



Ruthanne Fuller
Mayor

Barney Heath
Director of
Planning & Development

Malcolm Lucas
Housing Planner

Members

Esther Schlorholtz, Chair
Donna Rigg, Vice-Chair
David Hedison
Judy Korzenowski
Josephine McNeil
Tatjana Meschede
Alexandra Weiffenbach

1000 Commonwealth Ave.
Newton, MA 02459
T 617/796-1120
F 617/796-1142

www.newtonma.gov

CITY OF NEWTON, MASSACHUSETTS

Fair Housing Committee

MEETING AGENDA

Date: April 5, 2023
Time: 8:00 a.m.
Place: Virtual (Zoom)

Zoom Online Meeting: <https://us02web.zoom.us/j/87659224359>

The Fair Housing Committee will hold this meeting as a virtual meeting on Wednesday, April 5, 2023, at 8:00 am. No in-person meeting will take place at City Hall. To view and participate in this virtual meeting on your smartphone, download the "ZOOM Cloud Meetings" app in any app store or visit www.zoom.us. At the above date and time, click on "Join a Meeting" and enter the following: **Meeting ID: 876 5922 4359.**

You may also join the meeting from your smartphone by dialing 1(646) 558-8656 and entering 87659224359# For audio only, call 1(646) 558-8656 and enter **Meeting ID: 876 5922 4359.**

To view and participate in this virtual meeting on your computer, at the above date and time, either copy the attached link into your browser or visit www.zoom.us, click "Join a Meeting" and enter the following **Meeting ID: 876 5922 4359.**

1. **Approval of March 2023 minutes**
2. **Lottery Application Voucher Notice for Alee on the Charles**
3. **Affirmatively Furthering Fair Housing HUD Comment Letter**
4. **Fair Housing Training for Landlords and Tenants**
5. **Housing Navigator Discussion**
6. **FHC Membership Discussion**
7. **Subcommittee Updates**
 - **Lottery Results & Lease-ups Sub-Committee**
 - **Membership & Nominating Sub-Committee**

- **Fair Housing Award Sub-Committee**
- **Fair Housing Literature Sub-Committee**

8. Fair Housing Committee Priorities Discussion

- **Promote housing choice for diverse populations to advance Affirmatively Furthering Fair Housing (AFFH), with focus on race/ethnicity, public subsidy and disability**
- **Identify and work to overcome barriers to successful tenancies and to improve processes/practices for tenant selection in lottery and market rate multi-family rental housing**
- **Promote improved practices for real estate professionals to achieve more housing choice for diverse populations**
- **Promote effective processes/practices for new affordable homeownership and resales**
- **Promote data collection on multi-family rental and new homeownership occupancy**
- **Promote FH training for real estate professionals, public and committee members**
- **Enhance Project Review of Housing Developments to advance AFFH**
- **Support AI/Consortium Fair Housing Testing and FH testing in Newton**
- **Collaborate with Related Newton Commissions and Committees to increase affordable housing for households of various sizes and lower incomes and to encourage increased funding for affordable housing**
- **Promote affordable housing production in coordination with other City commissions and committees**
- **Support federal, state and city initiatives that promote AFFH**
- **Collaborate with Human Rights Committee on Fair Housing Complaint Process**
- **Contribute to Newton's FH-related plans**
- **Enhance FH literature and website information and access for the public**
- **Address committee membership appointments with representation from Human Rights Commission and legal counsel with FH specialty**
- **Promote Diversity, Equity, Inclusion and Belonging in Newton**

9. Next meeting Wednesday, May 3, 2023

*Supplementary materials are available for public review in the Planning Department of City Hall (basement) the Friday before the meeting. For more information contact **Malcolm Lucas at 617.796.1149**. The location of this meeting/event is wheelchair accessible and Reasonable Accommodations will be provided to persons with disabilities who require assistance. If you need a Reasonable Accommodation, please contact the city of Newton's ADA/Section 504 Coordinator, Jini Fairley, at least two business days in advance (2 weeks for ASL or CART) of the meeting/event: jfairley@newtonma.gov or (617) 796-1253. The city's TTY/TDD direct line is: 617-796-1089. For the Telecommunications Relay Service (TRS), please dial 711



Ruthanne Fuller
Mayor

Barney Heath
Director of
Planning & Development

Malcolm Lucas
Housing Planner

Members

Esther Schlorholtz, Chair
Donna Rigg, Vice-Chair
David Hedison
Judy Korzenowski
Josephine McNeil
Tatjana Meschede
Ellen Tanowitz
Alexandra Weiffenbach

1000 Commonwealth Ave.
Newton, MA 02459
T 617/796-1120
F 617/796-1142

www.newtonma.gov

CITY OF NEWTON, MASSACHUSETTS

Fair Housing Committee

MEETING MINUTES

Date: March 1, 2023

Time: 8:00 a.m.

Place: Virtual (Zoom)

Members Present: Esther Schlorholtz, Chair

Donna Rigg, Vice Chair

David Hedison

Josephine McNeil

Ellen Tanowitz

Alexandra Weiffenbach

Members Absent: Judy Korzenowski

Tatjana Meschede

Staff Present: Malcolm Lucas, Housing Planner

Jini Fairley, ADA/Sec. 504 Coordinator

Linda Walsh, Commissioner of Health and Human Services

Public Present: Alicia Bowman, Council

Pam Wright, Council

Julia Malakie, Council

Sharyn Roberts, League of Women Voters Newton

Steve West

Malcolm Lucas, Housing Planner served as recorder, Esther Schlorholtz, Chair, called the meeting to order at 8:00 a.m.

1. Approval of February 2023 minutes

- Upon a motion by DH, JM seconded the motion. The minutes for January 2023 were approved 6-0-0.

2. Affirmatively Furthering Fair Housing HUD Comment



- ES stated that it is time for public comment and that she believes that the deadline is in April 2023 and mentioned that JM has recommended the committee to provide a comment. ES also stated that she attended CHAPA's Fair Housing Committee presentation, and the discussion was an overview of the AFFH Rule and what it will be about. ES stated that CHAPA distributed the handout from Klein Hornig LLP. ES then asked JM to comment about the background information.
- JM stated that the article from Klein Hornig LLC document was good for background. JM stated that it is really important that commenting on the proposed AFFH message gets to the public, especially the City Council, so that they could be aware. JM also feels that the City Council should be part of the public engagement process.
- ES stated that she has had discussion with Barney Heath and Amanda Berman about the process and they will be implementing the public engagement process once the regulations take effect. According to the proposed rules, large jurisdictions will first implement the process. Next will be smaller jurisdictions like the City of Newton and the 13 communities that make up the WestMetro HOME Consortium. ES stated that Boston will be working through the implementation before it comes through Newton and stated that Newton's implementation will be a longer timeframe.
- DH stated that housing authorities will be tiered over a period of time as well from largest to smallest but the timeframe for implementation was unclear. ES discussed more of the city's role and stated that the city will be implementing a lot of public input. ES mentioned that during Trump's administration, when the AFFH rule was proposed to be substantially weakened and the City of Newton continued with implementing it anyway, the committee appreciated their efforts working with the FHC. ES stated that she will draft a letter for the committee to review for April's meeting. JM asked how they would get the message out to the general public and ES asked JM to put a draft together. ES stated if JM could put a draft together, then we will work to share it. DH stated the Newton Housing Authority should be included as well.
- ES asked if anyone from the committee had any questions or comments on the article and she pointed out some things that stood out and stated that the article emphasized public participation and transparency. ES stated that the equity plan seems more feasible than what was required in the past. She also stated that the administrative complaint process is positive and allows more direct comment by the public. Lastly ES stated that she was interested in the notion of the balanced approach that is included in the document which is regarding place-based and mobility strategies. Place-based is focused on investing in high poverty neighborhoods and mobility strategies are focused on creating more options for affordable housing in areas of opportunity.

3. Presentation on Fair Housing Complaints - Newton Health and Human Services Commissioner Linda Walsh

- Linda Walsh, Commissioner of Health and Human Services, introduced herself and stated that she has been associated with the Human Rights Commission for around twenty plus years and stated that she chaired it for many years, so she knows it pretty well. She stated that because she is the commissioner now, other staff have taken on responsibility to staff the commission. LW spoke about the partnership the commission has with the City's Legal Department, which are the executive offices partners and complaints are reviewed by

Health and Human Services staff. She then began to explain the complaint process. LW stated that complaints could come through the mayor's office, or any city staff. LW stated that the city does not get many complaints and we have tried to understand why from what we may see anecdotally in the community. When the city does receive complaints, they are contacted by one of several people from the Health and Human Services staff and there is a complaint form that gets filled out or completed online electronically. She stated that the staff helps people fill out the forms so that they get all of the information they need. LW stated that they rarely mediate and gave one example when they did. She also stated that their ordinance is really old and not accurate and needs to be updated. The city's legal department has said that the city cannot subpoena witnesses and investigate complaints. LW then spoke about Sheila Mondshein and her work with the commission and FHC. She was a lawyer who did pro bono work, and she did spend time with people when she served. Since she has passed, this work no longer happens. LW stated that when they do get a serious complaint, it is forwarded to MCAD after they have exhausted all other resources their department can handle and if they can't get anywhere at MCAD, the complainant is asked to call them back to brainstorm to see what can be next. The Health and Human Services Department has monthly meetings with the Newton Police Department and the police department reports any hate or bias incidents during these meetings.

