

Information Packet

Miscela, Assembly Row

485 Foley Street, Somerville
(Rental Apartments)

Mayor Joseph A. Curtatone and Federal Realty Investment Trust are pleased to announce an Income-Restricted Rental Lottery

This packet contains specific information on the application process for the Income-Restricted rental apartments offered at Miscela through Somerville's Inclusionary Zoning Ordinance. The Office of Strategic Planning and Community Development's (OSPCD) Housing Division and Miscela invite you to read this information and submit an application. **Please hold on to this packet until you have leased an apartment as it will be a useful guide throughout the entire process. The first apartments will be ready for occupancy in January 2022.**

APPLICATIONS MUST BE SUBMITTED (NOT POSTMARKED) BY 2:00 PM, on Sept 29th, 2021.

Applications can be submitted the following ways:

COMPLETE AND SUBMIT THE ONLINE APPLICATION HERE:

<https://form.jotform.com/210403447754048>

SEB Housing
Re: Miscela
257 Hillside Ave
Needham, MA 02494
OR

OR

Somerville drop box located at
Montaje Apartments Leasing Office
449 Canal St, Somerville
Mon-Sun 8 am to 10 pm
Applications dropped in the Montaje drop box
Will NOT be reviewed until the deadline
Fax: 617-782-4500

Scan/Email: info@sebhousing.com

OR

For Income-Restricted Unit Information call (617) 782-6900. The first Info Session will be held on August 30th, 2021 at 6:00pm via YouTube at <https://youtu.be/Sf3lsNw16go> and the second Info Session will be held on Sept 7th, 2021 at 6:00pm via YouTube at https://youtu.be/KeE07gJyv_M (or just search for SEB Housing on YouTube, it will still be available after the live recording) and via Conference Call: (425) 436-6200. Code: 862627.

For TTY Dial 711. Information Packet created by SEB Housing, LLC



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GENERAL OVERVIEW AND RENTS

Miscela is a 500 unit rental apartment complex located on 485 Foley Street in Assembly Row in Somerville. 16 of these apartments will be rented to households with incomes at or below 50% of the Area Median Income (AMI) and 15 different apartments will be rented to households with incomes at or below 80% AMI. Please note that while this project came on-line under after the 2016 ordinance became effective, Miscela received a waiver which is why there are a total of 31 affordable units (and not a higher number). The Waiting Lists will be established by lottery held on Oct 19, 2021 as detailed in the following pages. Residences will have Stainless steel GE appliances, Quartz Countertops, modern finish packages, in-unit washer and dryer and the property features the following amenities: Sky Lounge, open air terrace with pool and grilling stations, gym, spin room, and two lounges. All units are pet friendly and 100% smoke-free. **No parking spot is included with the 50% and 80% AMI units but parking spots can be rented for a reduced rate of \$75/mo.**

Unit Type	Disabled-Accessible (DA) and Hearing-Impaired (HI)	Minimum Gross Annual Income	Minimum Household Size	Approx. Size (subject to change)	Number of bathrooms	No. of Units	Monthly Rent (not including utilities nor parking)
Sixteen (16) 50% AMI Apartments							
Studio	1 DA+HI	\$28,200*	1	482-580 sq. ft.	1	3	\$1,002-\$1,021
1 BR	1 DA+HI	\$30,192*	1	581-1,098 sq. ft.	1	9	\$1,034-\$1,054
2BR	N/A	\$36,420*	2	1,119-1,205 sq. ft.	2	3	\$1,223-\$1,245
4BR	N/A	\$46,704*	4	1,570 sq. ft.	2	1	\$1,528
Fifteen (15) 80% AMI Apartments							
Studio	N/A	\$47,001	1	453-540 sq. ft.	1	2	\$1,336-\$1,355
1 BR	N/A	\$47,001	1	594-701 sq. ft.	1	7	\$1,394-\$1,414
2BR	1 DA+HI	\$53,701	2	829-1,318 sq. ft.	1-2.5	5	\$1,656-\$1,678
3BR	N/A	\$60,401	3	1,287 sq. ft.	2	1	\$1,879-\$1,905

Tenants are responsible for paying the full amount of rent each month. Rents are not based on each applicant's income (unless they have a Section 8 voucher or similar). Tenants are responsible for paying all their gas, electricity, water and sewer. **No parking spots are included in the rent and each spot is available for a reduced rate of \$75/mo.** The rents are set annually by the HUD HOME program and subject to change on an annual basis. **Rents vary based on the building in which the unit is located (Wood Frame or Tower).**

***Please note, the 80% AMI minimums shown are based on a household size equivalent to the number of bedrooms in the selected unit. If you have more household members than the number of bedrooms in your selected unit(s), please see the following MAXIMUM Gross Annual Income Limits table – the minimum income for the 80% AMI units is the 50% AMI maximum for your household size. For example, a two person household qualified for a Studio 80% AMI unit would have a minimum income limit of \$51,200.*

