

Affordable Home Ownership Lottery

Main Street Village, Chatham

1062/1086 Main Street

**Two 2- Bedroom Townhouses offered at
\$135,000***

**for First Time Homebuyers (some exceptions apply)*



INCOME AND ASSET BASED HOME OWNERSHIP LOTTERY

Come to the Information Session:

Tuesday, December 13, 2016, at 6:00 PM

Chatham Community Center

702 Main Street, Chatham, MA

Application Deadline: Friday, January 20, 2017 – 5:00 PM



Eligible applicants are able to obtain a mortgage for the purchase price of the home and have income at or below 50% of the area median income of Barnstable County.

Household Size	1 Person	2 Person	3 Person	4 Person
Maximum Income	\$29,750	\$34,000	\$38,250	\$42,450

Housing Assistance Corp, 460 West Main St., Hyannis, MA 02601, 508-771-5400 Extension 285





MAIN STREET VILLAGE, CHATHAM

- **Lottery Application Deadline: January 20, 2017 at 5:00 PM**
- **Information Session: Tuesday, December 13, 2016 at 6:00 PM**
Chatham Community Center, 702 Main Street, Chatham

Housing Style: Two - 2 BR Townhouses

Price: \$135,000

Main Street Village is a planned community of 10 condominiums less than 1 mile from downtown Chatham. The property borders on Perch Pond. There are 2 buildings with 5 condominiums in each building. There is one affordable unit in each building. These units have over 1500 square feet of finished living area and an unfinished basement.

Information to give to the Lender for pre-approval:

- ✓ The purchase price of the unit. **\$135,000**
- ✓ Chatham property tax rate **\$5.02/\$1000**
- ✓ Condominium fee - **\$100.00/MO (approx)**
- ✓ Affordable Housing Deed Restriction – **provided by HAC upon request.**

Don't Forget!

- Please return application to Housing Assistance Corporation on or before 5:00 PM, Monday, January 20, 2017.
- Complete application and return **all** attachments that apply to your household.
- Please send only **copies** of all documentation required, as we cannot copy your originals and return them to you.
- **Obtain a pre-approval letter** from lender who provide mortgages in accordance with the guidelines stated in this packet.
- Applications that do NOT have a pre-approval letter are NOT complete and will not be part of the lottery.
- Please note: Lottery winners are responsible for pre-payment of homeowners' insurance prior to purchasing their home.

Please call 508.771.5400, ext. 285 or e-mail ccre@haconcapecod.org for questions.



AFFORDABLE HOUSING LOTTERY

Q & A's

ELIGIBILITY

Who is eligible to participate in an affordable housing lottery?

A first-time homebuyer, as defined below, who is income and asset eligible and can be pre-approved for a mortgage that complies with **Affordable Housing Program Standards for New Mortgage Loans** is eligible to apply for an affordable housing lottery.

Do I qualify as a first-time homebuyer?

Applicants are considered first time homebuyer(s) if they:

- Have not had ownership interest in a residential property in the last 3 years.
- Are displaced homemakers-an adult who has not worked full-time for a number of years but has worked to care for home and family without pay and owned a home or resided in a home with his or her partner.
- Are single parents, unmarried or legally separated from spouse with sole or joint custody of one or more children or is pregnant who has owned or resided in a home with his/her partner.
- Have owned or currently own a principal residence not permanently affixed to a permanent foundation.
- Owned property that was not in compliance with state, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure
- Have at least one household member who is age 55 or older.

What is the Area Median Income and does it change depending on my family size?

The Area Median Income (AMI) is established for Barnstable County by the Department of Housing and Urban Development. In order to be income eligible, your anticipated annual gross income for all adult household members (current or anticipated) for the 12-month period following application must be at or below 50% of the AMI for Barnstable County as shown in chart below.

Household size	1 Person	2 Person	3 Person	4 Person	5 Person
Maximum Household Income	\$29,750	\$34,000	\$38,250	\$42,450	\$45,850

What is Annual Household Gross Income?

Annual gross income means all amounts, monetary or not, which go to or on behalf of all current or anticipated adult household members for the 12-month period following application.*

What is the asset limit?

The asset limit is \$75,000 per household.

Does the asset limit of \$75,000 change depending on age or family size?

