Information Packet
Montaje, Assembly Row
449 Canal Street, Somerville
(Rental Apartments)

Mayor Joseph A. Curtatone and Street Realty Inc., are pleased to announce an Income-Restricted Rental Lottery

This packet contains specific information on the application process for the Income-Restricted rental apartments being offered at Montaje through Somerville’s Inclusionary Zoning Ordinance. The Office of Strategic Planning and Community Development’s (OSPCD) Housing Division and Montaje 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 EARLY 2018.

APPLICATIONS MUST BE DELIVERED (NOT POSTMARKED) BY 2:00 PM, on Monday, November 13, 2017.
Applications can be submitted the following ways:

SEB
Re: Montaje 257 Hillside Ave Needham, MA 02494
OR City Hall Annex on the 1st Floor 50 Evergreen Ave, Somerville
Mon-Wed 8:30-4:30, Thurs 8:30-7:30 Fr 8:30-12:30
Applications dropped in the drop box Will NOT be reviewed until the deadline

Scan/Email: seb.housing@gmail.com  OR Fax: 617-782-4500

Applications can also be downloaded here: www.s-e-b.com/properties/rental-developments/
Additional Applications available at http://s-e-b.com/property/montaje

For Income-Restricted Unit Information call (617) 782-6900. There will be two Public Info Sessions where questions about the lottery and the development can be addressed directly. The Info Sessions will be held on Wednesday, September 13, 2017 and Thursday, October 19, 2017 6-7:30 PM in the Auditorium of the East Somerville Community School at 50 Cross St. Somerville, MA 02145. For TTY Dial 711. Information Packet created by SEB, LLC
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GENERAL OVERVIEW AND RENTS

Montaje is a 447 unit rental apartment complex located on 449 Canal Street in Assembly Row in Somerville. Twenty-eight (28) of these apartments will be rented to households with incomes at or below 50% AMI and 28 different apartments will be rented to households with incomes at or below 80% AMI. The Waiting Lists will be established by lottery held in Dec. 2017 as detailed in the following pages. Residences will have Stainless steel GE appliances, Quartz Countertops, modern finish packages, In unit washer and dryer and the property features the following amenities: Sky Lounge, open air terrace with pool, bocce court and grilling stations, artistic makers space, gym, yoga room, media room, and lounge. All units are pet friendly and 100% smoke-free. No parking spot is included with the 50% and 80% AMI units but parking spots can be rented for a reduced rate of $50-$75/mo.

Breakdown of 56 income-restricted units at Montaje

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Minimum Gross Annual Income</th>
<th>Minimum Household Size</th>
<th>Approx. Size (subject to change)</th>
<th>No. of Bathrooms</th>
<th>Area Median Income</th>
<th>No. of Units</th>
<th>Monthly Rent (not including utilities nor parking)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio N/A</td>
<td>$36,200**</td>
<td>1</td>
<td>503 &amp; 542</td>
<td>1</td>
<td>80%</td>
<td>2</td>
<td>$1,039*</td>
</tr>
<tr>
<td>1 BR</td>
<td>$18,408</td>
<td>1</td>
<td>667 - 874</td>
<td>1</td>
<td>50%</td>
<td>7</td>
<td>$767*</td>
</tr>
<tr>
<td></td>
<td>$36,200**</td>
<td>1</td>
<td>667 - 795</td>
<td>1</td>
<td>80%</td>
<td>6</td>
<td>$1,141*</td>
</tr>
<tr>
<td>2 BR</td>
<td>$21,576</td>
<td>2</td>
<td>1,158 – 1,300</td>
<td>2</td>
<td>50%</td>
<td>2</td>
<td>$899*</td>
</tr>
<tr>
<td></td>
<td>$41,400**</td>
<td>1,058-1,300</td>
<td>80%</td>
<td>4</td>
<td>$1,350*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Studio</td>
<td>$18,720</td>
<td>1</td>
<td>625</td>
<td>1</td>
<td>50%</td>
<td>2</td>
<td>$780*</td>
</tr>
<tr>
<td>1 BR</td>
<td>$19,176</td>
<td>1</td>
<td>634 - 745</td>
<td>1</td>
<td>50%</td>
<td>9</td>
<td>$799*</td>
</tr>
<tr>
<td>1 DA + 1 HI</td>
<td>$36,200**</td>
<td>1</td>
<td>634 – 794</td>
<td>1</td>
<td>80%</td>
<td>11</td>
<td>$1,173</td>
</tr>
<tr>
<td>2 BR</td>
<td>$22,488</td>
<td>2</td>
<td>1,088 – 1,452</td>
<td>2</td>
<td>50%</td>
<td>6</td>
<td>$937*</td>
</tr>
<tr>
<td></td>
<td>$41,400**</td>
<td>1,088-1,198</td>
<td>80%</td>
<td>4</td>
<td>$1,388*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 BR</td>
<td>$25,416</td>
<td>3</td>
<td>1,587</td>
<td>2</td>
<td>50%</td>
<td>2</td>
<td>$1,059*</td>
</tr>
<tr>
<td></td>
<td>$46,550**</td>
<td>1,587</td>
<td>80%</td>
<td>1</td>
<td>$1,572*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Tenants are responsible for paying the full amount of rent each month. Rents are not based on each applicant’s income (unless they already have a Section 8 voucher or similar). Tenants will be responsible for paying all their gas, electricity, water and sewer. No parking spots are included in the rent and each spot is available for a reduced rate of $50/mo for spaces outdoors and $75/mo for indoor garage spaces. The rents are set annually by the HUD HOME program and subject to change on an annual basis. Rents vary based on the building the unit is located in (Wood Frame or Tower).

