



## Information & Application Packet

Mayor Katjana Ballantyne is pleased to announce one (1) income-restricted rental unit at 300 Somerville Ave. and one (1) income-restricted rental unit at 124 College Ave.



**300 SOMERVILLE  
AVE.**



**124 COLLEGE AVE.**


Developed by: 300 Somerville Ave., LLC &  
Lacourt Realty, LLC



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# Overview of Qualifying Guidelines



Minimum household size applies. Unrelated persons without a history of living together may not apply. *See the section **What Is A Household?** for more on household composition.*

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. See the section **Can I Apply if I Own a Home?**

The household's total annual gross income must be within the income eligibility guidelines. *See section **What are the Income Eligibility Requirements?** for income eligibility requirements*

The applying household assets may not exceed \$75,000 in liquid assets (excluding restricted retirement, college and health savings plans). See the section **"What is the Asset Limit?"** for more on assets.

## Introduction

The Mayor's Office of Strategic Planning and Community Development (OSPCD) in cooperation with 300 Somerville Ave., and Lacourt Realty, LLC are pleased to announce two (2) income-restricted rental opportunities at 300 Somerville Ave. and 124 College Ave. in Somerville available through the City of Somerville's Inclusionary Housing Program. There are two (2) 2-bedroom apartments 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 R1 (50% AMI), income range. See the section *Preference Qualifications* for information about preferences. An income eligibility table can be found below:

### Minimum and Maximum Gross Annual Household Income Limits

Household Size	Minimum Income*	Tier 1 (50% AMI) Maximum Income Limits
2	\$37,848.00 (300 Somerville Ave.)	\$59,400
3		\$66,800
4	AND	\$74,200
5	\$40,080 (124 College Ave.)	\$80,150
6		\$86,120

\*Minimum income requirements are waived for households with rental subsidies through mobile housing vouchers such as Section 8, MRVP, VASH etc.

These apartments are restricted in perpetuity to eligible households and subject to annual income re-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 are included in the section titled *What Restrictions Apply?*.

Visit [www.somervillema.gov/inclusionaryhousing](http://www.somervillema.gov/inclusionaryhousing) for more information on the Inclusionary Housing Program.

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

For questions ONLY pertaining to 300 Somerville property (building policies, energy efficiency, construction process, materials, etc.) contact Elan Sassoon at 305-206-2971.

For questions ONLY pertaining to 124 College Ave. property (building policies, energy efficiency, construction process, materials, etc.) contact Linda Gendall at 617-616-5185 / [lgendall@lacourtrealty.com](mailto:lgendall@lacourtrealty.com).

### 300 Somerville Ave. Building/Unit Description

300 Somerville Ave. is a four-story apartment building in the Union Square neighborhood that includes ten (10) apartments including eight (8) 2-bedrooms and two (2) 1-bedrooms. This building also includes a first floor commercial space. Apartment E is a 2-bedroom and tenants are responsible for all utilities. This property is pet friendly with an associated monthly rent of \$50. Weight and breed restrictions may apply.

Tier/AMI	Unit #	BR Size	Floor	Rent*	Area	Minimum Household Size**
Tier R1/50%	E	2BR	1	\$1,290	1,509 sq. ft.	2

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

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

**Start-up Costs:** First month's rent, security deposit

**Monthly Pet Rent:** \$50.

**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.

### 124 College Ave. Building/Unit Description

124 College Ave. is a three-story, low-rise structure in near Powder House Square and .3 miles from Davis Square. It consists of two (2) formerly residential buildings that are now connected on the ground floor. The building consists of seven (7) apartments including two (2) 2-bedrooms, three (3) bedrooms, one (1) 4-bedroom one (1) 5-bedroom and two (2) commercial spaces on the ground floor. Apartment #2-5 is a 2-bedroom and water/sewer are included with the rent.

