



Information and Application Packet for 11 Income-Restricted Rental Apartments

Available at

400@Mystic

&

The Commons at Prospect Hill

located at

400 Mystic Ave and 434 McGrath Highway
in Somerville

Developed by

Cedarwood Developments, LLC &
Prospect Commons, LLC

In Cooperation with

Mayor Joseph A. Curtatone and the

City of Somerville



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Introduction

The Mayor's Office of Strategic Planning and Community Development (OSPCD) in cooperation with Cedarwood Developments, LLC and Prospect Commons, LLC, are pleased to announce eleven (11) income-restricted rental opportunities at 400 at Mystic & Prospect Commons in Somerville available through the City of Somerville's Inclusionary Housing Program. There are four (4) 1-bedroom apartments and seven (7) 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 1 (50% AMI), Tier 2 (51%-80% AMI) and Tier 3 (81%-110% AMI) income ranges. See income eligibility table on page 4.

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 15.

What Eligibility Restrictions Apply?

- Unrelated persons applying together must provide documentation of having a history of living together at the time of an income certification;
- No households or incomes of convenience;
- Cannot own a home or interest in a home in the USA or abroad;
- Minimum and maximum household members;
- Minimum and maximum gross annual income limits;
- Maximum asset limit; AND
- Head(s) of household cannot be a full-time student (status must be verified directly by institution).

What is a Household?

A "household" includes all persons who will be residing in the apartment you are applying for. A household includes children, teenagers and adults, *regardless of their ability to earn or receive income*. Applicants may not submit multiple applications as a member of multiple household compositions. An unborn child is considered a household member if the mother is in her third (3rd) trimester of pregnancy at the time of the 2PM Wednesday, January 8th, 2019 lottery deadline. Minors are also considered household members if they live with the applicant at least 51% of the time or 183 days in a year. Adults who are away for college as full-time students are also 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, VASH, MRVP etc. **Current verification of rental voucher assistance must be provided with your pre-lottery application**, if applicable. Please see income eligibility table on the following page:

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)	Tier 3 (81%-110% AMI)
1 (Eligible for 1BRs only)	\$26,664	\$41,500	\$41,501 - \$62,450	\$62,451-\$87,250
2	1BR: \$26,664 or 2BR: \$31,992	\$47,400	\$47,401 - \$71,400	\$71,401-\$99,750
3		\$53,350	\$53,351 - \$80,300	N/A
4		\$59,250	\$59,251 - \$89,200	
5		\$64,000	\$64,001 - \$96,350	
6		\$68,750	\$68,751 - \$103,500	

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

**Head of household cannot be a full-time student.

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 also includes all amounts anticipated within the next 12 months going forward from the time of an income certification, just after the lottery. 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 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 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 who own property or interest in property are ineligible for an income-restricted rental apartment unless they are in the process of selling their home and will sell it prior to lease up. Proceeds from sale will be counted as an asset and towards the asset limit.

400 @ Mystic Building Description, Fees & Rental Screening

400 @ Mystic consists of a 31,820 sq. ft. mixed-use building including three (3) commercial units on the ground floor and 27 residential units on the three (3) floors above. The building has an elevator. Residential units vary in size from 614-1,359 sq. ft. There are 30 parking spaces that will be provided on site in a surface lot accessed from Grant Street, including six (6) spaces shared between residential, visitors and commercial uses. Each inclusionary unit has one (1) designated parking space. The building has a roof-top lounge and deck with a gas fireplace and outdoor kitchen. Thirty percent (30%) of households in this development will be allowed to keep pets; as a result, two (2) inclusionary households will be allowed to keep pets. Approval is on an individual, first-come, first-serve basis after income certification.

This project was permitted under the current inclusionary zoning ordinance and is required to provide 20%. As a result, in this development there are five (5) inclusionary apartments; including four (4) two-bedroom and one (1) one-bedroom apartment within three (3) rental tiers. Appliances are Samsung (high efficiency & high quality), white quartz countertops and backsplashes, fully tiled bathrooms and Symmons faucets & fixtures. Each apartment has a storage unit inside. Gas cooking, heating and hot water are paid by the tenant as well as electricity. Water/sewage and trash collection is paid by the owner. Appliances provided by the owner and included in each apartment are; washer, dryer, AC, refrigerator and range/microwave. .