MAXIMUM Gross Annual Income Limits		
No. of people in your household	For units set at 50 % AMI	For units set at 80% AMI
1	\$47,000	\$47,001-\$70,750
2	\$53,700	\$53,701-\$80,850
3	\$60,400	\$60,401-\$90,950
4	\$67,100	\$67,101-\$101,050
5	\$72,500	\$72,501-\$109,150
6	\$77,850	\$77,851-\$117,250
7	\$83,250	\$83,251-\$125,350
8	\$88,600	\$88,601-\$133,400

MINIMUM Gross Annual Income			
Unit Type	Min. no. of people	For units set at 50% AMI	For units set at 80% AMI
Studio	1	\$28,200	\$47,001
1 BR	1	\$30,192	\$47,001
2 BR	2	\$36,240	\$53,701
3 BR	3	No unit	\$60,401
4 BR	4	\$46,704	No unit

Miscela does not discriminate in the selection of applicants on the basis of race, color, national origin, religion, 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. 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.

Q: How long will the designated apartments remain part of this Program?

A: After move-in, tenants will income certify annually and are considered income eligible for a 50% or 80% AMI unit as long as the household's gross annual income does not exceed 140% of the then-current applicable income limits for their household size (*see Yearly Eligibility and Rent Review for more details*). Household income limits are updated yearly by HUD. If the HUD HOME rents increase or utility allowances decrease, the rents will increase. Please be aware that initial rents are based off 2021 HUD HOME rents. Rents are updated by HUD during the summer each year and anticipated re-certifications may use 2021 or 2022 HUD HOME rent amounts, depending on the timing of a re-certification and lease renewal.

Q: What is the difference between a 50% and an 80% Unit?

A: The unit finishes are all the same as the market-rate units. The only difference is the income eligibility criteria. Units set at 50% AMI have lower minimum and maximum income limits and as a result, rent rates are lower. Units set at 80% AMI have higher minimum and maximum income limits and as such, they have higher rent rates.

ELIGIBILITY REQUIREMENTS

Q: Who is eligible to apply for the 50% and 80% apartments in Miscela?

- A: In order to qualify for a 50% or 80% unit, households must meet the following criteria:
1. They must have income and assets that qualify within the parameters as highlighted in this section (and the tables in previous pages).
 2. Households must have at least one person per bedroom*. (For example, a one person household cannot apply for a 2BR unit.)
 3. Households cannot have more than \$250,000 in total assets (retirement, college and health savings accounts do NOT count toward asset limit; however, interest earned from retirement accounts is counted as income).
 4. Households cannot own homes at Program Certification (so if a household member currently owns a home or is on the Deed or Mortgage of a home, it must be sold prior to Income Certification and move-in).
 5. Unrelated and unmarried household members applying together will need to provide verification that they currently live together at the time of Program Certification. Unmarried engaged households without a history of living together are not eligible.
 6. All heads-of-household cannot be full-time students (including PhDs). A full-time student who is a head-of-household is only eligible if they are a co-head of household with someone who is NOT a full-time student and who they currently live with and will live with at Miscela.

**Households who have documented medical needs for units with more bedrooms than household members may be eligible for such units. Verification of need must be presented at the time of income certification.*

Preference for the units will be given to households on the Somerville Housing Authority (SHA) Waitlist for project-based Section 8 and/or the Centralized Section 8 Waitlist, households who are current Somerville Residents and people who currently work full-time in Somerville (“full-time” is defined as averaging at least 32 hours a week, see Local Preference on pg. 10). Additionally, some of the units will be disabled-accessible. All households may apply for the disabled-accessible units but households with documented need of an accessible unit will get top priority. For questions on priority by need of a disabled accessible unit, please see “Disabled-Accessible Unit Information”.

Q: What are the income eligibility requirements?

- A: The Maximum income table on pg. 3 and the Minimum income table on pg. 3 show the **breakdown of all income restricted units at Miscela, along with the income eligibility requirements for each unit type and household size**. Rental applications may not be denied by the Leasing Office for insufficient income as rents are established to be affordable a given income tier. For apartments available to households with incomes at or below 50% AMI, a minimum income is established to ensure households have sufficient income to afford rent and utilities. The required rent to income ratio is 50% (i.e. applicant’s monthly income must be approx. 2 times the monthly rent). Minimum income requirements are waived for applicants with a mobile housing subsidy (like Section 8, MRVP, VASH etc.). Please see “Leasing Office Review” in the step-by-step process for more details. **If a household with a Section 8 voucher is unclear about the value of their voucher, they should contact their issuing housing authority.**

Q: Do I have to be a resident of the City of Somerville to apply?

