

Regional Ready Renter Program

2018-2020

Modified for 189-193 Adams Street, 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 compliance with Town Agreements, with the least amount of burden to the developer or owner of a property, and in an effort to increase access to affordable housing, Metro West Collaborative Development, Inc. has established a Ready Renter Program that will have a centralized Ready Renter Applicant Pool and one Affirmative Marketing Plan for developments with 10 or fewer affordable units.

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 is also available to assist owners and tenants with any annual monitoring and compliance that may be required.

The Units

- Unit types will vary from one opportunity to the next. They may include garden style, townhouse, two- and three-family properties, or high rise buildings. They may include studios, 1-, 2- and 3-bedroom apartments.
- In most cases the rent price is established by DHCD.

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 an individual or 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.

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 it

is not be more restrictive than the State Sanitary Code or applicable local bylaws, and does not violate state and federal civil rights laws.

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 for the greater Boston area adjusted for family size. In some unique cases projects may allow households to earn up to 100% of the area median income. 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 (80%)	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700
Income limit (100%)	\$72,380	\$82,720	\$93,060	\$103,400	\$111,672	\$119,944

Individual properties may have lower income limits, which will be advertised in the marketing for each specific lottery.

In addition, the larger of actual or imputed interest from the total value of all household assets will be added to the household's income, as stipulated in the DHCD guidelines. Household income and assets will be verified based on information contained in pay stubs (or equivalent documents) and IRS documents.

After Initial Lease-Up

Households are subject to annual review of incomes and income limits. If at the time of annual recertification the household's income exceeds 140% of the applicable income limits then the household will no longer be eligible for the affordable unit. In some cases, current tenants whose income exceeds the unit's income limit (but whose income does not exceed 140% of that income limit) may be required to pay a higher rent. In that situation, rent (modified by any utility allowance) will not exceed 30% of the tenant's income.

Application, Lottery Process and Tenant Selection

Pre-Applications and the Applicant Pool

- All potential tenants will be given a brief pre-application form that identifies their housing needs and income.
- 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 5 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 unit the potential tenants in the Applicant Pool shall be sent informational materials about the available unit and invited to participate in a lottery.
- The Applicant Pool will have at least 14 days to submit a Lottery Entry Form to Metro West CD. Potential tenants who have not yet applied to the Ready Renter program must submit a complete pre-application before the lottery deadline and be deemed eligible before they can join the Applicant Pool and be entered into a lottery.
- Households who choose not to participate in the lottery remain in the Applicant Pool for future rental opportunities.

The Lottery and Tenant Selection

- All applicants in the Lottery Pool are assigned a Lottery Identification 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 Lottery Wait List number in the order they were drawn.
- The list will then be reviewed for re-ordering based on Preferences, creating a Reordered Lottery Wait List.
- Applicants who applied too late to be entered into the lottery may be added to the bottom of the Lottery Wait List, but only until the unit is filled.
- The first 30 households will then be sent a Unit Interest Confirmation Form, which applicants sign to certify that they feel able to afford the unit and are able/interested in moving from their current residence in the next 30-60 days. Households will have 5 business days to return the form.
- The property owner receives a list of households that returned their Unit Interest Confirmation Forms, in the order listed on the Reordered Lottery Wait List. The owner runs credit/background checks on applicants, if this is their standard practice.
- 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.
- The owner invites applicants that pass their review to a) see unit and b) complete a Final Eligibility Application with Metro West Collaborative Development.
- These final candidates will have 5 business days to provide additional information required by Metro West CD to verify their eligibility. 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.
- Final candidates will then be offered the opportunity to rent the unit, in the order listed on the Reordered Lottery Wait List.
- If the household declines the available unit, or if the owner declines the candidate, they will be returned to the Applicant Pool and Metro West CD will offer the unit to the next highest ranked household.
- If the owner does not select a tenant from the first set of households provided, then Metro West CD will proceed down the Reordered Wait List until the unit(s) is/are filled.

- The owner of the unit may return to the Wait List to fill future vacancies for up to 18 months from the date of occupancy.

Removal from the Applicant Pool or Lottery Pool

- Households who do not respond to phone, e-mail, 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.

Preferences

Preference for Households with a Member with Disabilities

Across **all applicant pools first preference** shall be given to households with a member with disabilities in need of an accessible or adaptable unit, when such units are available, regardless of household size. When more than one applicant contains a member with a disability then the larger household preference shall apply.

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.

Within an applicant pool **second preference** shall be given to households requiring the number of bedrooms in a unit minus one, based on the above criteria. **Third preference** shall be given to households requiring the number of bedrooms in the unit minus, two, based on the above criteria.

Lottery drawings shall result in each applicant being given a ranking among other applicants with households receiving preference for units based on the above criteria.