- LW thinks the Human Rights Commission is most effective in educating the public. LW then stated that their forms and contact information are on their webpage and when there is a complaint, their departments have several staff members who sit down and assess to see what is next. LW said that in general they have limited options and they refer complainants directly to MCAD.
- DH stated from his experience he sees a lot of complaints filed for either housing disability discrimination or perceived discrimination. DH stated what can help is educating the landlords on matters by making a phone call to find out what is a reasonable accommodation to inform them before a discrimination claim is filed. DH then stated that some landlords would like to learn what their responsibility is and thought that regular education forums for both landlords and tenants would be valuable.
- ES stated the MCAD process can take up to seven years on average to complete. LW stated that she did not know the process was that long. JF stated that she has had clients that dealt with MCAD and there have been issues with cases being dropped so she doesn't have a lot of confidence in this process. LW stated that if there is any way that a dispute could be resolved without sending it to MCAD, her department will try. She stated between departments and relationships with the housing authority and schools, sometimes just a phone call from the city works or when the Commissioner calls from Health and Human services, this could work to shift attitudes. ET stated that MCAD is overloaded, and housing court is a better route. She said that Health and Human service should direct complaints to housing court if there are issues. ET stated that a complaint would get better resources and a better response time. LW said that she would consider pursuing that approach.

4. Subcommittee Updates

- **Lottery Results & Lease-ups Sub-Committee**
 - JM said there are no updates at this time.

- **Membership & Nominating Sub-Committee**

- DR welcomed DH to his appointment on the FHC and introduced Steve West and stated that he is in the process of applying. DR stated that she is working with the Commission on Disability to get a member from their committee and stated they may have some interest within a few months. She said that ES, JF and she participated in a recent meeting of the Commission on Disabilities.
- ES thanked ET for her service and stated if she could recommend someone, that would be very helpful. ET stated that it is a tough decision, but she can't give the time the committee deserves due to work obligations. She stated maybe in a few years she will reconsider.
- ES stated that ML forwarded information related to the composition of the FHC to DR and herself from the former chair THM. THM stated that the Committee membership is a mayoral decision and does not have to go to City Council to make any changes. ES stated she feels that the 11-member composition is a good number but that getting participants from the other commissions has been tough. ES stated that the committee could have a deeper conversation about membership.

- **Fair Housing Award Sub-Committee**

- ES stated that the awards ceremony will be on May 4th at 4pm in the War Memorial at City Hall. The ceremony will be in person and on zoom and the timing will be less than an hour. The honorees will be Ted Hess-Mahan and Kathy Laufer. ES asked members if they would like to say a few words and to let her know if there is any interest. ES stated the Mayor will be present and will give the awards.

- **Fair Housing Literature Sub-Committee**

5. Fair Housing Committee Priorities Discussion

- **Promote housing choice for diverse populations to advance Affirmatively Furthering Fair Housing (AFFH), with focus on race/ethnicity, public subsidy, and disability**
- **Identify and work to overcome barriers to successful tenancies and to improve processes/practices for tenant selection in lottery and market rate multi-family rental housing**
- **Promote improved practices for real estate professionals to achieve more housing choice for diverse populations**
- **Promote effective processes/practices for new affordable homeownership and resales**
- **Promote data collection on multi-family rental and new homeownership occupancy**
- **Promote FH training for real estate professionals, public and committee members**
- **Enhance Project Review of Housing Developments to advance AFFH**
- **Support AI/Consortium Fair Housing Testing and FH testing in Newton**
- **Collaborate with Related Newton Commissions and Committees to increase affordable housing for households of various sizes and lower incomes and to encourage increased funding for affordable housing**
- **Promote affordable housing production in coordination with other City commissions and committees**

- **Support federal, state and city initiatives that promote AFFH**
- **Collaborate with Human Rights Committee on Fair Housing Complaint Process**
- **Contribute to Newton's FH-related plans**
- **Enhance FH literature and website information and access for the public**
- **Address committee membership appointments with representation from Human Rights Commission and legal counsel with FH specialty**
- **Promote Diversity, Equity, Inclusion and Belonging in Newton**

6. Next meeting Wednesday, April 5, 2023

*Supplementary materials are available for public review in the Planning Department of City Hall (basement) the Friday before the meeting. For more information contact **Malcolm Lucas at 617.796.1149**. The location of this meeting/event is wheelchair accessible and Reasonable Accommodations will be provided to persons with disabilities who require assistance. If you need a Reasonable Accommodation, please contact the city of Newton's ADA/Section 504 Coordinator, Jini Fairley, at least two business days in advance (2 weeks for ASL or CART) of the meeting/event: jfairley@newtonma.gov or (617) 796-1253. The city's TTY/TDD direct line is: 617-796-1089. For the Telecommunications Relay Service (TRS), please dial 711



Ruthanne Fuller
Mayor

Barney Heath
Director of
Planning & Development

Malcolm Lucas
Housing Planner

Members

Esther Schlorholtz, Chair
Donna Rigg, Vice-Chair
David Hedison
Josephine McNeil
Tatjana Meschede
Judy Korzenowski
Alexandra Weiffenbach
Steve West

1000 Commonwealth Ave.
Newton, MA 02459
T 617/796-1120
F 617/796-1142

www.newtonma.gov

CITY OF NEWTON, MASSACHUSETTS

Fair Housing Committee

DRAFT
April 5, 2023

Regulations Division, Office of General Counsel
Department of Housing and Urban Development
451 7th Street SW, Room 10276
Washington, DC 20410-0500

Submitted via: www.regulations.gov

RE: Proposed Rule FR-6250-P-01 Affirmatively Furthering Fair Housing

Dear Regulations Division, HUD Office of General Counsel:

Thank you for the opportunity to comment on the proposed rule on Affirmatively Furthering Fair Housing. I am writing on behalf of the Newton Fair Housing Committee ("the Committee") in Newton, Massachusetts.

The Committee's mission is to promote and support the City of Newton's efforts to be a diverse and welcoming community with housing choices and opportunities free from housing discrimination. Acting in an advisory capacity to the Mayor, the City Council, and all applicable City departments, boards, and committees, the Committee aims to assure that policies and practices relating to fair housing are interwoven into the operations and activities of the City as well as the fabric of the community. As part of its mission, the Committee assists the City in meeting its duties to affirmatively further fair housing within Newton.

The Committee believes that the proposed rule provides a framework to help local jurisdictions like ours to use their housing and community development resources in a way that creates and expands opportunity for everyone, including people of color, people with public subsidies, people with disabilities, women, families with children and single person headed households. It also promotes access to safe and affordable homes near well-resourced schools, transportation and living wage jobs.

The Committee especially supports the following key changes from the 2015 AFFH Rule:

- *New Equity Plan:* We believe that this proposal will help to reduce some of the administrative burdens especially for smaller jurisdictions by reducing the extent of the data interpretation and written analysis previously required.

- *Increased Emphasis on Public Participation/Transparency:* We appreciate the greater emphasis on public participation and the provision for providing more detail about the community engagement efforts during the development of an Equity Plan. We appreciate that community members will be able to submit feedback on the Equity Plan directly to HUD and that more information will be published on HUD's website.
- *New Administrative Complaint Process:* We support the new administrative complaint mechanism that offers opportunity for HUD to investigate potential noncompliance of a Program Participant along with different possible enforcement outcomes, including funding termination, but also assuring that HUD will seek to tailor enforcement remedies to avoid negatively impacting individuals and families who receive assistance.
- *Balanced Approach between "place-based" and "mobility" strategies to further fair housing:* We support the greater emphasis on promoting more fair housing choice for affordable housing in "areas of opportunity," while also investing in high poverty neighborhoods.
- *Tiered Submission Schedule:* We support the tiered submission schedule that provides for larger Program Participants and housing authorities to make up the first cohort to submit Equity Plans based on the aggregate amount of formula funding they receive.

The Committee supports creating a more data-driven fair housing planning process that is also more flexible and will help to accommodate the different conditions and needs of Program Participants based on size and capacity. We believe that the proposed changes will be helpful to achieve more positive fair housing outcomes and help Program Participants to comply with their responsibility and obligation to affirmatively further fair housing.

Sincerely,

A handwritten signature in black ink, reading "Esther Schlorholtz". The signature is written in a cursive style with a large, stylized initial "E".

Esther Schlorholtz
Chair of the Newton Fair Housing Committee

Affordable Housing Lottery

Allee On the Charles

15 Riverdale Avenue, Newton, MA

YOU CAN COMPLETE AND SUBMIT A LOTTERY APPLICATION ONLINE HERE:

<https://form.jotform.com/SEBHousing/AlleeOnCharles>



50% AMI Low Income Unit: One 3BR @ \$1,438

65% AMI Affordable Unit: One 2BR @ \$1,767

80% AMI Affordable Units: Five Studios @ \$1,837; Twenty-Two 1BRs @ \$1,910; Eighteen 2BRs @ \$2,234; Five 3BR @ \$2,523

**Rents subject to change in future years. Rents do not include the costs of electricity (including heat, cooking, hot water), water and sewer. One parking spot included in the rent.*

Allee On The Charles is a new 204 unit rental community located on 15 Riverdale Avenue in Newton. Sitting in one of Boston's most vibrant suburbs, the picturesque site offers an abundance of nearby shops, restaurants, and local amenities. A lush courtyard accompanies interior amenities including lounge space and a fitness center. Units feature thoughtful floor plans, washer/dryer, and high-end finishes. Through this process, 50 apartments will be made available to households earning no more than 80% of the Area Median Income, 1 apartment will be made available to households earning no more than 65% of the Area Median Income, and 1 apartment will be made available to households earning no more than 50% of the Area Median Income.

| Household Size | Maximum Income Limit 50% | Maximum Income Limit 65% | Maximum Income Limit 80% |
|----------------|--------------------------|--------------------------|--------------------------|
| 1 | N/A (no unit) | \$63,791 | \$78,300 |
| 2 | \$56,100 | \$72,904 | \$89,500 |
| 3 | \$63,100 | \$82,017 | \$100,700 |
| 4 | \$70,100 | \$91,130 | \$111,850 |
| 5 | \$75,750 | N/A (no unit) | \$120,800 |
| 6 | \$81,350 | N/A (no unit) | \$129,750 |

Public Info Session: April 19, 2023 at 6:00 pm via Zoom

Go to [zoom.com/join](https://zoom.us/join) or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159

Application Deadline: May 23, 2023 at 2pm. Completed Applications must be received by this date

Lottery: June 5, 2023 at 6:00pm via Zoom

Go to [zoom.com/join](https://zoom.us/join) or call (646) 558-8656 and enter Meeting ID: 857 2736 5609, Passcode: 276410

For Lottery Information and Applications, or for reasonable accommodations for persons with disabilities, go to www.sebhousing.com or call (617) 782-6900x1 and leave a message or postal mail SEB Housing, 257 Hillside Ave, Needham MA 02494. For TTY Services dial 711. Free translation available.