**Please see breakdown of 56 income-restricted units table on pg. 3 or 6 for minimum income limits for the 50% AMI units.
**Please note, the 80% AMI minimums shown on page 3 are based on a household size equivalent to the number of bedrooms in the selected unit. If you have more household members than the number of bedrooms in your selected unit(s), please see the following MAXIMUM Gross Annual Income Limits table – the minimum income for the 80% AMI units is the 50% AMI maximum for your household size. For example, a two person household qualified for a Studio 80% AMI unit would have a minimum income limit of $41,400.

MAXIMUM Gross Annual Income Limits

<table>
<thead>
<tr>
<th>No. of people in your household</th>
<th>For units set at 50% AMI</th>
<th>For units set at 80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$36,200</td>
<td>$54,750</td>
</tr>
<tr>
<td>2</td>
<td>$41,400</td>
<td>$62,550</td>
</tr>
<tr>
<td>3</td>
<td>$46,550</td>
<td>$70,350</td>
</tr>
<tr>
<td>4</td>
<td>$51,700</td>
<td>$78,150</td>
</tr>
<tr>
<td>5</td>
<td>$55,850</td>
<td>$84,450</td>
</tr>
<tr>
<td>6</td>
<td>$60,000</td>
<td>$90,700</td>
</tr>
</tbody>
</table>

Montaje 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 recipiency, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

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

**A:** After move-in, tenants will income certify annually and are considered income eligible for a 50% or 80% AMI unit as long as the household’s gross annual income does not exceed 140% of the then-current applicable income limits for their household size (see Yearly Eligibility and Rent Review for more details). Household income limits are updated yearly by HUD. If the HUD HOME rents increase or utility allowances decrease, the rents will increase.

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

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

Q: Who is eligible to apply for the 50% and 80% apartments in Montaje?
A: In order to qualify for a 50% or 80% unit, households must meet the following criteria:
1. They must have income and assets that qualify within the parameters as highlighted in this section.
2. Households must have at least one person per bedroom. (For example, a one person household cannot apply for a 2BR unit.)
3. Households cannot have more than $250,000 in total assets (retirement accounts do NOT count toward asset limit; however, interest earned from retirement accounts is counted as income).
4. Households cannot currently own homes unless they meet the current homeowner exceptions listed on pg. 8 (and even then the home must be sold prior to move-in).
5. All heads-of-household cannot be full-time students. 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 Montaje.