Visit 400mystic.com for more information.

Parking: Inclusionary tenants may rent a parking space. The monthly fee will be included with the rent. **Pets:** Pet fees are \$50 per month. No dangerous dog breeds allowed, all dogs must be over 1 year old with paperwork from a veterinarian verifying this. Dogs must weigh 90 lbs. or less. Pets must have appropriate shots. A pet addendum is required.

Start-up costs: 1st month's rent, security deposit equivalent of 1 month's rent.

Lost/Extra Key: \$50

Applicants must pass a **rental screening** once deemed eligible for this opportunity by the Housing Division. If or when applicants are determined income eligible by the Housing Division, they will receive a Proceed Letter connecting the eligible applicant to the property management company and begin their screening process.

The screening process includes: a completed rental application provided by property management/owner; credit check through Buildium with a 500-550 FICO score requirement; Criminal record background check and evictions report.

400 @ Mystic Unit Description

Unit Type	Tier/AMI	Apartment Number	No. of Units available	Rent*	No. of Bathrooms	Approx. Size (Sq. Ft.)	Floor	Household of...
1BR	Tier 3 81%-110%	No. 310	1	30% of income	1	785	3	1-2 Persons
2BR	Tier 1 \$31,992-50%	Nos. 209 & 303- (Accessible)	2	\$1,189	1	1,136-1,328	2 & 3	2+ Persons
2BR	Tier 2 51%-80%	Nos. 405 & 207	2	\$1,568	1	1,120-1,172	4 & 2	2+ Persons

*Tenants pay electricity, gas cooking, heating and hot water. Applicable pet (\$50) and parking (\$100) fees are included with rent. Only two (2) units allowed pets.

Apt. 310 is a 1BR, 1-bathroom apartment, approximately 785 sq. ft. located on the 3rd floor. It is available to an income eligible household with a Tier 3 yearly gross income between 81%-110% Area Median Income (AMI).

Apt. 405 is a 2BR, 1-bathroom apartment, approximately 1,120 sq. ft. located on the 4th floor. It is available to an income eligible household with a Tier 2 yearly gross income between 51%-80% AMI.

Apt. 207 is a 2BR, 1-bathroom apartment, approximately 1,172 sq. ft. located on the 2nd floor. It is available to an income eligible household with a Tier 2 yearly gross income between 51%-80% AMI.

Apt. 209 is a 2BR, 1-bathroom apartment, approximately 1,136 sq. ft. located on the 2nd floor. It is available to an income eligible household with a Tier 1 yearly gross income between \$31,992-50% AMI.

Apt. 303 is a 2BR, 1-bathroom apartment, approximately 1,328 sq. ft. located on the 3rd floor. It is available to an income eligible household with a Tier 1 yearly gross income between \$31,992-50% AMI. This is an ADA accessible apartment. Counters are 34", no shelving under sinks, stove or vanities. Appropriate doors widths. Toilets are at a lower 17".

The Commons at Prospect Hill Description, Fees & Rental Screening

The Commons at Prospect Hill is a four (4)-story wood frame, building located at 434 McGrath Highway with approximately 15,000 net sq. ft. of commercial use on the ground floor, 48 residential units on the three (3) floors above the ground floor, 49 parking spaces underground, 11 parking spaces behind the building and bike storage for 24 bikes. The development consists of two buildings considered one structure, connected by a sky bridge and a single foundation. Building A includes 16 residential units including one (1) studio, eight (8) one-bedroom and seven (7) two-bedroom apartments. Building B consists of 32 residential apartments including 15 one-bedroom and 17 two-bedroom apartments. Building amenities include a fitness center, conference room with multi-media technology, social room with wifi and over-sized common TV and elevators.