Traducción gratuita disponible. Tradução livre disponível.

YOU CAN COMPLETE AND SUBMIT A LOTTERY APPLICATION ONLINE HERE:

<https://form.jotform.com/SEBHousing/AlleeOnCharles>



Information Packet

Allee On The Charles

15 Riverdale Avenue, Newton MA

An Affordable Housing Lottery
Facilitated on behalf of CPC Land Acquisition Company, LLC

This packet contains specific information on the affordable housing program and application process for the affordable rental apartments being offered at Allee On The Charles. Allee On The Charles invites you to read this information and submit an application.

Please hold on to this packet until you have leased an apartment as it will be a useful guide throughout the entire process. The first apartments will be ready for occupancy in the Summer of 2023.

YOU CAN COMPLETE AND SUBMIT A LOTTERY APPLICATION ONLINE HERE:

<https://form.jotform.com/SEBHousing/AlleeOnCharles>



Application Deadline

May 23, 2023 at 2pm

Completed Applications must be submitted through the Jotform link above or sent to SEB Housing, LLC and received by this date.

Additional Applications available at
www.sebhousing.com

For Affordable Unit Information call (617) 782-6900 x1
For TTY Dial 711

Information Packet created by:

SEB Housing, 257 Hillside Ave, Needham, MA 02494

Free Translation Available

Traducción gratuita disponible. Tradução livre disponível



Table of Contents

| | |
|--|--------------------|
| General Overview and Rents..... | pg. 3 |
| Eligibility Requirements..... | pg. 4&5 |
| Income (Maximum and Minimum)..... | pg. 5 |
| Assets..... | pg. 6 |
| Household Size and Composition..... | pg. 8&9 |
| Step-By-Step Process and Timeline..... | pg. 10 |
| Step 1a: Program Application..... | pg. 11 |
| Step 1b: The Lottery..... | pg. 11 |
| Step 1c: Waiting Lists..... | pg. 12 |
| Step 2a: Leasing Application and Unit Selection..... | pg. 14 |
| Step 2b: SEB Final Review of Program Eligibility..... | pg. 15 |
| Yearly Eligibility and Rent Review..... | pg. 16 |
| Local Preference | pg. 18 |
| Disabled-Accessible and Sensory Unit Information..... | pg. 19 |

Information Session

There will also be an Informational Workshop where questions about the lottery and the development can be addressed directly. It will be held on April 19, 2023 at 6:00 pm via Zoom. Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159

GENERAL OVERVIEW AND RENTS

Allee On The Charles is a new 204 unit rental community located on 15 Riverdale Avenue in Newton. Located in one of Boston’s most vibrant suburbs, the picturesque site offers an abundance of nearby shops, restaurants, and local amenities. A lush courtyard accompanies interior amenities including lounge space and a fitness center. Units feature thoughtful floor plans, washer/dryer, and high-end finishes. Through this process, 50 apartments will be made available to households earning no more than 80% of the Area Median Income, 1 apartment will be made available to households earning no more than 65% of the Area Median Income, and 1 apartment will be made available to households earning no more than 50% of the Area Median Income. The unit mix of the affordable units is as follows:

| # of Units | # of Bedrooms | # of Bathrooms | Income Limit | Ave. Size <i>(subject to change during construction)</i> | Rent** |
|------------|---------------|----------------|--------------|---|---------|
| 5* | Studio | 1 | 80% | 529 sq. ft. | \$1,837 |
| 22* | 1 | 1 | 80% | 748 sq. ft. | \$1,910 |
| 1 | 2 | 2 | 65% | 932 sq. ft. | \$1,767 |
| 18* | 2 | 1-2 | 80% | 1,135 sq. ft. | \$2,234 |
| 1* | 3 | 2 | 50% | 1,291 sq. ft. | \$1,438 |
| 5* | 3 | 2 | 80% | 1,294 sq. ft. | \$2,523 |

- * One of the Studio Units will be built out for persons with hearing impairment (“Sensory”)
- * Three of the 1BR units are Accessible, and One 1BR unit is Sensory.
- * Two of the 2BR 80% units are Accessible. Two of the 3BR units are Accessible (one at 50% and one at 80%) and One 80% 3BR is Sensory

** The rents are set annually using a calculation that determines the “affordable” rent, which is based on the Area Median Incomes for the Boston-Cambridge-Quincy HMFA, therefore the rents are subject to change. Tenants are responsible for paying the full amount of rent each month. Rents are not based on each applicant’s income (unless they already have a Section 8 voucher or similar). **Tenants will pay the costs of electricity (including heat, cooking, hot water), water and sewer. Tenants will have one free parking space. Pets are allowed, subject to restriction (100 lb. weight limit, breed restrictions, and limit of 2 pets).**

Since it is possible that there will be more interested and eligible applicants than available units, the Developer will conduct a lottery to rank the eligible applicants for the program. The application, lottery process and eligibility requirements are described in this information packet. Allee On The Charles does not discriminate in the selection of applicants on the basis of race, color, national origin, religion, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Persons with disabilities 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 afford persons with disabilities an equal opportunity to use and enjoy the housing.

How long will the designated apartments remain affordable?

A: As a **current resident only**, you are considered income eligible for an affordable unit as long as your household income does not exceed 140% of the current applicable income limit for a household of your size (*see Yearly Eligibility and Rent Review for more details*). If the Area Median Income (“AMI”) decreases or the total utility allowance increases, rents may decrease. If the AMI increases or the utility allowances decrease, the rent may increase as further described in the Regulatory Agreement, which is a legal document governing this property and which will be recorded in the registry of deeds for this area.

ELIGIBILITY REQUIREMENTS

Q: Who is eligible to apply for the affordable apartments in Allee On The Charles?

A: In order to qualify for an affordable unit:

- 1.) Households must have income and assets that qualify within the parameters as highlighted in this section.
- 2.) Household priority will be given based on household composition. For questions on household size and composition, please read **“Household Size and Composition”**. **Also note that 1 person households cannot live in 2BR units, and 2 person households cannot reside in 3BR units (unless they have a disability that requires a reasonable accommodation for an extra bedroom).**
- 3.) Households cannot own a home upon move-in. All homes must be sold before leasing a unit.
- 4.) Households, or their families, cannot have a financial interest in the development and a household member cannot be considered a Related Party (generally, a person who is related to or employed by the developer or management company, and any spouse, parent, grandparent, sibling, child or grandchild of that person).

Additionally, some of the units will have disabled-accessible features and some units will have features for persons with hearing/vision impairment (see Waiting Lists for more details). All households may apply for these units but households in need of a unit features will get top priority, regardless if the unit is designated as local preference or not. For questions on priority by need of the unit features, please read **“Disabled-Accessible and Hearing/Vision-Impaired Unit Information”**.

Q: What are the Income eligibility requirements?

A: For the 50% Apartment, household income must be at or below fifty percent (50%) of Area Median Income for the Boston MSA. For the 65% Apartment, household income must be at or below sixty-five percent (65%) of Area Median Income for the Boston MSA. For 80% Affordable Apartments, household income must be at or below eighty percent (80%) of AMI. The combined annual income for ALL income sources of ALL income-earning members in the household are counted (please see details below). **See table on next page for Maximum and Minimum Income Limits.**

Q: Can I apply for both a Low-Income and an Affordable Apartment?

A: If a household has an income below 50% AMI, they will qualify for a Low-Income unit and may still be eligible for a 65% or 80% Affordable unit if they have sufficient assets to make up the difference in the minimum income criteria. Similarly, if a household has income above 50% AMI and below 65% AMI, they will qualify for a 65% AMI Unit and may still be eligible for an 80% Affordable unit if they have sufficient assets to make up the difference in the minimum income criteria. **See table on next page for Maximum and Minimum Income Limits.**

Maximum Income

| Household Size | Maximum Income Limit 50% | Maximum Income Limit 65% | Maximum Income Limit 80% |
|----------------|--------------------------|--------------------------|--------------------------|
| 1 | N/A (no unit) | \$63,791 | \$78,300 |
| 2 | \$56,100 | \$72,904 | \$89,500 |
| 3 | \$63,100 | \$82,017 | \$100,700 |
| 4 | \$70,100 | \$91,130 | \$111,850 |
| 5 | \$75,750 | N/A (no unit) | \$120,800 |
| 6 | \$81,350 | N/A (no unit) | \$129,750 |

**subject to change with HUD's publication of 2023 AMI*

Minimum Income

Per the Leasing Office's policy that is also in place for market-rate apartments, the rent to income ratio required to lease a unit is 40% (i.e. applicant's monthly income must be approximately 2.5 times the monthly rent). Applicants may make less than the minimum incomes shown below if they have sufficient savings from which they can draw down otherwise, applicants will not be found to be eligible for a lease if they make less than the incomes shown below. **Applicants who receive a housing subsidy (like Section 8) are not subject to the minimum income requirements** but, like all other applicants, will also have to pass reviews on credit scores, tenant history, and criminal background checks in accordance with DHCD's requirements regarding same. Applicants with a housing subsidy are encouraged to contact the housing agency who issues their housing subsidy to confirm that the rents are within the agency's payment standards to ensure that they will not be prohibited by the housing agency from using the housing subsidy at this property.

