Full Name:

Address1:

Address2:

City State Zip:

Email:

Case Manager Email:

THIS SECTION FOR APPLICANT:

Date Generated:

Mail this form to the address at left.

Dear I am applying to the following waitlist, which I believe is open:

Fold on this line —

THIS SECTION FOR WAITLIST ADMINISTRATOR:

IF REJECTING THIS APPLICATION, please email, mail, or fax the form below to HousingWorks. We will pass it on to the applicant. <u>Include this page so we know who the</u> <u>application is for</u>!

<u>We will also update our system</u>, so the changed status of your waitlists will reach many thousands of applicants and their housing advocates. Also, you will boost your Fair Housing and ADA compliance exponentially! support@housingworks.net HousingWorks P.O. Box 231104 Boston, MA 02123 617-536-8561 fax

X

-

- O This waitlist is closed. The only waitlists open at present are:
- O This is not the right application. We have enclosed the correct application.
- O You do not appear to qualify for this property, because: _____

Name of Waitlist Administrator optional

Phone of Waitlist Administrator optional:

Date Time Received. Application will be stamped to show when it was received:

MARBELLA LOFTS

5-7 Hampshire Street, Methuen, MA



Methuen's Newest Residential Address

Developed by Renov8 Homes, LLC Information and Application Package





This page intentionally blank

MARBELLA LOFTS AFFORDABLE HOUSING LOTTERY Information and Application Package

Renov8 Homes, LLC is offering four affordable rental units to qualifying households. Marbella Lofts is a mixed use commercial and residential building created through the rehabilitation of an existing property at 5-7 Hampshire Street in Downtown Methuen, Massachusetts. The units will be made available through a lottery. Below is a description of each unit.

Unit Number	Number of Bedrooms	Number of Baths	Living Space (Sq. Ft.)	Monthly Rent (Utilities paid by Tenant)
Unit 101 (Accessible)	2	1	946	\$1,491
Unit 401	2	1	988	\$1,491
Unit 203	1	1	587	\$1,355
Unit 204	1	1	721	\$1,355

The units include gas heat and hot water, electric range, air conditioning and one parking space. *Utilities are not included in the rent but will be paid by the tenant*. Marbella Lofts is a smoke-free building and pets are not permitted.

Renov8 Homes, LLC invites you to read the information in this packet and apply if you think that you meet the eligibility requirements. The affordable housing lottery is the first step in the application process and does not guarantee that you will be able to rent a unit at Marbella Lofts.

There will be an Information Session on September 11, 2019 at 6:00 p.m. at the Nevins Memorial Library, 305 Broadway, Methuen, MA at which applications will be available and representatives of the development will be present to answer questions, as will the affordable housing lottery agent. Attendance at the Information Session while strongly recommended is not required for participation in the lottery.

The affordable units at Marbella Lofts will be ready for occupancy at the time of the lottery. For an application package, please call Paula Stuart, Community Development Strategies at 617-388-1331 or by email at paulastuart@charter.net

Persons with disabilities are entitled to request accommodations to rules, policies, practices, or services or to request a reasonable modification to the housing when such modifications or accommodations may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. Translation assistance is available at no cost upon request. Call 617-388-1331

The Deadline for submitting applications for this lottery is October 8, 2019 at 12:00 Noon.

Questions and Answers

Who will be eligible to rent an affordable housing unit at Marbella Lofts?

Eligible households must meet income limits (including income from assets) as follows:

Households with gross annual incomes from all sources that are at or below the following limits, based on household size:

Household	Income Limit
Size	(201)
1	\$52,850
2	\$60,400
3	\$67,950
4	\$75,500
Income Limits	Effective April 24, 2019

In addition:

- You may not own a home (in your own name or even in a trust).
- While there is not an asset limit, income from Income from assets will be added to total annual income by using the greater of a) the actual income earned from the assets; or b) an imputed interest rate equal to the federal passbook rate (currently 0.6%) in accordance with DHCD and HUD guidelines.
- Your household should be of an appropriate size for the units offered through the lottery.

