

Information Packet

Allee On The Charles

15 Riverdale Avenue, Newton MA

An Affordable Housing Lottery
Facilitated on behalf of CPC Land Acquisition Company, LLC

This packet contains specific information on the affordable housing program and application process for the affordable rental apartments being offered at Allee On The Charles. Allee On The Charles invites 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 the Summer of 2023.

YOU CAN COMPLETE AND SUBMIT A LOTTERY APPLICATION ONLINE HERE:

<https://form.jotform.com/SEBHousing/AlleeOnCharles>



Application Deadline

May 23, 2023 at 2pm

Completed Applications must be submitted through the Jotform link above or sent to SEB Housing, LLC and received by this date.

Additional Applications available at
www.sebhousing.com

For Affordable Unit Information call (617) 782-6900 x1
For TTY Dial 711

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Information Session

There will also be an Informational Workshop where questions about the lottery and the development can be addressed directly. It will be held on April 19, 2023 at 6:00 pm via Zoom. Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159

GENERAL OVERVIEW AND RENTS

Allee On The Charles is a new 204 unit rental community located on 15 Riverdale Avenue in Newton. Located in one of Boston’s most vibrant suburbs, the picturesque site offers an abundance of nearby shops, restaurants, and local amenities. A lush courtyard accompanies interior amenities including lounge space and a fitness center. Units feature thoughtful floor plans, washer/dryer, and high-end finishes. Through this process, 50 apartments will be made available to households earning no more than 80% of the Area Median Income, 1 apartment will be made available to households earning no more than 65% of the Area Median Income, and 1 apartment will be made available to households earning no more than 50% of the Area Median Income. The unit mix of the affordable units is as follows:

# of Units	# of Bedrooms	# of Bathrooms	Income Limit	Ave. Size <i>(subject to change during construction)</i>	Rent**
5*	Studio	1	80%	529 sq. ft.	\$1,837
22*	1	1	80%	748 sq. ft.	\$1,910
1	2	2	65%	932 sq. ft.	\$1,767
18*	2	1-2	80%	1,135 sq. ft.	\$2,234
1*	3	2	50%	1,291 sq. ft.	\$1,438
5*	3	2	80%	1,294 sq. ft.	\$2,523

- * One of the Studio Units will be built out for persons with hearing impairment (“Sensory”)
- * Three of the 1BR units are Accessible, and One 1BR unit is Sensory.
- * Two of the 2BR 80% units are Accessible. Two of the 3BR units are Accessible (one at 50% and one at 80%) and One 80% 3BR is Sensory

** 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 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 or similar). **Tenants will pay the costs of electricity (including heat, cooking, hot water), water and sewer. Tenants will have one free parking space. Pets are allowed, subject to restriction (100 lb. weight limit, breed restrictions, and limit of 2 pets).**

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, lottery process and eligibility requirements are described in this information packet. Allee On The Charles 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.

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 income 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 Area Median Income (“AMI”) decreases or the total utility allowance increases, rents may decrease. If the AMI increases or the utility allowances decrease, the rent may increase as further described in the Regulatory Agreement, which is a legal document governing this property and which will be recorded in the registry of deeds for this area.

ELIGIBILITY REQUIREMENTS

Q: Who is eligible to apply for the affordable apartments in Allee On The Charles?

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”**. **Also note that 1 person households cannot live in 2BR units, and 2 person households cannot reside in 3BR units (unless they have a disability that requires a reasonable accommodation for an extra bedroom).**
- 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 (generally, a person who is related to or employed by the developer or management company, and any spouse, parent, grandparent, sibling, child or grandchild of that person).

Additionally, some of the units will have disabled-accessible features and some units will have features for persons with hearing/vision impairment (see Waiting Lists for more details). All households may apply for these units but households in need of a unit features will get top priority, regardless if the unit is designated as local preference or not. For questions on priority by need of the unit features, please read **“Disabled-Accessible and Hearing/Vision-Impaired Unit Information”**.

Q: What are the Income eligibility requirements?

A: For the 50% Apartment, household income must be at or below fifty percent (50%) of Area Median Income for the Boston MSA. For the 65% Apartment, household income must be at or below sixty-five percent (65%) of Area Median Income for the Boston MSA. For 80% Affordable Apartments, household income must be at or below eighty percent (80%) of AMI. The combined annual income for ALL income sources of ALL income-earning members in the household are counted (please see details below). **See table on next page for Maximum and Minimum Income Limits.**

Q: Can I apply for both a Low-Income and an Affordable Apartment?