A: No. All households that meet the income guidelines specified above may apply for an Income-Restricted apartment. Applicants that meet the Preference requirements and provide current verification will be given the opportunity to lease the 50% and 80% AMI apartments first because of their higher positions on the Waiting Lists. For more information on Preferences, please go to page 10.

Q: Can I apply for both a 50% and 80% AMI apartment?

A: No, households can only qualify for a 50% AMI unit or an 80% AMI unit. If a household has income that is below 50% AMI, they are not eligible for an 80% AMI unit even if they have a voucher or subsidy or enough in assets to make up the deficit in income to meet minimum income criteria.

Q: How is a household's income determined?

A: **A household's income is the total anticipated GROSS amount of money received by ALL members of the household over the next 12 months** (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Lottery Agent will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months (including anticipated raises or bonuses) will be counted as income and monies received over the previous 3 months will be analyzed to project future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. All sources of income are counted with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full-time students who are dependents and provide verification of full time student status from their school (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all applicants will continue to receive any monies received over the past 12 months unless supporting documentation proves otherwise. It is not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household's eligibility will be based on Income-Restricted housing guidelines. Additionally, legally married couples shall be considered part of the household, even if separated unless the applicant can provide a copy of a fully executed separation agreement AND leases/affidavits from both parties proving they live at separate addresses.

Assets Limits

The total assets of all household members cannot exceed \$250,000, and this does not include Retirement Accounts as well as college and health savings plans.

Assets as Part of the Income Certification

The income generated by assets is counted toward the income limit. If assets total \$5,000 or more, the higher of the actual income earned from assets, or the imputed income of 0.06% of all assets, will be counted as income. Otherwise, for assets under \$5,000, only actual income earned is counted. Household Assets are calculated at the time of application. Assets may include and are not limited to cash, cash in savings and checking accounts, digital currency, cash apps (Venmo, PayPal, the Cash App., etc.), net cash value of stocks, bonds, and capital investments. While retirement accounts are not counted toward the asset limit, the full value of retirement accounts must be reported as the program will count 70% of the full amount and impute 0.06% of income from that amount.

Example: A household has \$10,000 in a savings account that earns 1% and, \$100,000 in a retirement account that is not actively being used. The program will only count 70% of the retirement account (\$70,000).

Their assets total for the asset limit is: \$10,000 (as retirement accounts do not count toward the asset limit)

Their asset total for imputing income is: \$10,000 + \$70,000 = \$80,000

Actual Income from assets is: \$100 + \$0 = \$100 (A)

Imputed Income at 0.06% is: 0.06% of \$80,000 = \$48.00 (B)

For this household, \$100 would be added to their income they receive from all other income sources (employment, Social Security, Alimony etc.) as the program takes the greater of (A) actual income from assets OR (B) imputed income from assets

Q: I cannot withdraw money from my 401k or retirement fund; do I have to include it when I list my assets?

A: Yes. Please note that retirement accounts do NOT count toward the \$250,000 asset limit however you still must include the full value of all your current retirement funds on the application as part of the income certification. The income certification includes interest income earned on all assets. This is because 30% is deducted from the current total value of your retirement account, and the remaining 70% is considered the current cash value, which is then multiplied by the current passbook rate of 0.06%. The resulting amount will be counted as imputed interest income from that account for income eligibility purposes.

Q: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?

A: No. Only people who will live in the apartment can sign the lease. Applying households must meet the income qualifications on their own. If someone outside the household is going to help pay the rent, the amount to be paid must be listed as "Periodic Payments" on the Income Table in the Program Application. These payments will be counted towards the applying household's income.

Q: Can a full-time student apply for a 50% or 80% AMI unit?

A: All heads of household cannot be full-time students and be eligible for the lottery. So if a one person household is a full-time student they are ineligible. If both people in a two person household are full-time students, they are ineligible. A full-time student who is a head-of-household is only eligible for an income-restricted unit if they are a co-head of household with someone who is NOT a full-time student. There are no prohibitions on part-time students. Full-time student status includes PhDs and is defined by the school's registrar office. Head-of-Household is defined as any occupant over the age of 18 who is not listed as a dependent on the taxes of another person occupying the unit. Verification of student status must be submitted with the Certification Application.

Q: If I currently own a home, can I still apply for a 50% or 80% AMI unit?

A: Applicants who currently own homes are eligible to apply for the Lottery, but no member of a household can own a home or have their name on a Deed or Mortgage at the time of Program Certification. If a home has not been sold at Program Certification (or if the home is part of a Divorce/Separation settlement and the Divorce has not been finalized), the household will be ineligible and will not be able to lease an income-restricted apartment.

HOUSEHOLD SIZE REQUIREMENTS

Q: How is appropriate household size determined?

A: The program requires a minimum of one person per bedroom.

For example, a 1 person household is not eligible for 2BR or 3BR units. And 2 person households are not eligible for 3BR units.