How will appropriate household size be determined?

- There is at least one (1) occupant and not more than two (2) occupants per bedroom.
- A married couple or people in a similar living arrangement must share a bedroom unless a consequence of sharing would be a severe adverse impact on a person's mental or physical health. An exception will be made only if the lottery administrator receives reliable medical documentation that demonstrates an adverse impact of sharing a bedroom. Other household members may share but shall not be required to share a bedroom.
- An applicant requesting a larger unit as a reasonable accommodation must make this request prior to the lottery and must include documentation of the reason (e.g., doctor's letter) with application.

We are expecting a baby. Will our unborn child be included in determining our household size?

Yes. You may count your unborn child as a household member. However, you need to provide proof of pregnancy with your application.

Are there any other restrictions we need to know about?

Yes. These include:

• *Income eligibility:* Applicants must meet the income guidelines listed above (80% of area median income adjusted for household size) to qualify for a unit at Marbella Lofts. Each year at lease renewal, household income will be re-certified. A tenant household will remain eligible provided

gross annual household income does not exceed 140% of area median income in effect at the time of the recertification.

- *Tenant Screening*: All tenants at Marbella Lofts (both those in market rate and affordable units) must pass credit checks, CORI checks and have acceptable references from prior landlords.
- *Tenants must comply with occupancy rules and procedures* (*e.g.*, no pets are allowed, no smoking is allowed in the building, etc.)

What is Local Preference? How would I qualify?

The lottery will consist of two groups, or "pools" of applicants. The pools include Local Preference and General Pool (all applicants found eligible to participate in the lottery). An applicant who qualifies in one of the following categories (and provides appropriate documentation) will qualify for a local preference:

- Applicants currently living in Methuen, (attach utility bill, lease or voter registration listing);
- Applicants currently employed in Methuen either by the City or a local business, (attach paystub or employer letter that includes address of employer); and
- Applicants with children who attend the Methuen Public Schools, e.g., METCO students. (attach school department documentation of enrollment letter from principal, superintendent or METCO program)

If the racial and ethnic make-up of Local Preference applicants is less than the percentage of minorities in the local area, the Lottery Agent will take steps to ensure fair housing opportunities by:

- Holding a "preliminary" lottery of all minority applicants who did not qualify for the Local Preference Pool, ranking them in the order drawn; and
- Adding minority applicants to the Local Preference Pool in order until the percentage of minority applicants in the Local Preference Pool is equal to the percentage of minorities in the geographic area in which the project is located (27 percent) or all minority applicants have been added.

Applicants will be entered into all pools for which they qualify. Note that household need (for larger or accessible units) will take priority over local preference when allocating units.

When and where will the lottery be held?

The lottery will be held on October 10, 2019 at 6:00 p.m. at the Nevins Memorial Library in Methuen. Applicants are invited to attend but need not be present to protect their place on the selection list. All applicants will be notified by mail or email of the results of their lottery and their place on the waiting list.

What if I have other questions?

If you have other questions, please contact the Lottery Administrator by phone or email:

Paula Stuart 617-388-1331

paulastuart@charter.net

If you wish to submit an application, please fill out the application on the following pages and submit all required documentation (income and asset documentation, proof of eligibility for a Local Preference if applicable, etc.) Completed applications should be mailed to:

Paula Stuart Community Development Strategies 36 Midgley Lane Worcester, MA 01604

Applications must be mailed or submitted by package delivery service that does not require a signature (e.g., USPS Priority Mail, UPS or FedEx delivery with no signature required). While applications will be accepted up to the Lottery deadline, *applicants are encouraged to submit applications early*. Applications will be reviewed as received and every effort will be made to notify applicants if required documentation is missing. Incomplete or unsigned applications will not be included in the lottery.

