

Regional Ready Renter Program

2015-2017

**A Regional Effort of
Belmont, Lexington, Watertown, Newton
And other Metro West Communities**

Modified for the Taft Avenue Project in Newton

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Regional Ready Renter Program Lottery and Tenant Selection Process and Affirmative Fair Housing Marketing Plan

In an effort to most efficiently get affordable rental housing units placed on the Massachusetts Subsidized Housing Inventory (SHI) and insure their compliance with Town Agreements, with the least amount of burden to the developer or owner of a property, the Towns of Watertown, Lexington, Newton and Belmont have established a Ready Renter Program that will have one Affirmative Marketing Plan and centralized wait list in which all interested parties could participate. To accomplish this effort the Towns have utilized the services of Metro West Collaborative Development, Inc., a regional community housing development organization.

Ready Renter Program

This program shall provide owners of rental housing with income-eligible tenants and supporting documents that all comply with the Massachusetts Subsidized Housing Inventory Guidelines.

Tenants who are identified through this program shall:

- 1) Have been recruited through Affirmative Marketing strategies consistent with the Massachusetts Fair Housing Goals, and
- 2) Be income-eligible households (earning less than 80% of the area median income) having met income, asset and other eligibility provisions.

Metro West CD will also assist owners and tenants in annual monitoring and compliance that may be required.

Tenant Eligibility

“Eligible” Household

An eligible household is one that:

- has submitted a complete pre-application
- meets all income and asset criteria described above
- has the appropriate household size for the available unit

A “household” shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Income and Asset Eligibility

The total income of the applicant and all other members of the applicant’s household over the age of eighteen (18) may not exceed 80% of the area median income that includes Watertown, Lexington and Belmont adjusted for family size. An applicant’s total household income cannot exceed the following limits:

Household size	1 persons	2 persons	3 persons	4 persons	5 persons	6 persons
Income limit units (80%)	\$48,800	\$55,800	\$62,750	\$69,700	\$75,300	\$80,900

In addition, income will be imputed from the total value of all of the assets of the applicant and all other members of the applicant's household over the age of eighteen (18), as stipulated in the DHCD guidelines. Household income will be verified based on information contained in pay stubs (or equivalent documents) and IRS documents.

Household Size Eligibility

Household size should be appropriate for the number of bedrooms in the home. It is appropriate to set a minimum. A maximum household size for the units may be established provided that:

- Maximum allowable household size may not be more restrictive than the State Sanitary Code or applicable local bylaws, and may not violate state and federal civil rights laws.

A "household" shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Larger Household Preference

Within an applicant pool **first preference** shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- a) There is at least one occupant per bedroom. (Disabled households must not be excluded from a preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.)
- b) A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- c) A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.
- d) A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- e) If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

After Initial Lease-Up

Some units are subject to annual review of incomes and income limits. If the household's income increases and exceeds 140% of the above limits then the household will no longer be eligible for the affordable unit.

Application, Lottery Process and Tenant Selection (Taft Ave. preferences described in Attachment A)

Pre-Applications and the Applicant Pool

- All potential tenants will be given a brief pre-application form that identifies their housing needs, income and desired rent.
- All households who submit a complete pre-application and are deemed to be preliminarily eligible shall be entered into the Applicant Pool.

- Applications that are not complete or households that appear to not meet the eligibility guidelines will be notified and given seven days to rectify their application.
- Applicants have the right to request a reasonable accommodation(s), which may include a change to a rule, policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing. Applicants may also be entitled to a reasonable modification(s) of the housing, when such modifications are necessary to afford a person with a disability an equal opportunity to use and enjoy the housing.
- Free language assistance is available to households with limited English proficiency.

Available Unit Announcement

- Upon announcement of an available apartment (such as Taft Ave/) the potential tenants in the Applicant Pool shall be sent informational materials about the available unit and invited to participate in a lottery.
- Potential tenants will have 14 days to decide whether or not to participate in the lottery.
- Households who choose not to participate in the lottery shall be placed back into the Applicant Pool for future rental opportunities.

