



Information & Application Packet for 4 Income-Restricted Rental Apartments

Available at
14 Ward Street



Developed by

14 Ward Street, LLC

In Cooperation with

Mayor Joseph A. Curtatone & the

City of Somerville



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Introduction

The Mayor's Office of Strategic Planning and Community Development (OSPCD) in cooperation with 14 Ward Street, LLC are pleased to announce four (4) income-restricted rental opportunities at 14 Ward Street in Somerville available through the City of Somerville's Inclusionary Housing Program. There is one (1) 1-bedroom apartment, two (2) 2-bedroom apartments and a 3-bedroom apartment available for rent to income eligible households at below market rent through an application, lottery and income certification process. The apartments will be offered to households with yearly gross incomes within the Tier 1 (50% AMI), Tier 2 (51%-80% AMI) income ranges. See income eligibility table on Page 5.

These apartments are restricted in perpetuity to eligible households and subject to annual income certifications. Tenants must sign a lease and lease rider agreeing to the restrictions and provide the City with a copy on an annual basis. More information on the lease rider and restrictions can be found on Page 13.

Visit www.somervillema.gov/inclusionaryhousing for more information on this program.

Direct programming questions to Housing Division staff (eligibility requirements, application processes etc.): 617-625-6600 ext. 2566 or inclusionary@somervillema.gov for a quicker response.

For questions ONLY pertaining to the property (building policies, energy efficiency, construction process, materials, etc.) contact the property at info@blockproperties.com or by calling 617-398-0747.

Applications are available physically and electronically at the following locations:

- www.somervillema.gov/inclusionaryhousing
- Starting July 12th, 2021, hard applications will be available at the entrance of the City Hall Annex located at 50 Evergreen Ave, Somerville City Hall located at 93 Highland Ave., Somerville and all Somerville Public Library branches.

14 Ward Street Building/Unit Description

14 Ward Street is a four-story building in the Boynton Yards neighborhood, at the corner of Ward Street and Horace Street. The project includes 24 residential apartments throughout the four (4) floors above consisting of eight (8) 1-bedroom apartments, twelve (12) 2-bedroom apartments and four (4) 3-bedroom apartments. A basement floor includes a heated parking garage with 24 parking spaces. There are also 24 bicycle parking spaces onsite. Utilities that residents are responsible for include: Gas (cooking and water heating) and Electricity (heating). Water and sewer are paid for by the owner. Co-signers are not allowed during a lease-up.

Below is a summary of the income-restricted apartments

Tier/AMI	Unit #	BR Size	Floor	Rent	Area	Min. Household Size*
Tier 1/50%	304	1BR	3	\$1,106	739 sq. ft.	1
Tier 1/50%	106	2BR	1	\$1,314	1,204 sq. ft.	2
Tier 2/51%-80%	103	2BR	1	\$1,747	994 sq. ft.	2
Tier 2/51%-80%	205	3BR	2	\$1,994	1,259 sq. ft.	3

**All heads of households may not be full-time students*

Applicable fees & requirements for this property include (included with rent)

Parking: \$50 per month

Start-up Costs: First month's rent, last month's rent

Credit requirement: 575

Renter's Insurance: Although it is not required to purchase renter's insurance, it is recommended that tenant's purchase renter's insurance. Pricing may vary but typically is under \$200/year in MA for roughly \$20,000-\$30,000 in coverage.

What Eligibility Restrictions Apply?

- At time of income certifying, unrelated household members applying together must provide verification of mutual residency with all household members leading up to July 1, 2021
- No households or incomes of convenience;
- Cannot own a home or interest in a home in the USA or abroad;
- Minimum household size;
- Minimum and maximum gross annual income limits;
- Maximum asset limit; AND
- All Head(s) of household cannot be a full-time student and status must be verified directly by institution at the time of an income certification; Student restrictions apply to PhD students.

What is a Household?

- A “household” includes all persons who will reside in an apartment. A Household includes babies, children teenagers and adults, *regardless of their ability to earn or receive income*;
- A household consisting of unrelated persons must have a documented history of mutual residency at the time of income certification, leading up to July 1, 2021;
- A household which consists of ONLY full-time students (including PhD) is not eligible to apply;
- Applicants may not submit multiple applications as a member of multiple households;
- An unborn child is considered a household member if the mother is in her third (3rd) trimester of pregnancy at the time of the lottery date August 26, 2021.
- Minors under shared custody are considered household members if they live with the applicant at least 50% of the year. Adult dependents attending college as full-time students are considered household members.

Legally married couples shall both be considered part of the household, even if separated. In the event of divorce, a divorce decree must be provided at the time of the income certification, otherwise the ex-spouse will be considered part of the household and their income and assets will be counted in determining income eligibility, even if they do not plan on residing there. In situations where a household member is legally married to a spouse absent from the household (whether not officially divorced or separated) and the absent spouse will not be moving into the inclusionary unit, the applicant is to provide current verification of residing in separate addresses. Additionally, a notarized affidavit must be provided at the time of the submitted application stating that the household member and their spouse reside at different addresses. **The household member must disclose all joint accounts held with this absent spouse in the application.**

Verification from a treating physician of being in the third (3rd) trimester, verification of full-time student status, custody arrangements or divorce decrees will be required at the time of income certifying.

What are the Income Eligibility Requirements?

In order to be income-eligible to rent an apartment through the Inclusionary Housing Program, a household’s gross annual income must be within the guidelines listed below in the household Gross Annual Income Range Requirements table, adjusted for household size. Minimum income requirements are waived for households receiving rental subsidies through programs such as Section 8. Households with vouchers may qualify for 50% and 80% AMI units. Household must indicate in an application having a rental voucher and current verification of the voucher must be provided at the time of an income certification. Please see the income eligibility table on the following page:

Gross Annual Income Range Requirements* Adjusted by Household Size			
Household Size	Minimum Income Depends on Unit*	Tier 1 (<50% AMI)	Tier 2 (51%-80% AMI)
1 (Eligible for <u>1BRs only</u>)	\$30,192	\$47,000	N/A
2	1BR: \$30,192 or 2BR: \$36,240	\$53,700	\$53,701 - \$80,850
3		\$60,400	\$60,401 - \$90,950
4		\$67,100	\$67,101 - \$101,050
5		\$72,500	\$72,501 - \$109,150
6		\$77,850	\$77,851 - \$117,250

*Minimum income requirements waived for households with mobile rental voucher (Section 8, MRVP, VASH etc.)