“Household” shall mean all persons whose name appear on the lease, and also all persons who intend to occupy the housing unit as their primary residence. Legally married couples shall both be considered part of the household, even if separated unless the applicant can provide a copy of a fully executed separation agreement AND leases/affidavits from both parties proving they live at separate addresses. Minors/dependents can only be considered part of the household if heads-of-household have physical custody or guardianship for 180 days a year, documented by court.

Q: Does the unborn child of a currently pregnant household member count towards our household size for income eligibility purposes?

A: Only if the unborn child is in their third trimester at the time of the lottery (held on Oct 19th, 2021) may the household count them as a household member (so the due date of the unborn child must be on or before Jan 18th, 2022). Households do not need to submit proof of pregnancy with the lottery application but will have to submit proof of pregnancy and term with the Certification Application after the lottery.

Q: If I am currently going through a divorce/separation or planning on being divorced / separated soon, can I still apply?

A: For non-homeowners, legally married couples shall be considered part of the household, even if separated unless the applicant can provide a copy of a fully executed separation agreement AND leases/affidavits from both parties proving they live at separate addresses. The **Program Application** will guide you through the documentation you will need to provide.

If you have only begun considering a divorce or separation, and no legal action has been taken, you cannot apply as a single head-of-household and your application will be reviewed as if your current spouse will be moving into the Income-Restricted apartment with you.

For homeowners going through a divorce, the home must be sold and the divorce must be finalized (as you must be off the deed) before you move-in.

PREFERENCE INFORMATION

Q: How are preferences given for the 50% and 80% AMI units?

A: The inclusionary zoning ordinance under which this development was permitted has established a priority first for households who are currently on the Somerville Housing Authority's (SHA) Waitlist for project-based Section 8 and/or the Centralized Section 8 Waitlist. The next priority is for households who either live in Somerville or work full time in Somerville (see below for details). Households who do not meet those criteria may still apply and will have lower positioning on the Waiting Lists than households with a preference. The Waiting Lists on page 13 show how those preferences are given. Please note that while this project came on-line under after the 2016 ordinance became effective, Miscela received a waiver. As such, that ordinance under which this project is permitted contains a SHA Waitlist priority.

Q: What if a household does not qualify for any of these Preferences?

A: Eligible households without preferences will be placed in the non-preference lottery pool, behind those with preferences and will still be entered into the lottery for the unit sizes they apply for. They will be given positions on the Waiting Lists for those units behind the households who qualify for preferences (see Waiting Lists on pg 13 for those details).

Q: Do I have to provide Somerville preference documentation with my lottery application or verification I am on the Somerville Housing Authority (SHA) Waitlist or Centralized Section 8 Waitlists?

A: No, you do not. But please note that households who mark on their lottery application that they are on the SHA Waitlist and/or Centralized Section 8 Waitlist or live/work full-time in Somerville will be required to submit verifying documentation at the time of income certification (and in some cases, may be required to submit supporting documentation of this preference before income certification). **Households who apply as someone who lives/works full-time in Somerville or as someone on the SHA and/or Centralized Section 8 Waitlist, but does not produce the necessary documentation when required will be dropped to the bottom of all Waiting Lists.**

If you currently live in Somerville and apply for Somerville preference, after the lottery you will be required to submit a copy of your most recent utility bill, or a copy of a current lease, or copy of a bank statement, or a copy of your cell phone bill, or your voter registration. The document must be current and contain the applicant's name and address in Somerville. If you currently work full time in Somerville and apply for Somerville preference, after the lottery you will be required to submit either (A) your most recent pay-stub that shows the Somerville address where you are physically employed more than 32 hours a week or, if your pay-stubs do not show those details, you need to submit (B) a signed statement from your employer on company letterhead that states the address of the job, the employee's name and the amount of hours you average per week working in Somerville. A household member who typically works in Somerville but is currently working remotely due to COVID-19 may be eligible for a preference if a statement is provided that includes the Somerville address and verifies average hours worked. *Somerville work preferences may not be granted for households providing co-working spaces as verification for employment in Somerville.* Households who typically work in Somerville but are working remotely due to COVID-19 may be eligible for a work preference.

STEP-BY-STEP PROCESS AND TIMELINE

Q: What is the application, selection, and move-in process for the 50% and 80% AMI apartments in Miscela?

A: The process is a three-step process. The following pages explain each step in greater detail.

The first step is to submit a completed lottery application by the deadline and be found eligible for a 50% or 80% AMI unit and be given a position on the Waiting Lists.

The second step is to complete Inclusionary Housing Program Certification (“Program Certification”) with SEB Housing.