No, it is the same for all households unless someone over 55 is applying for age-restricted housing.



APPLICATION PROCESS

How do I apply for a lottery?

You will need to submit a completed application along with the supporting documentation and a pre-approval letter for a mortgage from a lender on their letterhead before the deadline date.

What documentation do I need to submit with my application?

Documentation of your income, assets and local preference and a pre-approval letter is required. A complete list of acceptable documentation is part of the Application in this packet.

Why should I declare that I am a minority?

Barnstable County's minority population is 8.6% of the general population. Regulations require that 8.6% of the local preference candidates should be minority candidates. If we do not receive that percentage of minority local applicants, we will hold a pre-lottery of the minority non-local preference candidates to add to the local pool until we reach that percentage. If we do not receive sufficient number of minority candidates, the lottery proceeds with whatever number exists.

How does my household size affect my position in the lottery?

Households that maximize the number of bedrooms have preference; i.e. a household requiring three bedrooms would have preference over a smaller household for a three bedroom home.

The following criteria are considered to determine if a household maximizes a unit:

- One person and no more than two people per bedroom.
- Married or unmarried couples must share a bedroom.
- HAC has the authority to increase the number of bedrooms required if there is a medical necessity for someone to have a separate bedroom.

What are the LIP Program Standards for New Mortgage Loans?

- Fixed interest rate through the full term of the mortgage
- Interest rate that is no more than 2 percentage points above the current MassHousing Rate. This rate can be found at www.masshousing.com or call 617-854-1000.
- No more than 2 points
- Buyer down payment of at least 3%, half of which must come from the buyer.
- Buyer may not pay more than 38% of their monthly gross income for principal, interest, property taxes, hazard insurance, private mortgage insurance and homeowner association fees.
- FHA and VA loans will not accept the Deed Restriction.

What is a pre-approval letter?

Lenders will issue a pre-approval letter after they have reviewed your credit score, credit report, income and expenses. The pre-approval must be on the lender's letterhead showing the dollar amount and include an authorized signature.

How do I get a pre-approval letter?

We have included a list of local lenders that are familiar with affordable housing guidelines and have special financing available for first-time homebuyers. Contact one of these lenders to tell them you are applying for a lottery and need a pre-approval letter. You should also ask how long the process will take to ensure the letter will be available prior to the application deadline. HAC will give you the following information that the loan originator will need to consider for a pre-approval:

- The purchase price of the home,
- That the home will carry a deed restriction
- The real estate tax rate
- If condo ownership, the condo fees.



LOTTERY PROCESS

What happens after I submit the complete Application Packet?

A complete Application Packet includes the application form, required documentation and a pre-approval letter. HAC reviews this information to determine eligibility to participate in the lottery. If eligible, applicants will receive a lottery number through the mail prior to the date of the lottery. The number of applications received by HAC determines how long this process takes.

What is Local Preference?

Local Preference is defined as applicants who live or work in the town where the housing is being built or has a child(ren) who go(es) to school in the same town. Affordable guidelines allow that no more than 70% of the homes built can be set aside for applicants who have local preference. The first lottery drawing is for applicants eligible for Local Preference. There will be 2 one-bedroom units and 1 two-bedroom units set aside for local preference.

What happens if I do not have a Local Preference?

Non local preference applicants are placed in an "Open Pool" category with Local Preference applicants who have not already won in the Local Preference drawing. This represents the second lottery drawing.

What is an Alternate?

All lottery numbers that belong in each pool will be drawn and they will be recorded in that order. Numbers chosen after the winning numbers have been drawn will be placed on an "Alternate" list. Applicants on this list are notified in the event a potential buyer is unable to complete the purchase.

What happens after the lottery?

All winners have **three** weeks to obtain a mortgage loan commitment from a lender and will be counseled by HAC through the closing process.

SUMMARY OF AFFORDABLE HOUSING DEED RESTRICTION

An affordable housing deed restriction is a legal document recorded at the Registry of Deeds that specifies the resale, refinance and leasing provisions for the referenced property. The buyer of an affordable lottery unit, selected by lottery, must agree to execute a deed restriction, which will be recorded at the Barnstable Registry of Deeds at the time of purchase. This affordable unit will be sold at a substantial discount price with a Deed Restriction attached. The Deed Restriction ensures that the unit remains affordable for future purchasers of the property. **It is strongly recommended that purchasers of an affordable, deed restricted unit review the deed restriction with their attorney and lender.** Below is a general description of the deed restriction:

Principal Residence: The property must be the owner's principal residence.

