

Information & Application Packet for 8 Income-Restricted Rental Apartments



CALA **1060 Broadway, Somerville, MA 02144**

Developed By:
PowderHouse Living, LLC
162 Sidney Street, Cambridge, MA 02139

In Collaboration With:
Mayor Joseph A. Curtatone & the
City of Somerville



Lottery Agency:



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Equal Housing Opportunity



TABLE OF CONTENTS

<i>Introduction</i>	3
<i>CALA Building/ Unit Descriptions & Fees</i>	3-4
<i>What Eligibility Restrictions Apply?</i>	4
<i>What is a Household? & Requirements</i>	5
<i>What are the Income Eligibility Requirements?</i>	6
<i>What is Considered Income?</i>	6-7
<i>What is the Asset Limit?</i>	7
<i>Can I Apply if I Own a Home?</i>	7-8
<i>What is the Significance of a Preference & How do I Qualify?</i>	8-10
<i>What is a Complete Application?</i>	10
<i>Deadline & How to Submit an Application</i>	11
<i>How Will I Know My Application Has Been Received?</i>	11
<i>When is The Lottery?</i>	12
<i>Waitlist Notification & Position</i>	12
<i>What Happens If I Am Selected No. 1?</i>	12
<i>What does an Income Certification Require?</i>	13-14
<i>Eligibility Determination/ Appeals</i>	14-15
<i>What Restrictions Apply To These Units?</i>	16
<i>Proceed Letter, Rental Screening & Lease-Up Process</i>	16-17
<i>Timeline & Important Dates</i>	17
<i>Pre-lottery Application For Submission</i>	18-28

Introduction

The Mayor's Office of Strategic Planning and Community Development (OSPCD) in collaboration with PowderHouse Living, LLC are pleased to announce eight (8) income-restricted rental opportunities at CALA in Somerville available through the City of Somerville's Inclusionary Housing Program. There are four (4) 1-bedroom apartments, three (3) 2-bedroom apartments and one (1) 3-bedroom 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. One (1) apartment is restricted for elderly housing and three (3) apartments are restricted for artist housing for artists certified by the Somerville Arts Council (SAC). See Unit Summary table on Page 14 and the Income Eligibility table on Page 6.

For more information regarding artist certification, applicant my contact the SAC at 617-625-6600 ex. 2985 or by email at artistcertification@gmail.com

These apartments are income and asset 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 14.

Visit www.CALALottery.com & www.cala.live for more information about this property, including visuals, floor plans etc.

Applications are be available physically and electronically at the following locations:

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

CALA Building/Unit Descriptions & Fees

CALA is a mixed-use development located at the former site of the Powder Community School at 1060 Broadway in Somerville, MA. The property is a short walk from Teele Square, Davis Square & Tufts University and less than half a mile from the MBTA Red Line train stop. The apartments consist of 30 one-bedrooms, 12 two-bedrooms, and 6 three-bedrooms. This project was permitted under the current inclusionary zoning ordinance and is required to provide 20% of the residential units as income restricted. As a result, eight (8) of the apartments are designated as income-restricted, as known as "affordable", as defined by the U.S. Department of Housing & Community Development (HUD). See below a description of each unit designated as income restricted.

Each apartment in the building has an in-unit electric washer & dryer. Utilities that residents are responsible for include: Gas (Heat & water heat) and Electricity (including cooking). Water and sewer are separately metered and paid for by the tenant.

There will be three (3) parking spaces and storage units reserved for approved, inclusionary tenants. In the case that the demand for parking and/or storage exceeds the number of available parking and storage space, Maloney Properties will conduct a lottery for initial tenants to determine who will be provided a parking and/or storage space. Upon tenant turnover, new Inclusionary tenants with

approved start-dates and executed leases, may request the Property Management to be placed on the bottom of the waitlist for a parking and storage space. As spaces become available, households on the waitlist will be offered according to their positioning on the lottery waitlist.

Below is a summary of the 8 income-restricted apartments:

Rent	Level	Unit #	Income Tier	Unit Size	Restriction
\$1,296	Garden	004	2	1-Bedroom	Artist Restriction
\$1,606 - \$2,267*	Garden	007	3	2-Bedroom	Loft - Residential
\$956	Ground	105	1	1-Bedroom	Elderly Restriction
\$956	Ground	111	1	1-Bedroom	Artist Restriction
\$1,732	Ground	115	2	3-Bedroom	Loft - Residential
\$1,530	Second	210	2	2-Bedroom	Artist Restriction
\$1,121	Second	216	1	2-Bedroom	Loft - Residential
\$956	Second	218	1	1-Bedroom	Loft - Residential

*Rent will be 30% of the household's gross income.