What is Considered Income?

Income is defined as all amounts, monetary or not, that goes to or is received on behalf of any household member, even if the family member is temporally absent. Income includes all amounts anticipated within the next 12 months going forward from the time of an income certification. Income information provided at the time of an income certification will be assumed to be true over the next 12 months unless there is source verification indicating otherwise. Income includes interest accrued from assets to which any household member has access. It is the applicant's responsibility to accurately divulge anticipated changes in income.

Examples of income include but are not limited to earnings from a job or self-employment including earnings from one-time events/gigs such as earnings from yard sales & art sales, child care; Fundraising Campaigns (Go Fund me, Crowd Source, etc.); Unemployment Benefits; Pensions/Social Security/Disability Benefits; informal or formal Child Support (received or owed); Assistance from family/friends; Starting or closing of businesses.

Examples of anticipated income changes include but are not limited to seasonal work, changes in work hours, raises, bonuses, overtime pay, cost of living adjustments (COLAS), commissions, gain or loss of employment or income source, gain or loss of clients.

For self-employed household members: Self-employed household members (ride-share drivers, artists/musicians, business owners, etc.) must complete Profit/Loss Statements for each business at the time of an income certification. The Profit/Loss Statement must indicate month-by-month self-employment revenue and IRS allowable deducted business expenses for a 12 month period *preceding* the time of the income certification **AND** a Profit/Loss Statement for the 12 months *following* the date of the income certification showing month-by-month *anticipated* business revenue and IRS allowable deducted business expenses. For each claimed deductible business expense, back-up verification is required (contracts, receipts, payment verifications, paid invoices, etc.). Verifications must match the monthly deductions listed in the Profit/Loss Statements. The household member must explain or show how they arrived at their monthly deductions in writing.

What is the Asset Limit?

The maximum asset limit is set at \$250,000 in liquid assets, excluding restricted retirement, health and college savings plans. This asset limit applies to all household members and includes all assets or joint interests in assets held in the United States or abroad. **All assets for all household members must be disclosed in the pre-lottery application** and the most recent three (3) months of **complete statements** for **all accounts** must be provided at the time of an income certification. Assets which the applicant(s) owns are considered assets even if the household member does not use or have access to the account and statements must be provided at the time of income certification. In cases where an asset was recently closed, verification must be provided.

Examples of assets include but are not limited to: Saving/checking accounts; CDs; mutual funds; investment accounts; IRAs; 401Ks; 457B; 403Bs; bonds; digital currency (Bitcoin, etc.); payment apps (Venmo/Paypal, Square etc.); life insurance; community funds; fundraising campaign platforms (Go Fund Me etc.), cash on hand, real estate, any investments held abroad etc.

Failure to disclose all current and anticipated income and assets may result in an ineligibility determination in the income certification.

Can I Apply if I Own a Home?

Yes. However, applicants owning property or interest in property are ineligible for an income-restricted rental apartment unless they are in the process of selling their home and have sold it prior to the completion of an income certification. Proceeds from the sale of property will be counted towards the asset limit and must be documented during an income certification. Households are not permitted to rent an income-restricted unit if the sale of the home has not yet occurred by the date the income certification is completed, the household will not be eligible to receive a Proceed Letter and will be placed at the bottom of the lottery wait-list.

What Is The Significance of a Preference & How Do I Qualify?

Living or working in Somerville full-time may qualify you for a preference in this lottery. **To receive a preference, a household must indicate in a pre-lottery application that they live or work full-time in Somerville** and current documentation for preference eligibility claims will be verified at the time of an income certification. Verification must be current (dated within 30 days) at the time of the application deadline. Households that apply with a preference and are unable to provide necessary documentation to verify preference eligibility will be placed at the bottom of all waitlists.

If you are eligible for a preference you will have a greater chance of being selected no. 1 for a unit in the lottery or be closer to the top of the wait-list for a unit. Households who either currently reside or are required to physically work full-time (32 hours or more) within the boundaries of the City of Somerville may receive a preference. Both live or work in Somerville preferences are co-equal. Applicants do not receive a greater preference if they both live and work in Somerville. The duration of your residency or employment in Somerville does not impact preferences.

Households ineligible for a preference may still apply and they will be placed on the wait-list behind households with preferences. Upon tenancy turnover, wait-listed households may have the opportunity to income certify for an apartment. The Housing Division cannot determine the odds of moving into an apartment as the total number of applications received and the ratio of applicants with a preference is only known after the deadline. Households are encouraged explore income-restricted housing opportunities in the city which they live or work to learn if these program offer local live/work preferences.

To receive a residency preference, households must provide current verification by submitting one (1) of the following documents with their name and Somerville address **dated within 30 days of the application deadline**: a current, complete utility bill with a current "Statement Date" (not bill due date); current voter registration; a current credit card or bank statement; a current copy of a lease where the applicant is

specifically identified; signed and dated letter by the landlord identifying the applicant, Somerville address of applicant and proof of ownership. Please see an example of preference verification below:

EVERSOURCE

Account Number: **1234 567 8900**

Statement Date: **09/30/16**

John J Customer
123 Any St
Any Town, CT 00000

Total Amount Due by 10/28/16 **\$151.00**

Amount Due On 09/26/16	\$168.00
Last Payment Received On 09/23/16	-\$168.00
Balance Forward	\$0.00
Total Current Charges	\$151.00

Electric Usage History - KiloWatt Hours (KWh)

Month	Avg Temp	kWh/Day
Sep	67°	18
Oct	65°	19
Nov	50°	21
Dec	42°	19
Jan	31°	23
Feb	32°	23
Mar	30°	21
Apr	40°	19
May	55°	18
Jun	78°	18
Jul	80°	21
Aug	79°	19
Sep	67°	18