Notice Requirement: If an owner wants to sell their affordable unit, they are required to notify the Town and the Monitoring Agent.

Maximum Resale Price: There is a limit on the resale price of the unit so that the unit will always be affordable. The formula for calculating the maximum resale price will be established at the time of purchase and will be based on the Area Median Income at the time of resale.

Leasing and Refinancing: Affordable units cannot be leased or refinanced without prior written consent of the Town, the Monitoring Agent and DHCD.

A copy of the affordable housing deed restriction for a particular project is available for review at Housing Assistance. Please call 508-771-5400 ext. 285 to receive a copy.





Main Street Village Lottery Application

Application Deadline: January 20, 2017 by 5:00pm

Price: \$135,000

Personal Information

Applicant Name: _____ Co-Applicant Name: _____
 Address: _____ Address: _____
 Town: _____ State: ___ Zip Code: _____ Town: _____ State: ___ Zip Code: _____
 Home Telephone Number: _____ Home Telephone Number: _____
 Cell Phone Number: _____ Cell Phone Number: _____
 E-Mail:* _____ E-Mail:* _____
 Employer: _____ Employer: _____
 Occupation: _____ Occupation: _____
 Yrs. In current job: ___ Yrs in occupation: ___ Yrs. In current job: _____ Yrs in occupation: _____

*Housing Assistance Corporation wants to provide you with information regarding our upcoming events and programs through your e-mail. If you prefer to not get these e-mails, please check this box.

HOUSEHOLD COMPOSITION (List the head of household and all members who will be living in the home you purchase. Give relationship of each member to the head of household.)

Full Name: *List Head of Household first	Relationship to Head of Household	Age	Full time Student over 18
	HEAD		

Have you recently (in the past 3 months) seen your credit report? _____

In your estimation how would you rate your credit history?

Poor _____ Fair _____ Good _____ Excellent _____ Don't Know _____

What do you currently pay for rent? _____

Does any member of your household currently or within the past three years own/owned any residential property? _____

If yes, please give details: _____

Is any member of the household 55 or over? _____ Anticipated net proceeds from sale of home: _____

Homebuyer education:

I have attended a Home Buyer Education Workshop series. Yes _____ No _____

If yes, location _____ Date _____

Do you have down payment money available? YES Amount: \$ _____ NO

Please identify source of down payment _____

(Remember, you need to have at least 1.5% of the purchase price of your OWN money for down payment.)

ASSETS (Please verify all cash deposits into all bank accounts)

Type	Cash Value	Annual Income from assets	Bank Name
Checking Accounts			
Savings Accounts			
Retirement Plans (Net Cash Value)			
Real Estate Owned			
Stocks			
Other (i.e. rental property, lump sum payment)			

LIABILITIES (Car loan, Credit Cards, Student loans, etc.)

Type	Creditor's Name	Monthly Payment	Unpaid Balance	Due Date

YEARLY GROSS INCOME (An individual's total income before taking taxes or deductions into account)

Please provide proof of all income from all sources.

Source	Applicant	Co-Applicant	All other Household Members	Total
Salary				
Overtime Pay				
Commissions				
Fees				
Tips				
Bonuses				
Interest Dividends				
Net Income From Business				
Net Rental Income				
Social Security, Pensions, Retirement Funds, Etc. Received periodically				
Unemployment Benefits				
Workers Compensation				
Alimony, Child Support				
TAFDC				
Part Time Work				
Other				
Total Gross Monthly Income for each household member:				\$ /month

TOTAL HOUSEHOLD INCOME (Gross Monthly x 12)	\$ ____/year
--	--------------

NOTE: If a member of the household over the age of 18 is **NOT** working, he/she must provide, as part of the required verification, a signed notarized statement describing the current situation.

HAC will provide reasonable accommodation and/or language assistance if need when completing this application.

