

Affordable Unit Application

The Heights at Amesbury

Amesbury, MA

Applications must be completed and delivered by 2 pm Nov 2nd, 2016.

MAXIMUM Household Income Limits:

\$51,150 (1 person), \$58,450 (2 people), \$65,750 (3 people), \$73,050 (4 people), \$78,900 (5 people) and \$84,750 (6 people)

Rents are \$1,319* (1 BR), \$1,444* (2 BR) and \$1,573* (3BR) and do not include any utilities except sewer.

*Rents subject to change with publication of HUD 2016 AMI and 2017 AMI. Utility types are: Gas Heat, Gas Water Heating, Electric Cooking, Electricity and Water.

Households must make approximately \$39,570 to lease a 1BR unit, \$43,320 to lease a 2BR unit and \$47,190 to lease a 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 will be responsible for paying the full rent themselves. Applicants with Section 8 Vouchers should contact their local housing authorities before applying. **Please read the Information Packet for more details.**

The first units are planned for occupancy in January 2017.

Directions:

This application consists of the following sections:

- 1) The Program Application and Definitions
- 2) Required Documentation Guide
- 3) Additional Forms *(if applicable)*

The first two sections must be filled out entirely in order 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.

You must include all income and asset documentation as directed with this application. Late applications and materials will not be accepted for the lottery. Send or drop off all applications by the date at the top of this page to:

SEB, LLC
Re: The Heights at Amesbury
165 Chestnut Hill Ave, Unit #2
Brighton, MA 02135
Fax: 617.782.4500
Phone: 617.782.6900
Email: seb.housing@gmail.com

If faxing or scanning, be sure to transmit both sides of double sided pages



Affordable Housing Lottery

The Heights at Amesbury

36 Haverhill Road, Amesbury, MA

First Affordable Units Will Be Ready For Move-In Jan/Feb 2017

1BRs @ \$1,319*, 2BRs @ \$1,444*, 3BRs @ \$1,573*

**Utilities not included. Tenants will pay own Gas Heat, Gas Hot Water, Electricity (incl. cooking), and Water.
Rents subject to change with publication of HUD 2017 AMI.*

The Heights at Amesbury is a 240 unit rental apartment community. 60 of these apartments will be made available through this application process and rented to households with incomes at or below 80% of the Area Median Income. Unit Features include granite kitchen countertops, stainless steel kitchen appliances, shaker kitchen cabinets with 42" uppers, vinyl plank flooring, walk-in closets, ceramic bathroom floors, in unit washer and dryers and private balconies. Living areas will feature 9' ceilings.

MAXIMUM Household Income Limits: \$51,150 (1 person), \$58,450 (2 people), \$65,750 (3 people), \$73,050 (4 people), \$78,900 (5 people) and \$84,750 (6 people)

A Public Info Session will be held on Oct 4th, 2016 at 6:00 pm at Amesbury City Hall
(62 Friend St, Amesbury, MA)

**Completed Applications and Required Income Documentation must be *received*, not postmarked, by
2 pm on November 2nd, 2016**

The Lottery for eligible households will be held on Nov 16th at 6 pm in the same location as the info session.

For Lottery Information and Applications, or for reasonable accommodations for persons with disabilities, go to www.s-e-b.com/lottery or call (617) 782-6900x1 (then x6) and leave a message. Applications also available at Amesbury Public Library on 149 Main St (M-W 10-8, Th-Fr 10-5, Sat 10-1)



Section 1

The Program Application and Definitions

The Heights at Amesbury Program Application

Please provide all the following contact information for the Head of Household:

Applicant's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

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

Cell Phone:(_____) _____ Employer: _____

Email address (if available): _____@_____

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 or if you make written request (on this application or in a document you submit with this application) that you only be contacted by postal mail, we will contact you via postal mail. We will not contact you about future lotteries unless requested.

Anticipated Move-In/Lease Renewal Date: _____

Bedroom Size Information: For which bedroom size are you applying (you can select more than one)

- 1 bedroom
- 2 bedroom
- 3 bedroom

Do you currently receive or do you have a Section 8 mobile 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

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

NAME A.	AGE B.	HEAD OF HOUSEHOLD OR DEPENDENT C.	RELATIONSHIP TO APPLICANT LISTED AT THE TOP OF THIS PAGE D.

I certify that my Household Size is (total number of entries in column A) _____.

Initial(s): _____

Initial(s): _____

HOUSEHOLD TYPE (please check one, read the Information Packet for more details):

Type A

- 6 person household: all types
- 5 person household: all types
- 4 person household: all types
- 3 person household: 1 head-of-household plus 2 dependents
- 3 person household: 2 heads-of-household plus one dependent, where heads of household *cannot be required to share a bedroom as a consequence of sharing would be a severe adverse impact on his or her mental or physical health*

Type B

- 3 person household: 2 heads-of-household plus 1 dependent
- 2 person household: 2 heads-of-household *who cannot be required to share a bedroom as a consequence of sharing would be a severe adverse impact on his or her mental or physical health*
- 2 person household: 1 head-of-household plus one dependent

Type C

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

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

If yes, in Section 2: Preferences, you will be required to attach documentation as directed.

REASONABLE ACCOMODATION

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.

Does any member of the household have any accessibility or reasonable accommodation requests or changes in a unit or development 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:

RACE: (OPTIONAL)

Information will be used to determine effectiveness of affirmative outreach. Response is strictly voluntary and will not affect your application. (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) _____

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. Legally married couples shall both be considered part of the household, even if separated. The incomes of *all* household members will be included, with the exception of income from employment for household members under the age of 18 or any income over \$480/year of full-time students who are dependents (but please note that documentation of income for those dependents still needs to be supplied).