Statement of Non-Discrimination

Renov8 Homes, LLC as Developer and Owner of Marbella Lofts and Community Development Strategies, as Marketing and Lottery Agent, certify that they will not discriminate in the selection of applicants or tenants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, receipt of public assistance, religion, sex, sexual orientation, gender identity, veteran/military status or any other basis prohibited by law

MARBELLA LOFTS AFFORDABLE RENTAL UNIT LOTTERY APPLICATION

APPLICANT INFORMATION:

Name:		SS#:
Address:		
City:	State:	Zip:
Home Telephone:		
Work Telephone:		
Cell phone:		
Email:		

Do you or any member of your household currently own a home (even if owned in a trust)?

Household Members List all household members who will occupy the affordable unit (including children). See Appendix 1 for documentation required for household members 18 years and over.

Name	Date of Birth	Social Security #	Gender	Relationship to Applicant
				APPLICANT

RACIAL/ETHNIC INFORMATION

We ask that you provide the following *optional* information. Completing this section *may* qualify you for additional lottery pools. (Please check all the boxes that apply):

	Applicant	Co-Applicant	Dependent
Black or African American			
Hispanic or Latino			
Asian			
Native Hawaiian or Pacific Islander			
Native American or Alaska Native			
Other (not White)			
White, Non-Hispanic			

For Local Preference, check if the answer is "yes" to any of the following questions:

- \Box Do you currently live in Methuen?
- \Box Are you currently employed in Methuen?
- Do you have children currently attending the Methuen Public Schools?

Do you require a wheelchair accessible unit? \Box Yes \Box No

How many bedrooms do you require? $\Box 1$ $\Box 2$ (if requesting a reasonable accommodation for a larger unit, include documentation of need (e.g. doctor's letter)

FINANCIAL INFORMATION:

Income: Include all sources of household income: gross wages, retirement income (if you are drawing on it for income), business income, veteran's benefits, alimony/child support, unemployment compensation, social security, pension/disability income, and interest/dividend income. Attach an additional sheet if necessary.

Applicant/Borrower's Monthly Gross Income:	\$
Other Income (Identify):	\$
	\$
	\$
Co-Applicant's Monthly Gross Income:	\$
Other Income (Identify):	\$
	\$
	\$
Monthly Gross Income of Other Household	\$
Member(s) 18 Years and Over:	
Other Income (Identify):	\$
	\$
TOTAL MONTHLY HOUSEHOLD INCOME:	\$

You must attach documentation of all sources and amounts of household income for household members 18 years and over. **See Appendix 1** of this application for a list of income documentation that you are required to provide.

Household Assets: Below is a typical list of household assets. A complete list of assets that must be reported can be found in **Appendix 1** of this application package. Identify all that apply in your case and provide current account balances. If you have an asset that is not specifically listed, add it under "Other/Identify." You will need to submit detailed bank/balance statements for every asset listed here.

Checking Account	\$
Savings Account	\$
Stocks, Bonds, Treasury Bills, CD or Money Market Accounts, Mutual Funds	\$
Individual Retirement, 401K and Keogh accounts	\$
Retirement or Pension Funds (amount you can withdraw without penalty)	\$
Revocable trusts	\$
Equity in rental property or other capital investments	\$
Cash value of whole life or universal life insurance policies	\$
Down payment Gift	\$
Other (Identify):	\$
	\$
TOTAL ASSETS	\$

EMPLOYMENT STATUS

Current Employment: For all h	nousehold members, provide the following information for all full- and
part-time employment. Attach a	separate sheet, if necessary.
Employer:	
Street Address:	
Date of Hire (Approximate):	
Annual Wage, Base:	
Additional:	(Bonus, Commission, Overtime, etc.)
1 9	
Street Address:	
City/State/Zip:	
Date of Hire (Approximate):	
Annual Wage, Base:	
Additional:	(Bonus, Commission, Overtime, etc.)
Employer:	
Street Address:	
Date of Hire (Approximate):	
Annual Wage, Base:	
	(Bonus, Commission, Overtime, etc.)
Employer:	
Street Address:	
Date of Hire (Approximate):	
Annual Wage, Base:	
	(Bonus, Commission, Overtime, etc.)
i j	in your household leave a job between the date of your application and

Past Employment: Did anyone in your household leave a job between the date of your application and January 1 of the most recent year for which you filed a federal tax return? \Box Yes \Box No If yes, see Appendix 1 for required documentation.