Tier/AMI	Unit #	BR Size	Floor	Rent*	Area	Minimum Household Size**
Tier R1/50%	2-5	2BR	2	\$1,492	650 sq. ft.	2

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

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

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

**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.

## Eligibility Restrictions

- At time of income certifying, unrelated household members applying together must provide verification of mutual residency with all household members leading up to June 27, 2023
- 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 June 27, 2023.
- 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 on August 1, 2023 at 2 PM;
- 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. However, in situations where a household member is legally married to a spouse absent from the household (whether or not officially divorced or separated) and the absent spouse will not be moving into the inclusionary condo, the applicant must provide current verification: (1) if divorced, a copy of a divorce decree; (2) if not divorced, a copy of a separation agreement; (3) if the applicant does not have the documentation in #1 or #2, documentation of residing in separate addresses (such as copies of leases). Where no such documentation exists of residing at separate addresses, a notarized affidavit from the parties (or party in the event it is not safe or possible for both parties to do so) that they are separating and will be residing at separate addresses as of a certain date. Without any of the above verification, 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.

**Verification from a treating physician of being in the third (3<sup>rd</sup>) trimester, verification of full-time student status, custody arrangements or documentation of separation/separate residencies will be required at the time of income certification.**

## 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 at or below 50% AMI receiving rental subsidies through programs such as Section 8. 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 below income eligibility table:

## 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 \$75,000 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) hold and may not use or have access to are still considered assets and statements must be provided. In cases where an asset was recently closed, verification must be provided. **Applicants must disclose all joint accounts held with absent spouses/household members in the application.**

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 or anticipated income and assets may result in a determination of ineligibility at the time of the income certification.**

### **Can I Apply if I Own a Home?**

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 screening. 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 waitlist 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 that are ineligible for a preference may still apply and they will be placed on the waitlist 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 programs offer local live/work preferences.

Co-equal preference will be provided to eligible applicants providing current verification of *living or physically working full-time in Somerville (32+ hours/week)*. **Preference documentation must be dated within 30 days of screening**. Below includes acceptable documentation to receive a Somerville preference.

*Proof of residency* may include:

- Current signed lease; **OR**
- Notarized letter from landlord confirming ownership of property and applicant tenancy at property; **OR**



- Utility bill with current statement date. Do not use the 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 within the last 30 days.

*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 showing the Somerville address of where you work AND the number of hours you work per pay period.
- Ownership of a business 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 a current paystub showing the number of hours worked OR if paystubs are not available, a notarized affidavit confirming the number of hours worked per week at the Somerville business.

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

*PREFERENCE VERIFICATIONS MUST BE COMPLETE AND INCLUDE ALL PAGES*

## **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. Only applicants that submit their applications more than 5 business days prior to the application deadline will have the opportunity to update their application if found incomplete or 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 **2 PM on Wednesday, July 26, 2023**. Applications may be submitted before the deadline via one of the following means:

- Email: [inclusionary@somervillema.gov](mailto:inclusionary@somervillema.gov); OR
- Faxed: 617-591-3235; OR
- Dropped off in an envelope in the black mailbox outside the front door of the City Hall Annex or with Inclusionary Staff/ the Administrative Assistant for OHS/Housing in City Hall Annex at 50 Evergreen Ave; OR
- 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 is received before the deadline (not post-marked).

### NOTICE:

- Applications sent to email addresses other than [inclusionary@somervillema.gov](mailto:inclusionary@somervillema.gov) or faxes other than 617-591-3235, will not be accepted;
- Applications sent piecemeal or in screen shots will not be accepted. Do not submit the same application multiple times;
- If you fax or email an application, do not contact staff inquiring whether the application was received prior to 07/12/23. If sending by fax, **you will receive receipt from the fax machine you used to confirm that status of the submitted fax**. If you submit an application by email, **you will receive a standard response confirming the receipt of your application (this confirmation does not necessarily mean it has been reviewed prior to the application deadline)**;
- Inclusionary staff will review applications for completion in the order in which they are received. **It is a household's responsibility to ensure applications are completely and accurately completed upon submission and ahead of the deadline with complete documentation**;
- Applications received within 5 business days of the application deadline may not have the opportunity to be updated upon review;
- Staff will confirm the status of your application once it is processed, in the order received.