Optional Local Preference Pool

Developments with only one affordable unit will not be eligible for a Local Preference.

Should a town choose to utilize a Local Preference Policy for a particular development containing two or more units then they must **first obtain permission** from DHCD by demonstrating:

- 1) The project results in two or more affordable units,
- 2) The need for the local preference; and
- 3) That the proposed local preference will not have a disparate impact on protected classes.
- 4) The applicant informational materials correctly describe the preference

Allowable Preference Categories:

- 1) Current residents
- 2) Municipal employees
- 3) Employees of local businesses
- 4) Households with children attending the locality's schools

The Local Preference Pool will be governed by the Town's local preference policy and no more than 70% of the units may go to the local preference categories.

All applicants will be entered into the lottery's general pool. Applicants who meet the definition of "local preference applicants" will also be entered into the lottery's local preference pool. If the Local Preference pool has fewer than 27% minority applicants, minority applicants from the General Selection Pool will also be placed into the Local Preference Pool (via a pre-lottery), until it reaches 27%. The minority percentage will be updated over time as demographic information changes (i.e., release of new Census data).

If there is no local preference household that needs the number of bedrooms of the unit available, then the unit will be filled from the General Selection Pool.

Selection Pools

Local Preference Selection Pool (if applicable):

To qualify for this pool, at least one member of the applicant's household must demonstrate that (s)he meets the Town's definition of local preference.

General Selection Pool:

All income-eligible applicants.

Right to Appeal

An applicant has the right to appeal the decisions of Metro West CD and/or of the owner/developer within 5 (five) 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.

Neither criminal background screening nor credit checks are performed on applicants as a condition of entering the Ready Renter program or entering a lottery. After a lottery, if a property owner conducts a routine criminal background screening and/or credit check on an applicant, and is denied tenancy based on as information provided by a consumer credit/background check provider, the applicant has the right to dispute information contained in such a report directly with the relevant consumer credit/background check provider.

Affirmative Marketing Methods

Metro West CD seeks to provide clear, accessible information regarding the lease of affordable units. 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. 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 24-month period – from March 1, 2018 through April 30, 2018. 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. Advertisements shall run twice during the marketing period.

Applications and information packets will be available via mail or e-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 (in projects with 10 or less affordable units)

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

- website postings with Metro List and Mass Access
- mail and e-mail notification to the entire current Ready Renter Applicant Pool

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

- mailings to local community organizations
- additional paid advertising, pending availability of funding
- additional website postings

Affirmative Marketing Timeline

Metro West CD will perform the initial affirmative marketing efforts over a 60-day period and applicants to the program will be accepted on a rolling basis as applications are received and processed.

Advertising for Ready Renter Program begins Advertising shall run once during the 24 month period	March 1, 2018
Information sessions	April 2018
Pre-Applications may be received.	Pre-applications may be mailed, faxed, e-mailed or hand

All COMPLETE pre-applications who are preliminarily eligible will be entered into an Applicant Pool.	delivered. However, the applicant is responsible for insuring its receipt by Metro West CD. Households with complete pre-applications will be added to the Pool continuously.
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 5 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 in the Applicant Pool will be notified of the specific opportunity and will be invited to participate in a Lottery. Applicants will have at least 14 days to respond to the Lottery invitation and provide any additional information requested by Metro West CD.	Lottery dates established as unit vacancies emerge.
The Lottery will be held at least 30 days after the unit has been advertised and the Applicant Pool notified.	
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.	January 2020

Contractor Qualifications

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

- 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
- Warren Ave. (2016) – 5 rental
- Fairview Apts. 2017 – 4 rental
- The Sphere (2017) – 4 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)
MAHAhome.org	Mass. Affordable Housing Alliance
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

Local organizations: List available

Affirmative Marketing: Publications and Media

Media	Area Served	Demographic
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	Various	Mixed

Affordable Housing in Greater Boston!

Join Metro West CD's Ready Renter Program to be eligible for units in a variety of Metro West communities!! Income limits apply and interested households must submit an application to participate in the program.

Income Limits Apply

Household size	1 person	2 person	3 person	4 person	5 person	6 person
Income Limit 80% area median	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700

Maximum Rents*:

- 1 bedroom \$1,564
- 2 bedroom \$1,759
- 3 bedroom \$1,954



*including utilities or utility allowance, subject to annual change

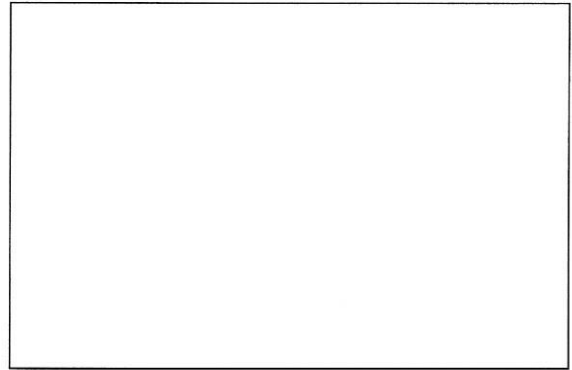
Applicants will be notified of available units as they come up for lease. 1, 2 and 3-bedroom units are expected.