The third step is to complete a Rental Application with the Leasing Office, reserve a unit, and sign a Lease. **Applicants SHOULD NOT provide notice to their landlord or property owner until they have been offered a lease.**

Step 1a: Applying for the Housing Program

thru Sept 29, 2021 at 2 PM

Step 1b: The Lottery

Oct 19, 2021

Step 1c: Waiting Lists and Lottery Results

Established night of the lottery

Step 2: Program Certification

Within 5 calendar days of reserving a unit, applicants must submit all required income, asset and tax documentation to SEB Housing

Step 3: Screening By Leasing Office and Unit Selection

Within 5 calendar days of issuance of Proceed Letter

Please see the following pages for more details on each step outlined above.

STEP-BY-STEP PROCESS AND TIMELINE

Step 1a: Lottery Application

The Lottery Application period will be 30 days from the date that Lottery Applications are made available (which will be the date of the first Information Session). Applicants must complete a Lottery Application and include every person that will be residing in the unit. Supporting income and asset documentation (and Somerville preference, if applicable) is not required with the Lottery Application but will be required later. The Lottery Application must be received by 2 pm on Sept 29, 2021. If materials are mailed in, they must be sent a week prior to the deadline as applications received after the deadline will not be accepted for the lottery. Please see the cover page of the Lottery Application for locations for drop off and mailing address. Please note that SEB Housing's offices are not open to public because of COVID protocols, but their drop box on site is open 24 hours (as noted on the cover page of the paper lottery application). Once SEB Housing has received the Lottery Application, they will determine initial compliance for the lottery. Households without housing subsidies who fall well below the minimum income limits and households who submit applications indicating they are above the maximum allowable income limits will not be entered into the lottery. **Entrance into the lottery does not guarantee final income certification approval (see the following steps).** Once a Lottery Application is received and SEB Housing determines the household is eligible for the lottery, the applicant will receive an Application Number that solely designates the order that their application was received. The purpose of the Application Number is simply to keep all households names unknown when the Application Numbers are drawn at the lottery.

Step 1b: The Lottery

The Lottery will be held Oct 19, 2021. Households do not have to attend the lottery to remain eligible. All results will be sent to every applying household within 7 calendar days of the Lottery.

The lottery is held to determine each applicant's position on the Waiting Lists for each unit type. There will be multiple drawings for every Waiting List based on the priority of preferences for these units as follows: (1st priority) households currently on the Somerville Housing Authority's Waiting List, (2nd priority) households currently living or working full-time in Somerville, (3rd priority) all other households.

Disabled Households (Households needing the features of a Disabled-Accessible unit) will be given priority for the DA units. **The priority of preferences for the Disabled-Accessible units** is (1st priority) households who need the features of a disabled-accessible unit currently on the Somerville Housing Authority's Waiting List, (2nd priority) households who need the features of a disabled-accessible unit currently living or working full-time in Somerville, (3rd priority) households who need the features of a disabled-accessible unit.

Step 1c: The Waiting Lists and Lottery Results

Within a week of the Lottery, SEB Housing will notify all the lottery applicants via email or mail (if no email was provided) of the results. The Waiting Lists will be established by separate drawings as follows:

The Waiting Lists

Waiting List for Two Studio 50% AMI apartments

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 50% AMI studio units

Waiting List for Eight 1BR 50% AMI apartments

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 50% AMI 1BR units

Waiting List for Three 2BR 50% AMI apartments

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 50% AMI 2BR units

Waiting List for One 4BR 50% AMI apartments

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 50% AMI 3BR units

Waiting List for Two Studio 80% AMI apartments

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 80% AMI studio units

Waiting List for Seven 1BR 80% AMI apartments

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 80% AMI 1BR units

Waiting List for Four 2BR 80% AMI apartments

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 80% AMI 2BR units

Waiting List for One 3BR 80% AMI apartment

1st Drawing: households currently on SHA's project-based Section 8 WaitList and/or Centralized Section 8 Waitlist

2nd Drawing: households currently living or working full-time in Somerville

3rd Drawing: all other households who applied for 80% AMI 3BR units

Disabled-Accessible (DA) and Hearing-Impaired (HI) Waiting Lists*

**All of these units have BOTH special features. If no one requires a Disabled-Accessible or a Hearing-Impaired unit, it will go to the next highest person on the wait list for that unit type.*

Waiting List for One Disabled-Accessible and Hearing Impaired Studio 50% AMI apartment

1st Drawing: households currently on SHA or Centralized Section 8 WaitList who need the special features of the unit

2nd Drawing: households currently living or working full-time in Somerville who need the special features of the unit

3rd Drawing: all other households who applied for 50% AMI 2BR units who need the special features of the unit

Waiting List for One Disabled-Accessible and Hearing Impaired 1BR 50% AMI apartment

1st Drawing: households currently on SHA or Centralized Section 8 WaitList who need the special features of the unit

2nd Drawing: households currently living or working full-time in Somerville who need the special features of the unit

3rd Drawing: all other households who applied for 80% AMI 1BR units who need the special features of the unit

Waiting List for One Disabled-Accessible and Hearing Impaired 2BR 80% AMI apartment

