

The Pathmark Lottery FAQ's

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The Pathmark Unit Features

What is included in the condo fees?

The condo budgets* include, but are not limited to:

- Master insurance
- Common area maintenance
- Landscaping and snow removal
- Property management fees

*Please be advised that the condo budget, including what the budget covers, and individual unit condo fees, are subject to change by the condo association.

What is the square footage of the available units?

- The studio unit is 585 sq. ft.
- The 2-bedroom unit is 879 sq. ft. with 2 bathrooms.
- The 3-bedroom units range from 1,018-1,152 sq. ft. They all have 2 bathrooms.

Are pets allowed?

Yes. Pets are allowed at The Pathmark, with some restrictions.

Is the building non-smoking?

Yes. The Pathmark is a non-smoking building.

Is there parking?

Yes. Each unit includes one parking space in the underground garage. The parking spaces for the studio and two-bedroom unit are for a compact car only.

General

I already applied for the Homeownership Resale Pool and/or for other lotteries offered through your department. Do I need to submit a separate application to be considered for The Pathmark lottery?

Yes. The Pathmark affordable homeownership lottery is a separate opportunity.

If you would like to be considered for this lottery, please complete the [online application](#) and upload all the required documentation by the deadline on September 18 at 8:00 PM.

When I previously applied for a first-time homebuyer lottery in Cambridge, I was required to submit a pre-approval letter. Why don't I need to submit one for The Pathmark?

For this lottery, applicants are not required to provide a preapproval letter with their online application. This is a change from previous lotteries conducted by the City of Cambridge.

Pathmark applicants will be screened for preference points and unit size eligibility *only*. This criteria will be used to determine which applicants will be included in the lottery drawing(s). Inclusion in the lottery *does not* mean an applicant will be eligible to purchase.

After the lottery drawings, the applicants that are randomly selected in the highest position (first, second, third, etc.) will be asked to provide a preapproval letter. [View the complete list of documents](#) selected applicants will be required to submit to be screened for eligibility to purchase a lottery unit.

Household size and Occupancy Standards

I am pregnant. Can I include my unborn child in my household on my application?

Your child will be considered as a household member for purposes of unit size and selection preference if the due date is estimated within two months of the application deadline (November 18, 2023). In this case, please include the child on the application and include documentation from a medical professional stating the estimated due date.

Can I be considered for multiple unit sizes?

You can be included in any lottery that you qualify for based on points and bedroom size. For example, a household with two children and two married adults is eligible for both two- and three-bedroom units. Read more about occupancy standards on page 5 of the [Lottery Information and Eligibility Guidelines](#) document.

Lottery Section Process

How will my application be reviewed?

All applicants will be reviewed for unit size eligibility and preference points based on the information and documentation submitted. This criteria will determine the applicants included in the lottery drawing(s).

How will I know what unit size and points I have?

After your [online application](#) is reviewed, you will receive a letter through the online application system that includes how many preference points you received and which unit sizes you are eligible for. If you think there are errors in your application review, you will have 5 business days to respond and provide additional information.

Which applicants will be entered into the lottery drawing?

Applicants in the highest preference group for each bedroom size unit will be entered into a lottery system designed to randomly select and rank the position of the applicant (first, second, third, etc.).

When will I be notified if I am included in the lottery drawing?

The lottery drawing will be scheduled after all applications have been fully reviewed. Applications will be accepted up to the deadline of September 18th. The length of time for review will depend on the number of applications received. It is expected it will be several weeks from the application deadline.

What happens if I am picked first in the lottery?

Following the lottery, the applicants picked first in each lottery will be contacted to submit [eligibility documentation](#), which includes income and asset information and a preapproval letter. The pre-approval must be for a 30-year, fixed-rate mortgage. The amount of the pre-approval must be enough to purchase the unit.

The first applicant will have three weeks from the time they are notified to provide the required documentation. After review, if they are eligible to purchase, they will have the opportunity to tour the unit(s). After the tour, they will have 3 days to decide if they want to purchase.

If they are not eligible, or if they choose not to purchase, the applicant with the next-highest lottery number will be contacted.

If you have taken the First-Time Homebuyer Workshop before you get selected, do you have to retake it?

If you have taken a [CHAPA-approved](#) first-time homebuyer workshop in the last three years and your certificate is still valid, you do not need to retake it. Buyers with an expired certificate and those who have not taken a CHAPA-certified First-Time Homebuyer workshop will be required to complete one prior to closing.

How soon will the selected buyer be able to move into the unit?

Once the lottery drawing occurs and buyers are selected to purchase the unit, it may be a few months before they move in. Buyers are responsible for paying any costs associated with ending a lease early. It is not possible to delay purchase until a lease ends.

Income and Asset Eligibility

Is there a minimum income to be eligible for the lottery?

While there is not a specific minimum income for everyone, to be eligible, the estimated housing costs must be no more than 33% of an applicant's gross monthly income.

View the estimated monthly housing costs for the lottery units on page 3 of the [Lottery Information and Eligibility Guidelines](#) document.

Selected applicants may qualify if they have available funds to contribute to a higher down payment, reducing their monthly housing costs.

Selected applicants may also qualify if they provide a preapproval with an interest rate that results in a lower monthly payment than estimated monthly housing costs. The preapproval would need to meet the criteria outlined in the [Lottery Information and Eligibility Guidelines](#) document.

Does gross income include bonuses, overtime, commission, or tips?

Yes. Gross income includes bonuses, overtime, commission, and/or tips.

