

Information Packet

Union 346 Phase II

346 Somerville Ave, Somerville MA
(Rental Apartments)

This packet contains specific information on the application process for the Income-Restricted rental apartments offered at Union 346 Phase II through Somerville's Inclusionary Zoning Ordinance. The Office of Strategic Planning and Community Development's (OSPCD) Housing Division and Union 346 Phase II 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 April 2024.

APPLICATIONS MUST BE SUBMITTED (NOT POSTMARKED) BY 2:00 PM, on FEB 8th 2024.

Applications can be submitted the following ways:

COMPLETE AND SUBMIT THE ONLINE APPLICATION HERE:

www.jotform.com/SEBHousing/Union346PhaseII

Mail: SEB Housing
Re: Union 346 Phase II
257 Hillside Ave
Needham, MA 02494

Note: SEB Housing is currently closed to the Public but there is an SEB Dropbox on site!

OR

Scan/Email: info@sebhousing.com

OR

Somerville Drop Location:

346 Somerville Ave.

*****Dropbox on wall outside main entrance to property*****

Note: Applications dropped in Drop Box Will NOT be reviewed until the deadline

Fax: 617-782-4500

The first Info Session will be held on Jan 10, 2024 at 6:00pm via Zoom and the second Info Session will be held on Jan 17th at 6:00pm via Zoom (Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159 or via conference call: 646-558-8656, Access Code: 81893177595#)

Application Deadline: application must be completed and delivered by 2 pm on Feb 8th 2024

The Lottery date will be sent out to eligible applicants when they are approved for the lottery.

For questions please email Union346@sebhousing.com or call 617-782-6900 x1 For TTY Dial 711.

Information Packet created by SEB Housing, LLC



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GENERAL OVERVIEW AND RENTS

Union 346 Phase II is a 59 unit rental apartment complex located on 346 Somerville Ave in Somerville, and is the second phase of Union 346 (the first phase contains 94 units). 5 of these apartments will be rented to households with incomes at or below 50% of the Area Median Income (AMI), 4 different apartments will be rented to households with incomes between 50% and 80% AMI, and 2 different apartments will be rent to households with incomes between 80% and 110% AMI. The Waiting Lists will be established by lottery as detailed in the following pages. Residences will have Stainless steel appliances, Quartz Countertops, modern finish packages, in-unit washer and dryer and the property features the following a Community Room Lounge and Roof Deck. All units are pet friendly and 100% smoke-free. **There will also be 3 parking spaces including in the rent for 3 households based on need. Otherwise, there are limited spaces available for a 50% discounted rate of \$100/mo. If spaces are not available, tenants with cars will need to make arrangements for street parking.**

Unit Type	Disabled-Accessible (DA) Units	Minimum Gross Annual Income	Minimum Household Size	Approx. Size (subject to change)	# of bath-rooms	No. of Units	Monthly Rent (not including utilities+ parking**)
Five (5) 50% AMI Apartments							
Studio	N/A	\$21,499*	1	436 sqft	1	2	\$744
1 BR	N/A	\$25,082*	1	664 sqft	1	1	\$825
2 BR	N/A	\$28,666*	2	919 sqft	1	1	\$848
3 BR	1 DA	\$32,249*	3	1,148 sqft	2	1	\$883
Four (4) 80% AMI Apartments							
Studio	N/A	\$51,951	1	488 sqft	1	1	\$1,416
1 BR	1 DA	\$51,951	1	633-734 sqft	1	2	\$1,609
3 BR	N/A	\$66,801	3	1,176 sqft	2	1	\$1,890
Two (2) 110% AMI Apartments							
Studio	N/A	\$82,951	1	491 sqft	1	1	\$2,088
3 BR	N/A	\$106,651	3	1,176 sqft	2	1	\$2,898

Tenants are responsible for paying the full amount of rent each month. All tenants are responsible for paying all electricity, water and sewer (heat, hot water and cooking are electricity). The rents for the inclusionary units are set annually by the City of Somerville and subject to change on an annual basis.

