



Welcome to High Pines Village!

You are receiving this letter because of your inquiry about High Pines Village in Wells. This new condominium development will have 120 workforce-affordable homes on common land, surrounded by 450 acres of conservation land. It is located off Route 109 in Wells, about 4 miles from I-95 and about 1.5 miles from the neighboring town of Sanford.

Since this development is being built to provide affordable housing to the local workforce, eligibility is determined by income*, and priority will be given to applications meeting the preferences** listed below. York Housing has been contracted by the Developers to serve as the Qualifying Agency. Enclosed is a brief application, Release of Information, and on the reverse side of this letter, a list of items/documents *including a pre-approval letter for financing*, which will be needed to initiate the process of getting pre-qualified as an Eligible Buyer. Also enclosed is a YCCAC Homebuyer Education pamphlet as a resource.

Once York Housing receives a complete packet, the file will be reviewed and the qualified applicants' files will be forwarded to the Developer.

This is a wonderful opportunity for the community, and York Housing is excited to be a part of this process. If you have any questions about this process, please email Fiona McQuaide at fiona@yorkhousing.info **For specific questions about the development, please visit highpinesvillage.com for more information.**

**less than 120% of Area Median Income, adjusted for household size*

***Preferences:*

- 1.) At least one member of a qualifying household has lived in Wells for at least one year and works at least thirty (30) hours per week;*
- 2.) at least one member of a qualifying household work at least thirty (30) hours per week in Wells;*
- 3.) at least one member of a qualifying household qualifies under the Maine Housing Salute ME and Salute Home Again programs of the Maine Housing or similar programs and one member of the household works at least thirty (30) hours per week.*





Please refer to this checklist to be sure your application packet is complete before submitting. Your application will not be complete until all items are received.

- York Housing/High Pines Village Application
- Authorization for the Release of Information *for each household member over age 18*
- Letter from a Financial Institution that shows you have been pre-approved for a mortgage
- Copies of your most recent, consecutive, 4 bi-weekly or 8 weekly paystubs for every member of the household who is employed
- Copies of your most recent monthly bank statements for all financial accounts
- Copy of mortgage statement or lease agreement, and a utility bill to prove residency, if applying for Wells residency preference.
- Copy of military ID, if applying for military preference/qualification under the Maine Housing Salute ME and Salute Home Again programs of the Maine Housing or similar programs.

When your packet is complete, please mail or deliver to York Housing, 4 Pine Grove Lane, York, Maine 03909. If using GPS, please enter 127 Long Sands Road into your GPS. York Housing shares an entrance with the Long Sands Plaza, take the right in front of the TD Bank drive-thru and follow the signs for Village Woods/York Housing. The York Housing office is located inside Baldwin Center.





YORK HOUSING



4 Pine Grove Lane
York, Maine 03909

High Pines Village Workforce-Affordable Home APPLICATION

PLEASE TELL US ABOUT YOURSELF

Name _____ (Head of Household)

SSN _____ DOB _____

Primary Phone # _____ Work Phone # _____

Email Address: _____ Maiden Name/Alias' _____

Co-Applicant Name _____

SSN _____ DOB _____

Primary Phone # _____ Work Phone # _____

Email Address: _____ Maiden Name/Alias' _____

Complete the following for any other members of your household who will be occupying the home.

Name	Birthdate	Relationship

List All Pets _____

PLEASE GIVE RESIDENTIAL HISTORY

Current Address _____ Apt# _____ City _____ State _____ Zip _____

Month/Year Moved In _____

Do you own your own home? Yes _____ No _____

If not, please provide Residential History (Last 3 Years)

Previous Address _____

Rent \$ _____ Reasons for Leaving _____

Owner/Agent Name: _____

Owner/Agent Phone () _____

Previous Address _____

Rent \$ _____ Reasons for Leaving _____

Owner/Agent Name _____

Are any household members subject to the lifetime sex offender registration?