Preference for the units will be given to households on the Somerville Housing Authority (SHA) Waiting List for Section 8 or Public Housing, who provide verification with the Lottery Application current Somerville Residents and people who currently work full-time in Somerville and provide verification (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 in 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. 4 and the Minimum income table on pg. 6 show the breakdown of all income restricted units at Montaje, along with the income eligibility requirements for each unit type and household size. For all units, the Leasing Office will determine if an applicant has enough monthly income to cover the rent using a similar methodology for applicants applying to their market rate units. The required rent to income ratio is 50% (i.e. applicant’s monthly income must be approx 2 times the monthly rent). Applicants may make less than the minimum incomes shown above for the 50% AMI units if they have enough in assets to make up for the deficit in income to meet the management’s company minimum income criteria. Applicants who receive a housing subsidy (like Section 8) must have a monthly income 2 times the monthly rent share. Please see “Leasing Office Review” in the step-by-step process for more details. Again, while households must meet a minimum program requirement for the 80% AMI units, the minimum income limits for the 50% AMI units are not required by the housing program, they are just estimations of minimum incomes required by the leasing office. If a household with a Section 8 voucher is unclear about the value of their voucher, they should contact their issuing housing authority.
### MINIMUM Gross Annual Income

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Min. no. of people</th>
<th>For units set at 50% AMI</th>
<th>For units set at 80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio</td>
<td>1</td>
<td>$18,720</td>
<td>$36,200</td>
</tr>
<tr>
<td>1 BR</td>
<td>1</td>
<td>$18,408</td>
<td>$36,200</td>
</tr>
<tr>
<td>2 BR</td>
<td>2</td>
<td>$21,576</td>
<td>$41,400</td>
</tr>
<tr>
<td>3 BR</td>
<td>3</td>
<td>$25,416</td>
<td>$46,550</td>
</tr>
</tbody>
</table>

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

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

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

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

### Q: How is a household’s income determined?

**A:** A household’s income is the total anticipated GROSS amount of money received by ALL members of the household over the next 12 months (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Lottery Agent will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months (including anticipated raises or bonuses) will be counted as income and monies received over the previous 3 months will be analyzed to 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 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 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 Income-Restricted housing guidelines. Additionally, legally married couples shall be considered part of the household, even if separated unless the applicant can provide a copy of a fully executed separation agreement AND leases/affidavits from both parties proving they live at separate addresses.
Assets Limits

The total assets of all household members cannot exceed $250,000, and this does not include Retirement Accounts.

Assets as Part of the Income Certification

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

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

Their assets total for the asset limit is: $10,000 (as retirement accounts do not count toward the asset limit)
Their asset total for imputing income is: $10,000 + $70,000 = $80,000
Actual Income from assets is: $100 + $0 = $100 (A)
Imputed Income at 0.06% is: 0.06% of $80,000 = $48.00 (B)

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

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

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

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

A: No. Only people who will live in the apartment can sign the lease. Applying households must 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: Can a full-time student apply for a 50% or 80% AMI unit?

A: All heads of household cannot be full-time students and be eligible for the lottery. So if a one person household is a full time student they are ineligible. If both people in a two person household are full time students, they are ineligible. A full-time student who is a head-of-household is only eligible for an income-restricted unit if they are a co-head of household with someone who is NOT a full time student. There are no prohibitions on part-time students.

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

A: Applicants who currently own homes are not eligible for an income-restricted unit unless they meet one of the following exceptions. Only households who meet one of the exceptions may be entered into the lottery, but they will not be allowed to still own the current home and move into an income-restricted unit.

Exceptions for current homeownership can only be made in the following instances:

1. A displaced homemaker: A displaced homemaker is an individual who is an adult who meets ALL the following criteria:
   - Has not worked full-time, full year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family
   - Owned a home with his or her partner or resided in a home owned by the partner
   - Does not own the home previously owned with a partner
   - Is unmarried to or legally separated from the spouse

2. A single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom they have custody or joint custody, or is pregnant).

3. An age-qualified household (in which at least one member is age 55 or Over) which is selling a home in order to purchase an Income-Restricted unit.

