

Information Packet

Radio Factory Lofts

99 Washington Street, Melrose, MA

An Affordable Housing Lottery

Facilitated on behalf of Oak Grove Mill Owner, LLC

This packet contains specific information on the affordable housing program and application process for the affordable rental apartments being offered at Radio Factory Lofts in Melrose, MA. Radio Factory Lofts invites you to read this information packet and submit an application.

Please hold onto 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 the Summer of 2022.

**COMPLETED APPLICATIONS MUST BE DELIVERED, OR POSTMARKED, BY 2:00 PM ON AUGUST 16, 2022.
APPLICATIONS POSTMARKED BY THE DEADLINE MUST BE RECEIVED NO LATER THAN 5 BUSINESS
DAYS FROM THE DEADLINE.**

Additional Applications available at
www.sebhousing.com

For Affordable Unit Information call (617) 782-6900 (x1)

For TTY Dial 711

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There will also be an Informational Workshop where questions about the lottery and the development can be addressed directly. It will take place on July 18, 2022 at 6:00pm via Zoom. Go to Zoom.com – Join – and enter Meeting ID: 818 9317 7595, Passcode: 088159 or join by conference call (425) 436-6200, Code: 862627

GENERAL OVERVIEW AND RENTS

Radio Factory Lofts is a brand-new development located at 99 Washington Street in Melrose. This community is an adaptive reuse of a notable mill building and will contain 141 apartment homes in a combination of Studio, 1BR, and 2BR layouts. There will be 19 affordable apartments within Radio Factory Lofts that will be rented to households with incomes at or below 80% of the area median income through this application process. The building features high ceilings, authentic mill details, and an array of amenities including an expansive fitness center, work from home spaces, as well as game, movie, conference, and podcast rooms. Outdoor amenities include a grilling/dining deck, fire pit, dog wash, and dog park. The property also features electric vehicle parking, bike sharing, bike storage, and is a fossil fuel free building. Its location is transit-friendly, situated less than ½ mile from the Oak Grove MBTA stop (Orange line) and under a mile from the Wyoming Hill commuter rail stop (Haverhill line). Units are expected to be ready in the Summer of 2022.

The unit mix of the affordable units is as follows:

# of Units	# of Bedrooms	# of Bathrooms	Ave. Size (subject to change during construction)	Rent*
2	Studio	1	492 sq.ft.	\$1,701*
10 <i>(2 Disabled-Accessible Units)</i>	1	1	636 sq.ft.	\$1,895*
7 <i>(2 Disabled-Accessible Units)</i>	2	2	952 sq. ft.	\$2,067*

* The rents are set annually using a calculation that determines the “affordable” rent, which is based on the Area Median Incomes for the Boston-Cambridge-Quincy HMFA, therefore the rents of units are subject to change. 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 already or similar). **Tenants will be responsible for paying for electric heating, hot water, cooking, electricity, water, and sewer. One parking space per unit is available for residents and is included in the rent.**

Since it is possible that there will be more interested and eligible applicants than available units, the Developer will conduct a lottery to rank the eligible applicants for the program. The application and lottery process as well as the eligibility requirements are described in this information packet.

Radio Factory Lofts does not discriminate in the selection of applicants on the basis of race, color, national origin, religion, gender or gender identity, familial status, disability, ancestry, age, marital status, public assistance status, sexual orientation, veteran history/military status, genetic information, 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. To request a reasonable accommodation, please email info@sebhousing.com or call 617-782-6900 x1 or postal mail SEB Housing, 257 Hillside Ave, Needham MA 02494

Q: How long will the designated apartments remain affordable?

A: As a **current resident only**, you are considered income eligible for an affordable unit as long as your household earns an income that does not exceed 140% of the current applicable income limit for a household of your size (*see Yearly Eligibility and Rent Review for more details*). If the AMI increases or the utility allowances decrease, the rent may increase as further described in the Regulatory Agreement.

ELIGIBILITY REQUIREMENTS

Q: Who is eligible to apply for the affordable apartments at Radio Factory Lofts?