OTHER REAL ESTATE

Do you currently own a home or other property?	\Box Yes \Box No
How many different properties/homes do you currently	own?
If yes, see Appendix 1 for documentation you must inclu	ude with your lottery application.

SIGNATURES

The undersigned applicant(s) warrants and represents that all statements provided in this application are true. It is understood that the sole use of this application is to establish eligibility to rent an affordable unit at Marbella Lofts in Methuen offered by Renov8 Homes, LLC. I (We) understand if selected, all information provided shall be verified for accuracy and by signing below, authorize the release of information to Community Development Strategies and Renov8 Homes, LLC. needed to verify information I/We have provided herein.

Applicant

Signature	Date:
Co-Applicant	
Signature	Date:

Return this application along with the signed *Affidavit & Disclosure Form* and *Consent to Affordable Housing Restriction* (attached), required financial documentation, and (if applicable) documentation of eligibility for a local preference, to:

Community Development Strategies Attention: Paula Stuart 36 Midgley Lane Worcester, MA 01604

APPLICATIONS MUST BE RECEIVED BY 12:00 Noon, October 8, 2019

Affidavit & Disclosure Form

(Sign and Return this form with your application)

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable housing units at Marbella Lofts, Methuen:

1) The annual household income for my family does not exceed the allowable limits as follows:

Household Size	Maximum Income
1	\$52,850
2	\$60,400
3	\$67,950
4	\$75,500
Income Limits Effective April 24, 2019	

I/We have included accurate information of annual gross income for all adult household members.

- 2) I/We do not own a home either in our names or in a trust.
- 3) I/We certify that I/we have provided documentation required of all household income and assets.
- 4) The household size listed on the application form includes only and all the people that will be living in the residence.
- 5) I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that providing false information will result in disqualification from further consideration.
- 6) I/We understand that by being selected in the lottery does not guarantee that I/we will be able to rent a unit at Marbella Lofts. I/We understand that all application data will be verified and additional financial information may be required.
- 7) I/We further authorize Community Development Strategies, as lottery administrator Marbella Lofts, to verify any and all income, assets, and other financial information, to verify any and all household, resident location, and workplace information and I/we direct any employer, landlord or financial institution to release any information to Community Development Strategies, Renov8 Homes, LLC. and/or the project's monitoring agency for the purpose of determining my/our eligibility.
- 8) I/We understand that if selected, I/we will be offered a specific unit. I/We will have the option to accept or reject the available unit. If I/we reject the available unit, I/we will move to the bottom of the waiting list and will likely not have another opportunity to rent an affordable unit at Marbella Lofts at this time.
- 9) Program requirements are established by the DHCD and the City of Methuen. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the Monitoring Agent is final.
- 10) I/We certify that no member of our household has a financial interest in the units offered by the Renov8 Homes, LLC
- 11) I/We have completed an application and have reviewed and understand the process that will be used to distribute the available units. I/We believe my/our household is qualified based upon the program guidelines and agree to comply with applicable regulations.

 Applicant
 Date

 Co-Applicant
 Date

MARBELLA LOFTS METHUEN

Consent to Affordable Housing Restriction

(Sign and return this form with your application)

You are applying for an affordable rental unit at below market rents. There are deed restrictions and regulatory agreements requiring the long-term use of this unit to house incomeeligible tenants.

In addition to qualifying initially to rent a unit at Marbella Lofts, if you wish to renew your lease after the first year, you will be required to re-certify your income eligibility each year approximately 90 days before the end of your current lease.

Upon initial occupancy (when you first rent the unit) you must be determined to have a gross annual household income of no more than 80% of the area median income for your household size (see income limits listed in the information and application package).