The Lottery and Tenant Selection

- All applicants in the Lottery Pool are assigned a Lottery Number.
- The Lottery will be held in a public accessible place at a convenient time for a majority of applicants.
- All applicants will then be drawn and assigned an Available Unit Wait List number in the order they were drawn.
- The list will then be reviewed for re-ordering based on preferences.
- The top three households will then be invited to a) see unit and b) get their application verified for final eligibility determination.
- After the Lottery the three households will have ten (10) days to provide additional information required by Metro West CD to verify their eligibility.
- If the highest ranked household, wants the unit and their application is verified and deemed eligible then they will be forwarded to owner for final selection.
- Final selection may include Criminal Background Checks and/or Credit Checks as may be the standard practice of the owner/developer of the unit.
- An owner may deny tenancy to a finalist based on credit or other background checks so long as the same screening procedures and considerations apply evenly to all of the applicants within a rental property, regardless of the unit they have applied for.
- If the household declines the available unit they will be returned to the Applicant Pool and Metro West CD will offer the unit to the next highest ranked household.
- Failure to provide the requested information will result in the household becoming ineligible for the unit and they will be returned to the Applicant Pool.
- Eligible households that are not selected by the owner will be returned to the Applicant Pool.
- If the owner does not select a tenant from the first five households from the Wait List then Metro West CD will proceed down the Wait List until the unit(s) is filled.

Removal from the Applicant Pool or Lottery Pool

- Households who do not respond to phone or mail inquiries or who do not respond to a request for additional information within the time frame provided shall be removed from the Lottery Pool, but may remain in the Applicant Pool.
- Every 24 months a new marketing plan will be conducted and a new Applicant Pool will be created. Those in the Applicant Pool at the time of the purge will be invited to re-apply.

Right to Appeal

An applicant has the right to appeal the decisions of Metro West CD and/or of the owner/developer within 7 (seven) business days from the date of the written notification. An applicant may in person, or in writing, or via a designee appear before the Appeals Committee chaired by a member of the Board of Directors of Metro West CD, who is not involved in the day-to-day operation of the housing development. At least one member of the Appeals Committee will be a neutral party. At the hearing, the applicant or his/her designee may present supporting information relevant to the reason for rejection. A final decision will be rendered by the Appeals Committee, in writing, within five business days from the date of the hearing.

An applicant concerned with discrimination against them may also contact the Mass Commission Against Discrimination at 617-727-3990 or the US Department of Housing and Urban Development at 617-994-8300.

Affirmative Marketing Methods

Metro West CD seeks to provide clear, accessible information regarding the lease of affordable units in Watertown, Lexington and Belmont. Affirmative marketing efforts are intended to encourage maximum participation from low – moderate income households and members of the region’s traditionally underserved racial and ethnic communities. Metro West CD does not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identify, ancestry, veteran/military status or membership

Ready Renter Program Marketing Period

- Once per 24-month period, Metro West CD will develop an Affirmative Marketing Plan that is based on the most recently available demographic information for the towns. The plan will identify the populations for special outreach efforts and the methods to be undertaken.
- Once per 24-month period, Metro West CD, will advertise in multiple sources and in multiple methods to attract applicants least likely to apply for housing in the participating towns. A list of advertisement methods is attached. This list shall be amended to consider additional or different language groups once per 24 month period.
- Advertising will be general in nature and describe each of the types of housing anticipated to be available in the given year.
- The marketing period will be for 60 days. Pre-applications that are complete and considered eligible received before and after that date will be added to the Applicant Pool.

Marketing Activities

The plan covers a 60-day period – from October 6, 2015 through December 8, 2015. The plan consists of five main components:

- 1) Website Postings: The lottery and relevant information will be listed on the websites listed in the “Affirmative Marketing: Websites” chart.
- 2) Direct Mailings: The agencies listed in the “Affirmative Marketing: Organizations” chart on subsequent pages will receive notification of the unit availability and relevant information.
- 3) Information Session: Metro West CD will also conduct two information sessions for households interested in potential units. One on a weekday evening and one on a weekend.
- 4) E-mail blasts: Metro West CD maintains a data base of program participants, which is a racially, ethnically, and geographically diverse pool of potential applicants.
- 5) Print Advertisements: The publications listed in the “Affirmative Marketing: Advertisements” chart on subsequent pages will advertise the Ready Renter Program guidelines.