Please see "Leasing Office Review" in the step-by-step process for more details. Again, these minimum incomes are not required by the affordable housing program, they are just estimations of minimum incomes required by the leasing office.

| Unit Size | Approximate 50% Low-Income Apartment Minimum Income and Assets <i>(for households without a housing subsidy)</i> | Approximate 65% Low-Income Apartment Minimum Income and Assets <i>(for households without a housing subsidy)</i> | Approximate 80% Affordable Apartment Minimum Income and Assets <i>(for households without a housing subsidy)</i> |
|-----------|--|--|--|
| Studio | No Unit | No Unit | \$55,110 |
| 1 BR | No Unit | No Unit | \$57,300 |
| 2 BR | No Unit | \$53,010 | \$67,020 |
| 3BR | \$43,140 | No Unit | \$75,690 |

Q: I cannot withdraw money from my 401k or retirement fund, do I have to include it when I list my assets?

A: Yes. You need to include the *net cash value* of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal, but this does not technically mean that you “cannot” withdraw your funds. The post-penalty amount is what you need to provide along with supporting documentation.

Q: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?

A: No. Only people who will live in the apartment can sign the lease. Applying households must be able to meet the income qualifications on their own. If someone outside the household is going to help pay the rent, the amount to be paid must be listed as “Periodic Payments” on the Income Table in the Program Application. These payments will be counted towards the applying household’s income.

Q: Do I have to be a resident of the City of Newton to apply?

A: No. All households that meet the income guidelines specified above may apply for an affordable apartment, however, for some of the units, households who qualify for local preference will receive a priority as compared to similarly situated households who do not qualify for local preference. See the Waiting Lists for a further explanation.

HOUSEHOLD SIZE AND COMPOSITION

Q: How is appropriate household size determined?

A: According to the Massachusetts Department of Housing and Community Development guidelines:

Within an applicant pool, priority as set forth below, shall be given to households requiring the total number of bedrooms in the apartment based on the following **criteria**:

1. There is at least one occupant and generally no more than two occupants per bedroom (based on State Sanitary Code).
2. A married couple, 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.
3. A person described in the first sentence of (2) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on their mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

The following household sizes and compositions will be given priority for the following apartment sizes (**occupancy restrictions may apply**). Please also note that households with disabilities must not be excluded from a priority/preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.

TYPE III

(Priority for a 3BR or 2BR Apartment)

- All 6 person households
- All 5 person households
- All 4 person households
- 3 person household: 1 head-of-household plus 2 dependents
- 3 person household: 2 heads-of-household under **criteria 3** (described above) plus 1 dependent
- A 2 or 3 person household where there is a disability or medical need for **three** bedrooms

TYPE II

(Appropriately sized for a 2BR unit and may apply for a 3BR unit but will not receive a priority for a 3BR unit). Note that 2 person households are not permitted to occupy a 3BR unit unless an extra bedroom is required as a reasonable accommodation.

- 3 person household: 2 heads-of-household plus one dependent
- 2 person household: 2 heads-of-household under **criteria 3** (described above)
- 2 person household: 1 head-of-household plus one member
- A 1 or 2 person household where there is a disability or medical need for **two** bedrooms.

TYPE I

(Appropriately sized for a 1BR unit and may apply for a 2BR unit but will not receive a priority for a 2BR unit). Note that 1 person households are not permitted to occupy a 2BR unit unless an extra bedroom is required as a reasonable accommodation.

- 2 person household: 2 heads-of-household
- 1 person household

Households with a total number of members which exceed the Massachusetts State Sanitary Codes for that particular sized apartment will not be allowed to rent an apartment. **In “The Lottery” in the Step-By-Step Process, you will find a detailed explanation on how priority is given to certain household sizes and compositions.**

Household Size and Composition Frequently Asked Questions

Q: Does the unborn child of a currently pregnant household member count towards our household size for income eligibility purposes?

A: Yes. A household may count an unborn child as a household member. You will have to submit proof of pregnancy with all the income and asset documentation that needs to be submitted with your application.

Q: Can a Type I Household apply for a two-bedroom apartment?

A: Yes, however, they will not receive priority. Please see “The Lottery” in the Step-By-Step Process for how order will be given from the Lottery Results. Also note that 1 person households are not permitted to lease 2BR units unless an extra bedroom is needed as a reasonable accommodation.

Q: Can a Type II Household apply for a three-bedroom apartment?

A: Yes, however, they will not receive priority. Please see “The Lottery” in the Step-By-Step Process for how order will be given from the Lottery Results. Also note that 2 person households are not permitted to lease 3BR units unless an extra bedroom is needed as a reasonable accommodation.

Q: If I am currently going through a divorce/separation or planning on being divorced / separated soon, can I still apply?

A: You will need to provide proof that the divorce process has begun or has already been finalized. If no divorce has been initiated, then we would need you to certify and document that your spouse has a separate address. The Certification Application will guide you through the documentation that you will need to provide.

STEP-BY-STEP PROCESS AND TIMELINE

Q: What is the application, selection, and move-in process for the affordable units in Allee On The Charles?

A: The process is essentially a **three-step** process.

The first step is to qualify for the Lottery, which includes being given a position on the Waiting Lists. The **Lottery Application** must be completed but no supporting documentation is required at this step (it will be required in later steps). The Application may be completed online.

The second step is to be found Lease Eligible and reserve a unit (and unit availability will be determined by your position on the Waiting Lists).

The third step is to be found Affordable Housing Program eligible (which involves submitting all required income, asset and tax documentation).

The following pages explain each step in greater detail.

Step 1a: Applying for the Housing Program

Through May 23, 2023 at 2:00 pm

Step 1b: The Lottery

June 5, 2023 at 6:00pm via Zoom. Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 857 2736 5609, Passcode: 276410

Step 1c: Waiting Lists and Lottery Results

Established night of the lottery

Step 2a: Leasing Office Review and Unit Selection

1-30 days after the Lottery

Step 3: SEB Housing Approval of Program Eligibility

Within 10 days of reserving a unit, applicants must submit all required income, asset and tax documentation

Yearly Eligibility and Rent Review

30-90 days prior to lease renewal

Information Session

There will also be an Informational Workshop where questions about the lottery and the development can be addressed directly.

It will be held on April 19, 2023 at 6:00 pm via Zoom. Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159

Step 1a: Applying for the Affordable Housing Program

Applicants will need to fill out a Lottery Application for every person that will be residing in the unit. Supporting income and asset documentation is not required with the Lottery Application (but will be required later). The Program Application must be received by the Lottery Agent by the date on the Lottery Application. Applications must be filled out entirely as incomplete applications will not be accepted for the lottery. Please see the cover page of the Lottery Application for locations for drop off and mailing address.

Once the Lottery Agent has received the Lottery Application, they will determine initial compliance for the lottery. Households without housing subsidies who fall well below the minimum income limits and households who submit applications indicated they are above the maximum allowable income limits will not be entered into the lottery. **Entrance into the lottery does not guarantee final income certification approval (see the following steps).**

Once a Lottery Application is received and SEB Housing determines the household is eligible for the lottery, the applicant will receive an Application Number that solely designates the order that their application was received. The purpose of the Application Number is simply to keep all household names unknown when the Application Numbers are drawn at the lottery.

Step 1b: The Lottery

The Lottery will be held on **June 5, 2023 at 6:00pm** via Zoom. To join, go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 857 2736 5609, Passcode: 276410. Households do not need to be present for the Lottery drawing. All Households will be notified of the results by the Lottery Agent. There will be two drawings in the lottery, an Open/General Drawing and a Local Preference Drawing. A representative from SEB Housing uses a computer to digitally randomize an order for the application numbers. The randomly drawn Application Numbers are then recorded in the order drawn on a Lottery Result List.

The order drawn does not necessarily reflect the order that households will get to select units as Application Numbers of smaller households are mixed in with Application Numbers of appropriately sized households. Regardless of the order drawn, all households of appropriate size for each unit size will be given the opportunity to lease a unit before any smaller household.

For example: A one-person household is the first household drawn in the Lottery. They may be given the first opportunity to lease a one-bedroom unit. However, if they wish to lease a two-bedroom unit, they will have to wait until all appropriately sized households drawn after them in the Lottery are given the opportunity to lease a two-bedroom unit.

Additionally, households who qualify for disabled-accessible or hearing/vision-impaired apartments will be given the opportunity to lease units with these features before any household who does not need the features. To help clarify the actual order that applicants will be given the opportunity to lease units, Waiting Lists will be created from the Lottery Results List (*see next step*).