Upon lease renewal you must again provide income and asset documentation, but you will continue to be eligible to rent the affordable unit at the affordable rent provided that your household income does not exceed 140% of the then-current income limits. (Income limits are adjusted annually by the U.S. Department of Housing and Urban Development). Should you cease to be income eligible under these guidelines, you will be able to remain in the unit until the end of your current lease. At that time you must vacate the affordable unit.

You should be aware that your income eligibility for the affordable unit does not relieve you of the requirement to comply with all other lease obligations associated with your tenancy.

For more information, contact:

Paula Stuart, Lottery and Marketing Agent, Phone 617-388-1331 Email: paulastuart@charter.net

I understand and agree to abide by the requirements outlined above, to annually re-certify my income in accordance with the regulations, and to comply with the terms of my lease if offered an affordable unit at Marbella Lofts, Methuen.

Applicant Signature

Date

Applicant Signature

APPENDIX 1: DOCUMENTATION REQUIREMENTS

Household Income Documentation

(Do not return this list with your application. It is provided to assist you in determining what documentation to submit with your application, depending upon your household's circumstances.)

Source of Income	Required Documentation
Current wage or salary employment	□ Copies of five (5) most recent pay stubs
	□ W2 forms, 2016, 2017, and 2018
Past wage or salary employment (for a	□ Attach a letter from the employer on company letterhead
job left between the date of your application	verifying your last day of employment, or
and Jan. 1 of the 2018).	□ Attach a copy of the last pay-stub from 2018 along with
	the matching 2018 W-2. The YTD amount on the pay-
	stub must match the wages shown on the W-2.
Self-employment	Provide all that apply:
	Self-Employment Income Affidavit
	□ Copies of most recent 1099s
	Copies of current checking/savings account statements
	Accountant's statement of Net Business Income
	Copies of income receipts
	Any other documentation to corroborate income
Social Security, SSI, Pensions,	□ Copies of your most recent benefit statements from the
Unemployment, Public Assistance,	source of income
Veterans Benefits, Other	□ Copies of your 2016, 2017, and 2018 1099s from the
	source of income (if received)
	□ If you do not receive statements (i.e. the amounts are
	direct deposited), submit three (3) months of checking
	account statements and highlight the applicable deposits.
Child Support, Alimony	Attach one of the following:
	□ A copy of your divorce decree or settlement agreement
	A statement of payments from the Department of
	Revenue (DOR)
	□ 3 detailed checking account statements that show Child
	Support/Alimony deposits
	If you are NOT receiving the amount you are entitled to receive,
	you need to attach:
	□ A copy of your divorce decree, proof of a legal claim
	filed against the person who owes you money and, if
	applicable, statements from the DOR showing payments
	made and arrears owed.
Periodic payments, e.g., recurring gifts	Verification from your Contributor. You may attach the
21.1	verification or have your Contributor mail it in.
Other Income	All necessary information to verify the source and amount of
	income
No Income (for household members 18	Complete and attach the Certification of Zero Income (at the
years and over)	end of this application package).

Federal Tax Transcripts - Required Regardless of Income Source

Federal Tax Return	Re	Required Documentation	
Form 1040, 104A, 1049Z, and All		Complete tax transcripts from the professional who	
Schedules		prepared your tax returns or from the IRS for the past three	
		years (2016, 2017, and 2018). Do not submit forms filled in	
		by hand. Include all schedules and attachments (W2, 1099s	
		etc.). SIGN RETURNS - even if submitted electronically	
		For any household member that has not filed a tax return	
		or has not been listed on a tax return during any of the last	
		three years, submit a statement from the IRS showing "NO	
		RECORD" of filing (unless they were not yet born). Call	
		(800) 829-1040 to request a statement.	

