AFFORDABLE HOUSING LOTTERY

MIDDLEBOROUGH HOUSING AUTHORITY, LOTTERY AGENT

4 RENTAL UNITS

WATER STREET CROSSING
7 WATER STREET
LAKEVILLE, MA

Four (4) 3-bedroom, 2.5 bath unit 1,600 SF
RENT: $1,528/month plus utilities

Applications must be received no later than November 22, 2016 at 3PM

Deliver to: Middleborough Housing Authority
8 Benton Street, Middleborough, MA 02346

For more information contact MHA at:
508.947.3824 or middleboroha@verizon.net

Applications may be obtained at the following locations:

- **Middleborough Housing Authority 8 Benton St. Middleboro MA 02346**
- **Town of Lakeville Public Library, 4 Precinct St. Lakeville, MA 02347**
- **Lakeville Town Clerk's office, 346 Bedford St. Lakeville MA 02347**

The Developer and the Lottery Agent do not discriminate on the basis of race, color, disability, religion, sex, familial status, or public assistance.

EQUAL HOUSING OPPORTUNITY

This is an important document. If you require interpretation, please call the telephone number below or come to our offices and we will provide free interpretation services.

Este es un documento importante. Si necesita interpretación, por favor llame al número de teléfono que aparece abajo o visite nuestras oficinas.

這是一份非常重要的文件。如果您需要翻譯服務，請撥下面的電話或前往我們的辦公室

Isto é um documento importante. Se exige interpretação, por favor chama o número de telefone embaixo ou vem a nossos escritórios.

Это важный документ. Если Вам требуется перевод, пожалуйста, позвоните нам (телефонный номер ниже). Или придите в наш офис.

Đây là một tài liệu quan trọng. Nếu quý vị cần phiên dịch, vui lòng hãy gọi cho số điện thoại bên dưới hoặc đến các văn phòng của chúng tôi.

នេះ គឺជាឯកសារសំខាន់មួយ។ ក្នុងករណីពេលកម្មករ ចាំបាច់ត្រូវចង់បានការបកប្រែ

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អញ្ជើញមកចាត់ទង្គមជាមួយផ្នែកការិយាល័យយើងខ្ញុំ។

Sa a se yon dokiman enpòtan. Si ou bezwen entèpretasyon, tanpri rele nimewo telefòn ki anba la a oswà vini nan biwo nou.

Tani waa dhokumenti muhiim ah. Haddii aad rabto tarjumaad, fadlan wac lambarka hoos ku qoran ama imow xafiisyadayada.

هذه وثيقة مهمة، وإذا كنت في حاجة إلى ترجمة فورية، يرجى الاتصال على رقم الهاتف المذكور أدناه أو أن تتفضل بالمجيء إلى مكتبنا.

این یک سند بسیار مهم است. اگر به ترجمه آن نیاز دارید، لطفا با شماره تلفن زیر تماس بگیرید یا به دفتر ما مراجعه کنید.

TELEPHONE	**508.947.3824**

RIGHT TO REASONABLE ACCOMMODATION

Middleborough Housing Authority and Water Street Crossing will consider a reasonable accommodation, upon request for qualified people with disabilities when an accommodation is necessary, not just desirable, to ensure equal access to the development, its amenities, services and programs. Reasonable accommodations may include changes to the building, grounds, or an individual unit; changes to policies, practices, and procedures; and mitigating circumstances.

FAIR HOUSING/EQUAL OPPORTUNITY INFORMATION

Middleborough Housing Authority and Water Street Crossing do not discriminate on the basis of race, color, religion, national origin, gender, disability, familial status, marital status, sexual orientation, genetic information, veteran/military status, receipt of public assistance, ancestry, age, gender identity or other basis prohibited by federal, state, or local law in the access or admission to its programs or employment or its programs, activities, functions or services.

Water Street Crossing
Marketing and Outreach Plan

Project Name:	Water Street Crossing
Contact Person:	Josephine Ruthwicz
Telephone:	508-947-3824, extension 16
Email:	Middleboroha@verizon.net

Construction: First building with 2 affordable units is estimated to be complete fall 2016
Second building with 2 affordable units is estimated to be complete winter 2016/17

Affirmative Marketing: A sixty day period beginning Thursday, September 22, 2016. An advertisement will be placed in a minority newspaper and mailings to minority organizations will be done to encourage minority participation.

