

# Affordable Unit Application

## Radio Factory Lofts

### 99 Washington Street

### Melrose, MA

**Applications must be delivered, or postmarked, by 2 pm August 16, 2022.**

Applications postmarked by the deadline must be received no later than 5 business days from the deadline.

MAXIMUM Household Income Limits: \$78,300 (1 person), \$89,500 (2 people), \$100,700 (3 people) \$111,850 (4 people)

Rents are \$1,701 (Studio), \$1,895 (1 BR), \$2,067 (2BR). Rent does not include utilities. One parking space is available for residents and is included in the rent. *\*Rents for the units available in 2023 are subject to change.*

**Households must make approximately \$51,030 to lease a Studio unit, \$56,850 to lease a 1BR unit, and \$62,010 to lease a 2BR unit (please read the Information Packet for more details).**

This is not subsidized housing. Rents do not change based on applicant's income and tenants who do not already have housing subsidies (like Section 8 vouchers) will be responsible for paying the full rent themselves. Applicants with a housing subsidy are encouraged to contact the housing agency who issues their housing subsidy to confirm that the rents are within the agency's payment standards to ensure that they will not be prohibited by the housing agency from using the housing subsidy at this property. **Please read the Information Packet for more details.** Units are expected to be available for occupancy in the Summer of 2022.

## Directions:

**Applications must be completed and submitted as specified by the date at the top of this page.**

This application consists of the following sections:

- 1) The Program Application and Definitions
- 2) Required Documentation Guide
- 3) Additional Forms (*if applicable*)

The first two sections must be filled out entirely in order for your application to be processed. Every space given to initial must be initialed, even if you answer "N/A". If a question does not apply to you, check "N/A". **LEAVE NOTHING BLANK. Late applications will not be accepted for the lottery.** Send or drop off all applications by the date at the top of this page to:

SEB Housing  
Re: Radio Factory Lofts  
257 Hillside Ave  
Needham, MA 02494  
Fax: 617.782.4500  
Phone: 617.782.6900  
Email: [info@sebhousing.com](mailto:info@sebhousing.com)

*If faxing or scanning, be sure to transmit both sides of double-sided pages*

*Este documento es muy importante. Favor de comunicarse con el SEB Housing en [info@sebhousing.com](mailto:info@sebhousing.com) o 617.782.2300 x213 y deja un mensaje para ayuda gratis con el idioma. Traducción gratuita disponible.*



# Section 1

## The Program Application and Definitions

**Radio Factory Lofts. Please provide all the following contact information for the Head of Household (please print clearly):**

Applicant's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Town: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone:(\_\_\_\_\_) \_\_\_\_\_ Work Phone:(\_\_\_\_\_) \_\_\_\_\_

Cell Phone:(\_\_\_\_\_) \_\_\_\_\_ Employer: \_\_\_\_\_

Email address (if available): \_\_\_\_\_ @ \_\_\_\_\_

*Please note: Providing your email should facilitate the process of completing your application as you will be notified of missing documentation faster than if we can only send notifications via postal mail. If you do not provide your email address or do not have an email address, we will contact you via postal mail. We will not contact you about future lotteries unless requested.*

**Anticipated Move-In/Lease Renewal Date:** \_\_\_\_\_

**Bedroom Size Information:** For which bedroom size are you applying (you can select more than one)

- Studio
- 1 bedroom
- 2 bedroom

**Do you currently receive or do you have a Section 8 mobile voucher or certificate?** (The Lottery Agent does not discriminate based on source of income. This question is asked for the sole purpose of determining ability to pay rent.)

- Yes                       No

Please fill out the chart below for everyone who will be occupying the unit:

NAME	AGE	HEAD OF HOUSEHOLD OR DEPENDENT	RELATIONSHIP TO APPLICANT LISTED AT THE TOP OF THIS PAGE	IS THIS PERSON A FULL-TIME STUDENT OR WILL BE A FULL-TIME STUDENT IN THE NEXT 12 MONTHS?	
				Yes	No

I certify that my Household Size is (total number of household members) \_\_\_\_\_.