Electric Usage Summary

This month your average daily electric use was **18 kWh**

This month you used **4% less** than at the same time last year

4%
USAGE ↓

Current Charges for Electricity

<p>Supply \$69.93</p> <p><small>Cost of electricity from Any Energy Co.</small></p>	<p>Delivery \$81.07</p> <p><small>Cost to deliver electricity by Eversource</small></p>
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Supply Information

Supplier Rate: 9.990¢/kWh Fixed

Term: 13 cycles

Expiration: Dec 2016 meter read

Next Cycle Rate: 9.990¢/kWh

Cancellation Fee: \$0

Standard Service Rate: 6.806¢/kWh

Term/Expiration: 6 mos until Dec 31, 2016

Your Supplier Charge: \$69.93

Standard Service Comparison: \$46.24

Your electric supplier is

Any Energy Company

Any Street

Any Town, Any State 00000

1-100-000-0000

To return to Standard Service, visit CT's official Rate Board at www.EnergizeCT.com, Eversource.com or call 1-800-286-2000

News For You

Welcome to your newly designed bill! This new design provides a clear view of your energy use and charges to help you manage your energy costs.

EVERSOURCE

Account Number: **1234 567 8900**

The "Total Amount Due" must be received by Oct 28, 2016 to avoid a 1.00% late payment charge.

Seg Code:

Total Amount Due by 10/28/16 **\$151.00**

Amount Enclosed

John J Customer
123 Any St
Any Town, CT 00000

Eversource
PO Box 660032
Dallas, TX 75265-0032

Sample Bill

00 0 0000118192 00 70 1234 567 8900

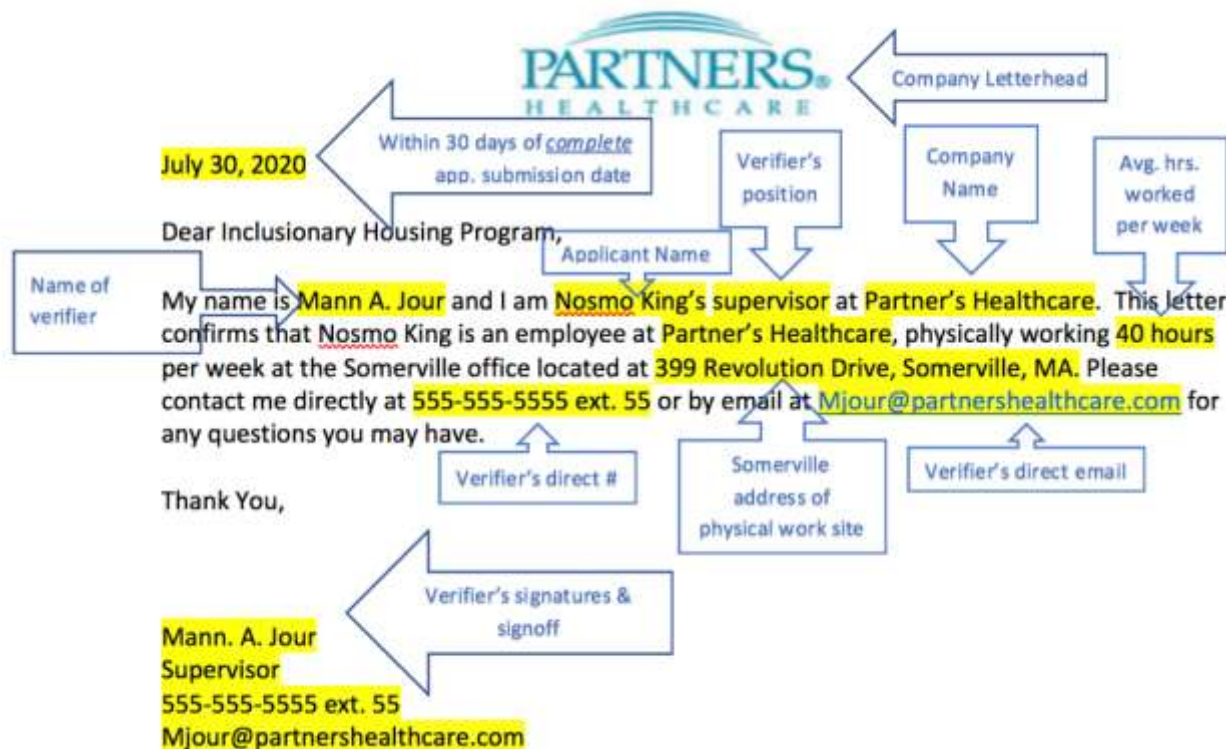
To receive a work preference, households must provide current verification of physically working 32 hours or more per week within the boundaries of the City of Somerville by submitting one (1) of the following dated within 30 days of the application deadline.

A paystub dated within thirty (30) days of the application deadline OR a letter of employment signed by the Human Resources Director/ Payroll Director on letterhead with contact information. The letter must indicate the employee’s name, employment location, the number of hours working in Somerville per week and must be dated within 30 days from the date a complete application is submitted. If providing a paystub, ensure the employment address in Somerville is included in the paystub and the number or hours worked is included.

Households whose usual place of work is in Somerville but who are working from home, remotely during the pandemic may still be considered for the Somerville work preference. . These households shall obtain a company letter on company letterhead from their employer and it must include, among the other detailed noted above, that the household member is temporarily working from home as a result of the pandemic and that it is the intent of all parties to return back to work in the physical office as soon as it is safe to do so.

Ownership of a business in Somerville does not mean you work there. Business owners must provide verification of ownership, a current bill connecting the owner’s name with the address of the Somerville business AND either current paystub showing the number of hours worked per week and address OR a signed, notarized affidavit confirming the number of hours worked at the Somerville business.

Somerville work preferences may not be granted for household providing co-working spaces as verification for employment in Somerville.



What Is A Complete Application?