General Marketing: Two week period beginning Thursday, September 22, 2016. An advertisement will be placed in several area newspapers such as the Middleboro Gazette, the Taunton Gazette and the Brockton Enterprise. Minority publications will also receive the advertisement. This advertisement will be no less than four inches by four inches and run for two consecutive weeks announcing the details of the Lottery and the locations to obtain an application. These units will also be listed on the Metrolist at Boston Fair Housing Commission Metrolist, Boston City Hall, PO Box 5996, Boston, MA 02114-5996 (617.635.3321). Mailings will be done to Southeastern Massachusetts agencies/organizations including agencies that assist low income households such as local housing authorities, area community development and redevelopment offices; regional private assistance agencies such as Middleboro/Lakeville Area Assistance Coalition, Neighborhood Housing Corp, Housing Solutions for SouthEastern Massachusetts, South Shore Community Action Council and Housing Assistance Corporation; social services agencies such as area churches and Councils on Aging.

Application Distribution: Thursday, September 22, 2016 until date Tuesday, November 22, 2016. Applications will be available at the following town offices: Middleborough Housing Authority, Lakeville Town Clerk and Town Library. Applications are also available by email at: middleboroha@verizon.net or by calling the Housing Authority at 508.947.3827

Deadline for Submission of Completed Application: 3:00PM Tuesday, November 22, 2016

Initial Screening: Upon receipt of first completed application

Notification of Eligibility: Wednesday, December 7, 2016
Anticipated Lottery Date: Wednesday, December 14, 2016

Lottery Location: 8 Benton Street, Middleborough, MA

Lottery Occupancy: To be determined, anticipated to be January 1, 2017

Please note certain information, including dates and income limits, are subject to change.

Water Street Crossing
Affordable Housing Lottery
Procedures, Process, Requirements & Preferences

AVAILABLE UNITS OVERVIEW

Water Street Crossing, 7 Water Street, Lakeville, MA

Four (4) affordable housing units will be available through the 40B lottery process. The property will include fourteen town house style rental units in two buildings. Each building will have seven three bedroom units; two affordable units will be in each building. Each of the four affordable units will consist of three (3) bedrooms, two and one half (2.5) bathrooms, kitchen, dining room and living room. These units are located in close proximity to major highways (Rt 140, Rt 24 & Rt 495), Bristol Community College, Galleria Mall shopping, entertainment and cultural activities. The units occupy approximately 1,600 square feet of gross living area with rent of $1,528 per month. Each kitchen is equipped with stainless steel appliances including a stove, a refrigerator, a microwave and a dishwasher. Kitchen and baths have granite countertops. The master bathroom contains one sink, one shower and tile flooring. The second bathroom contains one sink, one bath/shower combo and tile flooring. The units have wall to wall carpet in all areas except the kitchen and bathrooms. Every unit has a private entrance and a private rear deck from the living room slider door. All buildings will have coin operated washers and dryers in the common area basement. A private storage area for each unit is also located in the basement. Onsite parking is available for 2 cars per unit. The units are heated and cooled by an electric heat pump with cooking by electric stoves. The tenant will pay for all utilities. At lease inception, deposits of the first and last month's rent and a $500 security deposit are required.

LOTTERY OVERVIEW

INITIAL MARKETING

The initial marketing for the units will be carried out by the Middleborough Housing Authority ("Agent"). All units will be available on an equal opportunity basis. In carrying out this Affirmative Marketing Plan, the marketing agent will not discriminate against applicants on the basis of race, creed, color, religion, national or ethnic origin, citizenship, ancestry, class, marital status, disability, military/veteran status, presence of children, source of income, age, gender, sexual orientation, or any other basis prohibited by local, state, or federal law. The units will be advertised in a way that will provide ample opportunities for people from diverse backgrounds with a variety of language skills to learn about and apply for the rental opportunities.

Every person has the right to submit an application for housing at the Water Street Crossing. Management will supply oral interpretation should an applicant or resident have difficulty understanding material because of limited English Proficiency. This service will be at no cost to the applicant or resident.

Marketing, outreach, and collection of applications for the units of affordable rental housing in Lakeville will begin on **Thursday September 22, 2016.**

Households submitting a complete application prior to the application deadline of **3:00pm Tuesday November 22, 2016** will be pre-screened for completeness, income and asset eligibility, and appropriate household size and placed in a category for consideration through the lottery process.

Eligible applicants will be assigned a registration number to be used in the lottery.