4. A household that owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

5. A household that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
HOUSEHOLD SIZE REQUIREMENTS

**Q:** How is appropriate household size determined?

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

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

“Household” shall mean all persons whose name appear on the lease, and also all persons who intend to occupy the housing unit as their primary residence. Legally married couples shall both be considered part of the household, even if separated unless the applicant can provide a copy of a fully executed separation agreement AND leases/affidavits from both parties proving they live at separate addresses. Minors/dependents can only be considered part of the household if heads-of-household have physical custody or guardianship for 183 days a year, documented by court.

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

**A:** Only if the unborn child is in their third trimester at the time of the lottery (held in December, 2017) may the household count them as a household member. Households do not need to submit proof of pregnancy with the lottery application but will have to submit proof of pregnancy and term with the Certification Application after the lottery.

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

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

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

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

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

A: The inclusionary zoning ordinance under which this development was permitted has established a preference first for households who are currently on the Somerville Housing Authority’s Wait List for either Section 8 or Public Housing who provide verification from the SHA. The last page of the application must be filled in by the SHA as verification of this preference. Next preference is for households who provide current documentation (dated within the last 30 days) that they live or work full time in Somerville, and lastly for households who are not in either of those two categories.

The Waiting Lists on page 13 show how those preferences are given.

Q: How does a household receive a Preference?

A: Please see the Lottery Application for more details.

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

A: Eligible households without these Preferences or households failing to provide the required preference documentation 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 but will be given positions on the Waiting Lists for those units behind the households who do qualify for those preferences. Please see the Waiting Lists on page 13 for those details.
Q: What is the application, selection, and move-in process for the 50% and 80% AMI apartments in Montaje?

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

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

The second step is to be found Lease Eligible (see pg. 14) and reserve a unit by providing a reservation fee if found eligible during income certification (unit availability will be determined by your position on the Waiting List). Please do not give your property owner notice at this point.

The third step is to be income certified by SEB (then, approved by the City’s Housing Division) for Income-Restricted units. If found lease, income and asset eligible, you will be notified with a Proceed Letter from the Housing Division prior to setting a move-in date.

Step 1a: Applying for the Housing Program

thru Monday, November 13, 2017 at 2 PM

Step 1b: The Lottery

December 2017

Step 1c: Waiting Lists and Lottery Results

Established night of the lottery

Step 2: Screening By Leasing Office and Unit Selection For Top Waiting List Applicants

1-90 days after lottery

Step 3: Final Program Certification Prior To Move-In

Within 5 days of reserving a unit, applicants must submit all required income, asset and tax documentation to SEB
STEP-BY-STEP PROCESS AND TIMELINE

**Step 1a: Lottery Application**
Applicants will need to fill out a Lottery Application and include every person that will be residing in the unit. While supporting income and asset documentation is not required with the Lottery Application (but will be required later), applicants applying for preferences MUST submit supporting documentation (as directed in the Lottery Application) to verify they are either on the Somerville Housing Authority Waiting List (for either Section 8 or Public Housing (see p. 10), or currently live or work full-time in Somerville, or require an accessible unit. The Lottery Application must be received by 2 pm on Monday, November 13, 2017. 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. Once SEB 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 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 December 2017. Households do not have to attend the lottery to remain eligible. All results will be sent to every applying household within 7 days of the Lottery.

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

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

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

### The Waiting Lists

**Waiting List for Two Studio 50% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 50% AMI studio units

**Waiting List for Sixteen 1BR 50% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 50% AMI 1BR units

**Waiting List for Seven 2BR 50% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 50% AMI 2BR units

**Waiting List for Two 3BR 50% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 50% AMI 3BR units

**Waiting List for Two Studio 80% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 80% AMI studio units

**Waiting List for Fourteen 1BR 80% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 80% AMI 1BR units

**Waiting List for Eight 2BR 80% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 80% AMI 2BR units

**Waiting List for One 3BR 80% AMI apartment**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list
- **2nd Drawing**: households currently living or working full-time in Somerville
- **3rd Drawing**: all other households who applied for 80% AMI 3BR units

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

*If no one requires a Disabled-Accessible or a Hearing-Impaired unit, it will go to the next highest person on the wait list for that unit type.