Este documento é importante, por favor, tê-lo traduzido

Este documento es importante, por favor, haz que se tradujo

Persons with disabilities may ask for this application in large print type or other alternate formats.

Minority Status: (Optional)

You are requested to complete the following optional section in order to assist in determining preference. Completing this section may qualify you for additional lottery pools.

Ethnicity: **Hispanic:** _____ **Non Hispanic:** _____

Race: (Optional)

- Native American /Alaskan Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander Other (non-White) White

Area Median Income (AMI)

Affordable = 50% or less of AMI.

Household size	1 Person	2 Person	3 Person	4 Person	5 Person
50% of AMI	\$29,750	\$34,000	\$38,250	\$42,450	\$45,850

My household size is _____ and the household income is at or below \$ _____.

The attached pre-approval letter is for a mortgage of \$ _____ and I/we have \$ _____ for a down payment. The combination of these 2 amounts is \$ _____ which is equal to or greater than the purchase price of \$ _____.

BOX 2

Local Preference

Definition: You and/or the co-applicant live in the Town of Chatham, work in the Town of Chatham, or have a child who attends school in the Town of Chatham. You are required to document your local preference.

BOX 2

I live in the Town of Chatham

I work in the Town of Chatham

My child attends school in the Town of Chatham

I **DO NOT** have a local preference

Please initial in each space given, if question does not apply write N/A

Earnings, Wages & Income

CURRENT EMPLOYMENT: I have attached copies of the five (5) most recent consecutive pay stubs or five most recent statements for every source of income for every household member 18 years or older as listed on application. (which will be a 5 week period if paid every week, or a 10 week period if paid every 2 weeks, or a 5 month period if paid only once each month).
Initial(s): _____

FORMER EMPLOYMENT: For EACH AND EVERY source of income reported on the most recent tax return where a household member is no longer receiving income (e.g., no longer working for a particular employer), Please provide documentation: Initial(s): _____

OTHER: (Social Security, SSDI, Pension, Retirement, Public Assistance, TANF): I have attached copies of the most recent statements for every source of income listed on the line above for every household member 18 years or older. I understand that for Social Security and/or SSDI payments I need to submit the yearly benefit letter I receive from the Social Security Administration Office detailing my payments for the next 12 months. Initial(s): _____

SELF EMPLOYED: For every self-employed household member 18 years or older, I have attached copies ALL of the following:

(A) The most recent three years of **federal** income tax returns (including any attachments and amendments) AND (B) A year-to-date profit and loss statement AND

(C) A projected profit and loss statement for the next 12 months AND

(D) All supporting documentation including current financial statements, accountant statements, quarterly tax returns (if I file quarterly), and income and expense receipts AND

(E) A statement signed, dated and notarized by the self-employed household member summarizing the enclosed materials.
Initial(s): _____

UNEMPLOYMENT: I have attached copies of the three (3) most recent consecutive unemployment statements for every household member 18 years or older who is currently receiving unemployment.

Initial(s): _____

Household member with NO EARNINGS: If a member of my household is 18 years or older and is not employed and not receiving any income, I have attached a letter from him/her attesting to this fact AND this letter has been signed and dated by that household member

Initial(s): _____

PERIODIC PAYMENTS: If I am receiving any periodic payments, or listed anything under other income, I have attached a signed and dated letter from the source of this income.

Initial(s): _____

CHILD SUPPORT AND OR ALIMONY: If I receive child support or Alimony I have include a copy of my divorce decree or settlement or statement from the department of revenue.

Initial(s): _____

HOUSEHOLD WITH STUDENTS: I have attached a proof for every household member 18 year and older who is a full time student. Ex. Letter from the registrar or transcripts.

Initial(s): _____

Household Assets

BANK/RETIREMENT/ STOCK ACCOUNTS: I have provided the last 3 consecutive months of statement for each and every checking, savings and retirement account. Please provide statements, not transaction reports.

Initial(s) _____

CASH DEPOSITS: I have identified each and every deposit into each and every checking and saving account, I have provided documentation from the source of the money deposited.

Initial(s) _____

Tax Documentation

LAST THREE YEARS OF TAXES: I have attached a signed copy of the last three years of Federal Tax transcript with all attachments and amendments. (DO NOT INCLUDE STATE TAXES)

Initial(s) _____

If there are planned changes in your household income over the next 12 months please provide verification of these planned changes.