What happens if my income changes after I am selected for the lottery?

Selected buyers must be income-eligible at closing. If their income exceeds the income guidelines prior to closing or is reduced and they are no longer income-eligible, they would be unable to purchase the condo.

After purchasing the unit, there is no limit on household earnings.

Is student loan debt factored in when determining income eligibility?

No. Student loan debt is not subtracted from income to determine eligibility for City of Cambridge housing programs; annual income is based on gross income before any deductions.

I won't have my 2022 federal taxes filed before the application deadline. What should I do?

If you don't have your 2022 taxes filed, please upload a copy of your 2021 federal tax returns and upload a copy of your 2022 W2's.

Is an applicant eligible for the lottery with a cosigner?

No. Applicants must be eligible for the lottery units without a cosigner.

Does a Roth IRA count as a "restricted account?"

No, a Roth IRA is considered a liquid asset. Non-Roth IRA's are considered restricted accounts.

Does cryptocurrency count as a liquid asset?

Yes. Please include information for all cryptocurrency accounts with your application and upload the most recent three months of statements for each account.

Does money being used for the downpayment count toward the overall asset limit?

Yes. To be eligible to purchase, applicants must have access to sufficient funds for a downpayment within the asset limit.

Many first-time homebuyer mortgages only require 3% of the purchase price down; of that, half must come from the buyer's funds, and the rest can be provided by a downpayment assistance program or gift funds. If an applicant has a mortgage that requires a larger downpayment, the applicant would need to demonstrate that they could meet that requirement.

What is counted as a source of income?

Employment income includes, but is not limited to:

- Earnings from a job (full-time or part-time)
- Self-employment income and/or business income

Non-employment income includes but is not limited to

- Retirement income
- Disability income
- Social Security income
- Veteran's assistance
- Public assistance
- Unemployment benefits
- Interest/Dividend income (in excess of \$100)
- Child support

Applicants will need to upload supporting documentation with the application for all household income sources.

Online Application Questions

Where do I go to apply?

The online application is available at:

<https://cambridgema.viewpointcloud.com/categories/1132/record-types/6873>

[Watch an instructional video on submitting an online application.](#)

When I try to upload attachments to the online application, I am unable to upload more than one PDF to each category. What can I do?

On the bottom of the "Attachments" page of the online application, applicants can upload multiple attachments by selecting the "add new attachment" button as many times as needed. Please label the documents and/or add a description to indicate the additional document you are uploading (ex., "John's Tax Returns" or "Baby Birth Certificate").

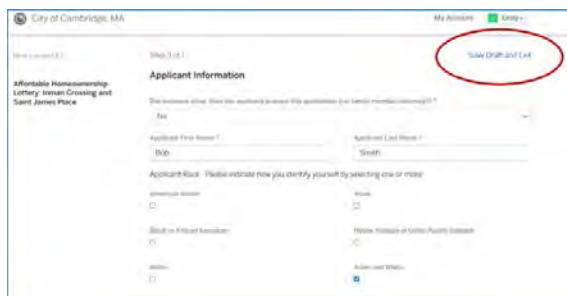
I am having trouble uploading a document into the Attachments page. Help!

Please check to ensure the file name of the document you are trying to upload **does not have any special characters in it**. File names should only contain letters and numbers.

Can I save a draft of my application?

Yes. You can start an application, save it, and return to complete it any time before the application deadline of September 18th at 8 pm.

There is a “Save Draft and Exit” button on the top righthand side of each page of the application. Click this button to save your application.

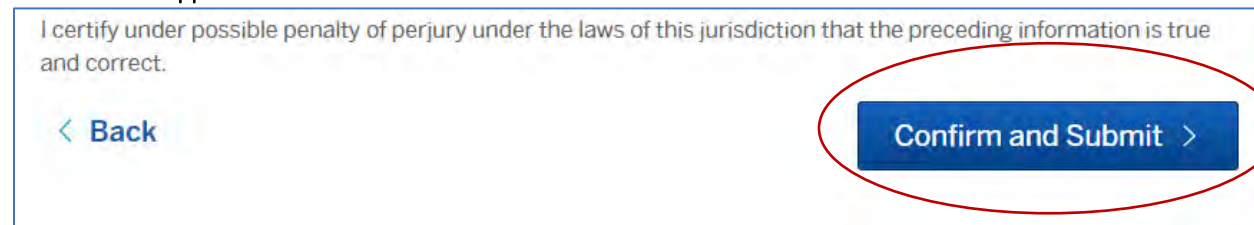


To return to your application, log in to the application portal and click “My Account” on the top righthand side of the screen. Select the “Applications” button to view and select your draft application to continue working on it.

How do I know my application was submitted?

When completing the [online application](#), please select the “Confirm and Submit” button to submit it. Once submitted, applicants will receive a confirmation letter.

Screenshot of application submittal button:



Saving the application will save your changes but will not submit. Applicants who have filled out the application form but did not submit before the application deadline cannot be included in the lottery.

Can I apply more than once?

No. We will only accept one application per household.

I need to add to or change my application, but I already submitted it. What can I do?

Applicants cannot edit or change their application after it is submitted. Please message staff through the Viewpoint portal to provide details on changes you would like to make and refer to the record number assigned to your application.

Will I receive anything in the mail?

No; all communication for the lottery process will be through the Viewpoint system. Letters will be published through Viewpoint and you will receive notification by email that they are available for you to view online. All email notifications will be sent to the email address you specified in your application.