

145 HIGH STREET HOLYOKE MA 01040

RENTAL LOTTERY APPLICATION

APPLICATION TO BE ENTERED INTO THE LOTTERY
FOR 1- & 2-BEDROOM NEWLY RENOVATED APARTMENTS

Lottery managed By OneHolyoke CDC on behalf of Crafts Block, LLC & Urbanist
Development

LOTTERY OPENING DATE: 9/11/2026
APPLICATIONS DUE BY MONDAY 10/26/ 2026

Lottery applications may be submitted via: mail or drop-off at
70 Lyman St, Holyoke MA 01040,
email to: georgianna.brown@oneholyoke.org or
submit online at: <http://www.oneholyoke.org/the-crafts-block>

Head of Household Name	Mailing Address	Email	Phone Number

Total number of people in your household:

Annual Household Income from All sources, including public benefits:

Please Read Part III Terms & Conditions Carefully.

Section 1. Property Description

Apply to live at The Crafts Block, a stunningly renovated historic property located at 145 High Street in the heart of downtown Holyoke. This vibrant mixed-use building combines classic architecture, above three beautifully updated street-level storefronts. Units are located on the second, third, and fourth floors of this historic building. **Access is by stairway only; there is no elevator.**

- **Historic Charm Meets Modern Comfort:** Each apartment blends original architectural details—like exposed brick and expansive windows—with contemporary luxury finishes.
- **Downtown Convenience:** Situated in a highly walkable, transit-friendly area, you'll have quick access to local dining, entertainment, and the city's rich cultural history.
- **Experience Luxury:** See what ultra-high efficiency heating and cooling feels like. Washer and dryer in the unit. Live with beautiful hardwood floors, slate tiles and incomparable finishes.

- **Excellent Layouts:** Choose from spacious one-bedroom or four generous two-bedroom floor plans, perfectly suited for individuals, couples, or small families.

Section 1A. Available Units in Lottery

Unit	Unit Size	HUD FMV Rent *	HUD Max Income **
Unit 1 2nd Floor	1 Bed 1 Bath 786 Sq Ft	\$1384	1 person \$73,650 2 person \$84,200
Unit 2 2nd Floor	1 Bed 1 Bath 620 Sq Ft	\$1384	1 person \$73,650 2 person \$84,200
Unit 3 2nd Floor	2 Bed 1 Bath 875 Sq Ft	\$1734	2 person \$84,200 3 person \$94,700 4 person \$105,200
Unit 4 2nd Floor	2 Bed 1 Bath 975 Sq Ft	\$1734	2 person \$84,200 3 person \$94,700 4 person \$105,200
Unit 5 3rd Floor	1 Bed 1 Bath 768 Sq Ft	\$1384	1 person \$73,650 2 person \$84,200
Unit 6 3rd Floor	1 Bed 1 Bath 690 Sq Ft	\$1384	1 person \$73,650 2 person \$84,200
Unit 7 3rd Floor	2 Bed 1 Bath 875 Sq Ft	\$1734	2 person \$84,200 3 person \$94,700 4 person \$105,200
Unit 8 3rd Floor	2 Bed 1 Bath 975 Sq Ft	\$1734	2 person \$84,200 3 person \$94,700 4 person \$105,200

*HUD FY 2026 Springfield, MA MSA FMRs for All Bedroom Sizes effective 8/29/2025

https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2026_code/2026summary.odn Accessed 7/2/2026

**HUD FY 2026 Low-Income Income Limits Calculation effective 5/1/2026

<https://www.huduser.gov/datasets/il/il2026/low-income?year=2026&reporttype=county&states=25&counties=2501330840> Accessed 7/2/2026

APPLICANT: _____
REQUESTED UNIT (check up to eight)

Selection 1 ☐ Selection 2 ☐ Selection 3 ☐ Selection 4 ☐

Selection 5 ☐ Selection 6 ☐ Selection 7 ☐ Selection 8 ☐

LOTTERY NUMBER:

Internal Use Only – Assign number only upon verification of complete application:

145 HIGH STREET, HOLYOKE, MA
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Section 2 Lottery Application Rules

Please read the following carefully

Eligibility & Asset Thresholds: Households must earn under this project's specified Area Median Income (AMI) threshold at 80% AMI (see chart below) adjusted for family size. Standard minimum income underwriting is waived for housing voucher holders (e.g., Section 8 or MRVP).