Initial(s) _____

Summary of Deed Restriction & Statement of Understanding

An affordable housing deed restriction is a legal document recorded at the Registry of Deeds that specifies the resale, refinance and leasing provisions for the referenced property. The buyer of the Main Street Village affordable unit, selected by lottery, must agree to execute a deed restriction, which will be recorded at the Barnstable County Registry of Deeds at the time of purchase. This affordable unit will be sold at a substantial discount price with a Deed Restriction attached. The Deed Restriction ensures that the unit remains affordable for future purchasers of the property. **It is strongly recommended that purchasers of an affordable, deed restricted unit review the deed restriction with their attorney and lender.** Below is a general description of the deed rider:

Principal Residence: The property must be the owner's principal residence.

Notice Requirement: If an owner wants to sell their affordable unit, they are required to notify the Monitoring Agent, Massachusetts Department of Housing and Community Development and the Town of Chatham. The Town of Chatham may exercise its Right of First Refusal and locate an eligible purchaser for the property or purchase the home.

Maximum Resale Price: There is a limit on the resale price of the unit so that the unit will always be affordable. The formula for calculating the maximum resale price will be established at the time of purchase and will be based on the Area Median Income at the time of resale.

Resales: Lottery homes are required to be resold in accordance with the Affordable Fair Housing Marketing Plan to an eligible buyer. This buyer can be found on a "ready buyer" list that is maintained, analyzed, and updated through periodic marketing with reasonable public advertising by Housing Assistance Corporation and properties are also listed with Citizen's Housing and Planning Association and Massachusetts Affordable Housing Alliance.

Leasing and Refinancing: Affordable units cannot be leased or refinanced without prior written consent of the Town of Bourne and the Monitoring Agent. Affordable units may not be refinanced for more than 97% of their Maximum Resale Price.

A copy of the Deed Restriction for this project is available for review at Housing Assistance, 460 West Main Street, Hyannis, MA To request a copy by mail, please call 508-771-5400 ext. 285. The Deed Restriction can be viewed at <http://www.mass.gov/hed/docs/dhcd/hd/lip/lipdeedrider.pdf>

Statement of Understanding

I/We have read the Summary of the Deed Restriction for the Main Street Village lottery.

I/We understand that, if selected by lottery to purchase a Main Street Village affordable unit, a full copy of the Deed Restriction will be provided to me, and that if my household is certified as income eligible and is able to obtain an approved mortgage, that I/We will be required to execute the Deed Restriction at the time of purchase and it will be recorded along with the deed at the Barnstable County Registry of Deeds.

Applicant Signature

Date

Co-Applicant Signature

Date

This page must be signed!

Thank you

460 West Main St. Hyannis, MA 02601

hac@haconcapecod.org

508-771-5400 fax: 508-778-7514

Certification, Disclosure, Understandings & Authorization

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or neglectful misrepresentation(s) of information contained in this application may result in civil liability, and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon misrepresentation which I/we have made on this application.

Use of Information Disclosure: The information collected will be used to determine whether you are eligible to participate in various programs which may include the Resale Purchase and/or lotteries. This information may be disclosed as required and permitted by law outside the Housing Assistance Corporation without additional consent including to your employer for verification of income and employment, to financial institutions for verification of information and to the lottery monitoring agent (if applicable).

Household Eligibility: Individuals who have a financial interest in the development and their families shall not be eligible for this lottery.

Understanding of Selection:

- I/We understand that I/we are selected in the lottery, it does not guarantee that I/we will be able to purchase a home and that all expenses including closing costs and down payment are my/our responsibility.
- I/We also understand that it is my/our obligation to secure a fixed mortgage for the term of the loan and for not more than 97% of the purchase price of the home.
- I/We understand that we will need to have at least 1.5% of the purchase price of our own funds to be eligible for the lottery.
- I/We understand that even though I/we think that I/we have submitted all the necessary documentation and/or verifications, I/we are not guaranteed to be in the lottery if HAC finds that any documentation and/or verification are missing.
- I/We have read the application and all the attached information and understand the lottery process.