Applicable fees for this property include (fees are included in the rents listed):

Parking: \$200 per month included in the rents above

Pet: No Fees

Storage: \$75 per month

Start-up Costs: First Month Rent (prorated) & Security Deposit

Lost/Extra Key: No Fees

Other: No Additional Fees are required.

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 it is typically under \$200/year in MA for roughly \$20,000-\$30,000 in coverage.

Visit www.CALALottery.com & www.cala.live for more information about this property, including visuals, floor plans etc.

What Eligibility Restrictions Apply?

- At the time of income certifying, unrelated household members applying together must provide verification of mutual residency with all household members leading up to August 6th, 2020;
- No households or incomes of convenience;
- Cannot own a home or (joint) interest in a home in the USA or abroad;
- Minimum household size;
- Minimum and maximum gross annual income limits;
- Maximum asset limit; AND
- Head(s) of household cannot be a full-time student (status verified directly by institution). If the head of household is a PhD candidate who is both employed and considered a full-time student by their university; they are not eligible.

What is a Household/Requirements?

A “household” includes all persons who will reside in the apartment they 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.

1. A household may count an unborn child as a household member if the household member is in the 3rd trimester by October 21, the scheduled lottery date. This must be verified by a treating physician and a letter should be included with the application. The household must submit proof of pregnancy with the pre-lottery application.
2. Legally married couples shall both be considered part of the household, even if separated. In the event of divorce or separation, a divorce decree or separation agreement 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 must 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.
3. If custody of a child is shared, the applicant must provide verification of documenting custody of the child for 51% or 183 days of the year in order for the child to be counted as a household member (the 183 days need not be consecutive).
4. If an adult household member is a full-time student and away to college, this person will be counted as a household member. Verification of student status from the educational institution will be required at time of income certifying.
5. A household occupying a unit cannot have a household size that is less than the number of bedrooms in the unit. As such, a one (1) person household is not eligible to occupy at 2BR unit. Similarly, a two (2) person household is not eligible to occupy a 3BR unit.

Households requiring an extra bedroom for medical needs (such as to house a live-in aid) must provide a current, signed and dated letter (within 30 days of when the application is submitted) from a medical provider that explains the medical need for an additional bedroom. This letter must be submitted with a complete application.

6. Households in need of any other reasonable accommodation must provide a letter from a healthcare provider.
7. Unrelated and unmarried household members applying together must provide verification of living together, leading up to August 6th. Households of convenience are not eligible. Unmarried engaged households without a history of living together are not eligible to apply.

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 in the below table. Income eligibility and lottery pool designation is based on household self-certification of income which will be verified after the lottery.

Minimum income requirements are waived for households with 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:

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	\$28,800	\$44,800	\$44,801 - \$67,400	\$67,401 - \$91,650
2	1BR: \$28,800 2BR: \$34,560	\$51,200	\$51,201 - \$77,000	\$77,001 - \$104,750
3		\$57,600	\$57,601 - \$86,650	\$86,651 - \$117,850
4		\$63,950	\$63,951 - \$96,250	\$96,251 - \$130,900
5		\$69,100	\$69,101 - \$103,950	\$103,951 - \$141,400
6		\$74,200	\$74,201 - \$111,650	\$111,651 - \$151,850

*The minimum household income to be eligible for units in Tier 1 (50% AMI) is \$28,800.00 and \$34,560 for one and two-bedrooms, respectively.

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 temporarily 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.

Source of income include but not limited to:

- Paystubs from W2 Employment
- Self-Employment
- Social Security/ Social Security Disability
- Unemployment
- Child support (formal or informal, even if owed arrears)
- Alimony
- Pension
- Go Fund Me/Fundraising Platforms
- Assistance from family/friends (regular or irregular)
- Seasonal work/part-time jobs / one-off gigs
- Commissions/tips

Examples of anticipated income changes include but are not limited to:

- Starting /closing of a business
- Seasonal work
- Changes in work hours
- Raises
- Bonuses
- Overtime pay
- Cost of Living Adjustments (COLAS)
- Commissions
- Gain or loss of income source
- Gain or loss 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 interest 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.