ONLY complete and eligible applications are included in the lottery. Housing Division staff may review applications for completion and provide assistance however it is the applicant's responsibility to submit a complete application. Applications that are submitted within one (1) week of the application deadline may not be reviewed or have an opportunity to update the application. A complete application includes:

1. All questions on the application are answered. Applicants must write "N/A" or cross out questions that are not applicable. **No part of the application should be left blank.** Correspondence will be via email if the household has an email address or via regular mail if the household does not have an email address. Applicants will be notified in writing in advance of the lottery if their applications are incomplete or otherwise ineligible;
2. Household must disclose all assets and income (and changes) for the next 12 months;
3. The application must be signed on the last page by all adult household members age 18+;
4. The applicant's name, email and phone number must be printed and legible;
5. Households must indicate preference eligibility on the application. Preference to be verified at the time of income certification; And
6. Households must indicate having a rental voucher on the application. Verification will be required at the time of an income certification.

Deadline & How to Submit an Application

The deadline to submit a complete, eligible application to participate in the lottery is **2PM Tuesday August 3, 2021.** Applications may be submitted before the deadline via one of the following means:

- Email: inclusionary@somervillema.gov; OR
- Faxed: 617-591-3235; OR
- Delivered/mailed to the Housing Division located at 50 Evergreen Ave., Somerville, MA 02145; If you are mailing an application, allow at least one (1) week in the mail to ensure the application will be received before the deadline (not post-marked).

Applications submitted to other emails, faxes or addresses or submitted through other methods will not be accepted. Incomplete applications or applications sent in piece-meal or applications sent by screen shots will not be accepted. Applications submitted one page at a time by fax or email will not be accepted.

City buildings remain closed to the public and staff continues to work remotely and it cannot be guaranteed that staff will be on-site to receive applications that are personally dropped off at the Annex. Please contact Housing Division staff before planning to go to the Annex to drop off an application.

How Will I Know My Application Has Been Received?

The Housing Division will provide notification of received applications by email or regular mail within two (2) weeks of the date an application is received. *If it has been less than two (2) weeks of your application submission date, do not contact the Housing Division asking if an application has been received; such questions will not be responded to as there is not enough time to do so.* Contact inclusionary@somervillema.gov or call 617-625-6600 ext. 2566 if more than two (2) weeks have passed and you have not received confirmation of your received application. Households to be included in the lottery will receive Unique Identifiers once an application has been reviewed and deemed eligible for the lottery. Unique Identifiers are used to keep applicant names confidential. Unique Identifiers will be provided via email to applicants providing emails and with a phone call to those without access to an email. *Do not contact the Housing Division requesting your Unique Identifier. Each request delays the time it takes to provide Unique Identifiers.*

When is the Lottery?

A virtual lottery will occur on Thursday August 26, 2021 at 2PM on GotoWebinar. Households determined eligible for the lottery will receive an email ahead of August 26th with a registration link to view the lottery. Attendance to the lottery is not necessary to be selected.

How Will I Know of My Position on the Lottery Wait-List?

The winner(s) in the lottery will be contacted by the Housing Division within one (1) day to initiate an income certification. Households that have not been contacted by the Housing Division within one (1) day have not been selected no. 1 in the lottery. Lottery results and the recorded lottery will be published on the Inclusionary Housing Program webpage under "Lottery Results" as quickly as possible. It may take 1-5 days to publish this information on the website.

What Happens If I Am Selected No. 1 in the Lottery?

The applicant whose unique identifier is number one (1) in the lottery for each unit will be contacted immediately after the lottery by phone and email or regular mail. Households have until Thursday September 2, 2021 (5 business days from the date of notification) to submit all required preference, rental voucher, income, asset and Federal Tax documentation to the Housing Division needed to verify a household's preference and eligibility status (more details on required documents under, What does an Income Certification Require on page 14). This household must submit the income documentation listed below, including 2020 Federal Tax, W2s as well as complete income and asset documentation to the Housing Division. **The Housing Division reserves the right to request additional income and asset documentation as necessary to complete an income certification.**

Upon reviewing initial information provided, Housing Division staff will contact the applicant with a first (1st) request for complete documentation which discloses and verifies all household income sources, assets and most recent Federal Tax Returns. This request will outline specific items needed to determine eligibility. The household will have five (5) business days from this notification date to submit the requested documentation. The Housing Division will provide applicants with three (3) such requests thereafter. If the household is unable to provide requested documentation after three (3) additional requests are made and all required documentation to determine eligibility is not received, Housing Division staff may conclude that the requested information is not provided in a timely manner or in good faith effort. The Housing Division reserves the right to discontinue the income certification and offer this opportunity to the next household on the lottery wait-list.

Household no. 2 will be notified if the household No. 1 is determined ineligible or unable to lease-up. They will have five (5) business days from notification to submit initial income documents to the Housing Division. Households participating in the lottery should set these documents aside prior to the lottery to facilitate timely submission to the Housing Division after the lottery. Where there are two (2) apartments at the same income limit, household no. 1 and no.2 will be notified immediately to income certify.

What Does an Income Certification Require?

Income documents include but are not limited to:

1. Preference verification that is within (30 days of the deadline); current verification of a rental voucher;
2. 2020 Federal Tax Returns, all pages and schedules, including W2s and any 1099s or a letter from the IRS confirming that you did not file taxes. If your Federal Tax Return includes W2s from employer(s) you are no longer working for, termination of employment must be verified directly from the former employer. This letter must be on company letterhead, signed, dated, including your last date of employment, whether there are any pending payments and the company's intent to rehire you within the next 12 months. **Do not provide State Tax Returns.**
3. Most recent three (3), consecutive months of paystubs and/or other income documentation (child support, pensions, Social Security benefits, page 4 for more on income). Households selected no. 1 must provide statements for the months of June 2021, July 2021 and August 2021;
4. Employer Verification forms signed by the employee(s) with the employer's contact information (the form will be sent directly by the City to employers);
5. Most recent three (3), consecutive months of all asset statements for all household members including but not limited to all account types listed in the Asset Section of this Info. Packet on page 5. Households selected no. 1 must provide asset statements for the months of June 2021, July 2021 and August 2021;
6. Explanation of deposits into all asset accounts including verifications (receipts etc.) for all unexplained deposits*;
7. Signed and notarized affidavit disclosing the amount of cash on hand;
8. No Income Statements for adults in the household not receiving income signed and notarized by both the adult not receiving income and the head of household. The Housing Division will provide you with this Statement;
9. Verification of student status directly from learning institutions for household members who are 18+ and full or part-time students;
10. Verification of business ownership;
11. Two (2) profit and loss statements for household members who are self-employed (Lyft & Uber included). One (1) profit and loss statement must disclose business revenue including IRS eligible deductions for the last twelve (12) months. The second profit and loss statement must disclose anticipated revenue including expenses for the next twelve (12) months;
12. Verification of having a history of living together if household members are unmarried and unrelated;
13. Verification of custody of a minor; Verification of divorce decree;
14. Verification of real estate under sales agreement;
15. Other documents may also be requested by the City at the time of the income certification.