**Waiting List for One Disabled-Accessible 2BR 50% AMI apartment**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list who need the features of a DA unit
- **2nd Drawing**: households currently living or working full-time in Somerville who need the features of a DA unit
- **3rd Drawing**: all other households who applied for 50% AMI 2BR units who need the features of a DA unit

**Waiting List for Two Disabled-Accessible 1BR 80% AMI apartments**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list who need the features of a DA unit
- **2nd Drawing**: households currently living or working full-time in Somerville who need the features of a DA unit
- **3rd Drawing**: all other households who applied for 80% AMI 1BR units who need the features of a DA unit

**Waiting List for One Hearing-Impaired 1BR 80% AMI apartment**
- **1st Drawing**: households currently on the Somerville Housing Authority’s wait list who need the features of a HI unit
- **2nd Drawing**: households currently living or working full-time in Somerville who need the features of a HI unit
- **3rd Drawing**: all other households who applied for 80% AMI 1BR units who need the features of a HI unit
Step 2: Leasing Office Review & Unit Selection Preference

The Management Team/Leasing Office (Greystar) will contact approximately 5 times as many people as there are units available from each Waiting List. Households will be given at least a five day notice of when they need to come to the Leasing Office to complete a Lease Application. The Lease 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. **Co-signers nor guarantors are not allowed** as only people who will live in the unit can sign the lease. When a specific unit is offered to a household, the household will have five (5) days to put down a reservation fee. The reservation fee will not exceed the amount permitted for a security deposit and will later become the security deposit if and when signing a lease. The Leasing Office can provide more details at this step.

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 and unit reservation, 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 will have to wait for the removal of households with a higher position than them before being given an opportunity to reserve 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.

Step 3: Final Program Certification Prior To Move-In

After a household has been found lease eligible the household must reserve a specific unit with the Leasing Office by signing a Reservation Form and providing a reservation fee. All households who have reserved a unit must then complete a Certification Application and submit it along with all required income, asset and tax documentation to SEB within 5 calendar days of reserving the unit. Once SEB reviews these documents and deems the household income and asset eligible, SEB will send the Certification Application along with all the supporting documentation to the City’s Housing Division for review and final approval.

If SEB or the City’s Housing Division needs to see additional documentation, SEB will notify the household. Failure to deliver the requested additional documentation within 5 calendar days of being notified will terminate the review and certification process and will result in the forfeiture of any Waiting List position or Income Restricted unit reservation the applicant may hold. Households who are found to be over-income at this stage in the process (when they update their income and asset documentation with SEB for Certification of Eligibility) will lose their reservation for the unit they selected and their reservation fee will be fully refunded within seven (7) days.

Once the Applicant is notified of their eligibility through a Proceed Letter from the City’s Housing Division, the applicant will need to schedule a walkthrough of the unit reserved and set a move in date. All households must sign a lease and Lease Rider upon move-in (or just prior to move-in).
YEARNLY ELIGIBILITY AND RENT REVIEW

Approximately 60-90 days before lease renewal, you will need to submit updated income and asset documentation to the Leasing Office so they can ensure that you are still under the maximum income guidelines. You will not be able to renew your Lease until you have submitted all required documentation. You should maintain records of your taxes, pay-stubs, bank statements and asset statements while living in the affordable unit. Maintaining records makes this yearly review very simple.

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:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Current Income Limit for Households (50% AMI)</th>
<th>Income Limit for Households in units set at 50% AMI (140% of 50% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$36,200</td>
<td>$50,700</td>
</tr>
<tr>
<td>2</td>
<td>$41,400</td>
<td>$57,950</td>
</tr>
<tr>
<td>3</td>
<td>$46,550</td>
<td>$65,200</td>
</tr>
<tr>
<td>4</td>
<td>$51,700</td>
<td>$72,400</td>
</tr>
<tr>
<td>5</td>
<td>$55,850</td>
<td>$78,200</td>
</tr>
<tr>
<td>6</td>
<td>$60,000</td>
<td>$84,000</td>
</tr>
<tr>
<td>7</td>
<td>$64,150</td>
<td>$89,850</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Current Income Limit for Households (80% AMI)</th>
<th>Income Limit for Households in units set at 80% AMI (140% of 80% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$54,750</td>
<td>$76,650</td>
</tr>
<tr>
<td>2</td>
<td>$62,550</td>
<td>$87,600</td>
</tr>
<tr>
<td>3</td>
<td>$70,350</td>
<td>$98,550</td>
</tr>
<tr>
<td>4</td>
<td>$78,150</td>
<td>$109,450</td>
</tr>
<tr>
<td>5</td>
<td>$84,450</td>
<td>$118,250</td>
</tr>
<tr>
<td>6</td>
<td>$90,700</td>
<td>$135,750</td>
</tr>
<tr>
<td>7</td>
<td>$96,950</td>
<td>$144,500</td>
</tr>
</tbody>
</table>
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 have to pay the 80% AMI rate rent and the apartment will then be considered part of the 80% AMI unit count (and the next available 80% AMI apartment with the same number of bedrooms will be turned into a 50% AMI apartment).