A: In order to qualify for an affordable unit:

- 1.) Households must have income and assets that qualify within the parameters as highlighted in this section.
- 2.) Household priority will be given based on household composition. For questions on household size and composition, please read "**Household Size and Composition**".
- 3.) Households cannot own a home upon move-in. All homes must be sold before leasing a unit.
- 4.) Households, or their families, cannot have a financial interest in the development and a household member cannot be considered a Related Party, which includes employees of the management or development companies.

Additionally, some of the apartments will be disabled-accessible. All households may apply for the disabled-accessible apartments but households in need of an accessible apartment will get top priority. For questions on priority by need of a disabled accessible apartment, please read "**Disabled-Accessible Unit Information**".

Q: What are the income eligibility requirements?

A: To be eligible to lease an affordable apartment, annual household income must be within a particular range, set by maximum and minimum income levels as follows:

Maximum Income

Household Size	Maximum Income Limit
1	\$78,300
2	\$89,500
3	\$100,700
4	\$111,850

**subject to change with HUD's publication of 2023 AMI*

To be eligible to apply to lease an affordable apartment, the combined annual income for all income sources of all income-earning members in the household must be at or below eighty percent (80%) of median income for Boston-Cambridge-Quincy HMFA. **All sources of income are counted, please see details below.**

Minimum Income (and Assets)

Per the Leasing Office's policy that is also in place for market-rate apartments, the rent to income ratio required to lease a unit is 40% (i.e. applicant's monthly income must be approximately 2.5 times the monthly rent). Applicants may make less than the minimum incomes shown below if they have sufficient savings from which they can draw down otherwise, applicants will not be found to be eligible for a lease if they make less than the incomes shown below. **Applicants who receive a housing subsidy (like Section 8) are not subject to the minimum income requirements** but, like all other applicants, will also have to pass reviews on credit scores, tenant history, and criminal background checks in accordance with DHCD's requirements regarding same. 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 so as to ensure that they will not be prohibited by the housing agency from using the housing subsidy at this property. Please see "Leasing Office Review" in the step-by-step process for more details. Again, these minimum incomes are not required by the affordable housing program, they are just estimations of minimum incomes required by the leasing office.

Unit Size	Approximate Minimum Income (plus assets) required for households without a housing subsidy
Studio	\$51,030
1BR	\$56,850
2BR	\$62,010

Q: How is a household's income determined?

A: A household's income is the total anticipated 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 will be counted as income and monies received over the previous 12 months will be analyzed to help estimate 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 (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 they have received over the past 12 months unless supporting documentation proves otherwise. It is also 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 affordable housing guidelines.

HOUSEHOLD SIZE AND COMPOSITION

Q: How is appropriate household size determined?

A: According to the Massachusetts Department of Housing and Community Development guidelines: Within an applicant pool, priority as set forth below, shall be given to households requiring the total number of bedrooms in the apartment based on the following **criteria**:

1. There is at least one occupant and generally no more than two occupants per bedroom (based on State Sanitary Code).
2. A married couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
3. A person described in the first sentence of (2) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

The following household sizes and compositions will be considered appropriate and given priority for the following apartment sizes (**occupancy restrictions may apply**). Please also note that households with disabilities must not be excluded from a priority/preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.

TYPE II (*Priority for a 2-Bedroom Unit*)

- All 4 person households
- All 3 person households
- 2 person household: 2 heads-of-household under criteria 3 (described above)
- 2 person household: 1 head-of-household plus one member

TYPE I (*Appropriately sized for a Studio or 1-bedroom unit and may apply for a 2-bedroom unit, but will not receive a priority for a 2-bedroom unit*)

- 2 person household: A married couple, or those in a similar living arrangement
- 1 person household: all types

Households with a total number of members which exceed the Massachusetts State Sanitary Codes for that particular sized apartment will not be allowed to rent an apartment. **In “The Lottery” in the Step-By-Step Process, you will find a detailed explanation on how priority is given to certain household sizes and compositions.**

Household Size and Composition

Frequently Asked Questions

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

A: Yes. A household may count an unborn child as a household member. You will have to submit proof of pregnancy with all the income and asset documentation that needs to be submitted with your application.