Assets Documentation

Asset	Re	quired Documentation
Checking Accounts, Savings Accounts,		For checking and savings accounts, attach detailed
Credit Union Share Accounts, Stocks,		statements for the most recent three (3) months. For
Bonds, Net Cash Value of Retirement		passbook accounts submit pages showing transactions for
Accounts, etc.		the last three months and cover page with bank name and
		account number and name of account holder(s). Note that
		online banking printouts not acceptable. Your bank can
		provide you with a printed statement if needed.
		Copies of any of your most recent statements from the
		income source. If monthly, include 3 monthly statements.
		If quarterly, include last two quarters.
		Copies of 2017 and 2018 1099s or end-of-year statements
		from the asset source

Real Estate Documentation

Property	Required Documentation		
For each property or home that you		An appraisal or broker's assessment of the property or, if	
own:		you already have a buyer, a copy of the Purchase and Sale	
		Agreement	
		A current statement from your lender showing principal	
		balance on your mortgage(s):	

Note: If you are a displaced homemaker or single parent and you currently own a home, you will be entered into the lottery but you will not be able to rent an affordable unit until your current home is sold or your name is removed from the deed.

Local Preference

Preference Category	Required Documentation		
Current resident of Methuen		Current utility bill, lease, or voter registration listing	
Currently employed in the City of		Proof of employment and employer's location (this	
Methuen or a Methuen based business		information may be on the pay stubs you are already required to	
		<i>provide</i>), or letter from employer.	
Non-resident with children attending		Evidence of current registration, e.g., a letter on school	
the Methuen Public Schools		department letterhead, signed by the superintendent or	
		principal of the child's school	
		If a METCO student, provide certification from the	
		METCO Coordinator	

Households with Students

If your household includes one or more students over the age of 18, attach school or college transcripts for the past two semesters. Transcripts must be certified by the Registrar.

This page intentionally blank

Self-Employment Income Affidavit

(Complete and include with your application only if any of your household income comes from self-employment)

Anticipated Self Employment earnings for this calendar year:	\$	
Previous year's Self Employment income:	\$	

You must attach:

□ A current financial statement, accountant's statement of Net Business Income for this calendar year, income receipts, or any other documentation you can provide to corroborate the income and earnings stated above.

□ A copy of last year's (2018) executed tax return, including Schedule C.

CERTIFICATION

I certify that the above listed income amounts are accurate and I have provided all of the above requested information.

Signature:

Print Name:

Date: _____

This page intentionally blank

Certification of Zero Income

(Complete and return with your application only if an adult household member is declaring zero income)

Name of Applicant: (Head of Household):_____

Name of Adult Household Member declaring zero income: _____

- 1) I hereby certify that I have not received income from any of the following sources during the past twelve (12) months:
 - a) Wages from employment (including commissions, tips, bonuses, fees, etc.);
 - b) Income from operation of business;
 - c) Rental income from real or personal property;
 - d) Interest or dividends from assets;
 - e) Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
 - f) Unemployment or disability payments;
 - g) Public assistance payments;
 - h) Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
 - i) Sales from self-employed resources;
 - j) Any other source not named above.
- 2) I will be using the following sources of funds to pay for housing and other necessities:

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud and will disqualify the applicant from further consideration.

Signature of Household Member declaring no income

Date

Signature of Head of Household (Applicant)

Date

This page intentionally blank

Verification of Recurring Gifts and Contributions

(Complete and return with your application only if applicable)

TO BE COMPLETED BY APPLICANT:

Applicant:				
Soc. Security #:				
Property Name:				
Address:				
TO BE COMPLET <i>Please complete the foll</i>		RIBUTOR:		
r leuse complete the joit	owing.			
I, (Contributor's Nan	ne)			, contribute
\$ per		to the above-r	named household for the	purpose of:
Non-Monetary Cont	ributions:			
I, (Contributor's Nan the following on a re				, contribute any of
Gas for the car \$			Car Payments Directly	7 to Bank \$
Alcohol \$			Utility Payments \$	
Cigarettes \$	_		Clothing \$	
Diapers \$			Other \$	
Child Care Payments (Note: food is excluded				
Print Name:				
Signature:				
Address:				
Telephone:			Date:	
Witnessed By:				Date:
р: ны				

Include this form with Lottery Application or have the Contributor mail it to:

Paula Stuart, Community Development Strategies, 36 Midgley Lane, Worcester, MA 01604.