In the application, household members must disclose all joint accounts including accounts held with an absent spouse or any other non-household member.

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 have sold it prior to lease up. Proceeds from a sale will be counted as an asset and towards the asset limit. Household are not

permitted to rent an income-restricted unit if the sale of the home has not yet occurred at the time of receiving a Proceed Letter. If a household selected in the lottery has not sold the home 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 waitlist.

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

Living or working in Somerville full-time qualifies you for a preference in this lottery if sufficient documentation is provided with the complete application. 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 lottery wait-list for a unit. Households who currently reside or physically work full-time (32 hours or more) within the boundaries of the City of Somerville may receive a preference. Both live and 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 influence or weigh your preference eligibility, all residency and employment preferences are treated equally regardless of the duration. All preference documents must be dated within 30 days of when the *complete application* is received.

Applicants not eligible for a preference can still apply and will be placed on the lottery wait-list. In the future, these households may have the opportunity to income certify for an apartment. Applicants without preferences should explore income-restricted housing opportunities in the city which they currently live or work to learn if these programs offer similar preferences increase the odds of acquiring an affordable unit. For applicants without preferences, the Housing Division cannot determine the odds of moving into an apartment as the ratio of applicants applying with a preference is only known after the deadline.

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: a current, complete utility bill with a “Statement Date” (not bill due date) **within 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. View an example of preference verification on the following page

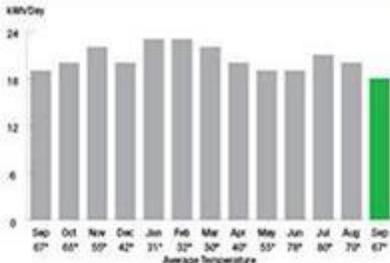
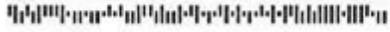
To receive a work preference, applicants physically working 32 hours or more per week within the boundaries of the city of Somerville must provide a paystub **with a period end-date (not check date) within thirty (30) days of the completed application submission date** **OR** a letter of employment signed 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.

Households whose usual place of work is in Somerville but who are working from home remotely during the pandemic may still be considered for Somerville preference through a reasonable accommodation. These households shall obtain a company letter on the company letterhead from their employer and it should include, among the other details noted above, that the household-member member is temporarily working from home as a result of the pandemic and

that it is the intent of all parties to return back to work in the physical office as soon as it is safe to do so.

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

Example proof of residency for a live in Somerville preference:

		Total Amount Due by 10/28/16 \$151.00			
Account Number: 1234 567 8900 Statement Date: 09/30/16		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			
John J Customer 123 Any St Any Town, CT 00000					
Electric Usage History - Kilowatt Hours (kWh)		Current Charges for Electricity			
		<table border="1"> <tr> <td> Supply \$69.93 Cost of electricity from Any Energy Co. </td> <td> Delivery \$81.07 Cost to deliver electricity by Eversource </td> </tr> </table>		Supply \$69.93 Cost of electricity from Any Energy Co.	Delivery \$81.07 Cost to deliver electricity by Eversource
Supply \$69.93 Cost of electricity from Any Energy Co.	Delivery \$81.07 Cost to deliver electricity by Eversource				
Electric Usage Summary		Supply Information			
This month your average daily electric use was 18 kWh		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			
This month you used 4% less than at the same time last year		Your electric supplier is Any Energy Company Any Street Any Town, Any State 00000 1-100-000-0000 To return to Standard Service, visit CT's official Rate Board at www.EnergizeCT.com , Eversource.com or call 1-800-286-2000			
News For You Welcome to your newly designed bill! This new design provides a clear view of your energy use and charges to help you manage your energy costs.					
		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			
Account Number: 1234 567 8900 The "Total Amount Due" must be received by Oct 28, 2016 to avoid a 1.00% late payment charge. Seg Code		Total Amount Due by 10/28/16 \$151.00			
		Amount Enclosed			
 John J Customer 123 Any St Any Town, CT 00000		 Eversource PO Box 660032 Dallas, TX 75265-0032			
Sample Bill		00 0 0000118192 00 70 1234 567 8900			

Deadline To Submit A Complete Application

The deadline to submit a complete, eligible application in order to participate in the lottery is **2PM on Monday October 5, 2020**. 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 may be submitted to Maloney Properties before the deadline via one of the following means:

- By Mail:
Maloney Properties, LLC
Attention: CALA Lottery
27 Mica Lane, Wellesley
- By Fax: 781-237-5078; OR
- By Email: CALA@maloneyproperties.com.