Q: Can a Type I Household apply for a two-bedroom apartment?

A: Yes, however a Type I Household will not have priority for a 2BR apartment. Please see “The Lottery” in the Step-By-Step Process for how order will be given from the Lottery Results.

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, you will need to provide proof that the separation or divorce process has begun or has already been finalized. 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 affordable apartment with you. **For homeowners going through a divorce**, the home must be sold or the divorce must be finalized (as you must be off the deed) before you move-in.

STEP-BY-STEP PROCESS AND TIMELINE

Q: What is the application, selection, and move-in process for the affordable apartments at Radio Factory Lofts?

A: The process is essentially a two-step process.

The first step is to qualify for the Affordable Housing Program and be given a position on the Waiting Lists.

The second step is to be found Lease Eligible and reserve a unit (and unit availability will be determined by your position on the Waiting Lists).

The following pages explain each step in greater detail.

Step 1a: Applying for the Housing Program

Through August 16, 2022

Step 1b: The Lottery

August 24, 2022 at 6:00pm via Zoom. Go to Zoom.com – Join – and enter Meeting ID: 857 2736 5609, Passcode: 276410 or join by conference call (425) 436-6200, Code: 862627

Step 1c: Waiting Lists

Created the night of the lottery

Step 2a: Notification of Lottery Results and Lease Application Invitation

1-4 days after the lottery

Step 2b: Leasing Office Review and Unit Selection

1-14 days after the lottery

Step 2c: File Update

Required for households moving into units coming online 6+ months from the lottery

Yearly Eligibility and Rent Review

30-90 days prior to lease renewal

There will also be an Informational Workshop where questions about the lottery and the development can be addressed directly. It will take place on July 18, 2022 at 6:00pm via Zoom. Go to Zoom.com – Join – and enter Meeting ID: 818 9317 7595, Passcode: 088159 or join by conference call (425) 436-6200, Code: 862627

Step 1a: Applying for the Affordable Housing Program

Applicants will need to fill out a Lottery Application for every person that will be residing in the unit. Supporting income and asset documentation is not required with the Lottery Application (but will be required later). The Program Application must be received by the Lottery Agent by the date on the Lottery Application. Applications must be filled out entirely as incomplete applications will not be accepted for the lottery. Please see the cover page of the Lottery Application for locations for drop off and mailing address.

Once the Lottery Agent 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 indicated 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 household names unknown when the Application Numbers are drawn at the lottery.

Step 1b: The Lottery

The Lottery will be held on **August 24, 2022 at 6:00pm via Zoom (Go to Zoom.com – Join – and enter Meeting ID: 857 2736 5609, Passcode: 276410 or join by conference call (425) 436-6200, Code: 862627)**. Households do not need to be present for the Lottery drawing. All Households will be notified of the results by the Lottery Agent. There will be two drawings in the lottery, an Open/General Drawing and a Local Preference Drawing. A representative from SEB Housing pull Application Numbers from a box. The Application Numbers are randomly drawn and placed in the order drawn on a Lottery Result List.

The order drawn does not necessarily reflect the order that households will get to select units as Application Numbers of smaller households are mixed in with Application Numbers of appropriately sized households. Regardless of the order drawn, all households of appropriate size for each unit size will be given the opportunity to lease a unit before any smaller household.

For example: A one-person household is the first household drawn in the Lottery. They may be given the first opportunity to lease a one-bedroom unit. However, if they wish to lease a two-bedroom unit, they will have to wait until all appropriately sized households drawn after them in the Lottery are given the opportunity to lease a two-bedroom unit.

Additionally, households who qualify for disabled-accessible apartments will be given the opportunity to lease units with these features before any household who does not need the features. To help clarify the actual order that applicants will be given the opportunity to lease units, Waiting Lists will be created from the Lottery Results List (*see next step*).