Yes No

INCOME AND ASSETS

_____ Wages (Gross) \$ _____ Per _____
_____ Wages (Gross) \$ _____ Per _____
_____ Other Income \$ _____ Per _____
_____ Other Income \$ _____ Per _____

Bank Name _____ Type of Account _____ Balance _____
Bank Name _____ Type of Account _____ Balance _____
Bank Name _____ Type of Account _____ Balance _____

Real Estate: Do you own a year round home, vacation home, and/or rental property?

_____	_____	_____
Location	Type	Estimated Market Value
_____	_____	_____
Location	Type	Estimated Market Value

Is there an outstanding mortgage (s) on your property? If so, please state the total amount outstanding: \$ _____

ADDITIONAL INFORMATION:

Please give any additional information that might help owner/management evaluate this application.

Where may we reach you to discuss this application?

Day Phone # () _____ Evening Phone # () _____

I/we do hereby attest that I/we have answered all of the questions on this form truthfully, and I/we understand that it is an illegal act to make false statements in order to obtain housing.

Signature _____ Date _____

Signature _____ Date _____



(To be completed in applicant's own handwriting)

Authorization for release of information

I, _____; AND _____; DO HEREBY AUTHORIZE ANY AGENCIES, OFFICES, GROUPS, ORGANIZATIONS OR BUSINESS FIRMS TO RELEASE TO **YORK HOUSING/HIGH PINES VILLAGE** ANY INFORMATION OR MATERIALS WHICH ARE DEEMED NECESSARY TO COMPLETE MY APPLICATION FOR HOUSING. THESE ORGANIZATIONS ARE TO INCLUDE, BUT ARE NOT LIMITED TO: FINANCIAL INSTITUTIONS; CHILD SUPPORT PAYERS; STATE EMPLOYMENT SECURITY COMMISSIONS; PAST OR PRESENT EMPLOYERS; PAST AND PRESENT LANDLORDS; SOCIAL SECURITY ADMINISTRATION; UTILITY COMPANIES; WORKMAN'S COMPENSATION PAYERS; HOSPITALS; PUBLIC AND PRIVATE RETIREMENT SYSTEMS; LAW ENFORCEMENT AGENCIES; ATTORNEYS; REALTORS; DOCTORS; SOCIAL WORKERS.

THIS AUTHORIZATION SHALL CONTINUE FROM THE DATE OF SIGNATURE UNTIL SUCH TIME THAT **YORK HOUSING/HIGH PINES VILLAGE** IS NOTIFIED IN WRITING THAT THE AUTHORIZATION IS CANCELLED OR MY APPLICATION IS WITHDRAWN. I ALSO UNDERSTAND THAT A PHOTOCOPY IS AS VALID AS THE ORIGINAL.

SIGNED: _____ SIGNED: _____

Last 4 SS#: ___### - ## - _____ Last 4 SS#: ___### - ## - _____

ADDRESS: _____ ADDRESS: _____

DATE: _____ DATE: _____

APPLICANT: PLEASE DO NOT WRITE BELOW (FOR OFFICE USE ONLY)

OFFICE NOTES:

Authorization for the Release of Information

RE: Name: _____

Address: _____

Maiden or Alias Names: _____

Social Security #: ____ - ____ - ____

Place of Birth: _____ Date of Birth: _____

Inquiries may be made regarding:

Childcare Expenses
Family Composition
Assets
Medical Expenses

Credit History
Employment
Other Income
Residences and Rental History

Pensions
Federal, State, Local Benefits
Social Security Numbers
Criminal Activity

Individuals or Organizations that may Release Information:

Banks and other Financial Institutions
Credit Bureaus
Landlords

Employers (Past and Present)
Courts
Law Enforcement Agencies

Providers of:

Alimony
Child Care
Child Support
Credit
Handicapped Assistance

Medical Care
Pensions/Annuities
Schools and Colleges
U.S. Social Security
Administration

U.S. Department Veteran Affairs
Utility Companies
Welfare Agencies

I, _____, authorize York Housing to obtain the attached requested information including documentation and other materials pertinent to eligibility for or participation in any affordable or workforce housing program. York Housing will use this authorization and the information obtained with it to administer and enforce program guidelines.