This project was permitted under the former inclusionary zoning ordinance with a requirement of 12.5% instead of the current 20%. As a result, in this development there are six (6) inclusionary units. Amenities include stainless steel appliances, in unit washer and dryers, hardwood floors, walk-in closets. Some units have juliet balconies. There is a common kitchenette and TV room. Electricity, gas heating & water heating and electric cooking are paid by tenants. Sewage/water and trash collection are paid by the owner. Refrigerator, AC and range/microwaves are paid for and provided by the owner.

For more information, visit theprospectcommons.com. This property has building **fees** and **policies** listed below:

Parking: Inclusionary tenants can rent a parking space for a reduced monthly rate of \$75.

Pets: Tenants can have a pet for a monthly fee of \$75. Pets must be less than 40lbs. Pet addendum required.

Start-up Costs: Security deposit (1 month's rent) first month's rent and a \$300 refundable key deposit fee when keys and/or garage door opener are all returned.

Storage: Varies based on size.

Applicants must pass a **rental application screening** conducted by the Leasing Office once deemed eligible for this opportunity by the City of Somerville Housing Division. Only income eligible applicants will receive a Proceed Letter connecting the applicant to the property management company to begin their screening process. **The screening process will be conducted by Realty Advantage and requires:** a completed rental application provided by the leasing office; credit check through Core Logic with a 600 FICO score requirement; proof of income or tax returns; social security numbers or I-20s if SSNs are not available; photo ID; and references from current and prior landlord.

The Commons at Prospect Hill Unit Description

Address: 434 McGrath Highway

Unit Type	Tier & AMI	Apartment Number	No. of Units available	Rent*	No. of Bathrooms	Approx. Size (Sq. Ft.)	Floor	Available to household of...
1BR	Tier 1 \$26,664-50%	Nos. 312 & 403	2	\$988	1	712-752	4 & 2	1-2 Persons
2BR	Tier 1 \$31,992-50%	No. 208	1	\$1,174	1	1,200	2	2+ Persons
1BR	Tier 2 51%-80%	No. 217 (Accessible)	1	\$1,302	1	711	2	1-2 Persons
2BR	Tier 2 51%-80%	Nos. 317 & 406	2	\$1,553	1	1,117-1,188	3 & 4	2+ Persons

*Tenants pay electricity, electric cooking, gas heating and water heating. Applicable pet (\$75) and parking (\$75) fees are paid separately in addition to rent.

Apt. 312 is a 1BR, 1-bathroom apartment, approximately 712 sq. ft. located on the 3rd floor. It is available to an income eligible household with a Tier 1 yearly gross income between \$26,664-50% Area Median Income (AMI).

Apt. 403 is a 1BR, 1-bathroom apartment, approximately 752 sq. ft. located on the 4th floor. It is available to an income eligible household with a Tier 1 yearly gross income between \$26,664-50% AMI.

Apt. 208 is a 2BR, 1-bathroom apartment, approximately 1,200 sq. ft. located on the 2nd floor. It is available to an income eligible household with a Tier 1 yearly gross income between \$31,992-50% AMI.

Apt. 217 is a 1BR, 1-bathroom apartment, approximately 711 sq. ft. located on the 2nd floor. It is available to an income eligible household with a Tier 2 yearly gross income between 51%-80% AMI. This is a handicap accessible apartment. This apartment includes lowered countertops and outlets, wheel chair accessible.

Apt. 317 is a 2BR, 1-bathroom apartment, approximately 1,117 sq. ft. located on the 3rd floor. It is available to an income eligible household with a Tier 2 yearly gross income between 51%-80% AMI.

Apt. 406 is a 2BR, 1-bathroom apartment, approximately 1,188 sq. ft. located on the 4th floor. It is available to an income eligible household with a Tier 2 yearly gross income between 51%-80% AMI.

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. If you need an ADA unit, you may also qualify for a preference in this lottery. If you are eligible for a preference and provide current and complete verification of it with a complete application before the deadline, 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 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 affect your preference eligibility.