## 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](mailto: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?

The lottery will be held virtually on Go To Webinar on Tuesday, August 1, 2023 at 2 PM. All participating applicants will receive unique identifiers and information to join the virtual lottery, prior to 8/1/23. Attendance to the lottery is not required. All unique identifiers will be called in the order in which they are

drawn and placed on a lottery list. The lottery itself is viewable on the City's YouTube channel: [Youtube.com/SomervilleCityTV](https://www.youtube.com/SomervilleCityTV) and will be posted on the Inclusionary Housing Program website.

### **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.** The results of the lottery will be posted on the City of Somerville Inclusionary website by 08/08/23. Participating applicants who did not win may learn of their positioning in the lottery by viewing 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 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 the following page). The household must submit the income documentation listed below, including 2021 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 (1<sup>st</sup>) 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 screening);
2. Current verification of a rental voucher, if applicable;
3. 2022 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 2022 taxes have not yet been filed, we will require proof of a tax extension and the previous year of tax returns. 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.**
4. Most recent three (3), consecutive months of paystubs and/or other income documentation (see *What is Considered Income*). Households selected no. 1 must provide statements for the months of May, June and July 2023;
5. 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);
6. 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. Households selected no. 1 must provide asset statements for the months of May, June and July 2023. For statements that are issued on a quarterly basis, the most recent quarterly statement should be submitted. Explanation of deposits (City to provide form) for all asset accounts including 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.

*\*For each unclear deposits into bank/asset statements (cash deposits, transfers from persons outside of the household, etc.) households must explain the source and nature of each deposit.*

**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. 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 a lease rider is executed, 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 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 income<sup>1</sup> 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

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), Director Ellen Shachter

50 Evergreen Avenue, 1<sup>st</sup> floor, Somerville MA 02145

Phone: (617) 625-6600 x2580

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?

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, eligibility requirements and restrictions apply. You will sign a Lease and "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 AMI. If the household exceeds 140% of 50% of AMI, the household will no longer be eligible for the unit and must vacate the unit upon the end of the current lease term.
  - If your household occupies a Tier 3 (81%-110% AMI) unit, your household can increase income up to 120% of AMI. If your household exceeds 120% AMI the household will no longer be eligible for the unit and must vacate the unit upon the end of the current lease term.
  - Rents may increase annually.
- **Renting:** Households may not sublet, rent out or AirBnB the affordable unit or space in a unit

## Lottery Timeline

<b>IMPORTANT DATES</b>		
	<b>Date &amp; Time</b>	<b>Location</b>
<b>VIRTUAL OFFICE HOUR</b>	Thursdays 5:30-7:30PM	Please join meeting from computer, tablet or smartphone. <a href="https://global.gotomeeting.com/join/591022621">https://global.gotomeeting.com/join/591022621</a> United States: +1 (872) 240-3412 Access Code: 591-022-621
<b>APPLICATION DEADLINE</b>	<b>2PM Wednesday July 26, 2023</b>	<b>Applications must be completed and delivered before 2PM</b> to the Housing Division at: <a href="mailto:inclusionary@somervillema.gov">50 Evergreen Ave., Somerville, MA 02145</a> <b>Faxed to:</b> 617-591-3235 or <b>Emailed to:</b> <a href="mailto:inclusionary@somervillema.gov">inclusionary@somervillema.gov</a>
<b>LOTTERY &amp; NOTIFICATION</b>	2PM Tuesday August 1, 2023	Virtually on GotoWebinar <a href="https://attendee.gotowebinar.com/register/4765770894007373328">https://attendee.gotowebinar.com/register/4765770894007373328</a>
<b>WAITLIST POST</b>	Tuesday August 8, 2023	<a href="http://www.somervillema.gov/inclusionaryhousing">www.somervillema.gov/inclusionaryhousing</a>

The following application must be received by the City of Somerville Housing Division y 2PM on Tuesday, July 26, 2023 through one of the methods listed in the section *Deadlines & How to Submit an Application*. 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.