Step 1c: The Waiting Lists and Lottery Results

The Waiting Lists will be compiled immediately after the lottery and sent to all lottery applicants. **The separate Waiting Lists created from the Lottery Results List illustrate the order in which households will choose units based on unit size, household size, household composition, and need for a disabled-accessible or hearing/vision-impaired unit.** The position each household has on the Waiting Lists is determined by the order in which their Application Number is drawn in the Lottery relative to households of similar qualifications (i.e. households of “appropriate size” will be added to the Waiting Lists in the order drawn in the Lottery and then smaller households will be added in the order originally drawn.) *Please see “Household Size and Compositions” for details on Household Types III, II and I shown below.*

The Waiting Lists

Local Preference Waiting Lists

Waiting List for Three 1BR 80% Local Preference apartments

Top Tier: All Local Preference Households with no priority among Household Type

Bottom Tier: All Non-Local Preference Households with no priority among Household Type

Waiting List for Six 2BR 80% Local Preference apartments

Top Tier: All Type III and Type II Local Preference Households

Second Tier: All Type III and Type II Non-Local Preference Households

Third Tier: Eligible Type I Local Preference Households

Bottom Tier: Eligible Type I Non-Local Preference Households

Waiting List for One 2BR 65% Local Preference apartment

Top Tier: Type III and Type II Local Preference households

Second: Type III and Type II Non-Local Preference households

Third Tier: Eligible Type I Local Preference Households

Bottom Tier: Eligible Type I Non-Local Preference Households

Waiting List for Three 3BR 80% Local Preference apartment

Top Tier: All Type III Local Preference Households

Second Tier: All Type III Non-Local Preference Households

Third Tier: Eligible Type II Local Preference Households

Bottom Tier: Eligible Type II Non-Local Preference Households

Open Waiting Lists

Waiting List for Four Studio 80% apartments

Top Tier: All Households with no priority among Household Type

Waiting List for Fifteen 1BR 80% apartments

Top Tier: All Households with no priority among Household Type

Waiting List for Ten 2BR 80% apartments

Top Tier: All Type III and Type II Households

Bottom Tier: Eligible Type I Households

Accessible and Sensory Unit Lists

Waiting List for One 80% AMI Studio Sensory Unit

Top Tier: All households who need both features of this unit

Bottom Tier: All households who need one feature of this unit

Waiting List for Three 80% AMI 1BR Disabled Accessible Units

Top Tier: All households who need the features of this unit.

Waiting List for One 80% AMI 1BR Sensory Unit

Top Tier: All households who need both features of this unit

Bottom Tier: All households who need one feature of this unit

Waiting List for Two 80% AMI 2BR Disabled Accessible Units

Top Tier: All Type II and III Households who require the features of this unit

Bottom Tier: All Type I Households who require the features of this unit.

Waiting List for One 80% AMI 3BR Sensory Unit

Top Tier: All Type III Households who require both features of this unit

Second Tier: All Type II Households who require both features of this unit

Third Tier: All Type I Households who require both features of this unit

Fourth Tier: All Type III Households who require one feature of this unit

Fifth Tier: All Type II Households who require one feature of this unit

Bottom Tier: All Type I Households who require one feature of this unit

Waiting List for One 80% AMI 3BR Disabled Accessible Unit

Top Tier: Type III Households who require the features of this unit

Second Tier: Type II Households who require the features of this unit

Bottom Tier: Type I Households who require the features of this unit.

Waiting List for One 50% AMI 3BR Disabled Accessible Unit

Top Tier: Type III Households who require the features of this unit

Second Tier: Type II Households who require the features of this unit

Third Tier Tier: Type I Households who require the features of this unit.

Fourth Tier: Type III Households who do not require the features of this unit

Fifth Tier: Eligible Type II Households who do not require the features of this unit

Bottom Tier: Eligible Type I Households who do not require the features of this unit

Step 2a: Lease Application Invitation and Unit Selection

Households with high enough positions on the Waiting List to warrant an immediate invitation to go to the Leasing Office to complete a Lease Application will be given at least 5 days to schedule an appointment and complete the Lease Application. The Leasing Office may contact the several applicants from a Waitlist simultaneously, in which case, even if a household lower on the Waiting List completes a Lease Application before a household higher on the Waiting List, **the Waiting List order will always be preserved in determining the order that units get selected and reserved.** Likewise, the unit households apply for must be an apartment size that corresponds to the Waiting List from which they were chosen (i.e. a household with an appointment for a 1BR apartment cannot reserve a 2BR apartment at that time).

The Lease Application review will be the same review that applicants for market-rate apartments undergo, where factors such as Employment history, Credit score/reports, Former lease history, Criminal Background Screening and sufficient income are considered. The Leasing Office can provide more details on their screening process during this step in the process. **Co-signers and/or guarantors are not allowed (see page 6).** Background checks will meet DHCD's Model Policy Regarding Applicant Screening on the Basis of Criminal Records. In any instance where policy and procedures in the Management Company's Policy differ from the policy and procedures in the Model Policy, the policy and procedures of the Model Policy will be followed. For specific questions about credit and background/criminal issues, households can contact the leasing office.

Failure to complete a Lease Application by the given appointment date will result in the removal of their Application Number from the Waiting List. Households with positions lower on the Waiting Lists will have to wait for the removal of households with a higher position than them before being given an opportunity to lease an apartment. Households with lower positions will be given at least a 5 day notice of their upcoming appointment dates if there is going to be an apartment available for them. Households are removed from the Waiting Lists if the Leasing Office deems that they are not eligible for a lease based on their Lease Application, if a household fails to meet future deadlines for documentation submittal and lease signing, or if a household notifies the Leasing Office that they are no longer interested in leasing an apartment.

Q: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?

A: No. Only people who will live in the apartment can sign the lease. Tenants must be able to meet the income qualifications on their own. Please see page 4 and 5 for more details.

Step 2b: SEB Final Review of Program Eligibility

After a household has reserved an Affordable Unit, the Leasing Office will notify SEB Housing of the reservation. The household with an Affordable Unit reservation will then need to submit to SEB Housing all the income, asset and tax documentation to SEB Housing for Final Review and Approval.

Upon initially receiving their Application Number prior to the lottery, all households will want to review the Documentation Requirement Guide for details on everything that will be required to complete this final review of Affordable Housing Program Eligibility. Any household who is contacted but fails to submit all required documentation (and if their initial submission is incomplete, any and all missing documentation) within 10 days of reserving a unit will be removed from the Waiting List and will lose their reservation. Similarly, any household who is over the income limit will also be removed from the Waiting Lists.

SEB Housing will notify the households and the Leasing Office if the household is missing documentation, or if the household is ineligible or eligible for the Affordable Unit they reserved. Eligible households will be able to sign leases and move into their Affordable Unit on the date initially established with the Leasing Office.

YEARLY ELIGIBILITY AND RENT REVIEW

After a household has moved in, and approximately 90 days before lease renewal, tenants of affordable apartments will need to submit updated income and asset documentation to the Leasing Office so they can ensure continued eligibility under the affordable housing guidelines. Tenants will not be able to renew Leases until all required documentation has been submitted. Records of taxes, pay-stubs, bank statements and asset statements should be maintained while living in the affordable apartment.

Q: How long can I lease my Low Income 50% AMI apartment?

A: As a **current resident only**, you are considered income eligible for a low income apartment as long as your household earns an income that does not exceed **140% of the current year's income limit** for a household of your size. *Using the Current Income Limits as an example:*

| Household Size | Current Income Limit for New Applicants (50% AMI Units) | Income Limit for Current Tenants (140% of Current Income Limit) |
|----------------|---|---|
| 1 | N/A (no unit) | N/A (no unit) |
| 2 | \$56,100 | \$78,540 |
| 3 | \$63,100 | \$88,340 |
| 4 | \$70,100 | \$98,140 |
| 5 | \$75,750 | \$106,050 |
| 6 | \$81,350 | \$113,890 |

Q: How long can I lease my Affordable 65% AMI apartment?

A: As a **current resident only**, you are considered income eligible for an affordable apartment as long as your household earns an income that does not exceed **140% of the current year's income limit** for a household of your size. *Using the Current Income Limits as an example:*

| Household Size | Current Income Limit for New Applicants (65% AMI Units) | Income Limit for Current Tenants (140% of Current Income Limit) |
|----------------|---|---|
| 1 | \$63,791 | \$89,307 |
| 2 | \$72,904 | \$102,066 |
| 3 | \$82,017 | \$114,824 |
| 4 | \$91,130 | \$127,582 |
| 5 | N/A (no unit) | N/A (no unit) |
| 6 | N/A (no unit) | N/A (no unit) |

Q: How long can I lease my Affordable 80% AMI apartment?

A: As a **current resident only**, you are considered income eligible for an affordable apartment as long as your household earns an income that does not exceed **140% of the current year's income limit** for a household of your size. *Using the Current Income Limits as an example:*

| Household Size | Current Income Limit for New Applicants (80% AMI Units) | Income Limit for Current Tenants (140% of Current Income Limit) |
|----------------|---|---|
| 1 | \$78,300 | \$109,620 |
| 2 | \$89,500 | \$125,300 |
| 3 | \$100,700 | \$140,980 |
| 4 | \$111,850 | \$156,590 |
| 5 | \$120,800 | \$169,120 |
| 6 | \$129,750 | \$181,650 |

Q: What happens if I exceed the Income Limit for Current Tenants in My Low-Income or Affordable Apartment?

A: If a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, **their apartment shall still remain at the current rent until the end of their current lease term, at which point the rent of the unit will be changed to market-rate rent.** The over-income household can elect to stay in the unit, but would then have to pay the market rent during their next lease term.

Q: Will my rent increase each year, and if so, by how much?

A: Rents may increase a few percentage points if Boston-Cambridge-Quincy Area Median Income increases or the costs of utilities in Newton decreases. Likewise, if the Boston-Cambridge-Quincy Area Median Income decreases and the costs of utilities increases, **rents may decrease.**

LOCAL PREFERENCE INFORMATION

Q: What is Local Preference?