Initial(s): \_\_\_\_\_

Initial(s): \_\_\_\_\_

**HOUSEHOLD TYPE** (please check one, read the Information Packet for more details):

Type II

- 4 person household: all types
- 3 person household: All types
- 2 person household: 2 heads-of-household *who cannot be required to share a bedroom as a consequence of sharing would be a severe adverse impact on his or her mental or physical health*
- 2 person household: 1 head-of-household plus one dependent

Type I

- 2 person household: 2 heads-of-household
- 1 person household: all types

**PREFERENCE INFORMATION**

(Please note that documentation **will** be required to verify preferences **AFTER** the lottery and **households who incorrectly apply for a preference will be dropped from all waiting lists**)

**Are you, or any member of your household, in need of an accessible unit?** This is defined as persons with a physical disability that meet standards established by the Department of Housing and Community Development and state laws for disabled accessible housing and who needs the features of a disabled-accessible unit.

- Yes
- No

**Do you or any member of your household qualify for Local Preference?** An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories (A) a current resident of Melrose, (B) an employee of the City of Melrose (including Melrose Public Schools) or (C) an employee of a business located within the City of Melrose or (D) a parent or guardian with children attending the Melrose Schools (including METCO students)

- Yes
- No

**REASONABLE ACCOMMODATION**

Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, (“practices”) when such accommodations may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. If you have a reasonable accommodation request related to *this application/Certification*, please describe it below. If you have any *other* requests, including a reasonable accommodation request related to the *Owner/Developer’s* practices, or a reasonable modification request related to the physical structure of the building or unit, do *not* list it here. That request must be made directly to the Owner/Developer.

**If you have a reasonable accommodation request related to this application/Certification please explain in the space provided here or write a signed statement and attach it:**

**RACE: (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. (Please check all boxes that apply):

- Alaskan Native and Native American
- Black or African American
- Hispanic or Latino
- White (not of Hispanic origin)
- Asian
- Native Hawaiian or Pacific Islander
- Other (please specify)\_\_\_\_\_

**RELATED PARTY**

Is any member of the household related to or employed by the developer or related to or employed by the Property Management Company?

- Yes
- No

**If yes, please explain the relationship in the space provided here:**

**DATABASE INFORMATION**

How did you find out about this affordable housing opportunity?  
(please be as specific as possible, if found “online” please provide web address)

## **INSTRUCTIONS FOR COMPLETING THE FOLLOWING INCOME TABLE**

Please complete the Income Table on the following two pages. After the lottery, if you are given the opportunity to move forward, you will be asked to attach supporting documentation including, but not limited to, **five most recent consecutive pay stubs and/or income statements for all sources of income, W-2 statements** and the **most recent federal income tax returns** (including all attachments and amendments) for each member of the household.

For the purpose of **income determination**, **“Household”** shall mean all persons whose names appear on the lease, and also all persons who intend to occupy the housing unit as their permanent primary residence, even if they are not included on the lease. Legally married couples shall both be considered part of the household, even if separated. The incomes of *all* household members will be included, with the exception of income from employment for household members under the age of 18 or any income over \$480/year of full-time students who are dependents (but please note that documentation of income for those dependents still needs to be supplied).

### **Please note:**

1. Gross income from current wages, salaries, tips, etc. is the full amount, before any deductions, and is the amount used to determine estimated current annualized income.
2. For self-employed applicants- include the contract or job name in the space provided. You will be directed to all the additional documentation you will need to submit in **Section 2**.
3. “Interest Income” refers to any amount that you receive from any asset except for amounts drawn down from a retirement account or 401K as those go on the lines for “pension” or “retirement funds”.

# INCOME

<b>Household Member Name</b>	<b>Source of Income</b>	<b>Current GROSS Monthly Income</b>
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Child Support/Alimony	
	Child Support/Alimony	
	Social Security Income	
	Social Security Income	
	Social Security Income	
	Social Security Income	
	SSDI	
	SSDI	
	Pension (list source)	
	Pension (list source)	
	Retirement Distributions	

<b>Household Member Name</b>	<b>Source of Income</b>	<b>Current GROSS Monthly Income</b>
	Unemployment Compensation	
	Workman's Compensation	
	Severance Pay	
	Title IV/TANF	
	Full-Time Student Income (18 & Over Only)	
	Full-Time Student Income (18 & Over Only)	
	Periodic payments from family/friends & Recurring Gifts (i.e. rent assistance from family)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Interest Income (source)	
	Other Income (name/source)	
	Other Income (name/source)	
	Gross Monthly Household Income (GMHI)	\$ /month
<b>GMHI x 12 =</b> Gross Annual Household Income      \$ /year		



# ASSETS

If a section doesn't apply, cross out or write NA. In the next section you will be directed to submit detailed bank/balance statements for EVERY ASSET listed here. If any household member has divested themselves of an asset for less than full and fair present cash value of the asset within two years prior to this application, the full and fair cash value of the asset at the time of its disposition must be listed below.

	Bank Name	Last 4 Digits of Acct Number	Amount	
<b>Checking Accounts</b>			Balance \$	
			Balance \$	
			Balance \$	
			Balance \$	
<b>Savings Accounts</b>			Balance \$	
			Balance \$	
			Balance \$	
<b>Money Transfer Applications</b>	Circle all that apply in the next space →	Venmo PayPal	CashApp Other	Balance \$
<b>Trust Account</b>			Balance \$	
<b>Certificates (or CDs)</b>			Balance \$	
			Balance \$	
			Balance \$	
<b>Savings Bonds</b>	Maturity Date:		Value \$	
	Maturity Date:		Value \$	
<b>401k, IRA, Retirement Accounts (Net Cash Value)</b>	Company Name:		Value \$	
	Company Name:		Value \$	
	Company Name:		Value \$	
	Company Name:		Value \$	
<b>Mutual Funds</b>	Name:	# of Shares:	Interest/Dividends	Value
			\$	\$
			\$	\$
			\$	\$
<b>Stocks</b>			\$	\$
			\$	\$
			\$	\$
<b>Bonds</b>			\$	\$
			\$	\$
<b>Investment Property</b>			Appraised Value \$	

## REAL ESTATE

Do you, or anyone on this application, own any property or have owned property in the past 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, or anyone on this application, entitled to receive any amount of money from the sale of any property? (currently or through an upcoming court settlement)	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes to either question, type of property:</i>	
Location of property:	\$
Appraised Market Value:	\$
Mortgage or outstanding loans balance due:	\$

**You must now read, sign, and date the next page.**

Please read each item below carefully before you sign.

1. I hereby declare under pain and penalty of perjury that the information provided on every page of this application is true and correct. I understand that if any sources of income or assets are not disclosed on this application, or any information provided herein is not true and accurate, this application may be removed immediately from further consideration and I will no longer be allowed to reserve a unit.
2. I understand that this application will be incomplete if I do not sign and date this page and initial at all indicated points in the application.
3. The undersigned certify that none of the people listed in this application, or their families, have a financial interest in the development and none of the people listed in this application can be considered a Related Party by the affordable housing guidelines that govern this property.
4. The undersigned certify that the affordable unit will be undersigned's principal residence and the undersigned cannot own a home elsewhere or in trust while living in an affordable unit.
5. I understand that the lease or residency agreement for the units to be occupied through this affordable housing program may be subject to cancellation if any of the information above is not true and accurate.
6. I understand that this is a preliminary application and the information provided **does not** guarantee housing.
7. I understand this is not a lease application and if given the opportunity to move forward in the process of leasing an affordable unit, and by given deadlines I will need to complete Program Certification and a lease application where my affordable housing program and lease eligibility will be determined by additional factors such as credit score, tenant history and criminal background screening. I understand that if selected high enough in the lottery to move forward, I will need to be able to submit all required income, asset, tax and if applicable, local preference, accesible, vision-impaired, and/or hearing-impaired documentation within 10 days of the lottery deadline and failure to submit the required documentation in time, or to meet any other deadlines given by SEB or the management company, will result in my removal from the Waiting List.
8. I understand that any material change in the income or assets of my household, or my household composition, that occurs after the submission of this application may make me ineligible for affordable housing. I understand that any changes to income or assets that may put my household into another income tier must be reported to SEB.
9. Co-signers and Guarantors **are not** permitted unless they are co-tenants who will reside in the unit.
10. I acknowledge that if my email address is provided in this application, SEB will correspond with me by email instead of postal mail unless I make a written request otherwise. I understand that any changes to my contact information must be reported to SEB.
11. I acknowledge that the determination of eligibility by SEB Housing is based upon the guidelines that govern the Affordable Housing Program for the development and, as such, barring any confirmed error by SEB Housing in applying the guidelines and/or calculating income, the decision is final and I further agree to hold harmless SEB Housing from any claim(s) related to this application.
12. The undersigned give consent to the City of Melrose, SEB Housing LLC, DHCD, and the Property Management Company to verify the information provided in this application. The undersigned authorize the release of information necessary in determining income and assets from third-party references.

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Applicant's Signature

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Date

**Send applications by the date on the cover page to SEB (DO NOT SEND THEM TO THE PROPERTY, SEND THEM TO THE NEEDHAM ADDRESS). For Questions contact [info@SEBHousing.com](mailto:info@SEBHousing.com) or (617) 782-6900**

This development does not discriminate in 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