If you are not eligible for a preference, you can still apply and you will be placed on the wait-list. In the future, you may have the opportunity to income certify for an apartment. You may want to explore income-restricted housing opportunities in the city which you currently live or work to learn if they offer preferences within their programs to increase your odds of acquiring an affordable unit. If you are not eligible for a preference, the Housing Division cannot determine your odds of moving into an apartment as the ratio of applicants applying with a preference is only known after the deadline. However, according to data gathered from our most recent rental opportunities overall, 53% of applicants apply with a local preference.

To receive a residency preference, a household member must verify their residency by providing one (1) of the following documents with their name and Somerville address and dated within 30 days from the date a completed application is submitted: a current, complete utility bill with a "Statement Date" (not bill due date) **within the thirty (30) days of submitting complete application**; 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 on the following page

To receive a work preference, applicants physically working 32 hours or more per week within the boundaries of the city of Somerville must provide a paystub **dated within thirty (30) days of the completed application submission date** 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.

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.

To receive a preference for an ADA accessible apartment households must provide verification of needing an ADA accessible unit from a healthcare provider. The verification must be dated within the last 30 days from the date of submitting a complete application. There are two (2) ADA accessible apartments: Apt. 217, a 1BR in Tier 2 at Prospect Commons and Apt. 303, a 2BR in Tier 1 at 400 @ Mystic.

In order to be included in a lottery for the two (2) ADA accessible units, households must also meet the household size and income requirements. Income requirements are waived if household has access to a voucher such as Section 8, MRVP, VASH or other similar subsidy. Applicants providing verification of both the need for an accessible unit and live/work in Somerville preference will have the highest preference for Apartments 217 and 303 and will be placed in the first lottery pool for these apartments. Applicants providing verification of needing an accessible unit without a live/work in Somerville preference will be placed in the second lottery pool for these apartments.

Example proof of residency for a live in Somerville preference:

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	Average Temperature	kWh/Day
Sep	67°	18
Oct	68°	19
Nov	59°	21
Dec	42°	19
Jan	31°	23
Feb	32°	23
Mar	50°	21
Apr	47°	19
May	55°	18
Jun	78°	18
Jul	80°	20
Aug	79°	19
Sep	67°	18

Current Charges for Electricity

Supply \$69.93 <small>Cost of electricity from Any Energy Co.</small>	Delivery \$81.07 <small>Cost to deliver electricity by Eversource</small>
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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: 6.606¢/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

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 ↓

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

Remit Payment To: Eversource, PO Box 660032, Dallas, TX 75265-0032

Make your check payable to Eversource. Please consider adding \$1 for Operational Fuel. To add more, visit Eversource.com

John J Customer
123 Any St
Any Town, CT 00000

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

Amount Enclosed

Eversource
PO Box 660032
Dallas, TX 75265-0032

Sample Bill 00 0 0000118192 00 70 1234 567 8900

What Is A Complete Application?

ONLY complete and eligible applications are included in the lottery. It is the applicant's responsibility to provide a complete application *that includes the following*:

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. All assets and anticipated changes in income for the next 12 months must be disclosed on the application;
3. Each page of the application must be initialed by all household members age 18 and over;
4. The application must be signed on the last page by all adult household members age 18 and over;
5. The applicant's name, email and phone number must be printed and legible;
6. To receive a preference, current verification of Somerville residency or physical employment in Somerville 32+ hours per week must be provided, if applicable;
7. If applicable, a copy of your rental voucher must be provided;
8. If applicable, verification of needing an accessible unit must be provided.

Deadline And To Submit An Application

The deadline to submit a complete, eligible application in order to participate in the lottery is **2PM on Wednesday, January 8th, 2020**.

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.

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. 2584 if more than two (2) weeks have passed and you have not received confirmation of your received application. Households will be included in lotteries for all units for which they are eligible to participate in once the Housing Division has reviewed applications. Participating applicants 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 occur on Thursday January 23rd, 2019 at 11AM in the City Hall Council Chambers located at 93 Highland Ave., Somerville. Attendance is not required and the lottery will be viewable on [Youtube.com/SomervilleCityTV](https://www.youtube.com/SomervilleCityTV). Unique identifiers will be called in the order in which they are drawn and placed on a wait-list.