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. For self-employed applicants- 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)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Child Support/Alimony	
	Child Support/Alimony	
	Social Security Income	
	SSDI	
	SSDI	
	Pension (list source)	
	Pension (list source)	
	Retirement Funds	

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)	
	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 NA. 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 \$	
Trust Account			Balance \$	
Certificates (or CDs)			Balance \$	
			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 through 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:	\$

Section 2

Required Documentation

Please note: the following questions are applicable to every single person who will be occupying the unit. Therefore, the use of “I” or “my” in the following questions includes all household members.

You MUST initial every question in Section 2 and, where provided, check “N/A” or “Yes”.

Every time you answer “Yes”, you must submit all documentation as directed in that question.

1. **Earnings/Wages (CURRENT EMPLOYMENT):** I have attached copies of the **five (5)** most recent consecutive pay stubs or five most recent statements for every source of income for every household member 18 years or older as listed on the Income Tables in Section 1. All attached pay-stubs or statements have the name of the employer, date, wages, and name of the household member and cover the 5 most recent consecutive pay periods (*which will be a 5 week period if paid every week, or a 10 week period if paid every 2 weeks, or a 5 month period if paid only once each month*).

- N/A
- Yes

Initial(s): _____ Initial(s): _____

2. **Earnings (FORMER EMPLOYMENT):** For EACH AND EVERY source of income reported on the most recent tax return where a household member is no longer receiving income (e.g., no longer working for a particular employer), I have attached **ONE** of the following:

- (A) A letter signed by that household member **and** a letter signed and dated from the former employer verifying the last day of income and the Year-To-Date income at time of separation OR
- (B) Only for jobs where my last day of employment was in the previous calendar year, I have attached the last paystub from the job that shows a Year-To-Date income that matches the Wages on the W-2 for that job OR
- (C) The Initial determination of unemployment benefit statement that lists former employers, length of employment, gross income by quarter, and EIN Number OR
- (D) I have completed only the top portion of the Verification of Terminated Employment form attached in Section 3 of this application and understand that SEB, LLC will submit this to the contact provided by me on the form in hopes of having it returned in the next 1-2 weeks but in the event that the former employer does not return the form I will submit the materials listed in part A, B, C of this section

I understand proof of termination is required for every single job on my previous years tax returns (no matter how small), that this is to verify my current income and that being terminated from one or multiple jobs will in no way affect my affordable housing program eligibility.

- N/A
- Yes

Initial(s): _____ Initial(s): _____

3. **Earnings (Social Security, SSDI, Pension, Retirement, Public Assistance, TANF):** I have attached copies of the most recent statements for every source of income listed on the line above for every household member 18 years or older. I understand that for Social Security and/or SSDI payments I need to submit the yearly benefit letter I receive from the Social Security Administration Office detailing my payments for the next 12 months.

- N/A
- Yes

Initial(s): _____ Initial(s): _____

4. **Earnings (SELF EMPLOYED ONLY, INCLUDING UBER, LYFT, ETC, SEE BELOW):** For every self-employed household member 18 years or older, I have attached copies ALL of the following:
- (A) The most recent **two years' federal income tax returns** (including any attachments and amendments) AND
 - (B) A **year-to-date profit and loss statement** AND
 - (C) A **projected profit and loss statement** for the next 12 months AND
 - (D) All supporting documentation including current financial statements, accountant statements, quarterly tax returns (if I file quarterly), and income and expense receipts AND
 - (E) A **statement signed, dated and notarized by the self-employed household member summarizing the enclosed materials.**

I understand that if I have a job or earn any income that is part of the "Gig Economy," such as Uber, Lyft, TaskRabbit, etc., or any other type of limited independent contracting, I will have to provide all information and documentation listed above for Self Employed. This includes the Profit and Loss statements as well as documentation of your year to date income (i.e. income reports, ride totals, etc.). 1099 independent contractors are self-employed for tax and affordable housing purposes.

- N/A
- Yes

Initial(s): _____

Initial(s): _____

5. **Earnings (Unemployment)** I have attached copies of the **three (3)** most recent consecutive unemployment statements for every household member 18 years or older who is currently receiving unemployment and understand that it must be assumed that the household member will continue to receive unemployment over the next 12 months. **For every household member who reported unemployment on their most recent tax return but who no longer receives it**, I have attached a copy of my current unemployment benefit statement or balance that was obtained online or at my unemployment office. The statement shows the last two unemployment payments received, my current benefit rate, and my current total benefit balance. I understand that if this documentation indicates that I have current benefits and have received recent payments, my unemployment will be calculated as part of my income, regardless of my current employment status.

- N/A
- Yes

Initial(s): _____

Initial(s): _____

6. **Earnings (Workman's Comp, Severance pay)** I have attached copies of the **three (3)** most recent consecutive pay stubs or three most recent statements for payments I am receiving through Workman's Compensation or Severance settlement and if my current compensation or pay is not going to continue for the next 12 months, I have attached the legal document stating the monthly, yearly or total amount to which I am entitled in addition to the timeline and/or termination of such pay.

- N/A
- Yes

Initial(s): _____

Initial(s): _____

7. **Household member with NO EARNINGS:** If a member of my household is 18 years or older and is not employed and not receiving any income, I have attached a letter from him/her attesting to this fact AND this letter has been signed and dated by that household member AND the letter has been notarized.