A: The City of Newton has established a local preference for 25% of the affordable apartments. Local Preference will be given as described in The Lottery in the step-by-step process. An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories:

- Current resident of Newton
- Employees of the City of Newton
- Employees of Local Businesses (businesses located in Newton)
- Households with children attending a Newton school, such as METCO students

Q: Do households which meet all Local Preference criteria get priority over households which meet only one?

A: No. As long as a household meets any one of the Local Preference criteria, they will qualify for Local Preference. But note, Local Preference households who were displaced by this development will get priority over Local Preference households of the same Type who were not displaced by this development.

Q: Does Local Preference take priority over household size/composition?

A: No. For example, on the Waiting List for the 2BR 80% AMI Local Preference units, if there are not enough eligible Type II Local Preference Applicants, the units will be made available to a Type II Non-Local Preference household before being made available to a Type I Local Preference Household who would be over-housed in a 2BR unit. Please see the way the Waiting Lists are compiled in the section on Waiting Lists.

Q: What if a household does not qualify for Local Preference?

A: Households without Local Preference will be entered into the Open Lottery and will be given positions on the Waiting Lists based on where they are drawn in the Open Lottery drawing. Non-Local Preference households will also be given positions on the Local Preference Waiting List to ensure that need of a unit sizes get appropriately addressed (see question above, and the Waiting Lists on pages 12-13).

Q: Does Local Preference get priority over a household in need of a disable-accessible (DA) or Sensory apartment?

A: No. The DA and Sensory apartments will be made available to all households in need of those apartments' features regardless of household composition and local preference.

Adjustments in the Local Preference Pool

As stated by the Massachusetts Department of Housing and Community Development, "If the percentage of minorities in the local preference pool is less than the percentage of minorities in the surrounding HUD (U.S. Department of Housing and Urban Development) defined area, the following adjustments will be made to the local preference pool. The Developer will hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool and rank the applicants in order of the drawing. Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area." The Percent Minority for the Metropolitan Statistical Area of Boston is 33.4%. This is the minimum percentage of minority applicants that is the goal for the local preference pool. Minority applicants are defined as a person who is a member of the following groups: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

DISABLED-ACCESSIBLE AND SENSORY UNIT INFORMATION

Q: Who qualifies for a disabled-accessible (“DA”) or hearing/vision-impaired (“Sensory”) apartment?

A: According to *Mass Access: The Accessible Housing Registry*, “units that are barrier-free are accessible to people with disabilities that are wheelchair users, but could also be used by people of different types of disabilities. For example, a person of very short stature, a person with a brain injury or stroke, severe cardiac or respiratory problems, or a person with limited standing, walking, or reaching ability, may use the design features of a wheelchair accessible unit.” Sensory units are built with features for individuals who have hearing/vision impairment and may need additional visual/audio cues. Verification from a doctor or other medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual’s disability may be requested.

Q: How are DA and Sensory apartments awarded?

A: There are separate Waiting Lists for the DA and Sensory apartments. The households with the top positions on those Waiting Lists will be given the first opportunity to lease the DA and Sensory apartments.

Q: Can households that qualify for a DA or Sensory apartment also apply for a non-DA or non-Sensory apartment?

A: Yes. Households that qualify for a DA or Sensory apartment will also have positions on the Waiting Lists for non-DA or non-Sensory apartments depending on what unit size they are applying for. If they reach the top position on a Waiting List for a non-DA or non-Sensory apartment before they reach the top position for a DA or Sensory apartment, they will have to decide if they want to lease a non-DA or non-Sensory apartment or wait until they have a top position on a Waiting List for a DA or Sensory apartment.

Q: What happens if there are fewer DA or Sensory qualified applicants than DA or Sensory apartments at the time of the Lottery?

A: If there are not enough qualified applicants on Waiting Lists for the Disabled-Accessible or Sensory units, the units will be made available to the top applicants on the Waiting List that have the same unit sizes.

Q: Who is entitled to request a reasonable accommodation?

A: Persons with disabilities 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 afford persons with disabilities an equal opportunity to use and enjoy the housing. To request a reasonable accommodation, please email info@sebhousing.com or call 617-782-6900 x1 or postal mail SEB Housing, 257 Hillside Ave, Needham MA 02494

Lottery Application

Affordable Units at Allee on the Charles

Newton, MA

This is an important document. If you require language interpretation, please contact the agent for this development directly (info@sebhousing.com or 617-782-6900 x1, then x0) and request interpretation services in your own language. If the agent does not speak your primary language they will contact a translator who will provide language assistance.

Este es un documento importante. Si necesita interpretación de idiomas, comuníquese directamente con el agente de este desarrollo (info@sebhousing.com y 617-782-6900 x1, luego x0) y solicite servicios de interpretación en su propio idioma. Si el agente no habla su idioma principal, se pondrá en contacto con un traductor para que proporcione que brindará asistencia lingüística.

Applications must be received by May 23, 2023 at 2pm.

YOU CAN COMPLETE AND SUBMIT THIS APPLICATION ONLINE HERE:

<https://form.jotform.com/SEBHousing/AlleeOnCharles>



50% AMI MAXIMUM Household Income Limits:

(no units for 1 person); \$56,100 (2 people), \$63,100 (3 people), \$70,100 (4 people), \$75,750 (5 people), \$81,350 (6 people)

65% AMI MAXIMUM Household Income Limits:

\$63,791 (1 person), \$72,904 (2 people), \$82,017 (3 people), \$91,130 (4 people), (no units for 5 or 6 persons)

80% AMI MAXIMUM Household Income Limits:

\$78,300 (1 person), \$89,500 (2 people), \$100,700 (3 people) \$111,850 (4 people), \$120,800 (5 people) \$129,750 (6 people)

Rent for the 50% unit is: 3BR at \$1,438

Rent for the 65% unit is: 2BR at \$1,767

Rents for the 80% units are: Studio at \$1,837, 1BR at \$1,910, 2BR at \$2,234, 3BR at \$2,523

Rents do not include any utilities. One free parking space is included in the rent. Pets are allowed subject to restriction. Rents for future years are subject to change.

Households must make approximately \$43,140 to lease a 50% 3BR unit; \$53,010 to lease a 65% 2BR unit, \$55,110 to lease an 80% Studio unit, \$57,300 to lease an 80% 1BR unit, \$67,020 to lease an 80% 2BR unit, and \$75,690 to lease an 80% 3BR unit (please read the Information Packet for more details).

This is not subsidized housing. Rents do not change based on applicant's income and tenants who do not already have housing subsidies (like Section 8 vouchers) will be responsible for paying the full rent themselves. Applicants with a housing subsidy are encouraged to contact the housing agency who issues their housing subsidy to confirm that the rents are within the agency's payment standards so as to ensure that they will not be prohibited by the housing agency from using the housing subsidy at this property. **Units are planned for occupancy in the Summer of 2023.**



Directions To Complete this Allee on the Charles Lottery Application:

Online Applications can be completed and submitted at the JOTFORM link on the cover page. If you'd prefer to submit a paper/PDF application, it must be completed and delivered by the date on the cover page. This application must be filled out entirely for your application to be processed. Every space given to initial must be initialed, even if you answer "N/A". If a question does not apply to you, check "N/A". LEAVE NOTHING BLANK.

Send or drop off all applications by the date above to: **SEB Housing-Allee on the Charles, 257 Hillside Ave, Needham, MA 02135. Fax: (617) 782-4500; Phone: (617) 782-6900; Email: info@sebhousing.com**

This development does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. For TTY Services dial 711. Free translation available through Certified Languages International.

Please provide all the following contact information for the Head of Household. PRINT CLEARLY!

Email address (if available): _____@_____

Applicant's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone:(_____) _____ Work Phone:(_____) _____

Cell Phone:(_____) _____

Please note: Providing your email should facilitate the process of completing your application as you will be notified of missing documentation faster than if we can only send notifications via postal mail. If you do not provide your email address or do not have an email address, we will contact you via postal mail. We will not contact you about future lotteries unless requested.

Please fill out the chart below for everyone who will be occupying the unit:

| NAME | AGE | HEAD OF HOUSEHOLD OR DEPENDENT | RELATIONSHIP TO APPLICANT LISTED AT THE TOP OF THIS PAGE | IS THIS PERSON A FULL-TIME STUDENT OR WILL BE A FULL-TIME STUDENT IN THE NEXT 12 MONTHS? | |
|------|-----|--------------------------------|--|--|----|
| | | | | Yes | No |
| | | | | Yes | No |
| | | | | Yes | No |
| | | | | Yes | No |
| | | | | Yes | No |
| | | | | Yes | No |

I certify that my Household Size is (total number of household members) _____.

Initial(s): _____

Initial(s): _____

HOUSEHOLD TYPE

You must check one of the following boxes for your household Type. Please note that the list is organized by TYPE and not by SIZE, so please read all options before selecting your Type. The Information Packet has more details on Types.