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.

Maloney Properties have staff available to assist applicants throughout the application process. Interested applicants with questions may direct their inquiries to:

Phone number: 781-992-5306 | US Relay 711
Email: CALA@maloneyproperties.com

Additionally, Maloney Properties will be available by appointment only to provide on-site and/or virtual assistance to review applications. Assistance with applications is a courtesy service provided by Maloney Properties and it is the household's responsibility to ensure the application is complete.

To schedule an appointment for applications assistance, please contact Maloney Properties by phone: 781-992-5306 or Email: CALA@maloneyproperties.com

How Will I Know My Application Has Been Received?

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;

Completed applications filed will be date-stamped and a log will maintain of all applications received. All applicants will receive written notification from Maloney Properties of receipt of their completed application by email. Applicants will also receive a letter stating whether they will be entered into the lottery or not. If the application is found incomplete or the applicant is found ineligible, the applicant will be notified with the reason for incompleteness/ineligibility via email ahead of the deadline and given until the deadline to complete their application. City staff will be included on emails regarding incomplete and ineligible determinations.

Households submitting applications within two (2) weeks of the deadline should be aware that if the application is incomplete/ineligible they will not be provided with time to update their application ahead of the deadline. All ineligible applicants will be notified ahead of the lottery via email with the reason for ineligibility. All eligible applicants will be notified ahead of the lottery with their unique identifier including the tier, unit type, designation and pool they will be entered into the lottery with. Unique identifiers will be provided via email to applicants providing emails and with a phone call to those without email.

When is the Lottery?

The lottery will occur on Wednesday October 21, 2020 virtually. Attendance is not required, and the lottery will be viewable on GoToMeeting. Applicants may also call-in to the lottery by dialing +1 (408) 650-3123 / Access Code: 602-782-069. The lottery will be recorded on Youtube.com/SomervilleCityTV. Unique identifiers will be emailed out before the lottery to eligible applicants who submit complete applications ahead of the deadline. Unique identifiers will be called instead of an applicant's name in the order in they are drawn and placed on a lottery wait-list.

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

Unique identifiers will be assigned and provided as complete, eligible applications are reviewed. Participating applicants with unique identifiers will be notified of their standing on the lottery wait-list via email or regular mail if requested or did not provide an email. The results will be posted on the City's & www.calalottery.com within two (2) weeks of the lottery. After the lottery, applicants should call CALA property management to update contact information and learn of changes to positioning on the lottery waitlist. As there is tenant turnover, households on the lottery waitlist will be notified by CALA property management and have opportunities to income certify.

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 will have five (5) business days from the date of notification to submit all required income, asset and Federal Tax documentation to Maloney Properties needed to verify a household's eligibility status (more details on required documents under, What does an Income Certification Require? on Page 13). This household must submit the documentation listed below, including 2019 Federal Tax Returns W2s, all pages and schedules as well as complete income and asset documentation to Maloney Properties.

Maloney Properties reserves the right to request additional income and asset documentation as necessary to complete an income certification and verify a household's eligibility.

Upon reviewing initial information provided, Maloney Properties 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.

Applicants going through an income certification shall be provided a copy of this policy with the request for initial documents.

What Does an Income Certification Require?

For all adult household members, 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 July-August 2020, August-September 2020 and September-October 2020. Employer Verification forms signed by the employee(s) with the employer's contact information (the form will be sent directly by Maloney Properties to employers);
3. 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 July-August 2020, August-September 2020 and September-October 2020;
4. Explanation of deposits into all asset accounts including verifications (receipts etc.) for all unexplained deposits*;
5. Signed and notarized affidavit disclosing the amount of cash on hand;
6. 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. Maloney Properties will provide you with this statement.
7. Verification of student status directly from learning institutions for household members who are 18+ and full or part-time students;
8. Verification of business ownership;
9. 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;
10. Verification of having a history of living together if household members are unmarried and unrelated;
11. Verification of custody of a minor;

12. Verification of divorce decree;
13. Verification of real estate under sales agreement;
14. Other documents may also be requested by Maloney Properties 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. Non-income deposits do not require back-up verification for the deposit, however, income related deposits shall require back-up verification (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. Maloney Properties 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/Denial Appeals

Upon the completion of an income certification, a household deemed eligible for an income restricted rental opportunity will receive a Proceed Letter from Maloney Properties which will contain specific instructions on how the applicant may move forward to complete a rental screening application. The Housing Division and Property Manager will be included on and sent a copy of this letter. For more information regarding Proceed Letters, rental screening and move-in processes, please refer to Page 16.