DETERMINE ELIGIBILITY BY HOUSEHOLD SIZE AND INCOME

	Springfield, MA HUD Metro FMR Area 2026				
Household Size	1-person	2-person	3-person	4-person	5-person *
Income Limit	\$73,650	\$84,200	\$94,700	\$105,200	\$113,650

* 5 person households are presumed to exceed objective over housing standards, but shall be reviewed for reasonable accommodation upon request.

Strict Asset Caps: Total household assets must stay below the state-regulated program limit, \$82,950 for rental lotteries. All bank accounts, stocks, and retirement funds count toward this cap.

Household Size: Household size shall not exceed, nor may maximum allowable household size be more restrictive than, State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400). Single person households shall not be eligible for two bedroom units.

Student Restrictions: Households composed entirely of full-time students are generally ineligible. Specific federal tax credit exemptions, if applicable, shall be applied.

Applications may be submitted via mail, email, or fax. In accordance with EOHLC AFHMP rules, no priority or competitive advantage is granted for submitting applications in person.

Single Entry Rule: Only one application is permitted per household. Duplicate submissions cross-referenced during the 60-day marketing window will result in immediate disqualification.

Reasonable Accommodations for Applications: Applicants with disabilities have the right to request reasonable modifications to the application process, documents in alternative formats, or accessible unit preferences at any stage.

Selection, Verification & Appeals: Randomized Lottery Coding is used. Eligible applications are assigned a random tracking number for the public drawing. The ranking determines the exact order of final file reviews.

Documentation: Income verification will be requested after lottery rankings are assigned from the highest ranking applicants. Highest-ranked applicants must submit 2 consecutive years of federal tax returns, 3 consecutive months of complete bank statements, and 5 consecutive paychecks to verify eligibility before lease signing or purchase.

14-Day Appeal Window: Rejected applicants will receive a formal written notice detailing the exact reason for disqualification. Applicants have exactly 14 business days from the date of the notice to file a written appeal and provide corrected financial proof.

The applicant acknowledges that winning an opportunity to rent a unit of housing through the lottery does not constitute a contract to rent real estate nor shall it constitute partial performance. The Applicant acknowledges that entry into the lottery is gratuitous, and that no consideration was paid to participate. The information provided to enter is for informational purposes only and does not

constitute consideration. The applicant, if the holder of a winning lottery number, will be invited to participate in a complete review of income documentation to determine if an offer to lease can be made. Timely delivery of such documentation shall be the responsibility of the Applicant. The applicant will then be required to certify in writing under pains and penalties of perjury that the information provided to determine income qualification is complete and accurate. Selection by lottery, followed by verification of income qualification, will result in an offer to rent real estate upon the terms and conditions set forth herein. Thereafter, OneHolyoke CDC, on behalf of the developers, will provide the Applicant the developer's standard rental agreement.

STATEMENT OF NON-DISCRIMINATION

OneHolyoke CDC on behalf of Crafts Block, LLC & Urbanist Development will not discriminate in the admission of the lottery or the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law, and such a statement must also be included in the application materials.

Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. Please be advised that all available units are walk-up units on the second and third floor of an historic structure accessible only by stairway.

Section 3: Application

Each successful lottery applicant will receive a rental application following lottery drawing.

All information herein is intended to summarize and conform to the Affirmative Fair Housing Marketing and Resident Selection Plan Guidelines, published by the Massachusetts Department of Housing and Community Development, May 2013, which may be accessed and reviewed through this link: <https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>