- 1 person household** (Type I)
- 1 person household with a disability or medical need for TWO bedrooms** (Please note that verification from medical provider of need for a 2BR unit will be required at certification otherwise household may be removed from Waiting Lists) (Type II)

- 2 person household: 2 heads-of-household** (Type I)
- 2 person household: 1 head-of-household plus one dependent** (Type II)
- 2 person household with a disability or medical need:** 2 heads-of-household where (A) heads-of-household cannot be required to share a bedroom as a consequence of sharing would be a severe adverse impact on their mental or physical health OR (B) there is a separate disability or medical need for **two** bedrooms. (In either case, please note that verification from medical provider of need for separate rooms for heads of households or of need for a 2BR unit will be required at certification otherwise household may be removed from Waiting Lists) (Type II)
- 2 person household with a disability or medical need for THREE bedrooms** (Please note that verification from medical provider of need for a 3BR unit will be required at certification otherwise household may be removed from Waiting Lists) (Type III)

- 3 person household: 1 head-of-household plus 2 dependents** (Type III)
- 3 person household: 2 heads-of-household plus 1 dependent** (Type II)
- 3 person household with a disability or medical need:** 2 heads-of-household plus one dependent, where (A) heads-of-household cannot be required to share a bedroom as a consequence of sharing would be a severe adverse impact on their mental or physical health OR (B) there is a separate disability or medical need for **three** bedrooms. (In either case, please note that verification from medical provider of need for separate rooms for heads of households or of need for a 3BR unit will be required at certification otherwise household may be removed from Waiting Lists) (Type III)

- 4 person household: all types** (Type III)
- 5 person household: all types** (Type III)
- 6 person household: all types** (Type III)

Unit Size Information: For which bedroom size are you applying (you can select more than one). Please note: A 1 person household may not occupy a 2BR unit and a 2 person household may not occupy a 3BR unit unless they have a disability and/or medical need for an extra bedroom and/or need a reasonable accommodation to live in a unit with more bedrooms than household members.

- Studio
- 1 bedroom
- 2 bedroom
- 3 bedroom

Do you currently receive or do you have a Section 8/Housing Choice voucher or certificate? (The Lottery Agent does not discriminate based on source of income. This question is asked for the sole purpose of determining ability to pay rent.)

- Yes
- No

LOCAL PREFERENCE INFORMATION

Do you or any member of your household qualify for Local Preference? An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories (A) a current resident of Newton, (B) employee of the City of Newton, (C) employee of businesses located in Newton or (D) a parent or guardian with children attending the Newton Public Schools (including METCO students)

- Yes
- No

If you answered "Yes" for Local Preference you will need to attach the documentation specified below AFTER THE LOTTERY and failure to provide the requirement documentation may result in the applicant being dropped entirely from ALL Waiting Lists:

If qualifying under definition (A) as detailed above: I will have to submit submitted a Copy of two (2) utility bills 1 from each utility company in my name dated within the last 60 days, e.g., (1) electric, (1) oil, (1) cable, (1) gas, or (1) telephone **landline (not cell phone)**. If utility bills cannot be provided the following documentation **must** be provided: current signed lease **AND** proof of voter registration from City of Newton Election Department

If qualifying under definition (B) as detailed above: I will have to submit copies of pay-stubs **AND IF THE PAY STUBS DO NOT SHOW THE ADDRESS OF THE JOB** I have submitted a **signed statement** from my employer on company letterhead the states the address of the job and the employee's name.

If qualifying under definition (C) as detailed above: I will have to submit copies of pay-stubs **AND IF THE PAY STUBS DO NOT SHOW THE ADDRESS OF THE JOB** I have submitted a **signed statement** from my employer on company letterhead the states the address of the job and the employee's name.

If qualifying under definition (D) as detailed above: I will have to submit copies of Newton school transcripts **AND** proof of relation to the student (by birth certificate or legal guardianship or divorce decree)

RACE: (OPTIONAL)

You are requested to complete the following optional section in order to assist in determining preference. Completing this section may qualify you for additional lottery pools. (Please check all boxes that apply):

- Alaskan Native and Native American
- Black or African American
- Hispanic or Latino
- White (not of Hispanic origin)
- Asian
- Native Hawaiian or Pacific Islander
- Other (please specify)_____

**DISABLED-ACCESSIBLE , HEARING-IMPAIRED OR VISION-IMPAIRED
PREFERENCE INFORMATION**

Are you, or any member of your household, in need of an accessible unit? This is defined as persons with a physical disability that meet standards established by the Department of Housing and Community Development and state laws for disabled accessible housing and who needs the features of a disabled-accessible unit.

- Yes
- No

Are you, or any member of your household, in need of a unit for the Visually or Hearing Impaired? This is defined as persons with a physical disability that meet standards established by the Department of Housing and Community Development and who have a disability that matches the features of a unit for the **hearing** or **visually impaired**.

- Yes
- No

REASONABLE ACCOMMODATION

Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, (“practices”) when such accommodations may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. If you have a reasonable accommodation request related to this Application/Certification, please describe it here. If you have any other requests, including a reasonable accommodation request related to the Owner/Developer’s practices, or a reasonable modification request related to the physical structure of the building or unit, do not list it here. That request must be made directly to the Owner/Developer.

Does any member of the household have any reasonable accommodation requests or alternative ways we need to communicate with you?

- Yes
- No

If yes, please explain in the space provided here or write a signed statement and attach it:

RELATED PARTY

Is any member of the household related to or employed by the developer or related to or employed by the Property Management Company?

- Yes
- No

If yes, please explain the relationship in the space provided here:

DATABASE INFORMATION

How did you find out about this affordable housing opportunity?
(please be as specific as possible, if found "online" please provide web address)

INSTRUCTIONS FOR COMPLETING THE FOLLOWING INCOME TABLE

Please complete the Income Table on the following two pages. You will later be asked to attach supporting documentation in the form of the **five most recent consecutive pay stubs and/or income statements for all sources of income, W-2 statements** and the **most recent federal income tax returns** (including all attachments and amendments) for each member of the household.

For the purpose of **income determination**, "**Household**" shall mean all persons whose names appear on the lease, and also all persons who intend to occupy the housing unit as their permanent primary residence, even if they are not included on the lease. **So you must include the names and income information for EVERYONE who will be living in the unit or listing the unit as their permanent primary residence.**

If you are still legally married, you must have proof that you have filed for separation, otherwise your spouse shall both be considered part of your household. The incomes of *all* your household members will be included, with the exception of income from employment for household members under the age of 18 or any income from employment over \$480/year for full time students who are dependents of a household member who is also occupying the unit (but note that all such income must still be documented even if it is exempt from the household income calculation).

Please note:

1. Gross income from current wages, salaries, tips, etc. is the full amount, before any deductions, and is the amount used to determine estimated current annualized income.
2. If anyone who will be living in the unit is self-employed - you need to include the contract or job name in the space provided. You will be directed to all the additional documentation you will need to submit in **Section 2**.
3. "Interest Income" refers to any amount that you receive from any asset except for amounts drawn down from a retirement account or 401K as those go on the lines for "pension" or "retirement funds".

INCOME

| Household Member Name | Source of Income | Current GROSS Monthly Income |
|------------------------------|-----------------------------------|-------------------------------------|
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | Employer (name) | |
| | | |
| | Self-Employed (contract/job name) | |
| | Self-Employed (contract/job name) | |
| | Self-Employed (contract/job name) | |
| | | |
| | Child Support/Alimony | |
| | Child Support/Alimony | |
| | | |
| | Social Security Income | |
| | Social Security Income | |
| | Social Security Income | |
| | Social Security Income | |
| | | |
| | SSDI | |
| | SSDI | |
| | | |
| | Pension (list source) | |
| | Pension (list source) | |
| | Retirement Distributions | |

| Household Member Name | Source of Income | Current GROSS Monthly Income |
|---|--|------------------------------|
| | | |
| | Unemployment Compensation | |
| | Workman's Compensation | |
| | Severance Pay | |
| | | |
| | Title IV/TANF | |
| | | |
| | Full-Time Student Income (18 & Over Only) | |
| | Full-Time Student Income (18 & Over Only) | |
| | | |
| | Periodic payments from family/friends & Recurring Gifts (i.e. rent assistance from family) | |
| | | |
| | Interest Income (source) | |
| | Interest Income (source) | |
| | Interest Income (source) | |
| | Interest Income (source) | |
| | Interest Income (source) | |
| | Interest Income (source) | |
| | | |
| | Other Income (name/source) | |
| | Other Income (name/source) | |
| | | |
| | Gross Monthly Household Income (GMHI) | \$ /month |
| GMHI x 12 = Gross Annual Household Income \$ /year | | |

ASSETS

If a section doesn't apply, cross out or write N/A. In the next section you will be directed to submit detailed bank/balance statements for EVERY ASSET listed here. If any household member has divested themselves of an asset for less than full and fair present cash value of the asset within two years prior to this application, the full and fair cash value of the asset at the time of its disposition must be listed below.

| | | | | |
|--|--|-------------------------------------|---------------------------|---------------------------|
| Checking Accounts | Bank Name | Last 4 Digits of Acct Number | Amount | |
| | | | Balance \$ | |
| | | | Balance \$ | |
| | | | Balance \$ | |
| Savings Accounts | | | Balance \$ | |
| | | | Balance \$ | |
| | | | Balance \$ | |
| | | | Balance \$ | |
| Money Transfer Applications | Circle all that apply in the next space → | Venmo PayPal | CashApp Other | Balance \$ |
| Trust Account | | | | Balance \$ |
| Certificates (or CDs) | | | | Balance \$ |
| | | | | Balance \$ |
| | | | | Balance \$ |
| Savings Bonds | Maturity Date: | | | Value \$ |
| | Maturity Date: | | | Value \$ |
| 401k, IRA, Retirement Accounts (Net Cash Value) | Company Name: | | | Value \$ |
| | Company Name: | | | Value \$ |
| | Company Name: | | | Value \$ |
| | Company Name: | | | Value \$ |
| Mutual Funds | Name: | # of Shares: | Interest/Dividends | Value |
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| Stocks | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| Bonds | | | \$ | \$ |
| | | | \$ | \$ |
| Investment Property | | | | Appraised Value \$ |

REAL ESTATE

| | |
|---|--|
| Do you, or anyone on this application, own any property or have owned property in the past 2 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you, or anyone on this application, entitled to receive any amount of money from the sale of any property? (currently or thru an upcoming court settlement) | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| <i>If yes to either question, type of property:</i> | |
| Location of property: | \$ |
| Appraised Market Value: | \$ |
| Mortgage or outstanding loans balance due: | \$ |

You must now read, sign and date the following page.