Two (2) public information sessions will be held, to discuss the units available and explain eligibility, application procedures, the lottery, the selection process, rental rates, lease terms, and other details to members of the public. The meetings are will be held:

Date / Time: **Thursday October 13, 2016; 6:00 PM**
Location: **Lakeville Public Library- small meeting room**
4 Precinct St.
Lakeville, MA 02347

Date / Time: **Saturday, October 15, 2016; 10:00AM**
Location: **Lakeville Public Library- small meeting room**
4 Precinct St.
Lakeville, MA 02347

Applications may be obtained at the following locations:

- Middleborough Housing Authority, 8 Benton Street, Middleborough
- Town of Lakeville Public Library, 4 Precinct St, Lakeville, Lakeville
- Lakeville Town Clerk's office, 346 Bedford Street, Lakeville

Applications may also be obtained by mail, e-mail or online:

- Call the Middleborough Housing Authority at (508) 947-3824, ext.16 to request an application package.
- Email to Middleboroha@verizon.net

The Lottery will be held at 10:00AM on Wednesday December 14, 2016. The lottery will be held at Middleborough Housing Authority, 8 Benton Street, Middleborough, MA 02346. Applicants are encouraged but not required to attend the lottery; applicants do not need to be present to win.

For questions regarding the lottery, assistance in preparing an application, or to request a reasonable accommodation, please contact the lottery agent:

Middleborough Housing Authority, 8 Benton Street, Middleborough MA 02360.
Phone: 508-947-3824 ext 16 or 13 Fax: 508-947-6393
E-mail: Middleboroha@verizon.net

ELIGIBILITY REQUIREMENTS

Applicants must meet specific requirements to qualify for the affordable rental units. Eligibility requirements shall be updated as necessary to comply with all regulations and guidelines that may be applicable.

Income Eligibility

In order to be eligible to rent one of the affordable units at Water Street Crossing in Lakeville, income and assets must be within the guidelines listed below.

For information regarding the definition of income and assets, please see attached, APPENDIX I:

Maximum Income

Eligible applicants must have a combined annual household income from all sources for all income-earning members of the household of not more than 80% of area median income, as defined by HUD and adjusted for

household size. According to the 2016 Income Guidelines released by HUD, 80% of the area median income for Lakeville, MA and therefore the maximum allowable household income is as follows:

Household Size - Maximum Income

Household	Maximum Income
3	$59,150
4	$65,700
5	$71,000
6	$76,250

Minimum Income

The household income must be sufficient for the unit to be affordable to the household. Specifically, the monthly rent plus heat, hot water and electricity should not equal more than 30% of the household's gross income but can not exceed 40% of the household's gross income. Based on the above criteria, the projected minimum income to support these requirements is as follows:

Unit Size	Rent	Utility Factor	Total Monthly Rent Requirement including Utility Factor	Minimum Annual Income (40%)
Three bedroom	$1,528	$176	$ 1,704	$51,300

Allowance for Tenant Furnished Utilities

	3 bedroom
Electric Heat	$79
Electric cooking	$17
Electricity	$58
Electric Hot Water	$22
Total	**$176**

LEASE PROVISIONS

The lease form for all units is attached. **Please read it carefully**. The lease is for 1 year and stipulates:

- The tenant may not be evicted for any reason other than substantial violation of a material provision of the lease.
- The tenant shall be given a minimum of 60 days written notice that the lease will not be renewed.
- The tenant is required to furnish annual information sufficient to determine and document continued compliance with the income eligibility requirements.
- The tenant shall furnish the names and the number of people in the current household and their relationship to one another annually and whenever a change to the household occurs.

PREFERENCES - HOUSEHOLD SIZE/LARGER HOUSEHOLD

Household/Apartment Size: A "household" shall mean one or more persons who will live regularly in the unit as their primary residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual. Household size should be appropriate for the number of bedrooms in the home. A minimum of one person will be assigned per bedroom. Maximum household size will be based on the State Sanitary Code, applicable local bylaws and will not violate state or federal civil rights. Household size shall not exceed the Massachusetts State Sanitary Code requirements. (105 CMR 400). Households that are eligible by income and household apartment size will be ranked according to the following priorities

Within the applicant pool, the **first preference** shall be given to local residents for up to two (2) affordable units. In no event shall the local preference exceed more than 70% of the affordable units of the project. A local residency preference is defined as:

1) families residing in Lakeville,
2) applicants with a family member who works or who has been hired to work in the Town of Lakeville, and
3) applicants with a child currently enrolled in the Lakeville school system.

Within the applicant pool, the **second preference** shall be given to families requiring the total number of bedrooms in the unit based on the following criteria:

a. There is at least one occupant and no more than two occupants per bedroom.

b. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.

c. A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would cause 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.