***Please note, the 80% and 110% AMI minimums shown are based on a household size equivalent to the number of bedrooms in the selected unit. For the actual MINIMUM AND MAXIMUM income limits based on household size for 80% and 110% units, please see the table below.*

Income Limits (Income Limits are GROSS Income)			
No. of people in your household	Max Income for 50 % AMI units	Max and Minimum Income: 80% AMI units	Max and Minimum Income: 110% AMI unit
1	\$51,950	\$51,951 to \$82,950	\$82,951 to \$114,268
2	\$59,400	\$59,401 to \$94,800	\$94,801 to \$130,592
3	\$66,800	\$66,801 to \$106,650	\$106,651 to \$146,916
4	\$74,200	\$74,201 to \$118,450	\$118,451 to \$163,240
5	\$80,150	\$80,151 to \$127,950	\$127,951 to \$176,299
6	\$86,100	\$86,101 to \$137,450	\$137,451 to \$189,358

Union 346 Phase II 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 their income-restricted 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 for the unit in which they reside (*see Yearly Eligibility and Rent Review for more details*). Household income limits are updated yearly by HUD. For the 50% and 80% AMI units, if the HUD HOME rents increase or utility allowances decrease, the rents will increase. Please be aware that initial rents are based off 2024 HUD HOME rents. Rents are updated by HUD during the summer each year and anticipated re-certifications may use 2024 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% and an 110% AMI Unit?

A: The unit finishes are all the same as the market-rate units for all units in the building. 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% and 110% AMI have higher minimum and maximum income limits and as such, they have higher rent rates.

Q: Are there any parking spots at Union 346 Phase II?

A: There are a total of just 15 parking spaces at Union 346 Phase 2. Three of these spaces will be reserved for affordable tenants based on need. Otherwise, there are limited spaces available for a 50% discounted rate of \$100/mo. If spaces are not available, tenants with cars will need to make arrangements for street parking.

ELIGIBILITY REQUIREMENTS

Q: Who is eligible to apply for the 50% and 80% and 110% apartments in Union 346 Phase II?

A: In order to qualify for a 50% or 80% or 110% 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 cannot have more than \$75,000 in total assets (retirement, college and health savings accounts do NOT count toward asset limit).
3. 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).
4. 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.
5. 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 Union 346 Phase II.

Preference for the units will be given households who are current Somerville Residents and people who currently work full-time in Somerville (“full-time” is defined as averaging 32 hours or more 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 Union 346 Phase II, along with the income eligibility requirements for each unit type and household size.** 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. 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% and 110% 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% and 110% AMI apartment?

A: No, households can only qualify for a 50% AMI unit or an 80% AMI unit or a 110% 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. If a household has income between 50% and 80% AMI, they are only eligible for a 80% AMI unit.

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 (excluding actual interest and dividends earned from traditional retirement accounts). 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 unless the applicant can provide verification that the households are separated and living at separate addresses. Verification must be a copy a court filed document showing that divorce/separation has been filed (if the legal document shows separate addresses for the partners), OR documentation of the estranged spouse residing in separate addresses (such as copies of leases). Where no such documentation exists of residing at separate addresses, a notarized affidavit from the parties (or party in the event it is not safe or possible for both parties to do so) that they are separating and will be residing at separate addresses as of a certain date.