Please read each item below carefully before you sign.

1. I hereby declare under pain and penalty of perjury that the information provided on every page of this application is true and correct. I understand that if any sources of income or assets are not disclosed on this application, or any information provided herein is not true and accurate, this application may be removed immediately from further consideration and I will no longer be allowed to reserve a unit.
2. I understand that the income and asset numbers I disclose will determine my eligibility for this lottery AND the Waiting Lists on which I will be placed, and that if the income and/or assets I disclose in this Application are less than my total income and/or assets when counting all sources as detailed in this Application and the Information Packet, and/or if my income is higher on the final date of Certification than what I disclosed in this Certification Application, and as a result I am not eligible for the unit(s) designated for the Waiting List(s) I will be placed on as a result of the information disclosed herein, then I will not be able to be added to any other Waiting List based on my position in the original drawing, but rather I will be added to the bottom of the Waiting Lists for which I am eligible as determined by my income at final Certification.
3. I understand that this application will be incomplete if I do not sign and date this page and initial at all indicated points in the application and that the failure to timely and/or fully supply information in accordance with the application may result in the denial of my application and loss of position on all Waiting Lists.
4. The undersigned certify that none of the people listed in this application, or their families, have a financial interest in the development and none of the people listed in this application can be considered a Related Party by the affordable housing guidelines that govern this property.
5. The undersigned certify that the affordable unit will be undersigned's principal residence and the undersigned cannot own a home elsewhere or in trust while living in an affordable unit.
6. I understand that while previous years' tax transcripts and documentation are required, SEB Housing LLC does not use income reported on the previous years' tax documentation to calculate current annualized income.
7. I understand that the lease or residency agreement for the units to be occupied through this affordable housing program may be subject to cancellation if any of the information above is not true and accurate.
8. I understand that this is a preliminary application and the information provided **does not** guarantee housing. I also understand this is not the lease application used by the management company where the management company (not SEB Housing) will use criteria such as credit score, tenant history and criminal background screening (in addition to affordable housing eligibility) to determine eligibility for an affordable unit. I understand that if given the opportunity to move forward in the process of leasing an affordable unit, and by given deadlines, I will need to complete Program Certification and I will need to be able to submit all required income, asset, tax and if applicable, local preference, and/or mobility/vision-impairment documentation within 15 days of reserving a unit and failure to submit the required documentation in time, or to meet any other deadlines given by SEB or the management company, will result in my removal from the Waiting List.
9. I understand that any material change in the income or assets of my household that occurs after the submission of this application may make me ineligible for affordable housing. I understand that any changes to income or assets that may put my household into another income tier must be reported to SEB Housing.
10. Co-signers and Guarantors **are not** permitted unless they are co-tenants who will reside in the unit.
11. I acknowledge that if my email address is provided in this application, SEB Housing will correspond with me by email instead of postal mail unless I make a written request otherwise. I understand that any changes to my contact information or household composition must be reported to SEB Housing.
12. I acknowledge that the determination of eligibility by SEB Housing is based upon the guidelines that govern the Affordable Housing Program for the development and, as such, barring any confirmed error by SEB Housing in applying the guidelines and/or calculating income, the decision is final and I further agree to hold harmless SEB Housing from any claim(s) related to this application.
13. The undersigned give consent to the City of Newton, SEB Housing, LLC, MassHousing and Allee on the Charles, LLC or their assigns to verify the information provided in this application. The undersigned authorize the release of information necessary in determining income and assets from third-party references.

Applicant's Signature

Date

Applicant's Signature

Date

**RESIDENCES ON THE CHARLES
NEWTON, MA**

**AFFORDABLE UNIT
TENANT SELECTION PLAN**

General Information

Residences On The Charles and the **City of Newton** have worked together to develop this brand new multi-family rental housing development for Newton. This community will eventually consist of 204 rental apartment units, 50 of which will be rented to households with annual incomes not exceeding 80%, 1 of which will be rented to households with annual incomes not exceeding 65%, and 1 of which will be rented to households with annual incomes not exceeding 50% of Area Median Income for the Boston-Cambridge-Quincy HMFA adjusted for family size as determined by HUD.

The anticipated delivery of the first affordable units is in the Summer of 2022, with the balance of units ready by Spring of 2023. There will be no charge for one parking space for the affordable units. Additional parking spaces may be purchased for an additional cost. Some of the affordable units will be built out for persons with mobility impairments, and some will also have features for households with sensory impairments. For details on how the affordable units will be marketed, please see the **Affirmative Marketing Plan**. For more details on the units, unit pricing, the Lottery, and lease-up process for the affordable apartments at Residences On The Charles, please see the **Information Packet** attached and the **Post-Lottery Process and Compliance** below.

In compliance with the Regulatory Agreement, the Comprehensive Permit, and rent calculation methodologies approved by MassHousing, the rents for the units will be calculated from 80% of the Area Median Income for the Boston-Cambridge-Quincy HMFA. Please see the attached **rent schedule** for more details on the utility types, the utility allowances, and the initial net rents that will be charged. Adjustments for Standard Utility Allowances are based on utilities allowances published by the Newton Housing Authority. Newton's Utility Allowances will continue to be used annually in calculating affordable net rents at this development.

Local Preference

The Information Packet currently contains Local Preference language and the process by which local preference will be implemented to meet the condition of the Comprehensive Permit.

MassHousing requires that the City must demonstrate a need for the local preference. The City of Newton will submit the required justification and if approved, local preference will be implemented for the lottery. If not approved, local preference will be removed from the marketing materials and will not be implemented in the lottery.

Rental Qualifying Standards and Compliance with iCORI Standards

Residences On The Charles will be managed by Greystar.

For the affordable units, co-signers and guarantors are not allowed as only people who will live in the unit can sign the lease.

Residences On The Charles and the management team do business in accordance with the Fair Housing Act. The Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, prohibits discrimination in the sale or rental of housing and in advertising the sale or rental of housing to any person because of race, color, religion, sex, handicap, familial status, or national origin.

It has and will continue to be the policy of Residences On The Charles and the Management Team to provide equal housing opportunities for all on the basis of race, color, national origin, religion, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity and gender expression, veteran/military status, or any other basis prohibited by law.

Post-Lottery Process and Compliance

The lottery will establish the Waiting Lists for each unit type as described in the Information Packet. Following the Lottery, households who were not entered into the Lottery will be allowed to complete Waiting List Applications and will be placed on the appropriate Waiting List based on their household sizes, types and priority. Post-Lottery applicants will be placed behind all Lottery applicants on the Waiting Lists.

These post-lottery applicants will be allowed to move forward in the leasing process only after the lottery applicants ahead of them on the Waiting Lists have been processed as outlined in the Information Packet.

Post-Lottery Applicants will be reviewed by the leasing office for lease eligibility and will be allowed to reserve a unit and establish a move-in date. The household will then need to complete the SEB Eligibility Review and be deemed eligible for the program prior to moving into an affordable unit. If the application is incomplete, the applicant will not be allowed to move into an affordable unit until they have completed the application by SEB Housing's standards.

MassHousing can perform an audit or review of the applicant files, or a representative sampling of files, after households have moved into their affordable unit. If the files of any affordable unit tenants are incomplete, or if any affordable unit tenants appear to be ineligible, SEB will work with the respective household in ensuring that all questions of MassHousing are satisfied.

Lottery applicants with move-in dates later than 6 months from the date of the lottery may need to complete a second and final review of their eligibility with SEB prior to move-in. This second review of eligibility will be done approximately 60 days prior to their move-in date to ensure that they are still eligible and that the documentation in their file is still 6 months current from the date of request.

Rent Update in 2021 and 2022

In 2021, after HUD publishes the 2021 Area Median Income numbers for the Boston-Cambridge-Quincy HMFA, SEB Housing, LLC will recalculate the affordable rents for the property and submit them to MassHousing for approval. When approved, SEB Housing will update the rents in all the marketing materials to reflect the changes to the affordable rents for 2021.

In 2022, after HUD publishes the 2022 Area Median Income numbers for the Boston-Cambridge-Quincy HMFA, SEB Housing will recalculate the affordable rents and submit them to MassHousing for approval. Once approved, if marketing for the lottery has not yet started, all marketing materials will be updated to reflect the 2022 rents. If, on the other hand, the lottery has already taken place, then once 2022 rents are approved, the management team may begin to advertise and implement the 2022 rents. In that situation, the 2022 rents would be applicable to (a) any household that was not in the lottery and who does not have a unit reservation, and (b) to any lottery household on the waiting list who does not have a high enough waiting list position to be offered a unit through the initial lease up, and (c) to any current tenant upon lease renewal, provided the property gives households at least 30 days notice of the rent change. 2022 rents would not be applicable to households on the waiting list who were in the lottery and who may be offered an initial lease on a unit in the initial lease up of the property. Those households would only pay what was advertised in the lottery.

Recertification

In accordance with the 40B program guidelines, all persons residing in the affordable rate apartment units must recertify their income qualifications annually at the time of lease renewal.

Please also see the attached **Affordable Lease Addendum** for details on the Recertification Process.