Within an applicant pool the **third preference** shall be given to families requiring the number of bedrooms in the unit minus one, based on the above criteria.

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

LOTTERY PROCESS FOR ALL UNITS

As of February 2016, the Lottery Agent has 870 local families, elderly and disabled residents on wait lists for its 336 affordable units. Annually approximately 19 of these units become available for new lease up. At that rate it will be over 45 years before all households on the present waitlist are housed. Additionally, many area private property managers have closed their wait lists because the large number of present applicants will not be housed within 2 years. For these reasons, the Zoning Board of Appeals has included a local preference for the four affordable units included in the lottery of the Water Street Crossing project.

The lottery will have two applicant pools: a local preference pool (only available during initial rent up) and an open pool for each type of unit available in the following order: the first for applicants who have the local

preference; the second for all applicants, whether local or non-local. Within each category, every applicant household's name will be drawn and names will be placed on a list in the order they are drawn. After the application deadline has passed, the Developer will determine the percentage of minorities in the local preference pool. If the percentage of minority local resident households in the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area (27%), the Developer will make the following adjustments to the local preference pool:

- The Developer will hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool, and rank the applicants in order of drawing.

- Minority applicants will then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area.

- Applicants will be entered into all pools for which they qualify. For example, a local resident should be included in both pools.

- Minorities will be identified in accordance with the classifications established by HUD and the U.S. Census Bureau, which are the racial classifications: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

- The 2010 US Census Minority percentage for Lakeville is 27%. This is the minimum percentage of minority applicants that must be in the local preference pool

Applications will be drawn at the office of the lottery agent (Middleborough Housing Authority, 8 Benton Street, Middleborough) and will be numbered in the order that they are selected. The list will be retained and used as a waiting list if any of the initial tenants fail to lease up.

When the applicant is notified that they have been approved, the applicant will have two weeks to sign the Lease with an occupancy date of no more than 30 additional days from the signing. Selected applicants who are unable to proceed within these time frames will forfeit their right to lease and the next applicant in the order selected by the Lottery will be offered the unit.

SCREENING AND TENANT SELECTION

The Agent and/or the Management Company will interview all applicants. During the interview process, applicants will be asked a number of standard questions. The Agent will also send out income verification forms, credit checks, etc as a means to verify eligibility. The Middleborough Housing Authority will be responsible for the obtaining and reviewing the income verification forms for all of the affordable units with the project.

All applicants will be notified by mail of their preliminary eligibility. Note: Eligibility does not constitute acceptance and further screening is required to determine an applicant's ability to maintain a successful tenancy.

Each adult member of an applicant family will be required to sign the necessary consent forms to secure third-party verifications of income, credit reports, housing related criminal convictions and landlord references. Once information has been verified, the appropriate certification forms will be completed.

Reasons for an ineligible determination at this point may include, but are not limited to, total family income insufficient to afford monthly rents, housing related criminal convictions, and/or total family income above the maximum guidelines.

Statement of Non-discrimination/No Conflict of Interest

In carrying out this Tenant Selection Plan, the Agent will not discriminate against applicants on the basis of race, creed, color, religion, national or ethnic origin, citizenship, ancestry, class, marital status, disability, familial status, military/veteran status, presence of children, source of income, age, gender, sexual orientation, or any other basis prohibited by local, state, or federal law in any aspect of tenant selection or matters related to continued occupancy

Privacy Policy

It is the policy of the Agent to guard the privacy of individuals in accordance with the Federal Privacy Act of 1974 and the Massachusetts Privacy Act, and to ensure the protection of records maintained by the property concerning the applicants or tenants.

The Agent shall not disclose any personal information contained in its records to any persons or agencies other than the Monitoring Agent, the Management Agent (Water Street Crossing) or other authorized agency unless the individual about whom information is requested has given written consent to such disclosure, or unless disclosure is otherwise in accordance with provisions in the state or federal privacy acts.

This privacy policy in no way limits the Agent's ability to collect such information as it may need to determine eligibility, compute rent, or determine an applicant's suitability for tenancy or to gather information to process reasonable accommodations requests under Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and the Fair Housing Act.

The above policies in no way limit the right or duty of the Agent to make abuse, neglect or other protective service or emergency reports. Additionally, such policies do not forbid management from sharing information in the public domain with relevant service or government agencies.

CONCLUSION

The Agent acknowledges that this plan may not address every activity relating to the lottery process. Questions concerning this lottery and the application process should be directed to the Agent at 8 Benton Street Middleboro, MA or by calling 508.947.3824.