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

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

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

A: Rents may increase a few percentage points each year, depending on HUD's High and Low HOME rents published by the Department of Housing and Urban Development (HUD) annually.
## DISABLED-ACCESSIBLE UNIT INFORMATION

<table>
<thead>
<tr>
<th>Type</th>
<th>Disabled-Accessible (DA) and Hearing-Impaired (HI)</th>
<th># of Bathrooms</th>
<th>Approx. Size (subject to change)</th>
<th>Rent*</th>
<th>Minimum Household Size</th>
<th>AMI</th>
<th>Minimum Income Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>2BR Accessible</td>
<td></td>
<td>2</td>
<td>1,452 sqft</td>
<td>$937</td>
<td>2</td>
<td>50%</td>
<td>$22,488</td>
</tr>
<tr>
<td>1BR Accessible</td>
<td></td>
<td>1</td>
<td>696 sqft</td>
<td>$1,173</td>
<td>1</td>
<td>80%</td>
<td>$36,200</td>
</tr>
<tr>
<td>1BR Accessible</td>
<td></td>
<td>1</td>
<td>738 sqft</td>
<td>$1,141</td>
<td>1</td>
<td>80%</td>
<td>$36,200</td>
</tr>
<tr>
<td>1BR Hearing-Impaired</td>
<td></td>
<td>2</td>
<td>794 sqft</td>
<td>$1,173</td>
<td>1</td>
<td>80%</td>
<td>$36,200</td>
</tr>
</tbody>
</table>

### MAXIMUM Gross Annual Income Limits

<table>
<thead>
<tr>
<th>No. of people in your household</th>
<th>For units set at 50% AMI</th>
<th>For units set at 80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$36,200</td>
<td>$54,750</td>
</tr>
<tr>
<td>2</td>
<td>$41,400</td>
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<td>$84,450</td>
</tr>
<tr>
<td>6</td>
<td>$60,000</td>
<td>$90,700</td>
</tr>
</tbody>
</table>

*Tenants are responsible for paying the full amount of rent each month. Rents are not based on each applicant’s income* (unless they already have a Section 8 voucher or similar). Tenants will be responsible for paying all their gas, electricity, water and sewer. **No parking spots are included in the rent and each spot is available for a reduced rate of $50/mo for spaces outdoors and $75/mo for indoor garage spaces.** The rents are set annually by the HUD HOME program and subject to change on an annual basis. **Rents vary based on the building the unit is located in (Wood Frame or Tower).**

**Please see breakdown of 56 income-restricted units table above for minimum income limits for the 50% AMI units.

**Please note, the 80% AMI minimums shown above are based on a household size equivalent to the number of bedrooms in the selected unit. If you have more household members than the number of bedrooms in your selected unit(s), please see the following MAXIMUM Gross Annual Income Limits table – the minimum income for the 80% AMI units is the 50% AMI maximum for your household size. For example, a two person household qualified for a Studio 80% AMI unit would have a minimum income limit of $41,400.

**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
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 apartments awarded?

A: There are two separate Waiting Lists for the DA apartments (one for the 50% AMI 2BR accessible unit and one for the 80% AMI 1BR accessible unit). The household with the top positions on that Waiting Lists will be given the first opportunity to lease the DA apartment.

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

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

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

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

Q: Who is entitled to request a reasonable accommodation?

A: Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.