- N/A
- Yes

Initial(s): _____

Initial(s): _____

8. **Divorce and/or Separation:** I understand that legally married couples shall both be considered part of the household, even if separated, and that children can only be considered part of the household if a head of household has at least joint physical custody of the child and so I have attached a copy of my divorce decree AND the divorce agreement to verify my household size claims. I understand that if no legal action has been taken for filing for divorce or separation, my partner's income and asset must be included in my application.

N/A

Yes

Initial(s): _____

Initial(s): _____

9. **Child Support and/or Alimony:** If I am entitled to receive Child Support and/or alimony (even if I am not receiving it), I have attached **ONE** of the following:

(A) A copy of my divorce decree or settlement agreement OR

(B) A statement from the Department of Revenue (DOR) that shows my payments for the past 3 months OR

(C) In the event that I am not receiving the child support or alimony I am entitled to receive, I have attached a copy of my divorce decree AND proof of a legal claim filed against the person that owes me money and, if applicable, DOR statements and/or legal claims showing payments made and/or owed.

N/A

Yes

Initial(s): _____

Initial(s): _____

10. **Periodic Payments:** If I am receiving any periodic payments, or listed anything under "Other Income", I have attached a signed and dated letter from the source of income that includes **ALL** of the following:

(A) The Year-To-Date income received AND

(B) The anticipated monthly income for the next 12 months AND

(C) The letter has me listed as the recipient of the payments AND

(D) The letter is notarized.

N/A

Yes

Initial(s): _____

Initial(s): _____

11. **Section 8 mobile voucher or certificate:** I have attached a copy of my completed and signed current voucher from the appropriate Housing Authority.

N/A

Yes

Initial(s): _____

Initial(s): _____

12. **Households with Students:** I have attached proof for every household member 18 years or older who is a full-time student of his/her full-time student status in the form of: Letter from the Registrar, Transcript or other enrollment verification.

N/A

Yes

Initial(s): _____

Initial(s): _____

HOUSEHOLD ASSETS:

Assets include but are not limited to the following: Checking or savings accounts, CDs, money market accounts, Treasury bills, stocks, bonds, securities, trust funds, gifts, pensions, IRAs, Keoghs, other retirement accounts, real estate, rental property, other real estate holdings, all property held as an investment, and safe deposit box contents (include the value). All accounts must include complete statements with all pages and list dividend and interest information if applicable *regardless of how little money may currently be in the account*.

13. I have completed the Asset Table in Section 1 and read the above paragraph on Household Assets and have attached every page of complete, detailed statements for the 3 most recent months or most recent complete quarterly statement on all assets held by each household member and all statements include information on interest, dividends, and gains or losses, if any.

Initial(s): _____

Initial(s): _____

14. For EACH and EVERY DEPOSIT into EACH and EVERY checking and savings account, I have provided documentation from the source of the money deposited. If a deposit is from earnings of any kind, I have followed all the directions in the applicable paragraphs on Earnings on the previous pages (i.e. submitted 5 most recent pay-stubs, verification from source of earnings etc). If a deposit is from child support and/or alimony, I have followed all the directions in the paragraphs on Child Support/Alimony on the previous pages. If a deposit is a periodic payment, repayment, gift, reimbursement, I have followed all the directions in the paragraph on the previous page titled "Periodic Payments". If a deposit is from a loan of any kind (including student loans), I have provided documentation showing the terms of the loan and the disbursement schedule. For any other deposit types, I have provided sufficient documentation of the purpose, frequency, amount and current status of these deposits from the source of payment. All written statements from third sources must be signed, dated and notarized.

Initial(s): _____

Initial(s): _____

15. For every household member claiming to have NO ASSETS, I have included a signed, dated, and notarized affidavit stating that the household member has no assets or accounts of any kind, including checking, savings, money market, trust, 401k, retirement, IRA, stocks, or any other type of account. If the household or household member has assets of any kind, they have followed the directions given in the two questions above.

N/A

Yes

Initial(s): _____

Initial(s): _____

16. For every household member who no longer owns an asset that generated income on the most recent tax return (e.g., if a bank account was closed), I have attached a signed letter by the household member who formerly held that account AND either the final bank statement showing a zero balance or a signed and dated statement from the asset source attesting to this fact. And for every household member who divested themselves of an asset for less than full and fair present cash value of the asset within two years prior to this application, I have listed the full and fair cash value of the asset at the time of its disposition in the Asset Table AND provided the last statement for that asset showing its full market value AND attached a signed letter by the household member detailing the transaction in which they divested themselves of the asset.

N/A

Yes

Initial(s): _____

Initial(s): _____

17. REAL ESTATE: If I currently own property, I have attached documentation supporting the value of the property (such as a recent broker's opinion of the property or tax assessment or value as stated on a divorce decree or settlement statement) AND documentation showing my debt on the property (such as mortgage statements or foreclosure notices). I understand that if I have sold a home in the last calendar year in which taxes were filed, I must include the HUD-1 Settlement statement for that sale. I understand that I cannot live in an affordable unit and own another home and, if my current home is under Purchase and Sale Agreement or being lost/sold through divorce, I may be entered onto a Waiting List for an affordable unit, but the home must be sold and a HUD-1 Settlement statement provided or the divorce must be finalized prior to move-in or I will lose my position on the Waiting List.