APPENDIX I

DEFINITION OF INCOME

Annual gross income means all amounts, monetary or not, which go to, or on behalf of, the family head or spouse or to any other family member received from a source outside the family during the 12 month period following application. Annual income includes but is not limited to:

1. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, and bonuses, and other compensation for personal services.

2. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.

3. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted as provided by the Internal Revenue Service regulations.

4. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount that is the delayed start of a periodic payment.

5. Payment in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay.

6. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.

7. All regular, special pay, and allowances of a member of the Armed Forces.

8. Income derived from assets to which any member of the family has access. Where the household has net assets in excess of $5,000, annual income shall include the greater of the actual income derived from all net family assets or one percent (1%) of the value of such assets.

Annual Income **Does NOT** include the following:

1. Income from employment of children (including foster children) under the age of 18 years.

2. Payments received for the care of foster children or foster adults. (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone)

3. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses.

4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.

5. Income of a live-in-aid.

6. The full amount of student financial assistance paid directly to the student or to the educational institution.

7. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.

8. Temporary, nonrecurring, or sporadic income such as gifts.

9. Deferred periodic amounts from supplemental Social Security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.

10. Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home.

11. Amounts specifically excluded by any other Federal statute from consideration as income for the purpose of determining eligibility or benefits under a category of assistance program.

DEFINITION OF ASSETS

The value of necessary items of personal property, such as furniture or automobiles shall be excluded. Determination of assets shall be based upon a full and fair cash value of the asset at the time of application to the program. If a potential purchaser divests himself or herself 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 the purpose of calculating eligibility.

Household Assets include the following:

1. Cash held in savings and checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average balance for the last six (6) months.

2. Revocable trusts: The cash value of any revocable trust available to the applicant.

3. Equity in rental property or other capital investments: The current fair market value less (a) any unpaid balance on any loans secured by the property, and (b) reasonable cost that would be incurred in selling the asset (e.g., penalties, broker fees, etc.).

4. Stocks, bonds, treasury bills, certificates of deposit, mutual funds, and any money market accounts: The value of stocks and other assets vary from one day to another and should be determined no more than one (1) month in advance of the applicant's submission to participate in the subject housing program.

5. Individual retirement, 401K, and Keogh accounts: When the holder has access to the funds, even though a penalty may be assessed. If the applicant is making occasional withdrawals from the account, determine the amount of the asset by using the average balance for the previous six (6) months. (Do not count withdrawals as income.)

6. Retirement and pension funds:

a. While the person is employed: Amounts the applicant withdraws without retiring or terminating employment. Count the whole amount less any penalties or transaction costs.

b. At retirement, termination of employment, or withdrawal: Periodic receipts from pension and retirement funds are counted as income. Lump sum receipts from pension and retirement funds are counted as assets. Count the amount as an asset or as income, as provided below. If benefits will be received in a lump sum, include the lump sum receipt in net household assets. If benefits will be received through periodic payments, include the benefits in annual income. Do not count any remaining amounts in the account as an asset.

If the applicant initially receives a lump-sum benefit followed by periodic payments, count the lump-sum benefit as an asset and treat the periodic payment as income. In subsequent years, count only the periodic payment as income. Do not count the remaining amount as an asset.

NOTE: This paragraph assumes that the lump-sum receipt is a onetime receipt and that it does not represent delayed periodic payments, then the account would be consider as income and not an asset.

7. Cash value of life insurance policies available to the applicant before death (e.g., the surrendered value of whole life policy or a universal policy): Do not include a value for term insurance, which has no cash value to the applicant before death.

8. Personal property held as an investment: Gems, jewelry, coin collections, or antique cars held as investment. Personal jewelry is NOT considered an asset.

9. Lump-sum receipts or one-time receipts: Inheritance, capital gains, onetime lottery winnings, victim's restitution, settlement on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.

10. A mortgage or deed of trust held by an applicant: Payments on this type of asset are often received as one combined payment for principal and interest with the interest portion counted as income from the asset. This combined figure needs to be separated into the principal and interest portions of the payment. (This can be done by referring to an amortization schedule that relates to the specific term and interest rate of the mortgage.)

11. A life estate: A life estate is an interest in real property which entitles the life tenant to benefit from the property until his or her death. Usually, the life tenant is entitled to the use of a house for life and may be entitled to sell his or her interest. This right is of value to the tenant, but is rarely sold on an open market. (Purchasers of real property would typically not be tempted by such an uncertain term of ownership.)