1st Drawing: households currently on SHA or Centralized Section 8 WaitList who need the special features of the unit

2nd Drawing: households currently living or working full-time in Somerville who need the special features of the unit

3rd Drawing: all other households who applied for 80% AMI 1BR units who need the special features of the unit

Step 2: Program Certification

After the lottery, SEB Housing will contact as many households on each Waiting List as units available to invite them to complete the Program Certification (1st request). The Program Certification will outline all income, asset and tax documentation that must be included by the applicant for full Program Certification. All households invited to complete a Program Certification will have 5 calendar days from the date of notification to complete a Certification Application and submit it to SEB Housing along with all required documentation. Once SEB Housing reviews these documents and deems the household income and asset eligible, SEB Housing will issue a Proceed Letter to the applicant and the applicant will proceed to the next step (completing a Rental Application with the Leasing Office)! The City's Housing Division will be copied on that notice and SEB Housing will also send the Certification Application along with all supporting documentation to the City's Housing Division. *Also note that SEB Housing may contact up to 4x as many households as units available to require the households to provide preference/priority verification documentation prior to Program Certification.*

Households who fail to submit all necessary supporting documentation with the initial submission of Program Certification will be sent an Incomplete Notice (1st Incomplete Notice) which will outline all documentation that is missing, based on the information received up to that point. The household will have 5 calendar days from 1st Incomplete Notice to submit all documentation. If any necessary documentation is still missing, SEB Housing will send the household a 2nd Incomplete Notice. The household will have 5 more calendar days from notification to submit all documentation. If any necessary documentation is still missing, SEB Housing will send the household a 3rd and Final Incomplete Notice. If the household is unable to provide requested documentation after the 3rd and Final Incomplete Notice, SEB Housing will issue a letter of ineligibility to the household and the review and certification process will be terminated and all Waiting List positions the household holds will be forfeited. Additionally, households who are found to be over-income or over-assets or ineligible at any stage in the process will also have all Waiting List positions forfeited.

If households wish to appeal any decision made by SEB Housing regarding their certification at this stage, they must submit a written appeal to SEB Housing within seven (7) calendar days of the date the Ineligibility determination was sent by SEB Housing to the household. This is a received-by deadline, not a postmark deadline. In their written appeal, the household must identify in specific terms (for example, inclusion of an income source no longer received or assumptions made in the calculation) what about the determination is being appealed. All claims must be supported by relevant documentation. If a household needs more time to identify in specific terms what about the determination is being appealed or to procure related documentation related to an appeal, the household must identify good cause for additional time, and still must send a notice of an intent to submit a written appeal request within one week of the receipt of the ineligibility determination.

Notifications of denial due to income will include the Housing Division and include resources that may provide support in an appeal including:

Cambridge/Somerville Legal Services: 60 Gore Street, Suite 203, Cambridge, MA (617) 603-2700

City of Somerville Office of Housing Stability (OHS), Director Ellen Shachter

50 Evergreen Ave., 1st Floor, Somerville, MA 02145 / 617-625-6600 Ext. 2580

Community Action Agency of Somerville: 66-70 Union Sq., Suite 104, Somerville, MA 02143
617-623-7370 / info@caasomerville.org / <https://www.caasomerville.org/hap-application>

Step 3: Leasing Office Review

Once SEB Housing issues the Proceed Letter, households will have 5 calendar days to complete a Rental Application and Unit Selection Preference Worksheet with the Leasing Office. If the Leasing Office is following COVID-19 protocols at that time and in-person tours are not allowed because of COVID-19 related restrictions, the Leasing Office will conduct virtual tours using Face-time, Zoom, or by providing virtual tour information and meetings through the property website.

Rental Applications will be processed by the Leasing Office when they are completed. However, households must wait for all pending applications from households ahead of them on the Waiting List to be completed before the Leasing Office matches them with the highest preference unit that is available to them based on their position on the Waiting List. Once that match is done, the Leasing Office will notify the household, and the household will have 5 calendar days to reserve their unit with the Leasing Office. When the unit is reserved, the date the Lease must be executed will be established (and leases are typically executed within 30 days of unit reservation). Households who fail to respond to the invitation to complete the Rental Application and/or Unit Selection Preference Worksheet or Unit Reservation within the given deadlines will be issued notices of ineligibility (similar to when households are denied at earlier steps in the process as outlined above).