**Please keep this Information Packet as you may have questions moving forward.**

**THE INFORMATION PACKET ENDS HERE**

*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 ADA Coordinator, Adrienne Pomeroy, at 617-625-6600 x2059 or [apomeroy@somervillema.gov](mailto:apomeroy@somervillema.gov).*

**CITY OF SOMERVILLE’S INCLUSIONARY HOUSING PROGRAM**  
**PRE-LOTTERY APPLICATION FOR**  
**300 SOMERVILLE AVE. & 124 COLLEGE AVE.**

HEAD OF HOUSEHOLD NAME \_\_\_\_\_

Household Size		
2	\$37,848.00 (300 Somerville Ave.) AND \$40,080 (124 College Ave.)	\$59,400
3		\$66,800
4		\$74,200
5		\$80,150
6		\$86,120

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

**PRE-LOTTERY APPLICATION INSTRUCTIONS**

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

- Dropped off in person or mailed to 50 Evergreen Ave., Somerville MA 02145 (must be received, not postmarked by below deadline);
- Emailed to: [inclusionary@somervillema.gov](mailto:inclusionary@somervillema.gov); OR
- Faxed to: 617-591-3235

**Applications sent to email addresses other than [inclusionary@somervillema.gov](mailto:inclusionary@somervillema.gov) or faxes other than 617-591-3235, will not be accepted. Applications sent by piecemeal or in screen shots will not be accepted.**

- 1) *Do not leave any questions blank. If a question is not applicable, please write N/A;*
- 2) *Make sure all adults sign the last page;*
- 3) *If you need additional space to provide an answer, please attach additional sheet(s).*

**It is the household’s responsibility to ensure that applications are complete upon submission. If emailing or faxing an application, do not contact the Housing Division to confirm the application is received. If faxing an application, you will receive a receipt from fax machine confirming the status of the fax. If you are emailing in applications, you will receive an email notification confirming the receipt of your application.**

The Housing Division will confirm the receipt and status of your application once it is processed in the order in which it is received. **DO NOT SUBMIT MULTIPLE APPLICATIONS AND DO NOT SUBMIT YOUR APPLICATION MULTIPLE TIMES.**

**APPLICATION DEADLINE: 2PM, WEDNESDAY, JULY 26, 2023**





**SECTION B: GENERAL INFORMATION**

1. What language would you like the Housing Division to communicate with you in? \_\_\_\_\_.  
*Interpretation services can be offered in Nepali, Portuguese, Spanish, Haitian Creole, Mandarin and Cantonese Chinese.*
2. Do you require a reasonable accommodation?: Yes No  
*If yes, submit verification of need from your health care provider with this application **before** the application deadline.*  
Please describe reasonable accommodation need: \_\_\_\_\_  
\_\_\_\_\_
3. Does a household member currently have a Section 8 Voucher or another type of mobile rental voucher (MRVP, VASH, etc.)? Yes No  
*If “yes”, verification will be required at the time of income certification*
4. Does a household member currently live or work full-time (32hrs+/week) in Somerville? Yes No
5. Is the head of household a full-time student or registered to be a full-time student the following semester?  
Yes No  
**Please note:** *Both heads of household cannot be full-time students; Applicants must provide verification directly from institution.*
6. Is any member of your household employed by the City of Somerville? Yes No  
*There is no preference given in the lottery if you or a household member works for the City of Somerville. This is simply a disclosure.*
7. How did you hear about this opportunity?  Inclusionary Housing Listserv  City Website  Flyer  Newspaper  Family/friend  Social media  Web search  Other \_\_\_\_\_
8. 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.**
9. How much do you currently pay per month in rent (not including utilities)?: \_\_\_\_\_  
How many bedrooms?: \_\_\_\_\_
10. 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*

*Do you need a residential parking permit? Yes No*

*If you answered yes to both question above, explain why a residential parking permit is needed.*

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

*What is the head of household’s/co-head of household’s race?* Please check all boxes that apply:

African American      Indigenous American/Alaskan Native      Asian Middle Eastern/North African