**Please note, if deposits into bank or asset statements are unclear (such as cash deposits, transfers into account from persons outside of the household) the household member is required to explain the source and nature of each unexplained deposit and provide back-up verification of each unexplained deposit (receipts, statements from sources, copies of paid invoices, credit card statements etc.). Please review and familiarize yourself with unspecified or cash deposits and start collecting receipts. The Housing Division will provide you with an Explanation of Deposits Form after reviewing your asset statements.*

DO NOT SUBMIT INCOME & ASSET DOCUMENTATION WITH YOUR PRE-LOTTERY APPLICATION.

Income assets and tax returns are only required if a household is selected in the lottery.

Eligibility Determination

Households will have the opportunity to select an apartment for which they are eligible for based on their placement in the lottery drawing for that unit, income tier and preference pool. For example, a two (2)-person household applying for both 1BR and 2BR apartments, with a Tier 1 income (50% AMI) selected no. 1 in the lottery will have the first opportunity to choose an apartment amongst all available 1 and 2BR apartments available to households with incomes at Tier 1. When a household is found income eligible, the Housing Division issues a Proceed Letter outlining next steps. Once certified and after having received a Proceed Letter, the household will contact the property management which will then conduct their own credit and background screening. If approved by the property management a lease will be offered. Only after a lease is offered and a move in date is agreed upon in a lease and lease rider, should the tenant give their current landlord notice. The Proceed Letter will provide further information regarding agencies that may provide start-up costs assistance if needed (up to \$3,000 in startup/moving costs assistance based on available funds). **DO NOT provide notice to a current landlord until a lease is offered.**

Appeals

Pre-lottery determination of eligibility by OSPCD's Housing Division is based upon the following: 1) having a complete application; 2) having the appropriate household size for the particular Unit; 3) having the appropriate income that falls within the Unit's stated eligibility range, based on what households self-report for income in the application. The Housing Division has adopted the U.S. Department of Housing and Urban Development (HUD) 24 CFR 5.609 Part 5 definition of "Annual Income" which anticipates gross income, including income from assets, over the next 12 months. Staff annualize what households self-report as their monthly income, and compare that against the income eligibility range the Unit is designated at. It is the applicant's responsibility to disclose accurate information and to complete the entire application before the deadline. If any errors were made which affected the applicant's eligibility to participate in the lottery, the applicant has five (5) business days from the date of an email/eight (8) business days from the date of a letter regarding ineligibility to correct the error/discrepancy with the Housing Division by replying to the email/letter. The correction must include specific terms (for example, inclusion of income sources no longer received, forgotten household members, questions left blank or assumptions made in the calculation). Households can also make the correction by providing an updated application with the changes initialed and dated.

Post lottery/income certification determination: A household deemed ineligible upon the completion of the income certification process has the right to appeal the income¹ determination. To initiate the appeals process, the **applicant must send a written Appeal Request to the Director of the Housing Division within one week of receipt of the ineligibility determination.** A written request includes one sent by email. In this written request to the Director of the Housing Division, 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. If a household needs more time to identify in specific terms what about the determination is being appealed, the household must identify good cause for additional time, and still must send a notice of intent to submit a written appeal request within one week of the receipt of the ineligibility determination.

While it is the responsibility of the household to provide the Housing Division with all of their current income documents and to disclose all reasonably anticipated income within the next 12 months upfront during the initial certification process, if there are other documents the household wishes to supply that are new, that provide clarifying information, or are unanticipated/unexpected, the household should state such in its written appeal, and either include the additional documents in the appeal request, or provide a timeline

¹ / The City has adopted the Part 5 definition of "Annual Income" under 24 CFR 5.609 for the Inclusionary Zoning Program.

within which such documents can be provided. It is within the discretion of the Housing Director whether to accept/wait for additional documents; however, the documents should be provided without any unreasonable delay, with time being of the essence. The Housing Division Director will consider the appeal request and any new information or documentation provided and make a determination.

The household will be notified in writing by the Housing Director regarding the outcome of the appeals determination, including the reasons and supporting facts and documents relied upon. Such determination shall be made within 10 business days of receipt of complete appeal documents, and if such determination cannot be made within 10 business days, the Housing Director will provide a reason why additional time is needed, along with an estimate as to how much additional time is needed.

While an appeal is pending, the Housing Division may proceed with income certifications of the next person(s) on the wait list but not to the point where the appealing applicant would be denied the opportunity to rent or purchase the subject unit (if the appeal were to be decided in his/her favor). The following agencies may be able to provide (free) assistance with the applicant's appeal:

Cambridge and Somerville Legal Services (CASLS)

60 Gore Street, Suite 203, Cambridge, MA 02141

Phone: (617) 603-2700

Community Action Agency of Somerville, Inc. (CAAS)

66-70 Union Square, Suite 104, Somerville, MA 02143

Phone: (617) 623-7370

City of Somerville Office of Housing Stability (OHS)

50 Evergreen Avenue, 1st floor, Somerville MA 02145

Phone: (617) 625-6600 x2581

A copy of this appeal process, including the name, mailing address, and email address of the Director of the Housing Division, shall be provided to the applicant with the OSPCD's Housing Division's written communication of its initial denial of income eligibility.

What Restrictions Apply to These Units?

The opportunity to rent an income-restricted apartment at below market rent is offered through the City of Somerville's Inclusionary Housing Program. As an inclusionary (affordable/income-restricted) apartment, certain eligibility requirements and restrictions apply. You will sign a "Lease Rider" annually which describes the restrictions on the apartment and your responsibilities as a program participant. These restrictions will remain with the apartment permanently and will apply to you and all subsequent renters. The following is an overview of the most important aspects of the Lease Rider and is meant for informational purposes only.