The Rental Application review will be a similar review that applicants for market-rate apartments undergo, where factors such as Employment history, Credit score/reports, Former lease history, Criminal Background Screening and sufficient income are considered. If households have concerns about passing the Rental Screening in this step, and have questions on Credit Scores, Rental History, Landlord References, CORI, Evictions etc, please contact Greystar directly at 617-718-5050 or miscela@greystar.com). Please note that **co-signers or guarantors are not allowed** as only people who will live in the unit can sign the lease. Households are removed from the Waiting Lists if the Leasing Office deems that they are not eligible for a lease based on their Rental Application, or if a household fails to meet future deadlines for unit reservation or Lease signing, or if a household notifies the Leasing Office that they are no longer interested in leasing an apartment. Households with positions lower on the Waiting Lists must wait for the removal of households with a higher position than them before being given an opportunity to start the steps outlined above. Households with lower positions will be given at least a 5-day notice of their upcoming appointment dates if there is going to be an apartment available for them.

A household whose Rental Application is denied will receive a denial letter from Greystar citing specific reasons for the denial. Denial letters will include Housing Division staff and households will have (5) business days from the date which the letter is received, to submit an intent to appeal to Greystar. The below offices may be contacted to for assistance during an appeal:

Cambridge/Somerville Legal Services, 60 Gore Street, Suite 203, Cambridge, MA (617) 603-2700

City of Somerville Office of Housing Stability (OHS), Director Ellen Shachter
50 Evergreen Ave., 1st Floor, Somerville, MA 02145 / 617-625-6600 Ext. 2580

Community Action Agency of Somerville: 66-70 Union Sq., Suite 104, Somerville, MA 02143
617-623-7370 / info@caasomerville.org / <https://www.caasomerville.org/hap-application>

YEARLY ELIGIBILITY AND RENT REVIEW

Approximately 60-90 calendar days before lease renewal, tenants must submit updated income and asset documentation to the Leasing Office so they can ensure that each tenant in an income-restricted unit is still under the maximum income guidelines. Tenants will not be able to renew their Lease until they have submitted all required documentation. Tenants should maintain records of taxes, pay-stubs, bank statements and asset statements while living in the affordable unit. Maintaining records makes this yearly review much easier.

Q: How long can I lease my 50% AMI apartment?

A: As a **resident of a 50% AMI apartment**, you are considered income eligible as long as your household earns an income that does not exceed **140% of the then current year's 50% AMI Income limit**.

Using the Current Income Limits as an example:

Household Size	Current Income Limit for Households (50% AMI)	Income Limit for Households in units set at 50% AMI (140% of 50% AMI)
1	\$47,000	\$65,800
2	\$53,700	\$75,180
3	\$60,400	\$84,560
4	\$67,100	\$93,940
5	\$72,500	\$101,500
6	\$77,850	\$108,990
7	\$83,250	\$116,550

Q: How long can I lease my 80% AMI apartment?

A: As a **resident of a unit set for households at 80% AMI**, you are considered income eligible as long as your household earns an income that does not exceed **140% of the then current year's 80% income limit** for a household of your size.

Using the Current Income Limits as an example:

Household Size	Current Income Limit for Households (80% AMI)	Income Limit for Households in units set at 80% AMI (140% of 80% AMI)
1	\$70,750	\$99,050
2	\$80,850	\$113,190
3	\$90,950	\$127,330
4	\$101,050	\$141,470
5	\$109,150	\$152,810
6	\$117,250	\$164,150
7	\$125,350	\$175,490

Q: What happens if I exceed the Income Limit for Current Tenants in my 50% AMI Apartment?

A: If a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, their rent will increase to the 80% AMI unit rent and the tenant can choose to stay in their apartment, yet would then pay the 80% AMI rate rent and the apartment will then be considered part of the 80% AMI unit count (and the next available 80% AMI apartment with the same number of bedrooms will be turned into a 50% AMI apartment).

Q: What happens if I exceed the Income Limit for Current Tenants in my 80% AMI Apartment?

A: If a household's income exceeds the Income Limit for Current Tenants in 80% AMI units at the time of their renewal, their rent will increase to the market-rate rent and the tenant can choose to stay in their apartment, yet would then have to pay the market-rate rent and the apartment will no longer be considered part of the 80% AMI unit count (and the next available market-rate apartment with the same number of bedrooms will be turned into an 80% AMI unit).

Q: Will my rent increase each year, and if so, by how much?

A: Rents may increase a few percentage points each year, depending on HUD's High and Low HOME rents published by the Department of Housing and Urban Development (HUD) annually. Initial rents are based off 2021 HUD HOME rents. Rents are updated by HUD during the summer each year and anticipated re-certifications may use 2022 HUD HOME rent amounts, depending on the timing of a re-certification and lease renewal.