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

Participating applicants with unique identifiers will be notified of their standing on the wait-list via email or regular mail if requested or did not provide an email. The results will also be posted on the City's website. Unique identifiers will be assigned and provided as complete, eligible applications are reviewed.

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 January 30th, 2019 (5 business days from the date of notification) to submit all required income, asset and Federal Tax documentation to the Housing Division needed to verify a household's 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 2018 Federal Tax Returns (or 2019 if they are filed early), 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 for 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. Most recently filed 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.**
2. 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 October-November 2019, November-December 2019 and December 2019-January 2020;
3. 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);
4. 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 October-November 2019, November-December 2019 and December 2019-January 2020;
5. Explanation of deposits into all asset accounts including verifications (receipts etc.) for all unexplained deposits*;
6. Signed and notarized affidavit disclosing the amount of cash on hand;
7. 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;
8. Verification of student status directly from learning institutions for household members who are 18+ and full or part-time students;
9. Verification of business ownership;
10. 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;
11. Verification of having a history of living together if household members are unmarried and unrelated;
12. Verification of custody of a minor;
13. 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).

What Restrictions Apply to These Units?

The opportunity to rent an income-restricted apartment at below market rent is being 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.

What If I Disagree With The Eligibility Determination?

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 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 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.

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

Application Deadline & Lottery Timeline

Applications Available Starting: Tuesday November 5th 2019.

Applications available at:

- Somerville City Hall, Somerville Public Library Branches, Housing Division Office
- <https://www.somervillema.gov/departments/programs/inclusionary-housing-program>

IMPORTANT DATES		
	Date & Time	Location
INFORMATION SESSIONS	No. 1: Thurs. Nov. 21 st , 2019 at 11AM No. 2: Thurs. Dec 19 th , 2019 at 6:30PM	Visiting Nurse Association of Eastern Massachusetts 259 Lowell Street, Somerville, MA 02144 3 rd Floor Community Room
APPLICATION DEADLINE	Wed. Jan. 8th, 2020 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
<p style="text-align: center;"><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></p>		
LOTTERY & NOTIFICATIONS	Thurs. Jan. 23 rd , 2020 at 11AM	City Hall Council Chambers @ 93 Highland Ave., Somerville
WAITLIST POSTED	By Mon. February 10 th	https://www.somervillema.gov/departments/programs/inclusionary-housing-program

The following application must be received by the City of Somerville Housing Division through one of the methods listed on Page 12 by 2PM on Wednesday January 8th, 2020. If you mail the following 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 1-17) 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 City's Manager of Equity, Diversity, and Inclusion, Nancy Salamoun, at 617-625-6600 x2323 or nsalamoun@somervillema.gov.

APPLICANT NAME: _____

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

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)	Tier 3 (81%-110% AMI)
1 (Eligible for 1BRs only)	\$26,664	\$41,500	\$41,501 - \$62,450	\$62,451 - \$87,250
2	1BR: \$26,664 or 2BR: \$31,992	\$47,400	\$47,401 - \$71,400	\$71,401 - \$99,750
3		\$53,350	\$53,351 - \$80,300	N/A
4		\$59,250	\$59,251 - \$89,200	
5		\$64,000	\$64,001 - \$96,350	
6		\$68,750	\$68,751 - \$103,500	

*Minimum income requirements waived for households with verification of having mobile rental vouchers (Section 8, MRVP, etc.). Rent with a voucher goes up to the payment standard by unit type of the issuing agency minus applicable utilities allowances.