A: If a household has an income below 50% AMI, they will qualify for a Low-Income unit and may still be eligible for a 65% or 80% Affordable unit if they have sufficient assets to make up the difference in the minimum income criteria. Similarly, if a household has income above 50% AMI and below 65% AMI, they will qualify for a 65% AMI Unit and may still be eligible for an 80% Affordable unit if they have sufficient assets to make up the difference in the minimum income criteria. **See table on next page for Maximum and Minimum Income Limits.**

Maximum Income

Household Size	Maximum Income Limit 50%	Maximum Income Limit 65%	Maximum Income Limit 80%
1	N/A (no unit)	\$63,791	\$78,300
2	\$56,100	\$72,904	\$89,500
3	\$63,100	\$82,017	\$100,700
4	\$70,100	\$91,130	\$111,850
5	\$75,750	N/A (no unit)	\$120,800
6	\$81,350	N/A (no unit)	\$129,750

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

Minimum Income

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 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 50% Low-Income Apartment Minimum Income and Assets <i>(for households without a housing subsidy)</i>	Approximate 65% Low-Income Apartment Minimum Income and Assets <i>(for households without a housing subsidy)</i>	Approximate 80% Affordable Apartment Minimum Income and Assets <i>(for households without a housing subsidy)</i>
Studio	No Unit	No Unit	\$55,110
1 BR	No Unit	No Unit	\$57,300
2 BR	No Unit	\$53,010	\$67,020
3BR	\$43,140	No Unit	\$75,690

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.

Allowable Assets

There is no asset limit for applying households for this development. However, the higher of the actual income earned from assets, or the imputed income of 0.06% of all assets, will be counted as income. Household Assets are calculated at the time of application. Assets may include cash, cash in savings and checking accounts, net cash value of stocks, net cash value of retirement accounts (such as 401k), real property, bonds, and capital investments.

If any household member currently owns property, the total amount of equity in the home shall be added to their total value of assets. The property owner must sell the property before they are permitted to lease a unit.

Example: A household has \$8,000 in savings, \$30,000 in a retirement account that they are not drawing down from (\$20,000 net cash value) and a home assessed at \$300,000 on which they currently have \$278,000 remaining on the mortgage (\$22,000 in equity).

Their assets total is: \$8,000 + \$20,000 + \$22,000 = \$50,000
Actual Income from assets is: \$300 + \$0 + \$0 = \$300 (A)
Imputed Income at 0.06% is: 0.06% of \$50,000 = \$30 (B)

For this household, \$300 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. You need to include the *net cash value* of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal, but this does not technically mean that you “cannot” withdraw your funds. The post-penalty amount is what you need to provide along with supporting documentation.

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 be able to 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: Do I have to be a resident of the City of Newton to apply?

A: No. All households that meet the income guidelines specified above may apply for an affordable apartment, however, for some of the units, households who qualify for local preference will receive a priority as compared to similarly situated households who do not qualify for local preference. See the Waiting Lists for a further explanation.

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 their 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 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 III

(Priority for a 3BR or 2BR Apartment)

- All 6 person households
- All 5 person households
- All 4 person households
- 3 person household: 1 head-of-household plus 2 dependents
- 3 person household: 2 heads-of-household under **criteria 3** (described above) plus 1 dependent
- A 2 or 3 person household where there is a disability or medical need for **three** bedrooms

TYPE II

(Appropriately sized for a 2BR unit and may apply for a 3BR unit but will not receive a priority for a 3BR unit). Note that 2 person households are not permitted to occupy a 3BR unit unless an extra bedroom is required as a reasonable accommodation.

- 3 person household: 2 heads-of-household plus one dependent
- 2 person household: 2 heads-of-household under **criteria 3** (described above)
- 2 person household: 1 head-of-household plus one member
- A 1 or 2 person household where there is a disability or medical need for **two** bedrooms.

TYPE I

(Appropriately sized for a 1BR unit and may apply for a 2BR unit but will not receive a priority for a 2BR unit). Note that 1 person households are not permitted to occupy a 2BR unit unless an extra bedroom is required as a reasonable accommodation.

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

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, they will not receive priority. Please see “The Lottery” in the Step-By-Step Process for how order will be given from the Lottery Results. Also note that 1 person households are not permitted to lease 2BR units unless an extra bedroom is needed as a reasonable accommodation.