DISABLED-ACCESSIBLE UNIT INFORMATION

Type	Disabled-Accessible (DA) and Hearing-Impaired (HI)?	# of Bathrooms	Approx. Size (subject to change)	Rent*	Minimum Household Size	AMI	<u>Minimum</u> Income Limits
Studio	Yes, both features	1	482 sq. ft.	\$1,021	1	50%	\$28,200
1BR	Yes, both features	1	730 sq. ft.	\$1,054	1	50%	\$30,192
2BR	Yes, both features	2	1,097 sq. ft.	\$1,678	2	80%	\$53,701

*Tenants are responsible for paying the full amount of rent each month. Rents are not based on each applicant's income (unless they already have a Section 8 voucher or similar). Tenants will be responsible for paying all their gas, electricity, water and sewer. **No parking spots are included in the rent and each spot is available for a reduced rate of \$75/mo.** The rents are set annually by the HUD HOME program and subject to change on an annual basis. **Rents vary based on the building in which the unit is located (Wood Frame or Tower).**

MAXIMUM Gross Annual Income Limits		
No. of people in your household	For units set at 50 % AMI	For units set at 80% AMI
1	\$47,000	\$47,001-\$70,750
2	\$53,700	\$53,701-\$80,850
3	\$60,400	\$60,401-\$90,950
4	\$67,100	\$67,101-\$101,050
5	\$72,500	\$72,501-\$109,150
6	\$77,850	\$77,851-\$117,250
7	\$83,250	\$83,251-\$125,350
8	\$88,600	\$88,601-\$133,400

****Please note, the 80% AMI minimums shown above are based on a household size equivalent to the number of bedrooms in the selected unit. If you have more household members than the number of bedrooms in your selected unit(s), please see the MAXIMUM Gross Annual Income Limits table – the minimum income for the 80% AMI units is the 50% AMI maximum for your household size. For example, a three person household qualified for a 2BR 80% AMI unit would have a minimum income limit of \$60,400. Minimum income requirements are waived for households with rental vouchers.**

Q: Who qualifies for a disabled-accessible (DA) apartment?

A: According to *Mass Access: The Accessible Housing Registry*, “units that are barrier-free are accessible to people with disabilities that are wheelchair users, but could also be used by people of different types of disabilities. For example, a person of very short stature, a person with a brain injury or stroke, severe cardiac or respiratory problems, or a person with limited standing, walking, or reaching ability, may use the design features of a wheelchair accessible unit.” Verification from a doctor or other medical professional, a peer support group, a non-medical service agency, or a

reliable third party who is in a position to know about the individual's disability may be requested. Proof of receiving Social Security Disability Insurance benefits is also sufficient.

Q: How are Disabled-Accessible and Hearing-Impaired (HI) units awarded?

A: You will find that various Waiting Lists for the units with special features on page 13 and see how priority is given. The household with the top positions on that Waiting Lists will be given the first opportunity to lease the DA apartment.

Q: Can households that qualify for a DA or Hearing-Impaired (HI) unit also apply for a non-DA unit or non-HI unit?

A: Yes. And depending on their order drawn in the Lottery, they may be given an opportunity to lease a non-DA or non-HI unit before they have an opportunity to lease a DA or HI unit, in which case they will have to decide if they want to lease a non-DA or non-HI unit or wait until they have a top position on a Waiting List for a DA or HI unit.

Q: What happens if there are fewer disabled-accessible qualified applicants than disabled-accessible apartments at the time of the Lottery?

A: If there are not enough qualified applicants on the Waiting Lists for the accessible or hearing-impaired apartments, the apartment will be made available to the top applicants on the Waiting List that have the same unit sizes but do not have the accessible or hearing-impaired features. If eventually there is someone who requires the unit and there is a vacancy, the household can be relocated to accommodate the household requiring an accessible unit.

Q: Who is entitled to request a reasonable accommodation?

A: 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.

IMPORTANT DATES

Applications will be made available at the conclusion of the first Information Session.

- August 30, 2021: The First Information Session will be held via YouTube at <https://youtu.be/Sf3lsNw16go> (or just search for SEB Housing on YouTube, it will still be available after the live recording) and via Conference Call: (425) 436-6200. Code: 862627.
- August 30 2021: **Applications will be made available at the conclusion of the first Info. Session**
- Sept 7 2021: The Second Information Session will be held via YouTube at https://youtu.be/KeE07gJyv_M (or just search for SEB Housing on YouTube, it will still be available after the live recording) and via Conference Call: (425) 436-6200. Code: 862627.
- Sept 29, 2021: **Application Deadline: application must be completed and delivered by 2 pm.** Late, incomplete or applications submitted in piecemeal, will not be entered into the lottery. Applications sent to other emails or faxes will not be accepted.
- Oct 19, 2021: The Lottery will be held online (link and info will be sent to households who apply and qualify for the lottery)
- Oct 26, 2021: The top households on each Waiting List will be contacted by SEB Housing to begin the Program (Income and Asset) Certification Process
- Nov/Dec 2021 (approx.): Program Certified households will complete Rental Applications. Households who are approved at this final step will reserve units and sign leases within approximately 30 days

For Lottery Information and Applications, or for reasonable accommodations for persons with disabilities, go to Miscela@sebhousing.com or call (617) 782-6900 (x1 and then x1) and leave a message.