Step 1c: The Waiting Lists

The Waiting Lists will be compiled immediately after the lottery. **The separate Waiting Lists created from the Lottery Drawing Results List illustrate the order households will get to choose units based on unit size, household size/composition, and need for a disabled-accessible units.** The position each household has on the Waiting Lists is determined by the order in which their Application Number is drawn relative to households of similar qualifications (i.e. households of “appropriate size” will be added to the Waiting Lists in the order drawn and then smaller households will be added in the order originally drawn). *Please see “Household Size and Compositions” for details on Household Types II and I shown below.*

Waiting List for EIGHT 1BR apartments (Local Preference)

Top Tier: All Local Preference Households

Second Tier: All Non-Local Preference Households

Waiting List for FIVE 2BR apartments (Local Preference)

Top Tier: Type II Local Preference Households

Second Tier: Type II Non-Local Preference Households

Third Tier: Type I Local Preference Households

Bottom Tier: Type I Non-Local Preference Households

Waiting List for TWO Studio apartments (Open Pool)

Top Tier: All Households (with no priority between Household Types)

The Disabled-Accessible Affordable Units

Waiting List for TWO 1BR disabled-accessible (DA) apartments (Open Pool)

Top Tier: All households requiring the features of the DA unit (no priority between Types)

Waiting List for TWO 2BR disabled-accessible (DA) apartments (Open Pool)

Top Tier: All Type II Households requiring the features of the DA unit

Bottom Tier: All Type I Households requiring the features of the DA unit

Step 2a: Lease Application Invitation and Unit Selection

Households with high enough positions on the Waiting List to warrant an immediate invitation to go to the Leasing Office to complete a Lease Application will be given at least 5 days to schedule an appointment and complete the Lease Application. The Leasing Office may contact the several applicants from a Waitlist simultaneously, in which case, even if a household lower on the Waiting List completes a Lease Application before a household higher on the Waiting List, **the Waiting List order will always be preserved in determining the order that units get selected and reserved.** Likewise, the unit households apply for must be an apartment size that corresponds to the Waiting List from which they were chosen (i.e. a household with an appointment for a 1BR apartment cannot reserve a 2BR apartment at that time).

The Lease Application review will be the same 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. The Leasing Office can provide more details on their screening process during this step in the process. **Co-signers and/or guarantors are not allowed (see page 6).** Background checks will meet DHCD's Model Policy Regarding Applicant Screening on the Basis of Criminal Records. In any instance where policy and procedures in the Management Company's Policy differ from the policy and procedures in the Model Policy, the policy and procedures of the Model Policy will be followed. For specific questions about credit and background/criminal issues, households can contact the leasing office.

Failure to complete a Lease Application by the given appointment date will result in the removal of their Application Number from the Waiting List. Households with positions lower on the Waiting Lists will have to wait for the removal of households with a higher position than them before being given an opportunity to lease an apartment. 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. Households are removed from the Waiting Lists if the Leasing Office deems that they are not eligible for a lease based on their Lease Application, if a household fails to meet future deadlines for documentation submittal and lease signing, or if a household notifies the Leasing Office that they are no longer interested in leasing an apartment.

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. Tenants must be able to meet the income qualifications on their own. Please see pages 4 and 5 for more details.

Step 2b: SEB Final Review of Program Eligibility

After a household has reserved an Affordable Unit, the Leasing Office will notify SEB Housing of the reservation. The household with an Affordable Unit reservation will then need to submit to SEB Housing all the income, asset and tax documentation to SEB Housing for Final Review and Approval.

Upon initially receiving their Application Number prior to the lottery, all households will want to review the Documentation Requirement Guide for details on everything that will be required to complete this final review of Affordable Housing Program Eligibility. Any household who is contacted but fails to submit all required documentation (and if their initial submission is incomplete, any and all missing documentation) within 10 days of reserving a unit will be removed from the Waiting List and will lose their reservation. Similarly, any household who is over the income limit will also be removed from the Waiting Lists.

SEB Housing will notify the households and the Leasing Office if the household is missing documentation, or if the household is ineligible or eligible for the Affordable Unit they reserved. Eligible households will be able to sign leases and move into their Affordable Unit on the date initially established with the Leasing Office.