A household may be determined ineligible upon the completion of an income certification for income or for other reasons. A household determined ineligible will be sent a Denial Letter by Maloney Properties and the Housing Division will be included on and sent a copy of this Denial Letter. *In the case of a denial, the denied household has the opportunity to appeal, following the process outlined below:*

Pre-lottery determination of eligibility by Maloney Properties 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 City's 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 Maloney Properties 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. Households submitting an application within two (2) weeks of an application deadline may not have the opportunity to update an application determined to be incomplete or ineligible.

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 Maloney Properties within one week of receipt of the ineligibility determination.*** A written request includes one sent by email. In this written request to Maloney Properties, 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 Maloney Properties 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 Maloney Properties whether to accept/wait for additional documents; however, the documents should be provided without any unreasonable delay, with time being of the essence. Maloney Properties will consider the appeal request and any new information or documentation provided and make a determination.

The household will be notified in writing by Maloney Properties 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, Maloney Properties 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, Maloney Properties 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.

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.
- **Artist Certification:** Artist status of household member(s) in Artist live/work units shall be re-certified every three (3) years by the Somerville Arts Council.

Proceed Letter, Rental Screening & Lease Up Process

Once certified and after having received a Proceed Letter from Maloney Properties, which will be shared with the Housing Division and CALA Leasing Manager Steven Schlom, households will contact the Premiere Property Solutions to complete a rental application. 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). Upon receiving a rental application, CALA property management will conduct their own credit and background screening. **The screening process includes:**

- A completed rental application provided by property management/owner;
- Credit check through yougotlistings.com with a 600+ score requirement;
 - Credit check is based off: (criteria such as delinquent accounts, evictions etc.)
 - Households without credit or rental history will not automatically be disqualified
 - SSNs are not required for screening
- Criminal record background check
- Landlord references
- Income documentation
- ID

If approved by the property management a lease will be offered through an Approval Letter which will be shared with the Housing Division and Maloney Properties. A lease and Lease Rider must be signed within 7 days of this offer. A copy of the executed lease and Lease Rider must be sent to the Housing Division by property management. Tenants should provide notice to their current landlord **only after** a lease is offered and a move in date is agreed upon in a lease and lease rider.

Households that do not pass a rental application screening will be notified in writing by property management. This notification must include specific reasons as to why an application is denied and provide instructions on how the applicant may appeal the determination. This notice should also include documentation of any items referred to in the denial letter for applicant review (such as a copy of the credit report that was pulled). Households will have the right to appeal the determination by sending a written notice to Maloney Properties, Inc. expressing their intent to appeal. This notification must be submitted within 7 days of the denial of the rental application. Denial letters must “CC” the Housing Division Fair Housing Specialist & Inclusionary Housing staff as well as a list of agencies that applicant may contact to request assistance with an appeal.

After passing a rental screening, 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.

IMPORTANT DATES

	Date & Time	Location
Inclusionary Information Sessions:	Thursday, August 13, 2020 at 6PM & Tuesday, September 15, 2020 at 11AM	https://global.gotomeeting.com/join/602782069 United States: +1 (408) 650-3123 Access Code: 602-782-069
Somerville Arts Council Artist Certification Info Session	Wednesday, September 9, 2020 at 6:30 PM	https://attendee.gotowebinar.com/register/3076217339313342478 Call in number: (631) 992-3221 Audio access code 926-962-084
Artist Certification Deadline	Friday, September 18, 2020	artistcertification@gmail.com or Artist Certification, Somerville Arts Council, 50 Evergreen Ave. Somerville, MA 02145
Application Deadline*	2PM, Monday, October 5, 2020	Applications must be complete & delivered by: Mail: Maloney Properties, Inc. Attn.: CALA Lottery 27 Mica Lane, Wellesley, MA 02481; Email: CALA@maloneyproperties.com ; Or Fax: 781-327-5078
Lottery	Wednesday, October 21, 2020 at 11AM	Viewable on Youtube.com/SomervilleCityTV Call in number: +1 (408) 650-3123 Access Code: 602-782-069

The following application must be received by Maloney Properties through one of the methods listed **on Page 10 by 2PM on Monday October 5th, 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.