Native Hawaiian/Other Pacific Islander      White Black Brown Two or more races

Other: \_\_\_\_\_

**SECTION C: INCOME AND ASSETS**

**Income Information** – List all income such as Wages, Salaries, Tips, Self-Employment income, Welfare/TAFDC Benefits, 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.*

Household Member	Income Source (Add Employer/Contract)	Yearly <u>Gross</u> Earnings
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Child Support	



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

**Applicants must disclose all joint accounts held with an absent spouse/household member(s).**

Name of Household Member(s) (that own the account)	Asset Type (checking, retirement...) & Last 4 Digits of Account Number	Name of Financial Institution	Asset Value or Current Balance
<b>Restricted Assets Total (IRA, 401(k) 403(b), etc.):</b>			
<b>All Household Assets Total:</b>			
<p>1) Does any household member have assets or accounts in any other country? Yes No  <i>If yes, please disclose these assets in the above table</i></p> <p>2) Have any household members closed any accounts within the last 12 months? Yes No  <i>If yes, please disclose account number(s) and bank name here:</i>            _____            _____</p> <p>3) Does any household member own any Real Estate or <u>joint interest</u> in property abroad, in any other country? Yes No <i>If Yes, provide address:</i>            _____  <i>Please also provide name of individual, financial institution, account numbers and addresses of any joint account and/or property</i></p> <p>3) Is anyone in your household expecting a monetary gift from someone outside of the household?            Yes No <i>If so, please disclose the amount expected: \$_____</i></p> <p>5) Have you sold or transferred any real property year within the USA or abroad? Yes No <i>If yes, provide amount and date of sale/transfer: _____</i></p> <p>6) Do you expect to receive a large monetary gift or sum of money within the next 12 months? Yes No  <i>If yes, what is the amount and reason for receipt: _____</i></p>			

Attach additional pages as necessary

*SECTION D: PREFERENCES*

Does a household member live in Somerville?      Yes                  No

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

Verification will be required at the time of an income certification and must be current (dated within 30 days) at the time of certification. Below includes acceptable documentation to receive a Somerville preference.

Preferences will be granted for households providing current verification (dated within 30 days of the certification initiation.) of living or physically working full-time in Somerville (32+ hours/week). Verifications (such as bills, leases etc.) **must be complete and include all pages.**

*Proof of residency* may include:

- Current signed lease; **OR**
- Notarized letter from landlord confirming ownership of property and applicant tenancy at property; **OR**
- Utility bill with current statement date. Do not use the 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 within the last 30 days of application deadline.

*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 showing the Somerville address of where you work **AND** the number of hours you work per pay period.

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** a current paystub showing the number of hours worked **OR** if paystubs are not available, a notarized affidavit confirming the number of hours worked per week at the Somerville business.

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

*SECTION E: UNIT SELECTION*

Please note that a minimum of one person per bedroom is required unless you have a disability or medical need for an extra bedroom which must be documented after the lottery. If you claim to have a medical need for an extra bedroom but cannot document it, you will be dropped to the bottom of all Waiting Lists.

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.

***Did you....***

- |  |     |    |
|--|-----|----|
| 1. Answer all questions and leave no parts of the application blank?   | Yes | No |
| 2. Have <i>all adult</i> household members the application?  | Yes | No |
| 3. Disclose all income & asset sources in the USA & abroad?<br><b>If you answer “No”, include these assets in Section C of your application.</b> | Yes | No |
| 4. Include & describe expected changes in income for the next 12 months?<br><b>If you answer “No”, describe anticipated changes in income.</b>   | Yes | No |

***SECTION G: 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 H: NOTIFICATION***

All information you provide 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, and household members. The applicant certifies all information in this application is true and accurate to the best of his or her 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 authorize the Housing Division to contact 3<sup>rd</sup> parties to verify Somerville preference status and income to determine appropriate lottery pool selection.

I have read and understand the application requirements and the deadlines as described above. I certify under penalty of perjury that the information I have 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
_____ Print Other Adult's Name	_____ Other Adult's Signature	_____ Date