400@MYSTIC

Unit Type	No. of Units available	Apartment Number	Tier & AMI	Rent*	No. of Bathrooms	Approx. Size (Sq. Ft.)	Floor	Available to household of...
1BR	1	No. 310	Tier 3 81%-110%	30% of household income	1	785	3	1-2 Persons
2BR	2	Nos. 209 & 303- ADA Accessible	Tier 1 \$31,992-50%	\$1,189	1	1,136-1,328	2 & 3	2+ Persons
2BR	2	Nos. 405 & 207	Tier 2 51%-80%	\$1,568	1	1,120-1,172	2 & 4	2+ Persons

*Tenants responsible for gas heating/hot water, gas cooking and electricity. Applicable \$100 parking and \$50 pet fees included in rent

THE COMMONS AT PROSPECT HILL

Unit Type	No. of Units available	Apartment Number	Tier & AMI	Rent*	No. of Bathrooms	Approx. Size (Sq. Ft.)	Floor	Available to household of...
1BR	2	Nos. 312 & 403	Tier 1 \$26,664-50%	\$988	1	712-752	3 & 4	1-2 Persons
2BR	1	No. 208	Tier 1 \$31,992-50%	\$1,174	1	1,200	2	2+ Persons
1BR	1	No. 217 (ADA- Accessible)	Tier 2 51%-80%	\$1,302	1	711	2	1-2 Persons
2BR	2	Nos. 317 & 406		\$1,553	1	1,117-1,188	3 & 4	2+ Persons

*Tenants responsible for gas heating/hot water, electric cooking and electricity. Applicable \$75 parking and \$75 pet fees in addition to rent.

APPLICATION DEADLINE: 2PM, WEDNESDAY JANUARY 8TH 2020

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

- 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; 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) Make sure all adults initial each page and sign the last page; AND
- 3) If you need additional space to provide an answer, please attach additional sheet(s).

If applicable the following verifications must be included:

- 4) Live/Work Preference: Current Somerville residents or persons currently employed 32 hours or more per week at a business in Somerville who provide verification dated within 30 days of submitting a complete application;
- 5) ADA Accessible Unit Preference: Verification of the need for an ADA Accessible unit from a healthcare provider and dated with the last 30 days of submitting the application; AND
- 6) Proof of current Voucher (Section 8, MRVP, VASH, PASS etc.).

*Incomplete and or ineligible applications will not be included in the lottery. If **preference documentation is not provided with your complete application or is not current**, applicants **will not receive preference** in the lottery.*

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

inclusionary@somervillema.gov / 617-625-6600 Ext. 2584

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 with this application **before** the application deadline.*
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 (skip to question no. 4)
If yes, please attach a copy of your voucher to this application and answer the next two (2) questions.
Which Housing Authority or Agency issues your voucher? _____
Provide the name, email and phone number of your Leasing Officer: _____

4. Does a household member currently live or work full-time (32hrs+/week) in Somerville? Yes No
If "yes", submit current documentation to receive the preference.
5. Is any member of your household a City of Somerville employee? Yes No *If "yes," this is simply a disclosure.*
6. Are both heads of household full-time students or registered to be full-time students the following semester?
Yes No
Please note: *Both heads of household cannot be full-time students; Applicants must provide verification directly from institution.*
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)? : _____
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 If "yes", do you need a parking space in the garage? 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

What is the head of household's national origin?

Bangladesh Brazil Canada Cape Verde China Colombia Cuba Dominican Republic

El Salvador Ghana Guatemala Haiti Honduras India Ireland Jamaica Mexico

Nepal Nicaragua Nigeria Portugal Puerto Rico South Korea USA 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: _____

If 2 or more household members which unit type are you applying for (you can check both)? 1 BR 2 BR

Which property are you interested in (you can check both)? 400@Mystic The Commons (434 McGrath Highway)

Head of Household Initial _____

Other Adult Initial _____

Other Adult Initial _____

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 if applicable)	Pay Frequency (Circle one)	Average gross earnings per pay period
	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	\$

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 the estimated amount/ percentage based on previous years here.

For each change, 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.