    The value of an applicant's life estate is included when calculating his or her assets based on the Internal Revenue Service's latest guidance to determine the value of life estates. (See Internal Revenue Service Publication 1457, "Actuarial Values, Book Aleph," (7-1999).)

Household Assets **DO NOT** include the following:

1. Personal property (clothing, furniture, cars, wedding rings, other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities).

2. Interests in Indian trust land.

3. Term life insurance policies (i.e., where there is no cash value).

4. Equity in the cooperative unit in which the applicant lives.

5. Assets that are part of an active business: "Business" does NOT include rental of properties that are held as investments unless such properties are the applicant's main occupation.

6. Assets that are NOT effectively owned by the applicant: Assets are not effectively owned when they are held in an individual's name but:

   (a) the assets and any income they earn accrue to the benefit of someone else who is not the applicant, and
   (b) that other person is responsible for income taxes incurred on income generated by the assets.

APPLICATION INSTRUCTIONS

PLEASE PRINT ALL INFORMATION CLEARLY

To enter the Lottery for Water Street Crossing Affordable Rental Housing, 7 Water Street, Lakeville, an applicant must submit a complete Application Package prior to the deadline.

Persons with disabilities are entitled to request a reasonable accommodation of rules, policies, practices or services, or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the person(s) with disabilities equal opportunity to use and enjoy the housing.

Complete Application Package:

A complete Application Package shall consist of the following:

- A completed and signed Application Form
- A signed General Authorization for Release of Information Form
- All Required Documentation listed in the Application Checklist

The following section provides guidance in completing and submitting an eligible application. **Applications that are not complete or not eligible will not be entered in the Lottery.** For this reason, applicants are strongly urged to contact the Middleborough Housing Authority for guidance if there are any requirements you do not understand. The Middleborough Housing Authority can be reached by phone at 508-947-3824 extensions 16 or 12 or via e-mail at Middleboroha@verizon.net.

Instructions:

Application Form – Page 1
Part 1 of the application form collects information about the Applicant Household. Please provide the requested information. Applicant is the Head of Household. Co-Applicant is the spouse/partner or co-owner (another name on the lease for the unit). Additional Household members include every person who will live in the affordable home as a member of the household, including children. Extended family members must provide documentation that they have been a part of the household for the past year. Social Security numbers and birthdates are required for each household member. Describe the relationship to the Applicant for each household member (for example: Wife, Son Daughter, Mother, Nephew, etc.).

Part 2 of the application form captures information relative to a Local Selection Preference. Please check box if you request a local preference. A household is eligible for the local preference if the household currently resides in the community, is employed in the community or has a bone fide offer of employment in the community. You must provide documentation of residency or employment.

Part 3 of the application is optional, and designed to capture racial data on applicant households.

Part 4 of the application captures information relative to your present and or previous housing. Please fill in the requested information in the appropriate spaces. Please check whether your present housing receives state or federal subsidy. This includes Section 8 Housing Choice Voucher program, Massachusetts Rental Voucher

Program (MRVP), project based subsidy, etc. Please check whether you have owned any real estate in the past two years. Please provide documentation such as real estate tax bills, sale documents, etc.

Part 5 of the application captures income data for the applicant household. Please fill in the requested information in the appropriate spaces. A section for the full-time occupation and income for the applicant and co-applicant is provided, as well as an additional section, to capture additional income from part-time jobs, alimony, child support, disability, retirement or investment income, etc. You must provide documentation of all income (see the application form and the checklist at the end for guidance). Please provide documentation that is current with the application date (most recent time period). Should you have any questions, please contact the Lakeville Housing Authority for guidance before submitting your application.

Part 6 of the application captures information about household assets. Assets include liquid assets such as cash in savings and checking accounts, real estate owned, investment accounts (stocks, bonds, mutual funds, etc.). You must include all retirement accounts. Please indicate in whose name(s) each account is held and name of the bank or brokerage. If it is an interest-bearing account (such as a savings account), show the interest rate (example: if your savings account pays 2.5% interest, list 2.5 in the column for interest rate). The current balance should include the principal balance (or value if a non-cash asset) as of the most recent statement. Please include documentation as outlined in the application package and checklist.

Part 7 of the application should be filled out regarding members of the applicant household who are over 18 years of age and registered as a full-time student(s) in a school or college. Please include a letter from the educational institution showing that the household member is a full-time student(s), and the anticipated graduation date(s).

Part 8 of the application is for signatures and certifications by the Applicant and Co- Applicant. Please read the certification statement and sign this page.