Applications and information packets will be available at the Watertown, Lexington and Belmont Town Halls, the public libraries, and will be available via mail by contacting the office of Metro West CD. The staff of Metro West CD are available to assist individuals in the completion of their application and are able to accommodate households with disabilities that may impede their ability to complete the application. Metro West CD staff can also arrange for assistance for households that have limited English proficiency. Applicants have the right to request a reasonable accommodation, which may include a change to a policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing. Applicants may also be entitled to a reasonable modification(s) of the housing, when such modifications are necessary to afford a person with a disability an equal opportunity to use and enjoy the housing.

Upon Vacancies or Creation of New Units (such as Taft Ave.)

Upon vacancies of specific units the following additional marketing will take place:

- website postings with Metro List and Mass Access
- mailings to local community organizations

If an insufficient number of applicants are in the pool then the following marketing will take place:

- e-mails to the entire data base of potentially interested parties
- additional paid advertising, pending availability of funding
- additional website postings

Affirmative Marketing Timeline

Metro West CD already has a list of 200+ individuals and families who are searching for affordable rental housing. These potential applicants were recruited through this Ready Renter Program. In addition to a mailing to this list, Metro West CD

Advertising for Ready Renter Program begins Advertising shall run twice in a 60 day period	Fall 2015
Information sessions	November 2015
Pre-Applications may be received. All COMPLETE pre-applications who are preliminarily eligible will be entered into an Applicant Pool.	Pre-applications may be mailed, faxed, e-mailed or hand delivered. However, the applicant is responsible for insuring its receipt by Metro West CD.
Applicants who submit incomplete pre-applications will be promptly notified in writing of the deficiencies of their application. They may remedy the deficiencies, but will not be placed in the Applicant Pool until the application is complete.	
Applicants deemed ineligible will be notified in writing and given 7 days to appeal the decision. They will remain in the Applicant Pool until the appeal process is complete.	
When a rental unit becomes available all households, of the appropriate household size, in the Applicant Pool will be notified of the specific opportunity and will be invited to participate in a Lottery. If an insufficient number express interest in the available unit(s) then other households in need of the number of units minus one will be invited to participate. Applicants will have 14 days to respond to the Lottery invitation and provide any additional information requested by Metro West CD.	On-going
The Lottery will be held at least 30 days after the unit has been identified and a rent established.	
The Applicant Pool will be purged every 24 months. Households in the Pool at the time of the purge will be invited to submit a new pre-application.	December 2017

Contractor Qualifications

Metro West CD has successfully implemented affirmative marketing plans and lotteries for the following developments:

- Archstone Properties (2004) – 13 rental units / first come first served (no lottery)
- Riverbank Lofts (2006-2007) – 7 ownership units
- Repton Place (2007-2008) – 28 ownership units
- Admiral Cove/Castle Courtyard (2009-2010) – 6 ownership units

1060 Belmont (2010) – 18 rental units

Charlesbank Apts. (2012) – 4 rental

Riverbank Apts. (2013) – 17 rental

For each development Metro West CD responded to requests for assistance from individuals with limited English proficiency by having translators available, working with sister organizations to provide translation of information sessions, and providing certain written materials in key languages.

There have been no findings or determinations against Metro West CD or its staff for violation of any state of federal fair housing laws and the above developments required no intervention on the part of a Subsidizing Agency to address fair housing complaints or concerns.

Affirmative Marketing: Websites

Website	Organization
mbhp.org	Metropolitan Boston Housing Partnership
MassAccessHousingRegistry.org	Citizens Housing and Planning Association (CHAPA)
MetroWestCD.org	Metro West Collab. Dev.