Assets Limits

The total assets of all household members cannot exceed \$75,000, 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 non-retirement account assets is counted toward the income limit (as interest/dividends from retirement accounts do not count in the income certification). 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 \$75,000 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, excluding interest and dividends earned from traditional retirement accounts. 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% or 110% 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% or 110% 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. Certain eligible households may request a reasonable accommodation for a unit that exceeds their household size if there is a documented need. "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. Note that legally married couples shall be considered part of the household unless the applicant can provide verification that the households are separated and living at separate addresses. Verification must be a copy a court filed document showing that divorce/separation has been filed (if the legal document shows separate addresses for the partners), OR documentation of the estranged spouse residing in separate addresses (such as copies of leases). Where no such documentation exists of residing at separate addresses, a notarized affidavit from the parties (or party in the event it is not safe or possible for both parties to do so) that they are separating and will be residing at separate addresses as of a certain date. 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 may the household count them as a household member (so the due date of the unborn child must be on or before May 23, 2024). 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, legally married couples shall be considered part of the household unless the applicant can provide verification that the households are separated and living at separate addresses. Verification must be a copy a court filed document showing that divorce/separation has been filed (if the legal document shows separate addresses for the partners), copies of separate leases, copies of utility bills in their name at separate addressed, or notarized statements from each spouse confirming that they are separated and living at separate addresses. The Certification Application, given to households who are high enough on the Waiting Lists established by the Lottery will have more details on the documentation households will need to provide.

If you have only begun considering a divorce, and no legal action has been taken and you do not live at separate addresses, 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% and 110% AMI units?

A: The inclusionary zoning ordinance under which this development was permitted has established a priority 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.

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?

A: No, you do not. But please note that households who mark on their lottery application that they 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 but does not produce the necessary documentation when required will be dropped from 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 32 hours or more 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% and 110% AMI apartments in Union 346 Phase II?

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% or 110% 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 Feb 8, 2024

Step 1b: The Lottery

The Lottery date will be sent out to eligible applicants when they are approved for the lottery.

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 Feb 8, 2024. 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 at the end of February or in early March. The Lottery date will be sent out to eligible applicants when they are approved for the lottery. 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 one single drawing for ALL households using Random.org. The order households are drawn in that one single drawing will be used along with priority/preferences of each household (such as the units for which they applied and were eligible, and if they had priority as household currently living or working full-time in Somerville) to establish the Waiting Lists as outlined on the following page.

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 as outlined on the following page.

Step 1c: The Waiting Lists and Lottery Results

The Waiting Lists will be established by one single drawing using Random.org as follows:

The Waiting Lists

Waiting List for Two Studio 50% AMI apartments

Top Priority: first household drawn currently living/working full-time in Somerville and eligible for this unit

Second Priority: the Top 20 households on the Phase I Studio 50% Waiting List as time of Phase II drawing

Third Priority: households currently living or working full-time in Somerville

Fourth Priority: all other households who qualify for Studio 50% AMI units

Waiting List for One 1BR 50% AMI apartment

Top Priority: first household drawn currently living/working full-time in Somerville and eligible for this unit

Second Priority: the Top 20 households on the Phase I 1BR 50% Waiting List as time of Phase II drawing

Third Priority: households currently living or working full-time in Somerville

Fourth Priority: all other households who qualify for 1BR 50% AMI unit

Waiting List for One 2BR 50% AMI apartment

First Priority: households currently living or working full-time in Somerville

Second Priority: all other households who qualify for 50% AMI 2BR units

Waiting List for One Studio 80% AMI apartment

Top Priority: first household drawn currently living/working full-time in Somerville and eligible for this unit

Second Priority: the Top 20 households on the Phase I Studio 80% Waiting List as time of Phase II drawing

Third Priority: households currently living or working full-time in Somerville

Fourth Priority: all other households who qualify for Studio 80% AMI unit

Waiting List for One 1BR 80% AMI apartment

Top Priority: first household drawn currently living/working full-time in Somerville and eligible for this unit

Second Priority: the Top 20 households on the Phase I 1BR 80% Waiting List as time of Phase II drawing