N/A

Yes

Initial(s): _____

Initial(s): _____

TAX DOCUMENTATION:

18. I have attached all W-2s, 1099s and all other tax documentation for all sources of income and assets. I understand that W-2s are the tax documents that are given by employers to show wages, salaries and tips and 1099s are the tax documents that are given by other sources of income (ex: interest on savings accounts, income from retirement accounts, income from unemployment etc). These are the tax documents used so that 1040 taxes can properly be filed as detailed in the next question below. *(You will have a W-2 for every job worked in the most recent year you filed taxes. Please be sure that the wages in the W-2s you submit add up to the wages you filed on your 1040 tax form. If you are not currently working at any of the jobs for which you have received a W-2, please see Question 4: "Earnings (Former Employment)" on the first page of Section 2 for directions.)*

N/A

Yes

Initial(s): _____

Initial(s): _____

19. 1040 Tax Transcripts: I have attached a computerized print out of the **most recent federal income tax returns (i.e. 1040 tax transcripts) including any and all schedules, attachments and amendments** for every household member 18 years or older. **Every page of the tax transcript must be sent** (including, if applicable, Schedules A, B, C etc). I understand I can obtain these transcripts from the tax professional who filed my taxes last year or I can download these transcripts immediately for free by going to www.irs.gov/Individuals/Get-Transcript or by calling the IRS at [1.800.829.1040](tel:18008291040) and they will mail or fax the transcripts in 7-10 days. **For every household member who has not filed in the past 3 years**, I have attached a statement from the IRS showing "No Filing" for that household member **for each and every year** in the past three years when taxes were not filed. I understand I can call 1.800.829.1040 and the IRS will mail it or fax it to me in 7-10 days. I understand I can download these statements of no filing for the applicable year immediately for free by going to www.irs.gov/Individuals/Get-Transcript or by calling the IRS at 1.800.829.1040 and they will mail or fax the statements in 7-10 days. I understand that when I visit www.irs.gov/Individuals/Get-Transcript I will need to sign up for an account by providing an email address where the IRS can email me a verification code that can then be used to access my records, that I will need to answer a few security questions, and then my tax transcripts or statements of "No Filing" for the past 5 years will be available.

Initial(s): _____

Initial(s): _____

FINAL CERTIFICATION OF HOUSEHOLD INCOME:

20. I certify that my combined **Gross Annual Household Income** is \$ _____
(total on the bottom of the Income Table)

Initial(s): _____ Initial(s): _____

21. My **Gross Annual Household Income** listed above is greater than the Allowable Income Limits for our household size as specified on the cover page of this Program Application and I have therefore attached a signed and dated statement detailing why my income listed above does not reflect my income over the next 12 months AND have attached supporting documentation.

- N/A
- Yes

Initial(s): _____ Initial(s): _____

22. There are planned changes in my household income over the next 12 months and I have therefore attached verification of these planned changes in income.

- N/A
- Yes

Initial(s): _____ Initial(s): _____

PREFERENCES:

23. **Disabled Accessible Unit preference** I certify that I am in need of an accessible unit AND I have attached supporting documentation. The supporting documentation must specify that I am in need of the features specific to disabled-accessible housing. Supporting documentation can be 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. Need of an accessible unit 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 housing.

- N/A
- Not Interested
- Yes

Initial(s): _____ Initial(s): _____

24. **Household Type:** On page 4 for Household Type I stated that we have two household members who cannot be required to share a bedroom as a consequence of sharing would be a severe adverse impact on his or her mental or physical health and have attached supporting documentation. Supporting documentation can be verification from a doctor or other medical professional.

- N/A
- Yes

Initial(s): _____ Initial(s): _____

**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 this application will be incomplete if I do not sign and date this page and initial at all indicated points in the application.
3. 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
4. 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.
5. I understand that while previous years' tax transcripts and documentation are required, SEB, LLC does not use income reported on the previous years' tax documentation to calculate current annualized income.
6. 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.
7. I understand that this is a preliminary application and the information provided **does not** guarantee housing.
8. I understand this is not a lease application and if given the opportunity to move forward in the process of leasing an affordable unit, I will need to complete a lease application at the leasing office where my lease eligibility will be determined by additional factors such as credit score, tenant history and criminal background screening.
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.
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, LLC will correspond with me by email instead of postal mail unless I make a written request otherwise.
12. The undersigned give consent to the Town of Amesbury, SEB, LLC, DHCD and The Heights at Amesbury (or their assigns) to verify the information provided in this application.

Applicant's Signature

Date

Applicant's Signature

Date

Attach all documentation as directed. Send applications with ALL required documentation by the date on the cover page to:

SEB, LLC

Re: The Heights at Amesbury

165 Chestnut Hill Ave, Unit #2

Brighton, MA 02135

Fax: 617.782.4500

Email: seb.housing@gmail.com

If faxing or scanning, be sure to transmit both sides of double sided pages

For Questions call (617) 782-6900

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.