While applications may be reviewed, it is the applicant's responsibility to ensure their application is complete.

Households selected in the lottery will complete an income certification packet and will submit necessary income, asset and tax documentation to Maloney Properties before an eligibility determination can be made.

Keep the information packet **(pages 1-17)** so that you may refer to it throughout the application, lottery and income certification process.

Income-Restricted Rental Lottery Application

CALA Apartments
1060 Broadway, Somerville, MA 02144

Completed Applications must be submitted by mail only.
Applications must be delivered no later than **2PM October 5, 2020** and submitted through one of the following methods:

Mailed to:
Maloney Properties, Inc.
Attention: CALA Lottery
27 Mica Lane, Wellesley MA 02481

Emailed to: CALA@maloneyproperties.com

Faxed to: 781-237-5078

Proof of Local Preference and/or Artist Certification and/or 55 years of age+ must be submitted with the application.

Please see Information Packet for additional info.

Free language assistance and reasonable accommodations available. For assistance and more information, please contact Maloney Properties, Inc 781-992-5306 - US Relay 711 or

Email: CALA@maloneyproperties.com

Equal Housing Opportunity



IMPORTANT:

You may only submit one application per household. Duplicate applications will be discarded. Only one application per household will be accepted

1. What language would you like the Maloney Properties 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 wheelchair 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 (If no, skip to question no. 4)

If yes, 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 *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.

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

7. Do you own a motor vehicle? Yes No (If no, skip to no. 9)

8. If "yes", do you need a parking space? Yes No

9. Do you need an all-city residential parking permit? Yes No If "Yes", why? _____

10. 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.

11. How much do you currently pay per month in rent (not including utilities)? _____

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

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

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

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

14. What is the head of household's national origin? Please check all that apply:

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: _____

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

16. 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*

CALA Apartments
1060 Broadway, Somerville, MA 02144

Head of Household:

Name:	
Street Address:	
City:	
State:	
Zip Code:	
Email Address:	
Phone #:	

Head of Household (2):

Name:	
Street Address:	
City:	
State:	
Zip Code:	
Email Address:	
Phone #:	

Maloney Properties will contact applicants by email and phone only. If an email address is not provided, we will send notifications through postal mail and follow up by phone.

Please complete the below chart for all household members that would be residing in the unit, including yourself:

Full Name	Age	Head of Household or Occupant	Relationship to Head of Household (i.e. Daughter, Son, Mother, Father, etc.)	Is any household member a Full-Time Student t or well be a full-time student in the next semester (YN)
		Head of Household		

Is there a household member who will be in their 3rd trimester by the lottery date?

Yes No

If Yes, please provide letter from doctor confirming this and add this unborn child as a household member

Is there a household member who is legally married to somebody who is not included listed as a household member? 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:

My Household Size is: _____

Local Preference:

Households that either currently reside or work full-time (32+ hours per week) in Somerville will be given a preference if complete and current verification is provided with the complete application.

Local Preference - Current Residents

In order to qualify for this preference, applicants 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 day the completed pre-lottery application is submitted:

- Signed Lease or a letter signed and dated by the property owner identifying the applicant, address & proof of ownership may suffice in some instances
- Voter Registration
- Utility Bill (electric, gas, oil, cable, etc.) – statement date MUST be dated within 30 days
- Current Bank Statement

Local Preference – Full-Time employees in Somerville

In order to qualify for this preference, applicants must work in Somerville 32 hours or more per week. A household member who works in Somerville must provide a paystub, dated within 30 days including the number of hours worked and the Somerville location of their employment.

If a paystub cannot be provided, a letter of employment from the applicant's Human Resources Director or Payroll Director on company letterhead with contact information may be provided. The letter must state the employee's name, location of employment & the number of hours spent working in Somerville per week. The letter must be dated within 30 days from the date the completed pre-lottery application is submitted.

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

Do any household members meet the criteria for the local preference?

Yes No

Rental Mobile Vouchers:

If your household has a rental mobile voucher, please attach it with this application.

Artist Preference:

Are any household members a Certified Artist through the Somerville Arts Council?

Yes No

Please review the Artist Certification in the Informational Packet for additional information.

Applicants for the live/work space units must have a Somerville Arts Council Certification Letter and must submit it with this application.

Elderly Preference:

Is at least one member of a household 55 years of age or over?