General Authorization for Release of Information Form
All household members over the age of 18 must sign and date this form. This form will be used to verify information provided with the application.

- The Developer and the Lottery Agent do not discriminate on the basis of race, color, disability, religion, sex, familial status, or public assistance.
- Co-signers or guarantors are not allowed.
- Individuals or their families related to the Developer or with a financial interest in the project are prohibited from applying.

WATER STREET CROSSING

APPLICATION CHECKLIST

Applications Due no later than November 22, 2016 at 3PM

ENCLOSURES REQUIRED: (***Do not enclose originals – COPIES ONLY***)

_____ Signed Application.

_____ If an adult member of the applicant household is a full-time student, a letter from the school or college stating enrollment status and anticipated date of graduation.

_____ Proof of Wage Income (5 most recent pay stubs OR salary verification letter on employer stationary, signed by an authorized individual) (for each job – and each household member).

_____ Proof of Social Security, Disability, SSI, TAFDC, Veterans Benefits, Unemployment Compensation or other government benefits in the form of a letter from the appropriate agency (for each member of household).

_____ Verification of need of an accessible unit (Doctor's note or equivalent)

_____ Proof of local residency or local employment

_____ Complete Tax Returns **for the past three years**, including W2's, 1099's, all schedules and other attachments for each member of the applicants' household. If you filed electronically and did not retain copies, please visit the IRS at irs.gov and request copies. You must sign and date these copies. Use the current date.

_____ For Self Employment income, submit Income and Expense data certified by an independent accountant for the past two quarters.

_____ Documentation of all Assets owned by any members of the Applicant household; documentation must include valuation. This includes the value of real estate owned; investments such as stocks and bonds or mutual funds accounts, and Certificates of Deposit.

_____ Copies of savings and checking and other investment account statements, 3 most recent statements for each account held by each member of the applicant household.

_____ Evidence of funds available for lease deposits (may be identified from savings or a signed and notarized gift letter from a person or organization providing funds.

Water Street Crossing, 7 Water Street, Lakeville, MA
APPLICATION

PLEASE PRINT ALL INFORMATION CLEARLY

APPLYING for: ☐ **Three (3) Bedroom two and 1/2 (2.5) bath unit**

Part 1 - Applicant Information

Applicant Name	Mr./Mrs	First Name	Last Name

CO- Applicant's Name	Mr./Mrs	First Name	Last Name

Applicants Address			
	Street/Apt. #/ PO Box		
	City	State	Zip

Applicants Mailing Address			
	Street/Apt. #/ PO Box		
	City	State	Zip

Phone/Email	Home Phone	Cell Phone	Email

Household Members (List all household members, regardless of age, who will occupy the affordable unit)

Name	Relationship	Date of Birth	Social Security #
	Applicant		
	Co-Applicant		

List Addresses for each Adult Household Member for the last five (5) years in reverse order.

1. Name of Primary Leaseholder_____

Address_____ Apt#_____ Date from_____ To_____

City_____ State_____ Zip_____

Landlord Name_____ Phone_____

Landlord Address_____ City_____ State_____ Zip_____

Did this landlord bring any court action against the leaseholder or you? Yes____ No____
Did this landlord return your security deposit? Yes_____ No_____

2. Name of Primary Leaseholder_____

Address_____ Apt#_____ Date from_____ To_____

City_____ State_____ Zip_____

Landlord Name_____ Phone_____

Landlord Address_____ City_____ State_____ Zip_____

Did this landlord bring any court action against the leaseholder or you? Yes____ No____
Did this landlord return your security deposit? Yes_____ No_____

3. Name of Primary Leaseholder_____

Address_____ Apt#_____ Date from_____ To_____

City_____ State_____ Zip_____

Landlord Name_____ Phone_____

Landlord Address_____ City_____ State_____ Zip_____

Did this landlord bring any court action against the leaseholder or you? Yes____ No____
Did this landlord return your security deposit? Yes_____ No____

Part II (A) - Applicants Household Income

Applicant's Full Time Occupation

Employer Name: _____

Employer Address: _____
Street **City/Town** **State** **Zip code**

Supervisor : _____
Name **Phone #** **Ext. #**

Total Income before any deductions:

If paid Weekly (attach 5 most recent pay stubs)	$ Period #1	$ Period #2	$ Period #3	$ Period #4	$ Period #5
If Paid B-Weekly (attach 3 most recent pay stubs)	$ Period #1	$ Period #2	$ Period #3		
If paid Monthly (attach 2 most recent income stubs/ documentation	$ Period #1	$ Period #2			
Applicant's Total Gross Income					