Section 3

Additional Forms *(if applicable)*

These are the forms that you only need to complete if directed to do so in Section 2

Verification of Terminated Employment

To Be Completed By Applicant:

Applicant/Tenant: _____

Contact Info of previous employer:

Name of Contact			
Company Name			
Street Address			
Town, State, Zip			
Tel.	Fax	email	

To Be Completed By Previous Employer:

Date of Termination: _____ Last Day Actually Worked: _____

Total Gross Income paid to employee over the last calendar year employed: _____

Reason for Termination: Employee Quit Other _____

Do you anticipate rehiring this employee? Yes No If yes, when: _____

Will the employee receive additional paychecks for Workman's Compensation? Yes No

If yes, provide the name and address of the company through which this can be verified:

Total severance pay anticipated for the next 12 months: _____

Is employee entitled to receive unemployment compensation? Yes No

AUTHORIZED SIGNATURE

Print Name: _____ **Title:** _____
Signature: _____ **Date:** _____
Telephone: _____

Please Fax form to SEB, LLC at (617) 782-4500 or mail to: **SEB, LLC**
Re: The Heights at Amesbury
165 Chestnut Hill Ave #2
Brighton, MA 02135

--OFFICE USE ONLY--

Date Sent: _____

Date Received: _____

Comments: _____

Information Packet

Heights at Amesbury

An Affordable Housing Lottery Amesbury MA

This packet contains specific information on the affordable housing program and application process for the affordable rental apartments being offered at The Heights at Amesbury in Amesbury, MA. The Heights at Amesbury invite 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 fall of 2016.

APPLICATIONS MUST BE DELIVERED BY 2:00 PM, NOV 2nd, 2016 TO SEB

Additional Applications available at the Amesbury Library and
www.s-e-b.com/properties/rental-developments/

For Affordable Unit Information call (617) 782-6900

Information Packet created by:
SEB, LLC 165 Chestnut Hill Ave #2, Brighton, MA 02135



Table of Contents

General Overview and Rents.....	pg. 3
Eligibility Requirements.....	pg. 4&5
Income (Maximum and Minimum).....	pg. 4
Assets.....	pg. 6
Household Size and Composition.....	pg. 7&8
Step-By-Step Process and Timeline.....	pg. 9
Step 1a: Program Application.....	pg. 10
Step 1b: The Lottery.....	pg. 11
Step 1c: Waiting Lists.....	pg. 12
Step 2a: Lottery Results/Lease Application Invite.....	pg. 13
Step 2b: Leasing Office Review and Unit Selection.....	pg. 14
Step 2c: File Update.....	Pg. 15
Yearly Eligibility and Rent Review.....	pg. 16
Disabled-Accessible Unit Information.....	pg. 17
Property and Unit Descriptions.....	pg. 18

There will also be an Informational Workshop on October 4th, 2016 at 6:00 pm at Amesbury City Hall (62 Friend Street) where questions about the lottery and the development can be addressed directly.

GENERAL OVERVIEW AND RENTS

The Heights at Amesbury is a 240 unit rental apartment community located on 36 Haverhill Road in Amesbury, MA. There will be 60 affordable apartments ready for occupancy between Sept 2016 and April 2017. All affordable apartments will be rented to households with incomes at or below 80% of the area median income through this application process. For a **description of the units and the development** please read page 18. The unit mix of the affordable units is as follows:

# of Units	# of Bedrooms	# of Bathrooms	Ave. Size (subject to change during construction)	Rent*
25 <i>(3 of 25 units are Disabled-Accessible Units)</i>	1	1	855 sq. ft.	\$1,319**
34 <i>(4 of 34 units are Disabled-Accessible Units)</i>	2	2	1150 sq. ft.	\$1,444**
1 <i>(The 3BR unit is NOT Disabled-Accessible)</i>	3	2	1298 sq. ft.	\$1,573**

*Rents subject to change with publication of HUD 2016 AMI and 2017 AMI. The rents are set annually using a calculation that determines the “affordable” rent, which is calculated from the Income Limits for this Program for the Boston-Cambridge-Quincy HMFA and the number of bedrooms in the unit and an estimate of utility costs for the unit. **Therefore rents are not based on each applicant’s income (unless they already have a Section 8 voucher or similar). Tenants are responsible for paying the full amount of rent each month. Tenants will be responsible for paying their own utilities. Utility types are: Gas Heat, Gas Water Heating, Electric Cooking, Electricity and Water. Only sewer is included in the Rent.** Rents of units that will not be ready for occupancy until after February 2017 may also be subject to change. Please see the Regulatory Agreement for more details.

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 and lottery process as well as the eligibility requirements are described in this information packet.

The Heights at Amesbury 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.

Q: 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 earns an income that 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 decreases or the total utility allowance increases, rents will drop. If the AMI increases or the utility allowances decrease, the rent may increase as further described in the Regulatory Agreement.

ELIGIBILITY REQUIREMENTS

Q: Who is eligible to apply for the affordable apartments in The Heights at Amesbury?

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**".
- 3.) Households cannot own a home, including in a trust, upon move-in. All homes must be sold before leasing a unit. The affordable unit must be the household's primary residence.
- 4.) Households, or their families, cannot have a financial interest in the development and a household member cannot be considered a Related Party.

Additionally, some of the apartments will be disabled-accessible. All households may apply for the disabled-accessible apartments but households in need of an accessible apartment will get top priority, regardless if the apartment is designated as local preference or not. For questions on priority by need of a disabled accessible apartment, please read "**Disabled-Accessible Unit Information**".

Q: What are the income eligibility requirements?

A: To be eligible to lease an affordable apartment, annual household income must be within a particular range, set by maximum and minimum income levels as follows:

Maximum Income

Household Size	Maximum Income Limit
1	\$51,150
2	\$58,450
3	\$65,750
4	\$73,050
5	\$78,900
6	\$84,750

To be eligible to apply to lease an affordable apartment, the combined annual income for all income sources of all income-earning members in the household must be at or below eighty percent of median income for Boston-Cambridge-Quincy HMFA. **All sources of income are counted, please see details below.**

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 have 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. 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 Minimum Income Limit for households without a housing subsidy
1 BR	\$39,570
2 BR	\$43,320
3 BR	\$47,190

Q: How is a household’s income determined?