Head of Household Initial _____ Other Adult Initial _____ Other Adult Initial _____

DIRECTIONS: For each income source listed on Pages 22 and 23, please calculate your yearly and monthly income using the space below. Attach additional pages as necessary. Based on the information provided below, **the Housing Division will verify that households have annual gross incomes that fall within the income range requirements.**

I. Calculate income from each source for which the household receives income on a weekly basis:

(List income Source) _____ : Avg. Weekly Gross Pay _____ * 52 Weeks = _____ Yr. Gross (YG)
 YG: _____ / 12 months = _____ Avg. Monthly Gross

(List Income Source) _____ : Avg. Weekly Gross Pay _____ * 52 Weeks = _____ YG
 YG: _____ / 12 months = _____ Avg. Monthly Gross

(List Income Source) _____ : Avg. Weekly Gross Pay _____ * 52 Weeks = _____ YG
 YG: _____ / 12 months = _____ Avg. Monthly Gross

Total yearly gross from all weekly income sources: \$ _____

II. Calculate income from each source for which the household receives income on a bi-weekly basis:

(List Income Source) _____ : Avg. Bi-Weekly Gross Pay _____ * 26 Pay Periods = _____ YG
 YG: _____ / 12 months = _____ Avg. Monthly Gross

(List Income Source) _____ : Avg. Bi-Weekly Gross Pay _____ * 26 Pay Periods = _____ YG
 YG: _____ / 12 months = _____ Avg. Monthly Gross

(List Income Source) _____ : Avg. Bi-Weekly Gross Pay _____ * 26 Pay Periods = _____ YG
 YG: _____ / 12 months = _____ Avg. Monthly Gross

Total yearly gross from all bi-weekly income sources: \$ _____

III. Calculate income from each source for which the household receives income on monthly basis:

(Income Source) _____ : Avg. Monthly Gross Pay: _____ * 12 Pay Periods = _____ (Yearly Gross)

(Income Source) _____ : Avg. Monthly Gross Pay: _____ * 12 Pay Periods = _____ (Yearly Gross)

(Income Source) _____ : Avg. Monthly Gross Pay: _____ * 12 Pay Periods = _____ (Yearly Gross)

Total yearly gross from all monthly income sources: \$ _____

IV. Calculate Self-Employments earnings from each self-employment source:

Average monthly revenue _____ - average monthly expenses _____ = _____ (Profit Income) * 12 =
 _____ (Yearly Net Income)

Average monthly revenue _____ - average monthly expenses _____ = _____ (Net Income) * 12 =
 _____ (Yearly Net Income)

Average monthly income _____ - average monthly expenses _____ = _____ (Net Income) * 12 =
 _____ (Yearly Net Income)

Total yearly net from all self-employment income: _____ Total Profits: _____

What is your household's combined yearly income from all income sources? \$ _____

Head of Household Initial _____

Other Adult Initial _____

Other Adult Initial _____

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 : _____

Head of Household Initial _____

Other Adult Initial _____

Other Adult Initial _____

SECTION D: UNIT SELECTION

The Housing Division will notify you of your eligibility to participate in the lottery for a specific unit based on the information you provide in your 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 between the application deadline and the lottery date.

SECTION E: PREFERENCES

If you are a current Somerville resident or you currently work at a business located in Somerville 32+ hours/week, you may be eligible to receive a preference in the lottery. You will receive a preference if you submit documentation of Somerville residency or employment that is dated within 30 days of the date your *completed* application was submitted. Please attach your verification to this letter. Below includes acceptable documentation to receive a Somerville preference.

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 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 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

If you answer "Yes", respond to question or write "N/A" for all questions that do not apply.

2. Have *all adult* household members sign & initial each page of the application? Yes No

If you answer "No", have missing adult signature/initials added to the application.

3. Include all income & asset sources in the USA & abroad? Yes No

If you answer "No", include these assets in Section C of your application.

4. Include & describe expected changes in income for the next 12 months? Yes No

If you answer "No", you may be deemed ineligible at the time of income certifying.

5. Did you provide verification of a rental voucher? Yes No N/A

If you answer "No", minimum income requirements cannot be waived.

6. Include documentation of Somerville live/work preference? Yes No N/A

If you answer "No", you will not receive a preference in the lottery.

Is the verification complete (full lease, complete statement with a full name and matching address listed in application)? Yes No N/A

If you answer "No", a preference cannot be provided; provide complete documentation.

7. What is the date of verification date?: _____

When did you submit your application? _____

Is the date of verification within 30 days of when you submitted the application? Yes No

If you answer "No", a preference cannot be provided. Submit current verification.

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 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