- **Principal Residence:** The unit must be used as your primary principal residence;
- **Student Status:** Head of household cannot be full-time students;
- **Income Eligibility:** Income certifications are good for one (1) year. Annual income re-certifications are required in order to continue to lease an affordable unit. You must remain income eligible in order to occupy an affordable rental unit.
 - If your household occupies a Tier 1 (50% AMI) unit, your household can increase income up to 140% of 50% of the Area Median Income. If household income exceeds 140% of 50% AMI at the time of a re-certification and you wish to remain in the affordable unit, you will be charged a rent based off of High HOME rent standards. If your household occupies a Tier 2 (51%-80% Area Median Income) unit, your household can increase income up to 140% of 80% of Area Median Income. If household income exceeds 140% of 80% of the Area Median Income at the time of a re-certification and you wish to remain in the affordable unit, the rent will increase to market rate rent where a unit in Tier 3 (110% AMI) does not exist.
 - Rents may increase annually.
- **Renting:** Households may not sublet, rent out or AirBnB the affordable unit or space in a unit under any circumstance.

Lottery Timeline

IMPORTANT DATES		
VIRTUAL OFFICE HOURS	Date & Time	Location
	Thursdays: 5:30-7:30PM	Please join meeting from computer, tablet or smartphone. https://global.gotomeeting.com/join/591022621 United States: +1 (872) 240-3412 Access Code: 591-022-621
APPLICATION DEADLINE	Tues. Aug. 3, 2021 at 2PM	Applications must be completed and delivered before 2PM to the Housing Division at: 50 Evergreen Ave., Somerville, MA 02145 Faxed to: 617-591-3235 or Emailed to: inclusionary@somervillema.gov
<i>Late, incomplete or applications submitted in piecemeal or by screenshot, will not be entered into the lottery. Applications sent to other emails or faxes will not be accepted.</i>		
LOTTERY & NOTIFICATIONS	Thurs. Aug. 26, 2021 at 2PM	Virtually on GotoWebinar https://attendee.gotowebinar.com/register/4765770894007373328
WAITLIST POST	Thurs. Sept. 9	www.somervillema.gov/inclusionaryhousing

The following application must be received by the City of Somerville Housing Division through one of the methods listed on Page 9 by 2PM on Tuesday August 3, 2021. If you mail the application and it is received after the deadline, it will not be accepted. If mailing in an application, please put it in the mail at least 1 week before the application deadline to ensure that it is received in time.

Households selected in the lottery will complete an income certification packet and will submit necessary income, asset and tax documentation to verify income eligibility.

Keep the information packet (pages 1-14) so that you may refer to it throughout the application, lottery and income certification process.

Individuals with disabilities who need auxiliary aids and services for effective communication, written materials in alternative formats, or reasonable modifications in policies and procedures, in order to access the programs and activities of the City of Somerville or to attend meetings, should contact the Deputy Director of Health and Human Services, Nancy Bacci, at 617-625-6600 x2250 or nbacci@somervillema.gov.

City of Somerville's Inclusionary Housing Program Pre-Lottery Rental Application

Applicant Name: _____

Tier/AMI	Unit #	BR Size	Floor	Rent	Area	Min. Household Size
Tier R1/50%	304	1BR	3	\$1,106	739 sq. ft.	1
Tier R1/50%	106	2BR	1	\$1,314	1,204 sq. ft.	2
Tier R2/51%-80%	103	2BR	1	\$1,747	994 sq. ft.	2
Tier R2/51%-80%	205	3BR	2	\$1,994	1,259 sq. ft.	3

Gross Annual Income Range Requirements* <i>Adjusted by Household Size</i>			
Household Size	Minimum Income Depends on Unit	Tier 1 (<50% AMI)	Tier 2 (51%-80% AMI)
1 (Eligible for 1BRs only)	\$30,192	\$47,000	N/A
2	1BR: \$30,192 or 2BR: \$36,240	\$53,700	\$53,701 - \$80,850
3		\$60,400	\$60,401 - \$90,950
4		\$67,100	\$67,101 - \$101,050
5		\$72,500	\$72,501 - \$109,150
6		\$77,850	\$77,851 - \$117,250

*Minimum income requirements waived for households with rental vouchers (Section 8 etc.), rents capped inclusionary rentals DADFD

APPLICATION DEADLINE: 2PM, TUESDAY AUGUST 3, 2021

Pre-lottery applications must be submitted to the Housing Division through one of the following methods:

- Mailed to 50 Evergreen Ave., Somerville MA 02145 (must be received, not postmarked by below deadline);
- Emailed to: inclusionary@somervillema.gov; OR
- Faxed to: 617-591-3235

Instructions to Complete Application:

- 1) If a question is not applicable, please write N/A. Do not leave any questions blank;
- 2) Applications must be signed by all household members that are 18+;
- 3) If you need additional space to provide an answer, please attach additional sheet(s).

CONTACT THE INCLUSIONARY HOUSING PROGRAM FOR MORE INFORMATION & QUESTIONS AT:

inclusionary@somervillema.gov / 617-625-6600 Ext. 2566

SECTION A: GENERAL INFORMATION

1. What language would you like the Housing Division to communicate with you in? _____.
Interpretation services can be offered in Portuguese, Spanish and Haitian Creole

2. Do you require a reasonable accommodation or a handicap accessible apartment?: Yes No
If yes, submit verification of need from your health care provider at the time of an income certification.
Please describe reasonable accommodation need: _____

3. Does a household member currently have a Section 8 Voucher or any other type of mobile rental voucher (MRVP, VASH, etc.)? Yes No
If "yes", verification will be required at the time of income certification

4. Is any member of your household a City of Somerville employee? Yes No
If "yes," this is simply a disclosure

5. Are all head(s) of household full-time students or registered to be full-time students the following semester? Yes No
All heads of household cannot be full-time students; Verification required from learning institution at time of income certification

6. How did you hear about this opportunity? Inclusionary Housing Listserv City Website Flyer
Newspaper Family/friend Social media Web search Other _____

7. Do you have credit? Yes No If "Yes", indicate your credit score: _____
Credit requirements are established by the developer as part of rental application screening process.