Affirmative Marketing: Organizations

Organizations
Metropolitan Housing Clearing Center/MetroList

Affirmative Marketing: Local Organizations

Organizations
Boston area organizations: List attached
Belmont organizations: List attached
Lexington organizations: List attached
Watertown organizations: List attached

Affirmative Marketing: Publications and Media

Media	Area Served	Demographic
Watertown Tab and CNC West Zone	Watertown / Waltham Framingham: Russian language supplement	Mixed
El Mundo	Greater Boston	Hispanic / Latino
Bay State Banner	Greater Boston	African American
Sampan	Greater Boston	Chinese & Other Asian
Boston Haitian Reporter	Greater Boston	Haitian
Bate Papo Magazine	Greater Boston	Brazilian/Portuguese
Local Cable Access	Watertown Lexington Belmont	Mixed

This ad was run in 2015. **No additional paid** advertising is planned for the Taft Ave. Project.

Want to Live in Belmont, Lexington, Watertown and other Metro West towns?

Several Metro West communities are jointly establishing a list of “Ready Renters” who would be interested and income-eligible to rent affordable apartments in these towns.

Income Limits:

- 1 person \$48,800
- 2 person \$55,800
- 3 person \$62,750
- 4 person \$69,700



Maximum Rents*:

- 1 bedroom \$1,395
- 2 bedroom \$1,568
- 3 bedroom \$1,742



*including utilities or utility allowance.
Actual rents will vary.

Applicants will be notified of available units as they come up for lease. Studio, 1, 2 and 3-bedroom units are expected.

General Info. Sessions: _____ at 7:00 pm and Saturday _____ Call for details.

For a pre-application and additional information contact Robyn at Metro West CD 617-923-3505 x 5 or visit this website: www.metrowestcd.org

Attachment A

The Taft Avenue Units

The Taft Avenue Project consists of 2 units of family rental housing. The project will be regulated under the DHCD Local Initiative Program.

The 54 Taft Avenue property located in the West Newton neighborhood of Newton is owned and will be developed by CAN-DO. CAN-DO is a private non-profit with 22 years of experience in acquiring, building, rehabilitating and managing affordable rental housing. The organization currently manages 44 units of family rental housing: some were new construction; others were created through acquisition and rehab. Most of the CAN-DO units are included in the Subsidized Housing Inventory (SHI) maintained by DHCD.

2-family property contains a 2-bedroom dwelling unit and a 3-bedroom dwelling unit. This home will be renovated as part of the project.

The Taft Avenue project will target households at 50% and 80% of Area Median Income.

Taft Avenue Preferences

CAN-DO will conduct two lotteries: one for the three bedroom and one for the two bedroom.

- All applicants in the Lottery Pool are assigned a Lottery Number.
- The Lottery will be held in a public accessible place at a convenient time for a majority of applicants.
- All applicants will then be drawn and assigned an Available Unit Wait List number in the order they were drawn.
- The list will then be reviewed for re-ordering based on preferences.
- The top three households will then be invited to a) see unit and b) get their application verified for final eligibility determination.
- After the Lottery the three households will have ten (10) days to provide additional information required by Metro West CD to verify their eligibility.
- If the highest ranked household, wants the unit and their application is verified and deemed eligible then they will be forwarded to owner for final selection.
- Final selection may include Criminal Background Checks and/or Credit Checks as may be the standard practice of the owner/developer of the unit.
- An owner may deny tenancy to a finalist based on credit or other background checks so long as the same screening procedures and considerations apply evenly to all of the applicants within a rental property, regardless of the unit they have applied for.
- If the household declines the available unit they will be returned to the Applicant Pool and Metro West CD will offer the unit to the next highest ranked household.
- Failure to provide the requested information will result in the household becoming ineligible for the unit and they will be returned to the Applicant Pool.
- Eligible households that are not selected by the owner will be returned to the Applicant Pool.
- If the owner does not select a tenant from the first five households from the Wait List then Metro West CD will proceed down the Wait List until the unit(s) is filled.