Q: Can a Type II Household apply for a three-bedroom apartment?

A: Yes, however, they will not receive priority. Please see “The Lottery” in the Step-By-Step Process for how order will be given from the Lottery Results. Also note that 2 person households are not permitted to lease 3BR units unless an extra bedroom is needed as a reasonable accommodation.

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

A: You will need to provide proof that the divorce process has begun or has already been finalized. If no divorce has been initiated, then we would need you to certify and document that your spouse has a separate address. The Certification Application will guide you through the documentation that you will need to provide.

STEP-BY-STEP PROCESS AND TIMELINE

Q: What is the application, selection, and move-in process for the affordable units in Allee On The Charles?

A: The process is essentially a **three-step** process.

The first step is to qualify for the Lottery, which includes being given a position on the Waiting Lists. The **Lottery Application** must be completed but no supporting documentation is required at this step (it will be required in later steps). The Application may be completed online.

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 third step is to be found Affordable Housing Program eligible (which involves submitting all required income, asset and tax documentation).

The following pages explain each step in greater detail.

Step 1a: Applying for the Housing Program

Through May 23, 2023 at 2:00 pm

Step 1b: The Lottery

June 5, 2023 at 6:00pm via Zoom. Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 857 2736 5609, Passcode: 276410

Step 1c: Waiting Lists and Lottery Results

Established night of the lottery

Step 2a: Leasing Office Review and Unit Selection

1-30 days after the Lottery

Step 3: SEB Housing Approval of Program Eligibility

Within 10 days of reserving a unit, applicants must submit all required income, asset and tax documentation

Yearly Eligibility and Rent Review

30-90 days prior to lease renewal

Information Session

There will also be an Informational Workshop where questions about the lottery and the development can be addressed directly.

It will be held on April 19, 2023 at 6:00 pm via Zoom. Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159

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 **June 5, 2023 at 6:00pm** via Zoom. To join, go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 857 2736 5609, Passcode: 276410. 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 uses a computer to digitally randomize an order for the application numbers. The randomly drawn Application Numbers are then recorded 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 or hearing/vision-impaired 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 and Lottery Results

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

The Waiting Lists

Local Preference Waiting Lists

Waiting List for Three 1BR 80% Local Preference apartments

Top Tier: All Local Preference Households with no priority among Household Type

Bottom Tier: All Non-Local Preference Households with no priority among Household Type

Waiting List for Six 2BR 80% Local Preference apartments

Top Tier: All Type III and Type II Local Preference Households

Second Tier: All Type III and Type II Non-Local Preference Households

Third Tier: Eligible Type I Local Preference Households

Bottom Tier: Eligible Type I Non-Local Preference Households

Waiting List for One 2BR 65% Local Preference apartment

Top Tier: Type III and Type II Local Preference households

Second: Type III and Type II Non-Local Preference households

Third Tier: Eligible Type I Local Preference Households

Bottom Tier: Eligible Type I Non-Local Preference Households

Waiting List for Three 3BR 80% Local Preference apartment

Top Tier: All Type III Local Preference Households

Second Tier: All Type III Non-Local Preference Households

Third Tier: Eligible Type II Local Preference Households

Bottom Tier: Eligible Type II Non-Local Preference Households

Open Waiting Lists

Waiting List for Four Studio 80% apartments

Top Tier: All Households with no priority among Household Type

Waiting List for Fifteen 1BR 80% apartments

Top Tier: All Households with no priority among Household Type

Waiting List for Ten 2BR 80% apartments

Top Tier: All Type III and Type II Households

Bottom Tier: Eligible Type I Households

Accessible and Sensory Unit Lists

Waiting List for One 80% AMI Studio Sensory Unit

Top Tier: All households who need both features of this unit

Bottom Tier: All households who need one feature of this unit

Waiting List for Three 80% AMI 1BR Disabled Accessible Units

Top Tier: All households who need the features of this unit.

Waiting List for One 80% AMI 1BR Sensory Unit

Top Tier: All households who need both features of this unit

Bottom Tier: All households who need one feature of this unit

Waiting List for Two 80% AMI 2BR Disabled Accessible Units

Top Tier: All Type II and III Households who require the features of this unit

Bottom Tier: All Type I Households who require the features of this unit.