Part II (B) - Co-Applicants Household Income

Co- Applicant's Full Time Occupation

Employer Name: _____

Employer Address: _____
Street **City/Town** **State** **Zipcode**

Supervisor : _____
Name **Phone #** **Ext. #**

Total Income before any deductions:

If paid Weekly (attach 5 most recent pay stubs)	$ Period #1	$ Period #2	$ Period #3	$ Period #4	$ Period #5
If Paid B-Weekly (attach 3 most recent paystubs)	$ Period #1	$ Period #2	$ Period #3		
If paid Monthly (attach 2 most recent pay stubs)	$ Period #1	$ Period #2			
Co-Applicant's Total Gross Income					

Part II (C) - Other Household Income

(ie self employed, child support, alimony, periodic payments from family/friends, SS, SSI, SSDI, pension, retirement, unemployment, workers compensation, interest income, any other income)

Household Member	Type of Income	Monthly Gross Amount

Part III - Asset Income

(ie checking accounts, savings accounts, CD's, IRA's, real estate, etc.)

Name on Account	Bank/Brokerage Name	Account Type/Interest Rate	Balance
			$
			$
			$
			$
			$
			$
		Total Assets	$

PART IV - Adult Full Time Students

Is any member of the Applicants Household over 18 years a full-time student? Yes_____ No _____
If yes, list name of full- time students (s) and school attending:

Name	School

***Attach a letter from each school verifying the student is enrolled full-time**

Part V- Local Preference

APPLYING for:

☐ **Local Preference (live, work or have a bona fide employment offer in the town of Lakeville.**

1. **Current residents must provide documentation of residency such as rent receipts, utility bills, street listing or voter registration.**

Name	**Current address**	**Date from**	**Date to**

2. **Applicants that work in Lakeville must provide documentation of employment such as last 5 most recent pay stubs**

Household member	**Current employer**	**Employer's address**	**Employer's phone #**	**Hired date**

3. **Applicants that have been hired to work in Lakeville must provide documentation of employment such as letter from employer stating start date**

Household member	**Employer**	**Employer address**	**Employer phone #**	**Hire date**

4. **Applicants that have a child currently enrolled in the Lakeville school system**

Student's Name	**School**		**Student's Name**	**School**

Part VI - Minority Information for Applicant's

Optional: Please check the appropriate Race Category for each Household Member

Household Member	Native American/Alaskan	Native Hawaiian/ Pacific Islander	African American	Hispanic/ Latino	White/ Non-Minority	Other, Non-Wh

Part VII – Housing Information

Section 8 or similar housing subsidy (circle yes or no): Do you currently have a Section 8 Voucher (or similar housing subsidy)? **YES** **NO**

If yes, from which Housing Authority /agency is your voucher issued?

_____

Real Estate: Do you, or anyone on this application, own any property or have owned property in the past 3 years? **YES** **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) **YES** **NO**

If yes to either question, type of property: _____

Location of property: _____

Appraised Market Value: $_____

Mortgage or outstanding loans balance due: $ _____

Part VIII – Certification

I/We certify that the information contained in this application is true and accurate to the best of my/our knowledge.

I/We understand that only applications that are complete and eligible under the guidelines and contain all necessary documentation and certifications will be entered into the lottery.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Received by Lottery Agent:

Date	Time	Received by Deadline	MHA Signature

The information given in this application will be used to check that you are income qualified to be given an *opportunity* to lease an affordable unit in the Town of Lakeville as part of this program. Eligibility for an affordable unit does not guarantee you a unit.

THIS IS NOT A LEASE APPLICATION.

Please submit this application along with **ALL** of the listed documents to:

Middleborough Housing Authority
8 Benton St.
Middleboro, MA 02346

General Authorization for Release of Information

Water Street Crossing Rental Lottery

I/We hereby authorize the Middleborough Housing Authority to do a credit report and to verify any and all income, assets and other financial information. I/we direct any employer, landlord, or financial institution to release any information to the Middleborough Housing Authority for the purpose of determining income eligibility for the lottery of units in Lakeville, MA. Any information released will be kept confidential.

Applicant Signature	last 4 digits of SS#	Date
Co-Applicant Signature	last 4 digits of SS#	Date
Additional Family Member	last 4 digits of SS#	Date
Additional Family Member		Date

General Authorization for Release of Information Form
All household members over the age of 18 must sign and date this form. This form will be used to verify information provided with the application.

This authorization is valid for a period of one year from the date noted above.