Removal from the Applicant Pool or Lottery Pool

- Households who do not respond to phone or mail inquiries or who do not respond to a request for additional information within the time frame provided shall be removed from the Lottery Pool, but may remain in the Applicant Pool.
- Every 24 months a new marketing plan will be conducted and a new Applicant Pool will be created. Those in the Applicant Pool at the time of the purge will be invited to re-apply.

3-bedroom unit (80% AMI) Lottery Pool

All households who meet the income eligibility guidelines and are eligible for occupancy in a 3-bedroom unit shall be entered into the 3-bedroom Lottery Pool. Lottery administration is described above.

In establishing the order of households preference shall be given to households who meet the larger household size and are homeless. Definitions below.

2-bedroom unit (50% AMI) Lottery Pool

All households who meet the income eligibility guidelines and are eligible for occupancy in a 2-bedroom unit shall be entered into the 2-bedroom Lottery Pool. Lottery administration is described above.

In establishing the order of households preference shall be given to households who meet the larger household size and are homeless. Definitions below.

A “household” shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Larger Household Preference

Within an applicant pool **first preference** shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- f) There is at least one occupant per bedroom. (Disabled households must not be excluded from a preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.)
- g) A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- h) A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.
- i) A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.

- j) If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

Homeless shall mean a household who is:

- A households that is living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided.
- Households that are losing their primary nighttime residence, which may include a motel or hotel or a doubled up situation, within 14 days and lack resources or support networks to remain in housing.
- Households with children or unaccompanied youth who are unstably housed and likely to continue in that state. This includes families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- Households who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.

Affirmative Marketing Timeline and Taft Avenue

Metro West CD already has a list of 200+ individuals and families who are searching for affordable rental housing. These potential applicants were recruited through this Ready Renter Program. In addition to a mailing to this list, Metro West CD will:

<p>Additional marketing for Taft Ave.:</p> <ul style="list-style-type: none"> - Outreach to MBHP shelter clients - Outreach to CAN-DO transitional housing clients - Outreach to the Newton Continuum of Care - MetroList posting 	<p>Fall 2016</p>
<p>Deadline for pre-applications for Taft Ave. After initial lease-up the Lottery List will be converted to a wait list that may be used to fill any vacancy during the next 12 months.</p>	<p>November ____2016</p>

Affordable Apartments in Newton

The Apartments

A local non-profit organization will be developing a two-unit rental property on Taft Avenue.

Units will include:

- one 2 and one 3 bedroom units
- One car parking
- No pets allowed

The Rents

Maximum rents (including utilities or utility allowance) will be:

- 2 bedroom – \$938
- 3 bedroom – \$1,324

The Households

2 bedroom households must meet the below eligibility requirements 50% AMI:

<u>Household size</u>	<u>Maximum income</u>	<u>Household size</u>	<u>Maximum income</u>
1 person household	\$34,500	2 person household	\$39,400
3 person household	\$44,350	4 person household	\$49,250
5 person household	\$53,200	6 person household	\$57,150

3 bedroom households must meet the below eligibility requirements 80% AMI:

<u>Household size</u>	<u>Maximum income</u>
Household size	Minimum income*
1 person household	n/a
2 person household	n/a
3 person household	\$60,987
4 person household	\$60,987
5 person household	\$60,987
6 person household	\$60,987
	Maximum income
	\$48,800
	\$55,800
	\$62,750
	\$69,700
	\$75,300
	\$80,900

*Does not apply to mobile voucher holders.

Additionally, households may be subject to credit and background checks. Negative information on either reports does not automatically preclude your household from an apartment.

The Process: To be considered for one of these units contact Metro West Collaborative Development, Inc. to complete a pre-application. Contact Robyn at 617-923-3505 x 4 for a pre-application or visit our website at:

<http://metrowestcd.org/housing-services/information-for-renters/ready-renter-program/>

These units will be awarded by Lottery! Applications are due (or postmarked) by _____.

TTY users please call 711.

FREE TRANSLATION ASSISTANCE

IS AVAILABLE: Call Robyn at 617-923-3505 x 5.