Waiting List for One 80% AMI 3BR Sensory Unit

Top Tier: All Type III Households who require both features of this unit

Second Tier: All Type II Households who require both features of this unit

Third Tier: All Type I Households who require both features of this unit

Fourth Tier: All Type III Households who require one feature of this unit

Fifth Tier: All Type II Households who require one feature of this unit

Bottom Tier: All Type I Households who require one feature of this unit

Waiting List for One 80% AMI 3BR Disabled Accessible Unit

Top Tier: Type III Households who require the features of this unit

Second Tier: Type II Households who require the features of this unit

Bottom Tier: Type I Households who require the features of this unit.

Waiting List for One 50% AMI 3BR Disabled Accessible Unit

Top Tier: Type III Households who require the features of this unit

Second Tier: Type II Households who require the features of this unit

Third Tier Tier: Type I Households who require the features of this unit.

Fourth Tier: Type III Households who do not require the features of this unit

Fifth Tier: Eligible Type II Households who do not require the features of this unit

Bottom Tier: Eligible Type I Households who do not require the features of this 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 page 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 Low Income 50% AMI apartment?

A: As a **current resident only**, you are considered income eligible for a low income 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 (50% AMI Units)	Income Limit for Current Tenants (140% of Current Income Limit)
1	N/A (no unit)	N/A (no unit)
2	\$56,100	\$78,540
3	\$63,100	\$88,340
4	\$70,100	\$98,140
5	\$75,750	\$106,050
6	\$81,350	\$113,890

Q: How long can I lease my Affordable 65% AMI 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 (65% AMI Units)	Income Limit for Current Tenants (140% of Current Income Limit)
1	\$63,791	\$89,307
2	\$72,904	\$102,066
3	\$82,017	\$114,824
4	\$91,130	\$127,582
5	N/A (no unit)	N/A (no unit)
6	N/A (no unit)	N/A (no unit)

Q: How long can I lease my Affordable 80% AMI 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
5	\$120,800	\$169,120
6	\$129,750	\$181,650

Q: What happens if I exceed the Income Limit for Current Tenants in My Low-Income or Affordable Apartment?

A: If a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, **their apartment shall still remain at the current rent until the end of their current lease term, at which point the rent of the unit will be changed to market-rate rent.** The over-income household can elect to stay in the unit, but would then have to pay the market rent during their next lease term.

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

A: Rents may increase a few percentage points if Boston-Cambridge-Quincy Area Median Income increases or the costs of utilities in Newton decreases. Likewise, if the Boston-Cambridge-Quincy Area Median Income decreases and the costs of utilities increases, **rents may decrease.**

LOCAL PREFERENCE INFORMATION

Q: What is Local Preference?

A: The City of Newton has established a local preference for 25% of the affordable apartments. Local Preference will be given as described in The Lottery 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:

- Current resident of Newton
- Employees of the City of Newton
- Employees of Local Businesses (businesses located in Newton)
- Households with children attending a Newton school, such as METCO students

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. But note, Local Preference households who were displaced by this development will get priority over Local Preference households of the same Type who were not displaced by this development.

Q: Does Local Preference take priority over household size/composition?

A: No. For example, on the Waiting List for the 2BR 80% AMI Local Preference units, if there are not enough eligible Type II Local Preference Applicants, the units will be made available to a Type II Non-Local Preference household before being made available to a Type I Local Preference Household who would be over-housed in a 2BR unit. Please see the way the Waiting Lists are compiled in the section on Waiting Lists.

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 pages 12-13).

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

A: No. The DA and Sensory apartments will be made available to all households in need of those apartments' features regardless of household composition and local preference.

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 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 is 33.4%. This is the minimum percentage of minority applicants that is the goal for 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 AND SENSORY UNIT INFORMATION

Q: Who qualifies for a disabled-accessible (“DA”) or hearing/vision-impaired (“Sensory”) 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.” Sensory units are built with features for individuals who have hearing/vision impairment and may need additional visual/audio cues. 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 DA and Sensory apartments awarded?

A: There are separate Waiting Lists for the DA and Sensory apartments. The households with the top positions on those Waiting Lists will be given the first opportunity to lease the DA and Sensory apartments.

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

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

Q: What happens if there are fewer DA or Sensory qualified applicants than DA or Sensory apartments at the time of the Lottery?

A: If there are not enough qualified applicants on Waiting Lists for the Disabled-Accessible or Sensory units, the units 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