General Info. Sessions: _____ at 7:00 pm and Saturday _____ at 11:00 am. Call for details.

For a pre-application and additional information contact Barbara at Metro West Collaborative Development 617-923-3505 x 5 or visit:

<http://metrowestcd.org/housing-services/>

Affordable Units in Greater Boston



The Units

Units will include:

- 1, 2 and 3 bedroom units
- Some have handicapped accessibility

The Rents

Maximum rents (including utilities or utility allowance) will not exceed:

1 bedroom \$1,564
 2 bedroom \$1,759
 3 bedroom \$1,954

Units may require last month's rent and/or a security deposit.

The Households

Household income cannot exceed the following limits:

Household size	1 persons	2 persons	3 persons	4 persons	5 persons	6 persons
Income limit (80% of Area Median Income)	\$54,750	\$62,550	\$70,350	\$78,150	\$84,450	\$90,700

Additionally, households may be subject to credit and background checks. Negative information on either report does not automatically preclude your household from renting a unit.

The Process

To be considered for one of these units contact Metro West Collaborative Development, Inc. to complete a pre-application. Contact Barbara at 617-923-3505 x 8 for a pre-application or visit our website at: www.metrowestcd.org/



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

TTY users please call 711.

FREE TRANSLATION ASSISTANCE IS AVAILABLE: Call Barbara at 617-923-3505 x 8.

ATTACHMENT A

189-193 Adams Street, Newton, will contain eighteen (18) residential units. The project was permitted under inclusionary zoning and will have three (3) units affordable exclusively to households at or below 65% of the Area Median Income. The Inclusionary Units consist of one one-bedroom unit (625 sq. ft.), one two-bedroom unit (985 sq. ft.) and one three-bedroom unit (1,740 sq. ft.)

In addition to soliciting interest from the Ready Renter Program participants the following advertising will be conducted during the 30-day marketing period:

- MetroList posting
- MBHP, MassAccess and Metro West CD website postings
- Flyers distributed at Newton City Hall and Newton Public Library

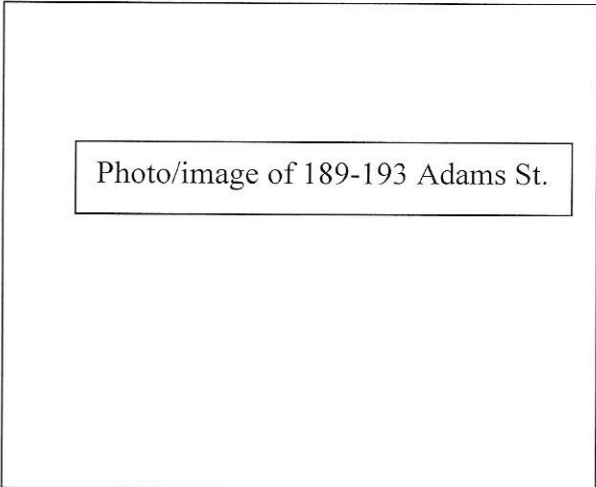
Approximate timeline:

- March 1, 2019 30-day marketing begins
- April 15, 2019 lottery held
- April 16 – May 31 final eligibility determination and unit leasing.
- June 1, 2019 occupancy

Affordable Apts in Newton

The Units (3)

- 1BR, 2BR and 3BR units in 18-unit building –
- 625 sq. ft., 985 sq. ft. and 1,740 sq. ft.
- One parking space included
- All non-smoking units
- No pets allowed
- Laundry facilities in building
- Near commuter rail and bus #558



The Rents

Maximum rents (including utilities or utility allowance) will not exceed:

- 1 bedroom \$1,099
- 2 bedroom \$1,266
- 3 bedroom \$1,434

These units require first, last and security of one month's rent.

The Households

Household income cannot exceed the following limits:

Household size	1 persons	2 persons	3 persons	4 persons	5 persons	6 persons
Income limit (65% of Area Median Income)	\$47,060	\$53,820	\$60,515	\$67,210	\$72,605	TBD

Additionally, households may be subject to credit and background checks. Negative information on either report does not automatically preclude your household from renting a unit.

The Process

To be considered for one of these units contact Metro West Collaborative Development, Inc. to complete a pre-application. Contact Barbara at 617-923-3505 x 5 for a preapplication or visit our website at: www.metrowestcd.org/



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

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