

# Information Packet

## The Sudbury Apartments

### An BPDA Income Restricted Housing Lottery Boston, MA (Haymarket Neighborhood)

This packet contains specific information on the BPDA Income Restricted housing program and application process for the BPDA Income Restricted rental units being offered at The Sudbury Apartments in Boston, MA.

Please hold on to this packet as it will be a useful guide throughout the entire process.

**All sixty-three (63) units should be ready for occupancy in early Spring 2020.**

**Applications must be completed and delivered by February 3<sup>rd</sup>, 2020. If materials are mailed in, they cannot be postmarked after February 3<sup>rd</sup> 2020.**

Please see the cover page of the BPDA Income Restricted Unit Application for details on when and where to drop off or mail the application.

**The Sudbury Apartments is a smoke free community.**

For questions on the application, please call 617.782.6900x1 or email [info@sebhousing.com](mailto:info@sebhousing.com)

**The Sudbury Apartments**  
Information Packet created by SEB Housing



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## GENERAL OVERVIEW AND RENTS

The Sudbury Apartments is a 63 unit development above the Government Center Parking Garage in Boston's Haymarket Neighborhood (100 Sudbury Street). Sixty-Three (63) of the units will be reserved for individuals and families who qualify for this BPDA Income Restricted housing program as governed by the Boston Redevelopment Authority.

All sixty-three (63) units should be ready for occupancy in early Spring 2020. For a **description of the units and the development** please read page 13. The unit mix of the BPDA Income Restricted units is as follows:

# of Units	Type	Disabled-Accessible (DA**) and Hard of Hearing (HH)	# of Bathrooms	Approx. Size***	Rent*	Household Size	Income Limit
17	Studio	1 DA and 1 HH**	1	467 to 580 sqft	\$1,125	1-2	70%
28	1BR	3 DA and 1 HH**	1	633-862 sqft	\$1,318	1-2	70%
13	2BR	1 DA**	2	1,083-1,249 sqft	\$1,492	1-4	70%
5	3BR	1 HH**	2	1,459 sqft	\$1,672	1-6	70%

\*Rent does not include any utilities. **Tenant will be responsible for paying electricity (cooking and general), and cable, telephone.** Gas (heat and hot water), water and sewer are paid by the property. Parking is NOT included in the rent but spaces will be available for monthly rates at the Government Center Parking Garage.

\*\*DA units are units built out for persons with mobility impairments and HH units are built for persons who need features for deaf/Hard of Hearing

\*\*\*Unit sizes subject to change during construction

Since it is possible that there will be more interested and eligible applicants than available units, there will be an application process and lottery to rank the applicants for the program. The application and lottery process as well as the eligibility requirements are described in this information packet and the lottery application. The Sudbury Apartments does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

**Q: How long can a household stay in an BPDA Income Restricted unit and remain eligible?**

**A:** Please see *Yearly Eligibility and Rent Review* near the end of this Info Packet for the income limits for current tenants wishing to renew their leases.

## ELIGIBILITY REQUIREMENTS

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**Q: Who is eligible to lease a BPDA Income Restricted unit in The Sudbury Apartments?**

A: In order to qualify for a BPDA Income Restricted unit, households must have income and assets that qualify within the parameters as highlighted in this section. Preference for the units will be given to Boston Residents (see Local Preference). Additionally, some of the units will be disabled-accessible or have features for the deaf or hard of hearing. All households may apply for the disabled-accessible units but households in need of an accessible unit will get top priority, regardless if the unit is designated as local preference or not. For questions on priority by need of a disabled accessible unit or unit for the deaf/hard-of-hearing, please see “**Preference Information**” on page 12.

**Q: What are the income eligibility requirements for the 70% AMI units?**

A:

Household Size	MAXIMUM Income Limit for 70% AMI Units
1	\$55,550
2	\$63,450
3	\$71,400
4	\$79,300
5	\$85,650
6	\$92,000

Unit Size	Approximate MINIMUM Income Limit for households without a housing subsidy for 70% AMI Units
Studio	\$33,750
1 BR	\$39,540
2 BR	\$44,760
3 BR	\$50,160

Under the BPDA Program guidelines, annual household income must not exceed 70% AMI. For Minimum Incomes, the Leasing Office will determine if an applicant has enough monthly income to cover the rent using the same methodology for applicants applying to their market rate units. The required rent to income ratio is 40% (i.e. applicant’s monthly income must be equal to or greater than 2.5 the monthly rent). The approximate minimum incomes are shown in the above table. Applicants may make less than the minimum incomes shown below if they have sufficient savings from which they can draw down. **Applicants who receive a housing subsidy (like Section 8) are not subject to the minimum income requirements** but, like all other applicants, will also have to pass reviews on credit scores, tenant history, and criminal background checks. Please see “Leasing Office Review” in the step-by-step process for more details. **Again, these minimum incomes are not required by the housing program, they are just estimations of minimum incomes required by the leasing office.** If a household with a Section 8 voucher is unclear about the value of their voucher, they should contact their issuing housing authority.