8. How much do you currently pay per month in rent (not including utilities)?: _____
How many bedrooms?: _____

9. Would you like your email to be included in the Inclusionary Housing Listserv to receive notifications of upcoming affordable rental and homeownership opportunities available through the City of Somerville's Inclusionary Housing Program? Yes No
Please check "No" to the above question if you already receive email alerts

The following questions are optional and not required to participate in the lottery:

Do you own a motor vehicle? Yes No If "yes", do you need a parking space? Yes No

Do you need an all-city residential parking permit? Yes No

If "Yes", why? _____

What is the head of household's ethnicity? Hispanic/Latino Non-Hispanic/Latino

What is the head of household's race? Please check all boxes that apply:

African-American/Black American Indian/Alaskan Native Asian Caucasian

Native Hawaiian/ Other Pacific Islander Middle Eastern/North African Other

SECTION B: HOUSEHOLD INFORMATION

Provide the following contact information for the Head of Household. This person will be our primary contact.

Applicant's Name: _____
 Current Address: _____

 Mailing Address: _____

 Primary Phone: (____) _____ Alternate Phone: (____) _____
 Email Address (Print clearly): _____

Complete & provide the following information for each household member intending to occupy the unit

Name of ALL Household Member	Relationship to the Head of Household	Age	Is this person a full-time student or will be a full-time student in the next 12 months?
	Head of Household		<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

1. Is a household member expecting to be in their third trimester or give birth by the application deadline?
 Yes No

Please note: If yes, this unborn child must be included as a household member in the above table and verification from treating physician as to third trimester must be included at the time of income certifying.

2. Is any household member listed above legally married to somebody not included on the application?

Yes No If "Yes", list the name, address and explain your current marital status below. Depending on the response this person may need to be included as a household member for the purpose of this application: _____

3. Does any household member have joint accounts, own property or joint interest in Real Estate (whether in the USA or abroad) with somebody who is not a household member? Yes No If "Yes", please include these assets in the asset table listed on Page 21. **No household member may own property or interest in property.** This will be discussed if selected in the lottery. List all names on joint asset & describe the relationship to household member: _____

I certify that the total number of people in my household is: _____

SECTION C: INCOME & ASSETS

Income Information – List all income such as Wages, Salaries, Tips, Self-Employment income, Welfare, Social Security, TANF, SSI, Pensions, Disability Compensation, Unemployment Compensation, Alimony, Child Support, Military Pay, Pensions, Death Benefits, Season/One-time Jobs and Gigs, etc.

Consider & indicate all changes in income your household anticipates over the next 12 months as this may impact your income eligibility. If you are uncertain, you should speak with your HR/Office Manager/Union Rep. about anticipated raises, bonuses, OT, changes in work hours, Cost of Living Adjustments (COLAS) etc.

Name of Household Member (receiving income)	Income Source (Name of employer/contract/business etc.)	Annual Gross Earnings	Pay Frequency (Highlight or Circle)
	Employer		Weekly / Bi-weekly Bi-Monthly / Monthly
	Employer		Weekly / Bi-weekly Bi-Monthly / Monthly
	Employer		Weekly / Bi-weekly Bi-Monthly / Monthly
	Employer		Weekly / Bi-weekly Bi-Monthly / Monthly
	Employer		Weekly / Bi-weekly Bi-Monthly / Monthly
	Employer		Weekly / Bi-weekly Bi-Monthly / Monthly
	Employer		Weekly / Bi-weekly Bi-Monthly / Monthly
	Self-Employment (Name/Contract)		Weekly / Bi-weekly Bi-Monthly / Monthly / Yearly
	Self-Employment (Name/Contract)		Weekly / Bi-weekly Bi-Monthly / Monthly/ Yearly
	Self-Employment (Name/Contract)		Weekly / Bi-weekly Bi-Monthly / Monthly/ Yearly
	Self-Employment (Name/Contract)		Weekly / Bi-weekly Bi-Monthly / Monthly/ Yearly
	Self-Employment (Name/Contract)		Weekly / Bi-weekly Bi-Monthly / Monthly/ Yearly
	Self-Employment (Name/Contract)		Weekly / Bi-weekly Bi-Monthly / Monthly/ Yearly
	Child Support		Weekly / Bi-weekly Bi-Monthly / Monthly
	Child Support		Weekly / Bi-weekly Bi-Monthly / Monthly
	SS(DI)/TAFDC		Weekly / Bi-weekly Bi-Monthly / Monthly

	SS(D)I/TAFDC		Weekly / Bi-weekly Bi-Monthly / Monthly
	Unemployment		Weekly / Bi-weekly Bi-Monthly / Monthly
	Unemployment		Weekly / Bi-weekly Bi-Monthly / Monthly
	Pension		Weekly / Bi-weekly Bi-Monthly / Monthly
	Pension		Weekly / Bi-weekly Bi-Monthly / Monthly
	Pension		Weekly / Bi-weekly Bi-Monthly / Monthly
	Alimony		Weekly / Bi-weekly Bi-Monthly / Monthly
	Other Income Source		Weekly / Bi-weekly Bi-Monthly / Monthly
	Other Income Source		Weekly / Bi-weekly Bi-Monthly / Monthly
	Interest from Assets		Weekly / Bi-weekly Bi-Monthly / Monthly
	Interest from Assets		Weekly / Bi-weekly Bi-Monthly / Monthly
	Interest from Assets		Weekly / Bi-weekly Bi-Monthly / Monthly
	Interest from Assets		Weekly / Bi-weekly Bi-Monthly / Monthly
	Interest from Assets		Weekly / Bi-weekly Bi-Monthly / Monthly

My total household yearly gross income is: \$ _____

1) **Describe all anticipated changes in income over the next 12 months for ALL household members** (seasonal jobs, changes in hours worked, raises, bonuses, loss of jobs, change in jobs, promotions, cost-of-living adjustments etc). If you receive a raise annually or year-end bonus, include estimated amounts/percentages based on previous years here. Explain each change numerically and the anticipated date.