Third Priority: households currently living or working full-time in Somerville

Fourth Priority: all other households who qualify for 1BR 80% AMI unit

Waiting List for One 3BR 80% AMI apartment

First Priority: households currently living or working full-time in Somerville

Second Priority: all other households who qualify for 80% AMI 3BR units

Waiting List for One Studio 110% AMI apartment

First Priority: households currently living or working full-time in Somerville

Second Priority: all other households who qualify for 110% AMI studio units

Waiting List for One 3BR 110% AMI apartments

First Priority: households currently living or working full-time in Somerville

Second Priority: all other households who qualify for 110% AMI 3BR units

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

Waiting List for One Disabled-Accessible 3BR 50% AMI apartment

First Priority: households currently living or working full-time in Somerville who need the special features of the unit

Second Priority: all other households who qualified for 50% AMI 3BR units who need the special features of the unit

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

First Priority: households currently living or working full-time in Somerville who need the special features of the unit

Second Priority: all other households who qualified for 50% 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 Facetime, 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 Corcoran Management directly at Union346@jmcandco.com ; 339-235-3958). 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 Corcoran Management 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 Corcoran Management. 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	\$51,950	\$72,730
2	\$59,400	\$83,160
3	\$66,800	\$93,520
4	\$74,200	\$103,880
5	\$80,150	\$112,210
6	\$86,100	\$120,540

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	\$82,950	\$116,130
2	\$94,800	\$132,720
3	\$106,650	\$149,310
4	\$118,450	\$165,830
5	\$127,950	\$179,130
6	\$137,450	\$192,430

Q: How long can I lease my 110% AMI apartment?

A: As a **resident of a unit set for households at 110% AMI**, once you have completed your initial income certification, you are then considered income eligible as long as your household earns an income that does not exceed **120% of the then 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 Households (110% AMI)	Income Limit for Recertifying Households in units set at 110% AMI (120% AMI)
1	\$114,268	\$124,656
2	\$130,592	\$142,464
3	\$146,916	\$160,272
4	\$163,240	\$178,080
5	\$176,299	\$192,326
6	\$189,358	\$206,573

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 for the 50% and 80% and 110% AMI units** may increase a few percentage points each year, depending on Area Median Income numbers published by the Department of Housing and Urban Development (HUD) annually. Initial rents are based off 2024 HUD AMI. Rents are updated by HUD during the Spring each year and anticipated re-certifications may use 2024 or 2024 HUD HOME rent amounts, depending on the timing of a re-certification and lease renewal.

DISABLED-ACCESSIBLE UNIT INFORMATION

Type	Disabled-Accessible (DA)	# of Bathrooms	Approx. Size (subject to change)	Rent*	Minimum Household Size	AMI	<u>Minimum</u> Income Limits
3BR	DA	1	1,148 sq. ft.	\$883	3	50%	\$32,249
1BR	DA	1	734 sq. ft.	\$1,609	1	80%	\$51,951

***50% and 80% Rents are not based on each applicant's income (unless they already have a Section 8 voucher or similar). Minimum income for 50% AMI units is for households who do not already have a Section 8 voucher or similar subsidy.**

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 and reasonable modifications?

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

- Jan 8, 2024: Start of Marketing. The Lottery Application period will be 30 days, and will start on the day when Lottery Applications are first available which will be on the date when the first print advertisements run. All notices to households and housing organizations on the City's ListServ will be sent within 7 days of the first print advertisements.
- Jan 10, 2024: The First Information Session will be held at 6:00pm via Zoom (Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159 or via conference call: 646-558-8656, Access Code: 81893177595#)
- Jan 17, 2024: The Second Information Session will be held via Zoom (Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159 or via conference call: 646-558-8656, Access Code: 81893177595#)
- Feb 8th, 2024 **Application Deadline (30 days from start of marketing): 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.
- End Feb/
Early March: The Lottery will be held. Further details will be sent to households who apply and qualify for the lottery.
- March 1, 2024: The top households on each Waiting List will be contacted by SEB Housing to begin the Program (Income and Asset) Certification Process (*immediately after the lottery*)
- Mid/late March: 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 Union346@sebhousing.com or call (617) 782-6900 (x1 and then x1) and leave a message.