Authorization: I/We consent to the disclosure of such information for the purpose of income, asset and any other verification related to my/our application.

Applicant's Signature

Date

Co-Applicant's Signature

Date

**Send completed application, copies of required documentation, verifications
AND
mortgage pre-approval letter
by 5PM, on January 20, 2017 to:
Housing Assistance Corporation
Lottery
460 West Main Street
Hyannis, MA 02601**

Lenders Familiar with Deed Riders and First Time Homebuyer Mortgages

Cooperative Bank Of Cape Cod Mark Chasson Mchasson@mycapecodbank.com Patty Theroux ptheroux@mycapecodbank.com	508-568-3443 508-568-4444	Mass Housing
Cape Cod Five Cent Savings Bank Darin Weeks dweeks@capecodfive.com Patti Lotane Plotane@capecodfive.com Susan "Sam" McCaffrey smccaffrey@capecodfive.com	508-477-0159 508-247-2138 508-247-2273	Mass Housing
Citizen's Bank Lisa Oakley Lisa.oakley@citizensbank.com	774-313-0437 617-510-7592	MHP One Loan Program
Eastern Bank Tabitha Baker t.baker@easternbank.com	508-923-2824	MHP One Loan Mass Housing
Santander Bill Carey Wcarey@santander.us Claudette Vickery cwickery@santander.us	774-994-1078 508-264-4805	MHP One Loan
Residential Mortgage Services Eric Streenstra Eric.streenstra@RMSmortgage.com Cliff Carroll Clifford.carroll@RMSmortgage.com	508-685-2716 508-771-2000	Mass Housing Loan
USDA Rural Development Ticia Weare Ticia.weare@ma.usda.gov Patty Whalen Patty.Whalen@ma.usda.gov	508-295-5151 ext. 4	USDA Rural Development (not available in the town of Barnstable)
Rockland Trust Lenore Tavares	781-331-3210	MHP One Loan Mass Housing
First Citizens Federal Credit Union Deborah Jackson	508-771-4441	MHP One Loan Mass Housing
Dedham Savings Bank Justin A Magnan justin.magnan@dedhamsavings.com	781-355-7420 781-690-7674	Has a special program for this project
Homestead Mortgage Tim Barr tbarr@myhomesteadmortgage.com	508-221-4279	Mass Housing
Sage Bank Jeff Kobold jkobold@sagebank.com	508-221-6254	Mass Housing

Employer must complete Part III of this Form



Verification of Employment

Applicant: _____ SSN: _____ - _____ - _____

Signature: _____

Part II: Employer Information (To be Completed by Applicant)

Name of Employer _____

Address of Employer _____

Phone _____

Part III: Employment Information (To be Completed by Employer)

1. Date of Employment _____ Position/ Occupation _____

2. Date of Termination (if applicable) _____

3. Current Rate of Pay \$ _____ per HOUR WEEK MONTH (Indicate One)

4. Current Rate of Overtime \$ _____ per HOUR WEEK MONTH (Indicate One)

5. Do you anticipate any change in the employee rate of pay in the near future? YES ___ NO ___

If YES, Revised rate \$ _____ Effective Date: _____

6. Number of hours employee typically works per week: _____ Weeks per year: _____

7. Do you anticipate any change in the number of hours the employee works? YES ___ NO ___

8. Gross annual earnings you anticipate for this employee for the next twelve months \$ _____

9. Does this employee receive tips, bonuses, overtime, or commissions? YES ___ NO ___

Please indicate annual amount Tips\$ _____ Bonuses\$ _____ OT\$ _____ Commission\$ _____

10. Anticipated average amount of overtime per week: _____

11. Does this employee receive paid vacation time? YES _____ NO _____

12. Does this employee receive sick pay leave? YES _____ NO _____

13. If the employee's work is seasonal or sporadic, indicate lay-off periods _____

14. Does this employee receive an earned income tax credit? YES _____ NO _____

If YES, indicate amount included in paycheck \$ _____

15. Additional Comments : _____

Completed By: _____ Date _____

(Name and Title)

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department of the United States as to any matter within its jurisdiction.

460 West Main St. Hyannis, MA 02601 hac@hacconcapecod.org 508-771-5400 fax: 508-778-7514



ATTN CCRE