A: A household’s income is the total anticipated amount of money received by ALL members of the household over the next 12 months (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Lottery Agent will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months will be counted as income and monies received over the previous 6 months will be analyzed to help estimate future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. **ALL SOURCES OF INCOME ARE COUNTED** with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all applicants will continue to receive any monies they have received over the past 12 months unless supporting documentation proves otherwise. It is also not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household’s eligibility will be based on affordable housing guidelines.

Allowable Assets

There is no asset limit for applying households for this development. However, the higher of the actual income earned from assets, or the imputed income of 0.06% of all assets, will be counted as income. Household Assets are calculated at the time of application. Assets may include cash, cash in savings and checking accounts, net cash value of stocks, net cash value of retirement accounts (such as 401k), real property, bonds, and capital investments.

If any household member currently owns property, the total amount of equity in the home shall be added to their total value of assets.

Example: A household has \$8,000 in savings, \$30,000 in a retirement account that they are not drawing down from (\$20,000 net cash value) and a home assessed at \$300,000 on which they currently have \$278,000 remaining on the mortgage (\$22,000 in equity).

<i>Their assets total is:</i>	$\$8,000 + \$20,000 + \$22,000 = \$50,000$
<i>Actual Income from assets is:</i>	$\$300 + \$0 + \$0 = \$300 (A)$
<i>Imputed Income at 0.06% is:</i>	$0.06\% \text{ of } \$50,000 = \$30 (B)$

For this household, \$300 would be added to their income they receive from all other income sources (employment, Social Security, Alimony etc.) as the program takes the greater of (A) actual income from assets OR (B) imputed income from assets.

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 Town of Amesbury to apply?

A: No. All households that meet the income guidelines specified above may apply for an affordable apartment.

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 no more than two occupants per bedroom.
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 his or her 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 considered appropriate and given priority for the following apartment sizes (**occupancy restrictions may apply**):

TYPE A (*Priority for a 3-Bedroom or 2-Bedroom Unit*)

- All 6 person households
- All 5 person households
- All 4 person households
- 3 person household: 1 head-of-household plus 2 members
- 3 person household: 2 heads-of-household under criteria 3 (described above) plus 1 member

TYPE B (*Priority only for a 2- or 1-Bedroom Unit but may apply for a 3-Bedroom Unit*)

- 3 person household: 2 heads-of-household plus one member
- 2 person household: 2 heads-of-household under criteria 3 (described above)
- 2 person household: 1 head-of-household plus one member

TYPE C (*Priority only for a 1-Bedroom Unit but may apply for a 2- or 3-Bedroom Unit*)

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

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 B Household apply for a three-bedroom apartment?

A: Yes. Please see “The Lottery” in the Step-By-Step Process for how order will be given from the Lottery Results.

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

A: Yes. Please see “The Lottery” in the Step-By-Step Process for how order will be given from the Lottery Results.

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

A: For non-homeowners, you will need to provide proof that the separation or divorce process has begun or has already been finalized. The **Program Application** will guide you through the documentation you will need to provide.

If you have only begun considering a divorce or separation, and no legal action has been taken, you cannot apply as a single head-of-household and your application will be reviewed as if your current spouse will be moving into the affordable apartment with you. **For homeowners going through a divorce**, the home must be sold or the divorce must be finalized (as you must be off the deed) before you move-in.

STEP-BY-STEP PROCESS AND TIMELINE

Q: What is the application, selection, and move-in process for the affordable apartments in The Heights at Amesbury?

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

The first step is to qualify for the Affordable Housing Program and be given a position on the Waiting Lists.

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 following pages explain each step in greater detail.

Step 1a: Applying for the Housing Program

thru Nov 2nd, 2016

Step 1b: The Lottery

Nov 16th, 2016

Step 1c: Waiting Lists

Established the night of the Lottery

Step 2a: Notification of Lottery Results and Lease Application Invitation

1-4 days after the lottery

Step 2b: Leasing Office Review and Unit Selection

1-14 days after the lottery

Step 2c: File Update

Required for households moving into units coming online 6+ months from the lottery

Yearly Eligibility and Rent Review

30-90 days prior to lease renewal

There will also be an Informational Workshop on October 4th, 2016 at 6:00 pm at Amesbury City Hall (62 Friend Street) where questions about the lottery and the development can be addressed directly.

Step 1a: Applying for the Affordable Housing Program

Once a household reads this Information Packet in its entirety, they will need to fill out a Program Application. The applying household must include all income, asset, tax documentation as directed by the Program Application for every person that will be residing in the apartment. The Program Application must be signed and dated.

The Program Application and Required Documentation must be received (not postmarked) by the Lottery Agent by Nov 2nd, 2016. All applications should be sent to:

SEB
Re: The Heights at Amesbury
165 Chestnut Hill Ave #2
Brighton, MA 02135

To ensure applications arrive in time, we recommend sending them in at least a week prior to the application deadline. **Late applications will not be accepted- NO EXCEPTIONS!** If you want to ensure your application is received, we recommend sending it by certified mail. The Lottery Agent, Management Agent, Owner and other affiliated entities are not responsible for lost or late applications.

Once a completed Program Application is received with ALL Required Documentation, SEB will determine initial eligibility and compliance.

If the applicant is determined to be eligible for the Lottery, they will receive an **Application Number** in the order in which their completed application was received. The purpose of the Application Number is simply to keep all households names unknown when the Application Numbers are drawn at the lottery.

Households that are deemed ineligible by the Lottery Agent will be notified by mail (or by email if an email address is provided).

Entrance into the Lottery does not guarantee that a household is eligible for an affordable apartment. Please read all of the following steps for further details on the review process.

Q: What happens if I don't submit all necessary documentation or fail to correctly complete my Affordable Housing Program Application?

A: Households that submit incomplete documentation will be mailed a notice detailing the additional documentation that is needed to make their application complete. Their application will remain in an "Incomplete Application Pool" until all requested materials have been received. Households with applications in the Incomplete Application Pool will not be entered into the Lottery. Households not entered into the lottery may be added to the Waiting Lists (created the night of the lottery) by completing a Waiting List Application at the Leasing Office after the lottery date

Step 1b: The Lottery

The Lottery will be held on November 16th 2016 at 6:00 pm in Amesbury City Hall. Households do not need to be present for the Lottery drawings. All Households will be notified of the results by the Lottery Agent (*see Notification of Lottery Results in the following pages*).

There will be one lottery drawing for all households. The Application Numbers of all households will be placed in the same lottery drawing. The Application Numbers of households who qualify for disabled-accessible apartments will also be in the same drawing.

For the Lottery, a representative from the Town will pull Application Numbers from a box. The Application Numbers are randomly and placed in the order drawn on the Lottery Result List.

The order drawn does not necessarily reflect the order that households will get to select apartments 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 apartment size will be given the opportunity to lease an apartment before any smaller household.

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

To help clarify the actual order that applicants will be given the opportunity to lease apartments, Waiting Lists will be created from the Lottery Results Lists (*see next step*).

Step 1c: The Waiting Lists

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

The Affordable Units

Waiting List #1 for Twenty-two (22) 1BR apartments

All Type A, B and C Households (with no priority among household types)

Waiting List #2 for Thirty (30) 2BR apartments

Top Tier: All Type A and B Households

Bottom Tier: All Type C Households

Waiting List #3 for One (1) 3BR apartment

Top Tier: All Type A Households

Second Tier: All Type B Households

Bottom Tier: All Type C Households

The Disabled-Accessible Affordable Units

Waiting List #4 for Three (3) 1BR disabled-accessible (DA) apartment

Top Tier: All eligible Type A, B and C Households who need the accessible features

Waiting List #5 for Four (4) 2BR disabled-accessible (DA) apartment

Top Tier: All eligible Type A and B Households who need the accessible features

Bottom Tier: All eligible Type C Households who need the accessible features

Step 2a: Notification of Lottery Results and Lease Application Invitation

The Lottery Results establish the Waiting Lists. Every household with an Application Number will have a position on at least one Waiting List. Households that qualify for every lottery will have a position on every Waiting List.

Leasing Offices typically need to screen 3 to 4 times as many applicants as there are units in order to find enough qualified tenants for their available affordable units. Therefore, from each Waiting List, approximately 3 to 4 times as many households as there are units available for that Waiting List will be invited to move immediately forward in the process of completing a Lease Application (see next step).

All households invited to move forward in the process must complete a lease application and a Unit Selection Preference Worksheet by the given deadline date (which will be approximately 14 days after the lottery date) or they will be removed from the Waiting List.

Households will be 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.

No fees will be charged for processing the Lease Applications for the affordable units.

As more households will be required to complete the Leasing Office Review than units available, some households may complete the Leasing Office Review and will not be given the chance to reserve one of the affordable units. The Leasing Office will also notify these households that they are not currently being offered a unit but will remain on the Waiting Lists.

Households who have been invited to complete a Lease Application based on their positions on a list for a Disabled-Accessible unit and a regular unit must likewise rank both the disabled-accessible units and regular units in order of preference.

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 a apartment. If more households are needed to reserve all units, households will be notified at least 5 days in advance of the date they must go to the Leasing Office for lease screening. Failure to complete a Lease Application by the given date will result in the removal of their Application Number from the Waiting List.

Step 2b: Leasing Office Review and Unit Selection

The Lease Application review will be the same review that households 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.

After the deadline when all households must complete a Lease Application, the Leasing Office will use the Unit Selection Preference Worksheets and the Waiting Lists (as determined by the lottery) and match the top households for each unit type with their most preferred and available units. The top households will then be notified by the Leasing Office of the unit number and type they are being offered. **Households must sign a reservation form within 4 days of being notified by the Leasing Office of their unit match and put down their holding deposit.**

Households will put down a Holding Deposit when they complete their lease application with the leasing office. The Holding Deposit will be applied to the Security Deposit upon move-in. If the rental application is denied or a unit is not offered for reservation, the Holding Deposit will be returned. If a household does not put down the Holding Deposit within the time allocated to them, they will be removed from the Waiting List and will no longer be able to immediately lease an apartment. Please call the leasing office for more details.

Upon move-in, the resident pays their first month's rent.

Please note, a criminal background does not necessarily disqualify a household. 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 Leasing Office's or Property Manager's Policy differ from the policy and procedures in the DHCD Model Policy, the policy and procedures of the DHCD Model Policy will be followed. The specifics of the Criminal Background Screening will be provided by the Leasing Office at this step.

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 unit 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. Guarantors will NOT be allowed.

Step 2c: File Update

**(applicable for applicants with move-in dates after
May 1st 2017)**

Households with move-in dates prior to May 1st, 2017 will skip this step.

As all income and asset documentation must be 60 days current from the date of request and approximately 6 months current at the time of move-in, households with move-in dates after May 1st, 2017 will be required to re-submit income, asset and tax documentation to SEB prior to move-in.

All households must maintain affordable housing eligibility until they move in!

Once a household has been approved by the Leasing Office, given a move-in date and put down their deposit, SEB will contact them about preparing for this File Update. The File Update will be done approximately 60 days prior to their move-in date. Households failing to complete the File Update, or households who are found to be program ineligible at their move-in date, will not be allowed to move into their affordable apartment.

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 affordable 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	Income Limit for Current Tenants (140% of Current Income Limit)
1	\$51,150	\$71,610
2	\$58,450	\$81,830
3	\$65,750	\$92,050
4	\$73,050	\$102,270
5	\$78,900	\$110,460
6	\$84,750	\$118,650

According to the table above for the years shown, if a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, their apartment shall still remain affordable until the next available market rate apartment with the same or greater number of bedrooms is rented at an affordable price to an affordable program-qualified tenant, at which point the apartment of the tenant with earnings exceeding the Income Limit for Current Tenants will be rented at market rates. The household with earnings exceeding the Income Limit for Current Tenants can choose to stay in their apartment, yet would then have to pay the market rate rent.

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 HMFA Area Median Income increases or the costs of utilities in Amesbury decreases. Likewise, if the Boston Area Median Income decreases and the costs of utilities increases, **rents will decrease**.

DISABLED-ACCESSIBLE UNIT INFORMATION

Q: Who qualifies for a disabled-accessible (DA) 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.” 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. Proof of receiving Social Security Disability Insurance benefits is also sufficient.

Q: How are disabled-accessible apartments awarded?

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

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

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

Q: What happens if there are fewer disabled-accessible qualified applicants than disabled-accessible apartments at the time of the Lottery?

A: If there are not enough qualified applicants on the Waiting Lists for the disabled-accessible units, the units will be made available to the highest applicants on the Waiting Lists still waiting for units of the size available.

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.

THE HEIGHTS AT AMESBURY

DESCRIPTION

The property is a luxury community offering one, two and three bedroom apartment homes located within walking distance to downtown Amesbury restaurants and shops. This luxury community is located close to interstates 495, 95 and the Newburyport Commuter Rail station.

Development Amenities include a clubroom with gas fireplace and cyber-café, a fitness center with personal televisions on cardio equipment, an outdoor lounge area with built-in grilling stations and a fire pit.

Unit Features include granite kitchen countertops, stainless steel kitchen appliances, shaker kitchen cabinets with 42" uppers, vinyl plank flooring, walk-in closets, ceramic bathroom floors, in unit washer and dryers and private balconies. Living areas will feature 9' ceilings.

ROLL CALL LIST -- FIRE/EMERGENCY EVACUATION

The designated people below are responsible to confirm that: 1) their space is totally evacuated of all employees and visitors; 2) their office door is closed - NOT locked; and 3) each person on their list is accounted for outside of the building.

The primary goal is to evacuate the building, if a person in your group is not in your office at the time of the evacuation; the designated person is only responsible for accounting for that person and the others in their group once they are OUTSIDE. DO NOT stay in the building to look for missing people – GET OUT of the building.

After meeting up with your group outside of the building, take attendance of all members in your group, then report to Evan Kenney (in his absence, the Jim Lynch, CFO) that all members of your group are either; 1) safely outside; or 2) missing – in which case you would report the names of those from your group that are not safely outside or otherwise accounted for.

Evan Kenney will go to each group point person and then report this information to the responding Fire Lieutenant.

E. KENNEY:	Mayor's Office	Meeting Location:	Across Friend Street: Sidewalk in front of The Elms
Ken Gray	Donna Cornoni		
Alyssa Premo	Jason DiScipio		
Jim Lynch	Bonnijo Kitchin		
William Scott			

J. LYNCH:	Admin & Finance and MIS	Meeting Location:	Across Friend Street: Sidewalk along Pond Street
Shaunna Ring	John DuBuc		
Elizabeth Nikas (new employee)	Pamela Dearborn		
Evan Kenney (CFO will confirm that Evan Kenney is accounted for outside of the building)			

W. SCOTT:	Community and Economic Development	Meeting Location:	Across Friend Street: Sidewalk at driveway of The Elms
Joan Baptiste			
Barbara Foley			
Nipun Jain			
Thomas Barrasso			

B. KITCHIN:	Clerks Office	Meeting Location:	Across Friend Street: Sidewalk in front of Carriagetown Wine & Spirits – LEFT SIDE
Sharon Dunning			
Margaret Anne LaBatte			
Christine Dixon			

D. CORNONI:	Treasurer's Office	Meeting Location:	Across Friend Street: Sidewalk in front of Carriagetown Wine & Spirits – CENTER
Tara Haggett	Kevin Caira		
Katie Hawkins			

J. DISCIPIO:	Assessor's Office	Meeting Location:	Across Friend Street: Sidewalk in front of Carriagetown Wine & Spirits – RIGHT SIDE
Christine Webb			
Mary Mainville			

The designated people may wish to determine how they will deal with cash drawers, vault, etc.; HOWEVER, the express purpose is to EVACUATE as quickly as possible.