Yes No

Applicants applying with an elderly preference must provide valid verification of their age with this application.

Income Information:

The affordable units will be in the 50%, 80%, 110% AMI income categories:

Income Limits adjusted by Household Size, Tier and Unit Type

Household Size	Minimum Income Depends on Unit	Tier R1 (<50% AMI)	Tier R2 (51%-80% AMI)	Tier R3 (81%-110% AMI)
1 Eligible for 1BR Only	\$28,800	\$44,800	\$44,801 - \$67,400	\$67,401 - \$91,650
2	1BR: \$28,800	\$51,200	\$51,201 - \$77,000	\$77,001 - \$104,750
3		\$57,600	\$57,601 - \$86,650	\$86,651 - \$117,850
4		\$63,950	\$63,951 - \$96,250	\$96,251 - \$130,900
5	2BR: \$34,560	\$69,100	\$69,101 - \$103,950	\$103,951 - \$141,400
6		\$74,200	\$74,201 - \$111,650	\$111,651 - \$151,850

Please list all household members & their estimated annual gross income below:

Attach additional pages as necessary

Household Member Name	Pay Frequency (please circle)	Average <u>GROSS</u> Earnings/Pay Period
	Weekly / Bi-Weekly / Monthly / Bi-Monthly /	
	Weekly / Bi-Weekly / Monthly / Bi-Monthly /	
	Weekly / Bi-Weekly / Monthly / Bi-Monthly /	
	Weekly / Bi-Weekly / Monthly / Bi-Monthly /	
	Weekly / Bi-Weekly / Monthly / Bi-Monthly /	
	Weekly / Bi-Weekly / Monthly / Bi-Monthly /	

Household must include income for any full-time students 18 or over.

Source of Income include but not limited to:

- Paystubs from W2 Employment
- Self-Employment
- Social Security/ Social Security Disability
- Unemployment
- Child support (formal or informal)
- Alimony

Please note the Maloney Properties reserves the right to request additional documentation after reviewing the application. Failure to provide any additional documentation requested by Maloney Properties by the given deadline will result in your application not being entered into the lottery.

In carrying out this marketing program and renter selection process, neither the Owner nor its Lottery Agent, will discriminate based on race, color, creed, religion, sex, familial status, sexual orientation, national or ethnic origin, disability, citizenship, ancestry or marital status, public assistance, gender identity or any other basis prohibited by law.

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

Application Deadline:

The deadline for completed applications by mail, postmarked no later than **2 PM on Monday October 5, 2020.**

Mailed to:

Maloney Properties, Inc.

Attention: CALA Lottery

27 Mica Lane, Wellesley MA 02481

[Emailed to: CALA@maloneyproperties.com](mailto:CALA@maloneyproperties.com)

[Faxed to: 781-237-5078](tel:781-237-5078)

Questions:

Maloney Properties' staff is available to answer any questions during the process.

Please feel free to contact us through the following methods:

Email: CALA@maloneyproperties.com

Phone: 781-992-5306 | US Relay 711

Website: www.CALALottery.com

Signature Clause:

I understand that the Lottery Agent is relying on this information to prove my household's eligibility for 1060 Broadway, Somerville, MA 02144. I certify that all information and answers to the above questions are true and complete to the best of my knowledge. I consent to release the necessary information to determine my eligibility. I understand that providing false information or making false statements may be grounds for denial of my application.

I authorize my consent to have the Lottery Agent verify the information contained in this application for purposes of proving my eligibility for occupancy. I will provide all necessary information and expedite this process in any way possible. I understand that my income must be eligible to be entered the lottery.

All ADULT household members must sign below:

Signature

Date

Signature

Date

Signature

Date

Equal Housing Opportunity

AUGUST 6, 2020

Affordable Rental Lottery Application Checklist

Below is a checklist of the supporting documentation that must be provided with the Completed application.

- Did you leave any questions blank? Yes No
Double check. If yes, your application is incomplete.
- Did you disclose all income sources/assets etc.? Yes No N/A
- Did all adult household members over 18 year of age sign the app.?
Yes No N/A
- Are you 55 or over? Is verification of your DOB attached?
Yes No N/A
- Did you submit the required preference documents?
Yes No N/A
 - Is it dated within the last 30 days?
 - Does it have a household member's name?
 - Do addresses for household members match?
- Are you an artist and provided certification through the Somerville Arts Council? Yes No N/A