**Q: How is a household's income determined?**

A: The Lottery Agent and Boston Redevelopment Authority will **project a household's income over the next 12 months**. As an example, if a household is reviewed for eligibility on February 2<sup>nd</sup>, 2020, the total anticipated amount of money received by all members of the household from February 2<sup>nd</sup> 2020 thru February 2<sup>nd</sup> 2021 will be counted as income (with the exception of income from employment of children under the age of 18 years).

**Q: For income determination, are all household members counted?**

A: Not necessarily. For the purpose of **income determination**, persons over the age of 18 who are not Immediate Family as defined by Massachusetts General Law c.268A (spouse, parents, children, brothers and sisters) and do not have employment income as well as minors/dependents who are not listed on the most recent tax return and do not have legal custody/guardianship paperwork **will not be included** as part of the household **for income eligibility and certification purposes**. For example: if two unrelated people apply for this opportunity on a single application, and one of the people has zero income, then the income limit for a 1 person household will be used in determining the income eligibility for that household.

Additionally, legally married couples shall both be considered part of the household, even if separated. Children shall be considered part of the household only if they are listed on the most recent tax return and/or proof of legal custody is provided.

**Q: What are the asset eligibility requirements?**

A: Households with any members under the age of 65 must have less than \$75,000 in assets to qualify for the units at 70% AMI units. All assets are counted with the exception of government-approved college savings accounts and qualified retirement accounts, such as IRAs, Keogh plans, pension plans, and similar that have been established at least six (6) months prior to applying for an BPDA Income Restricted unit (unless they are being liquidated). If ALL household members are 65 years old or older, the asset limit is \$250,000. For these households, ALL assets are counted including IRA's, Keogh plans, pension plans etc. Please see the Lottery Application for more details.

The appraised value of any real estate owned by a household member is counted as an asset (mortgages and debt in the property are NOT deducted as the appraised value of the property is counted and NOT the equity in the property). Please see the Lottery Application for more details.

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

A: Yes. You need to include statements for all your current retirement funds. For households where all members are 65 years or older, it is important to show the net cash value of retirement funds. We realize that most retirement funds assess large penalties for early withdrawal but this does not technically mean that you “cannot” withdraw your funds. The post-penalty amount is what you need to provide.

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

A: No. Only people who will live in the unit can sign the lease. Applying households must be able to meet the income qualifications on their own. If someone outside the household is going to help pay the rent, the amount to be paid must be listed as “Periodic Payments” on the Income Table in the Program Application. These payments will be counted towards the applying household’s income. Guarantors will NOT be allowed.

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

A: No, but Boston residents will be given a preference in the selection order. Other preferences apply for this development, and are described in the following pages. Please see the step-by-step process for more details.

## HOUSEHOLD SIZE AND COMPOSITION

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**Q: How is preference household size determined?**

A: According to the Boston Redevelopment Authority and Boston Fair Housing Commission, preferences will be given to households **with at least as many members as there are bedrooms in the unit**. Therefore, preference for the 2BR units will be given to households that have at least 2 household members, and preference for the 3BR units will be given to households that have at least 3 household members.

“Household” shall mean all persons whose name appear on the lease, and also all persons who intend to occupy the housing unit as their primary residence. Legally married couples shall both be considered part of the household, even if separated. Children shall be considered part of the household only if they are listed on the most recent tax return and/or proof of legal custody is provided.

**Q: Does the unborn child of a currently pregnant household member count towards our household size?**

A: No. A household may NOT count an unborn child as a household member.

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

A: Yes, however, if you have only begun considering a divorce or separation and no legal action has been taken, you cannot apply as a single head-of-household as your application will be reviewed as if your current spouse will be moving into the BPDA Income Restricted unit with you. If you are divorced, you will need to provide every page of your divorce decree.

**Q: Can a full-time student apply for a BPDA Income Restricted apartment?**

A: Yes, however full-time undergraduate students age 18 and over are not eligible to lease a unit unless they are a co-applicant with a related, non-full-time student. Similarly, full-time graduate students without income are not eligible to lease a unit unless they are a tenant with an immediate family member who is a non-full-time student. The BPDA’s determination of full time student status will be final.

**Q: If a member of my household has no income, will they be counted for household size preference?**

A: Yes.