X _____
Signature

Authorization for the Release of Information

RE: Name: _____

Address: _____

Maiden or Alias Names: _____

Social Security #: ____ - ____ - ____

Place of Birth: _____ Date of Birth: _____

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Providers of:

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Child Support
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Medical Care
Pensions/Annuities
Schools and Colleges
U.S. Social Security
Administration

U.S. Department Veteran Affairs
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Signature

Future Homebuyers Say...

“I am leaving the class with hope and a plan.”

“I feel much more ready and confident to tackle the homebuying process.”

“I was hesitant to enroll in this class—feeling like it would be a waste of time. Thankfully, I was mistaken. The course was well thought-out, presented very useful information and perhaps most important: the speakers were very informative and entertaining. I absolutely got my money’s worth. Thank you.”

“This class has given me new hopes and dreams.”

“We are now provided with the tools to go out and begin to search for a home, and we also know how to get any answers as they are needed.”

“Excellent: so much information, glad I was here. With a bit of savings and budgeting, anyone can buy a house! Thank you!”

“Great job—this whole class has made me more aware of what I need to do—what to expect—what to watch out for—Thanks to everyone!”

“This class was the best \$30 I have spent in a long time.”

York County
**COMMUNITY
ACTION**
Corporation

Since 1965, York County Community Action Corporation (YCCAAC) has been providing comprehensive social, educational, and health services to low-income residents of Maine’s southernmost county. Our major programs include Children’s Services (Head Start and Early Head Start), Children’s Nutrition and Health Services (known as WIC), Energy Services, Weatherization, Transportation, and our Federally-Qualified Health Center, Nasson Health Care, as well as our Economic Opportunity Department, which offers a number of services including housing, consumer advocacy, community outreach, and financial capability education.



This institution is an equal opportunity provider.

Visit our website at:

www.yccaac.org

Homebuyer Education



homeWORKS
homeownership in the works

York County
**COMMUNITY
ACTION**
Corporation

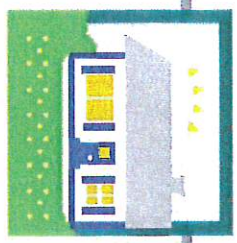
6 Spruce Street
Sanford, Maine 04073
207 324-5762 x2961

Purchasing a home will most likely be the largest investment you will make in your lifetime. York County Community Action is committed to excellence in home ownership education, and in helping people become wise consumers in choosing a home.

We offer classes and free, individualized counseling to help potential home buyers understand the opportunities available for home ownership. We are pleased to be part of helping you reach your dream of home ownership.

The 8-hour Homebuyer Education course, developed by hoMEworks, is offered monthly. The cost is \$30 for an individual, \$50 per couple. YCCAC is a HUD-certified Housing Counseling Agency.

- Class Sponsors**
(subject to change)
- CMG Mortgage
 - Kennebunk Savings Bank
 - Partners Bank
 - Mortgage Network
 - TD Bank



Step - By - Step

Turn Your Dream of Home Ownership Into Reality

Preparing For Home Ownership

- The pros and cons of home ownership
- Are you ready to buy a home?
- Budgeting for home ownership
- Insight into credit

How To Obtain A Mortgage

- Calculating your buying potential
- Common mortgage options
- Choosing a lender
- Documentation check list
- Avoiding predatory lenders

Buying Your Home

- Working with a realtor
- Making an offer
- The home inspection
- Insuring your home
- Preparing for the closing

Loan Programs

- Low downpayment options
- Maine State Housing Authority Loans
- RD, FHA & VA loan programs
- Conventional loans

Life As A Homeowner

- Budgeting for maintenance
- Saving \$ with energy efficiency
- Building equity
- Preventing foreclosure

Classes are held as live webinars, via Zoom.

To register, or for more info:
<http://HomeEd.yccac.org>
 or call 459-2961