Failure to disclose anticipated changes may impact your income eligibility at the time of your income certification. If you do not anticipate any changes, please also disclose this information in this section.

Asset Information - List below the assets of all household members. Include all bank accounts (savings and checking), stocks and bonds, trusts, retirement accounts, educational savings accounts, real estate, online currency (Bitcoin...), cash apps (PayPal, Venmo etc., whether within the USA or in another country etc.

Name of Household Member(s) (who owns the account)	Name of Bank or Financial Institution	Asset Type (checking, retirement...)	Last 4 digits of Account Number	Approx. Asset Value or Current Balance
				\$
				\$
				\$
				\$
				\$
				\$
				\$

1) What are your household's total assets? \$ _____

2) Have any household members closed any accounts within the last 12 months? Yes No

If yes, please disclose account number(s) and bank name here _____

3) Does any household member have assets or accounts in any other country? Yes No

If yes, please disclose these assets in the above table.

4) Does any household member own any Real Estate or joint interest in property abroad, in any other country? Yes No

If Yes, provide address: _____

Please provide name of individual, financial institution, account numbers and addresses of any joint account and/or property

5) Have you sold, transferred or given away any real property or assets in the last three (3) years within the USA or abroad? Yes No

If yes, provide amount and date of sale/transfer: _____

6) Do you expect to receive a large monetary gift or sum of money within the next 12 months? Yes No

If yes, what is the amount and reason for receipt : _____

SECTION D: UNIT SELECTION

Indicate which lottery pool(s) you want to be included in, based on household size and income requirements.

1BR: _____

2BR: _____

3BR: _____

(2-person min. household size)

(3-person min. household size)

Households will be sorted into indicated lottery pools assuming income and household size eligibility.

Households indicating a lottery pool for which they are not eligible will be added in all lottery pools for which they are eligible for.

The Housing Division will notify applicants of lottery participation eligibility based on provided information in the application. The Housing Division will provide notification of received application by email or regular mail within two (2) weeks of the date an application is received. Applicants participating in the lottery will receive unique identifiers before the lottery date.

SECTION E: PREFERENCES

Does a household member live in Somerville? Yes No

Does a household member work full-time (32+ hours/week) in Somerville? Yes No

Households indicating "Yes" on one of the above questions will be included in the lottery with a Somerville Preference. Complete and current preference verification is required at the time of an income certification. Preference verification must be current at the time of the application deadline (within 30 days). Households unable to procure necessary preference verification will be placed at the bottom of all waitlist pools.

Proof of residency may include:

- Current signed lease; **OR**
- Letter from the property owner with your address and that is signed, dated by the owner with their contact information; **OR**
- Utility bill with current statement date. Do not use your bill due date; **OR**
- Bank/credit card/cable bill statement with Somerville address with a current statement date; **OR**
- Current voter registration, showing registration date

Proof of employment in Somerville may include:

- Signed and dated letter from employer on company letter head that includes the Somerville address where you work AND the number of hours you work per week in Somerville; **OR**
- A current paystub that shows the Somerville address of where you work AND the number of hours you work per week/pay period; **OR**

Ownership of a business in Somerville does not mean that you work there. Business owners must provide verification of ownership, a current bill connecting the owner's name with the address of the Somerville business **AND** either current paystub showing the number of hours worked **OR if paystubs are not available**, a signed, notarized affidavit confirming the number of hours you work at the Somerville business.

SECTION F: APPEALS

Pre-lottery determination of eligibility by OSPCD’s Housing Division is based upon the following: 1) having a complete application; 2) having the appropriate household size for the particular Unit; 3) having the appropriate income that falls within the Unit’s stated eligibility range, based on what households self-report for income in the application. The Housing Division has adopted the U.S. Department of Housing and Urban Development (HUD) 24 CFR 5.609 Part 5 definition of “Annual Income” which anticipates gross income, including income from assets, over the next 12 months. Staff annualizes what households self-report as their monthly income, and compare that against the income eligibility range the Unit is in.

It is the applicant’s responsibility to disclose accurate information and to complete the entire application before the deadline. If any errors were made which affected the applicant’s eligibility to participate in the lottery, the applicant has five (5) business days from the date of an email/eight (8) business days from the date of a letter regarding ineligibility to correct the error/discrepancy with the Housing Division by replying to the email/letter. The correction must include specific terms (for example, inclusion of income sources no longer received, forgotten household members, questions left blank or assumptions made in the calculation). Households can also make the correction by providing an updated application with the changes initialed and dated.

SECTION G: PRE-LOTTERY APPLICATION CHECKLIST

Did you....

- 1. Leave any questions or boxes blank? Yes No
- 2. Have *all adult* household members the application? Yes No
- 3. Include all income & asset sources in the USA & abroad? Yes No
- 4. Include & describe expected changes in income for the next 12 months? Yes No

SECTION H: NOTIFICATION

All information provided here will be treated as confidential and used by our office to determine eligibility in this affordable rental opportunity through the City’s Inclusionary Housing Program. Applicants understand that, if selected, OSPCD’s Housing Division will require complete income and asset verification. This means that applicants, if selected, must provide the OSPCD with documentation and further verification of all information related to income, assets, household members, preference and rental vouchers. The applicant certifies all information in this application is true and accurate to the best of their knowledge and belief. I acknowledge and consent to the sharing of my household’s information with the Office of Housing Stability, the Health and Human Services Department and other City of Somerville Departments as/if needed.

I have read and understand the application requirements and the deadlines as described above. I certify under penalty of perjury that the information I provided is true and accurate. I understand that the provision of false information and statements are grounds for ineligibility under the City of Somerville’s Inclusionary Housing Program.

_____	_____	_____
Print Head of Household’s Name	Head of Household’s Signature	Date
_____	_____	_____
Print Co-Head of Household’s Name	Co-Head of Household’s Signature	Date
_____	_____	_____
Print Other Adult’s Name	Other Adult’s Signature	Date
_____	_____	_____
Print Other Adult’s Name	Other Adult’s Signature	Date