## STEP-BY-STEP PROCESS AND TIMELINE

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### Step 1: Lottery Application

Applicants will need to fill out a Lottery Application for every person that will be residing in the unit. **While supporting income and asset documentation (and Boston residency documentation, if applicable) is not required with the Lottery Application, it will be required shortly after the lottery to verify claims made on the Lottery Application.** If delivered in person, the Lottery Application must be received by the date specified on the first page of the Lottery Application. If materials are mailed in, they must be postmarked by the date specified on the first page of the Lottery Application. Applications not meeting those deadlines will not be accepted for the lottery. Please see the cover page of the Lottery Application for locations for drop off and mailing address. Once the Lottery Agent has received the Lottery Application, they will determine initial compliance for the lottery. Households without housing subsidies who fall well below the minimum income limits and households who submit applications indicated they are above the maximum allowable income limits will not be entered into the lottery. **Entrance into the lottery does not guarantee final income certification approval (see the following steps).** Once a Lottery Application is received and SEB Housing determines the household is eligible for the lottery, the applicant will be sent confirmation of their eligibility. Shortly before the Lottery, all households being entered into the lottery will receive an Application Number issued by the BPDA that solely designates the order that their application was received.

### Step 2: The Lottery

One lottery is held to determine each applicant's rank order for selection. Each Application Number will be drawn and indicated on a Master List. The Lottery Agent will then use the Master List in assigning each Application Number to its appropriate spot on a Waiting List sorted by bedroom size, Boston Resident preferences, order drawn in the lottery and household income. The Waiting Lists and Master List will be approved by the Boston Fair Housing Commission prior to the next step. The priority of preferences for these units is as follows: a) Boston Residents who meet Household size preference b) Boston Residents c) Non Boston Residents who meet Household size preference d) Non-Boston Residents

Disabled Households (Households needing the features of a Disabled-Accessible (DA) unit or a unit with features for the deaf/hard of hearing (HH)) will be given priority for the DA or HH units. **The priority of preferences for the Disabled-Accessible/Hearing-Impaired units** is a) Disabled Boston Residents who meet Household size preference b) Disabled Boston Residents c) Disabled Non Boston Residents who meet Household size preference d) Disabled Non-Boston Residents e) Boston Residents who meet Household size preference f) Boston Residents g) Non Boston Residents who meet Household size preference h) Non-Boston Residents

### The Waiting Lists (Applicant Pools)

Studio Waiting List (15 units); One-Bedroom Waiting List (24 units)

Two-Bedroom Waiting List (12 units); Three-Bedroom Waiting List (4 units)

#### *Disabled-Accessible Units (DA) Units*

Studio Disabled-Accessible Unit Waiting List (1 unit); One-Bedroom Disabled-Accessible Unit Waiting List (3 units); Two-Bedroom Disabled-Accessible Unit Waiting List (1 unit)

#### *Units with features for the Deaf/Hard-of-Hearing (HH)*

Studio Deaf/Hard-of-Hearing List (1 unit); One-Bedroom Deaf/Hard-of-Hearing List (1 unit);

Three-Bedroom Deaf/Hard-of-Hearing List (1 unit)



### Step 3: Leasing Office Review & Unit Selection Preference

After the Lottery, the Lottery Agent will notify all the lottery applicants of the results and the Leasing Office will contact four to five times as many households as units available on each Waiting List and inform them that they have until a given date (which will be approximately 1-2 weeks from the date of notification) to complete a Lease Application for Lease Eligibility Screening in addition to completing a Unit Selection Preference Worksheet.

The Lease Application review will be the same review that applicants for market-rate apartments undergo, where factors such as Employment history, Credit score/reports, Former lease history, Criminal Background Screening and sufficient income are considered. **Neither co-signers nor guarantors are allowed; only people who will live in the unit can sign the lease.** Households who complete a Lease Application but are denied by the Leasing Office will be given 10 days to appeal the decision to the Leasing Office. Households who do not appeal within the 10 day appeal period, or households who do appeal but the Leasing Office determines that they are still ineligible, will be removed from all Waiting Lists.

The Unit Selection Preference Worksheet will list all of the units for which their household is eligible. Applicants will also be shown floor plans or site plans to help make an informed decision. The household must rank all of the units they are eligible for in order of their preference.

Once the Leasing Office has screened all the households who completed the Lease Application by the given deadline, they will use the Unit Selection Preference Worksheets to match the top approved households on each Waiting List (for each unit type) with their most preferred and available units. Households will be notified by the Leasing Office of the unit number and type they are being offered and the household must sign a reservation form within 5 days of being notified (if notified by email, 7 days from postmark if notified by postal mail). