

Affordable Unit Application

Concord Mews

Concord, MA

Applicants must first complete a Waiting List Application and then a Lease Application at the Concord Mews Leasing Office prior to beginning this application. Their phone number is 978.610.6523

You will not be allowed to move into your affordable unit until this application is 100% complete, all required documentation is submitted, and you have been deemed eligible to participate in this affordable housing program. If you complete this application more than 90 days prior to your move-in date, you will need to complete it a second time within 60 days of your move-in date.

Maximum Household Income Limits: \$45,500 (1 person), \$52,000 (2 people), \$58,500 (3 people)
\$65,000 (4 people), \$70,200 (5 people), \$75,400 (6 people)

Rents are \$1,203* (1BR), \$1,339* (2BR), \$1,471* (3BR) do not include any utilities other than sewer.

*Rents are therefore subject to increase or decrease based on yearly changes in Area Median Income and utility allowances.

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.

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.

Send or drop off all applications by the date at the top of this page to:

SEB
Re: Concord Mews
165 Chestnut Hill Ave, Unit #2
Brighton, MA 02135



Section 1

The Program Application and Definitions

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: _____@_____

Please note: We will only use your email address to contact you about this application. 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. We will not contact you about future lotteries unless requested.

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

Type B

- ☐ 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 C

- ☐ 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*

Type D

- ☐ 2 person household: 1 head-of-household plus one dependent

Type E

- ☐ 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 or mental disability that meet standards established by the Department of Housing and Community Development and state laws for disabled housing.

- ☐ Yes
☐ No

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

Are you, or any member of your household, in need of a unit for the hearing impaired?

- ☐ Yes
☐ No

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

Race: (OPTIONAL)

You are requested to complete the following optional section in order to assist in determining preference. (Please check all boxes that apply):

- | | |
|---|--|
| <input type="checkbox"/> Alaskan Native/Aleut | <input type="checkbox"/> Asian or Pacific Islander |
| <input type="checkbox"/> Black (not of Hispanic origin) | <input type="checkbox"/> Cape Verdean |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> Native American |
| <input type="checkbox"/> White (not of Hispanic origin) | <input type="checkbox"/> _____ |

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)

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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. Children shall be considered part of the household if they spend more than 50% of the year (183 days, including partial days) in the residence. The incomes of *all* household members will be included, with the exception of income from employment for household members under the age of 18.

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)	
	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 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>(i.e. rent assistance from family)</i>	
	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 NA. In the next section you will be directed to submit detailed bank/balance statements for EVERY ASSET listed here.

	Bank Name	Last 4 Digits of Acct Number	Amount	
Checking Accounts			Balance \$	
			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 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:	\$

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 every 5 months*).

☐ 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 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):** 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.**

☐ 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 shall be considered part of the household if they spend more than 50% of the year (183 days, including partial days) in the residence 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*. If a household member divests themselves of an asset for less than full and fair present cash value of the asset within one year prior to application, the full and fair cash value of the asset at the time of its disposition must be declared and shall be included for purposes of calculating eligibility.

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. **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): _____

15. If a household member 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.

☐ N/A

☐ Yes

Initial(s): _____

Initial(s): _____

TAX DOCUMENTATION:

16. 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 our 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): _____

17. **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 for free by calling the IRS at 1.800.829.1040 and they will mail or fax them to me. I can also obtain these transcripts from the professional who I hired to file my taxes last year. **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 (and can call 1.800.829.1040 and the IRS will mail it or fax it to me in 7-10 days).

Initial(s): _____

Initial(s): _____

FINAL CERTIFICATION OF HOUSEHOLD INCOME:

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

Initial(s): _____

Initial(s): _____

19. 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 to above does not reflect my income over the next 12 months AND have attached supporting documentation.

☐ N/A

☐ Yes

Initial(s): _____

Initial(s): _____

20. 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:

21. Disabled Accessible Unit preference or Unit for the Hearing Impaired preference: I certify that I am in need of an accessible unit OR in need of a unit for the hearing impaired AND I have attached supporting documentation. Supporting documentation can be verification from a doctor or other medical professional. Need of an accessible unit is defined as persons with a physical or mental 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): _____

22. 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 certify that the information provided in this application is correct to the best of my knowledge.
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. I understand that if any of the information provided above is not true and accurate, this application may be removed at any point in the process.
4. 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.
5. I understand that this is a preliminary application and the information provided **does not** guarantee housing.
6. 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.
7. Co-signers and Guarantors **are not** permitted unless they are co-tenants who will reside in the unit.
8. I acknowledge that if my email address is provided in this application, SEB will correspond with me by email instead of postal mail unless I make a written request otherwise.
9. The undersigned give consent to the Town of Concord, SEB LLC, Department of Housing and Community Development, West Concord Development LLC or their assigns to verify the information provided in this application.
10. 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

Attach all documentation as directed.

Send applications with ALL required documentation to:

**SEB
Re: Concord Mews
165 Chestnut Hill Ave #2
Brighton, MA 02135**

For Questions call (617) 782-6900

This development does not discriminate based on race, color, national origin, religion, sex, familial status, and handicap (disability).

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: _____

Soc. Security #: _____

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 at (617) 782-4500 or mail to: **SEB**

**Re: Concord Mews
165 Chestnut Hill Ave #2
Brighton, MA 02135**

--OFFICE USE ONLY--

Date Sent: _____

Date Received: _____

Comments: _____