Yearly Eligibility and Rent Review

After a household has moved in, and approximately 90 days before lease renewal, tenants of affordable apartments will need to submit updated income and asset documentation to the Leasing Office so they can ensure continued eligibility under the affordable housing guidelines. Tenants will not be able to renew Leases until all required documentation has been submitted. Records of taxes, pay-stubs, bank statements and asset statements should be maintained while living in the affordable apartment.

Q: How long can I lease my affordable apartment?

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

Using the Current Income Limits as an example:

Household Size	Current Income Limit for New Applicants (80% AMI Units)	Income Limit for Current Tenants (140% of Current Income Limit)
1	\$78,300	\$109,620
2	\$89,500	\$125,300
3	\$100,700	\$140,980
4	\$111,850	\$156,590

According to the table above for the years shown, if a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, their apartment shall still remain affordable until the next available market rate apartment with the same or greater number of bedrooms is rented at an affordable price to an affordable program-qualified tenant, at which point the apartment of the tenant with earnings exceeding the Income Limit for Current Tenants will be rented at market rates. The household with earnings exceeding the Income Limit for Current Tenants can choose to stay in their apartment yet would then have to pay the market rate rent.

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

A: Rents may increase a few percentage points if Local Area Median Income increases or the costs of the applicable local utilities decreases.

LOCAL PREFERENCE INFORMATION

Q: What is Local Preference?

A: The City of Melrose has established a local preference for 50% of the affordable apartments. Local Preference will be given as described in the step-by-step process. An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories:

- a current resident of Melrose
- an employee of the Town of Melrose (including Melrose Public Schools)
- an employee of a business located within the Town of Melrose
- A parent or guardian with children attending the Melrose Public Schools

Q: Do households which meet all Local Preference criteria get priority over households which meet only one?

A: No. As long as a household meets any one of the Local Preference criteria, they will qualify for Local Preference.

Q: What if a household does not qualify for Local Preference?

A: Households without Local Preference will be entered into the Open Lottery and will be given positions on the Waiting Lists based on where they are drawn in the Open Lottery drawing. Non-Local Preference households will also be given positions on the Local Preference Waiting List to ensure that need of a unit sizes get appropriately addressed (see question above, and the Waiting Lists on page 11).

Q: Does Local Preference get priority over a household in need of a disable-accessible (DA) apartment?

A: No. The DA apartments will be made available to all households in need of a DA apartment regardless of household size and composition.

Adjustments in the Local Preference Pool

As stated by the Massachusetts Department of Housing and Community Development, "If the percentage of minorities in the local preference pool is less than the percentage of minorities in the surrounding HUD (U.S. Department of Housing and Urban Development) defined area, the following adjustments will be made to the local preference pool. The Developer will hold a preliminary lottery drawing comprised of all minority applicants who did not qualify for the local preference pool and rank the applicants in order of the drawing. Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area." The Percent Minority for the Metropolitan Statistical Area of Boston-Cambridge-Quincy is 33.4%. This is the minimum percentage of minority applicants that must be in the local preference pool. Minority applicants are defined as a person who is a member of the following groups: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

DISABLED-ACCESSIBLE UNIT INFORMATION

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.

Q: How are disabled-accessible apartments awarded?

A: There are specific Waiting Lists for the accessible units that will only be populated with households who need the features of the unit. The households with the top positions on those Waiting Lists will be given the first opportunity to lease the DA apartments.

Q: Can households that qualify for a DA apartment also apply for a non-DA apartment?

A: Yes. Households that qualify for a DA apartment will also have positions on the Waiting Lists for non-DA apartments depending on what unit size they are applying for. If they reach the top position on a Waiting List for a non-DA apartment before they reach the top position for a DA apartment, they will have to decide if they want to lease a non-DA apartment or wait until they have a top position on a Waiting List for a DA apartment.

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 DA apartments, the apartments will be made available to the top applicants on the Waiting List that have the same unit sizes.

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. To request a reasonable accommodation, please email info@sebhousing.com or call 617-782-6900 x1 or postal mail SEB Housing, 257 Hillside Ave, Needham MA 02494.