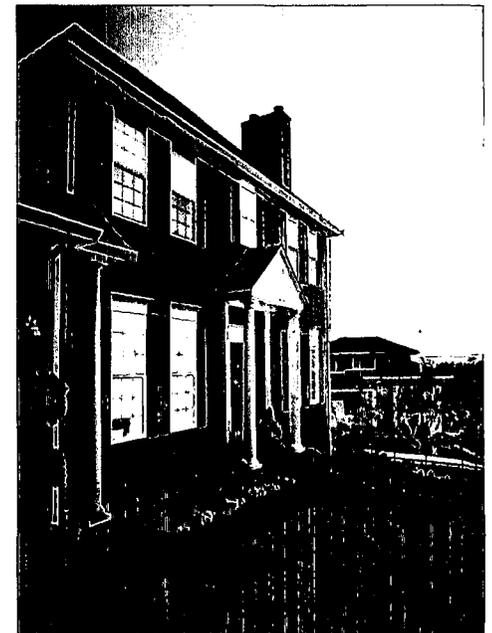
Townsend

Westminster

Winchendon



AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI)



FUNDED BY
MASSACHUSETTS DEPARTMENT OF
HOUSING AND COMMUNITY
DEVELOPMENT

CITIES OF FITCHBURG &
LEOMINSTER HOME FUNDS

BUYING YOUR FIRST HOME ?

FIRST TIME HOMEBUYERS !

The American Dream Down Payment Initiative (ADDI) is now available to eligible first-time homebuyers in 22 local communities.

MEC and CDC were awarded funds from the Massachusetts Department of Housing and Community Development to administer the ADDI program. From this program up to \$4,000 can be obtained for downpayment and closing costs assistance.

"Today we bring many thousands of Americans closer to the great goal of owning a home. The American Dream Downpayment Initiative will help American families to achieve their goals, strengthen our communities, and our entire nation"

President George W. Bush

ELIGIBILITY REQUIREMENTS:

- Must be a first-time homebuyer, displaced homemaker or have not owned a home within the past three years.
- Must meet income eligibility guidelines.
- Must complete a first-time homebuyer education class prior to closing.
- Property must be a 1-4 family residence, condominium unit or manufactured home located on a lot in one of the 22 municipalities participating in this program.
- If there is lead paint in the house, it must be abated prior to occupancy, regardless of the presence and/or age of children.
- Home must pass a Housing Quality Standard Inspection prior to loan closing.

For more information on the ADDI Program, contact:

Shelly Hatch
Montachusett Enterprise
Center (MEC)
R1427 Water Street
Fitchburg, MA 01420
(978)345-7376 x305
shatch@mrpc.org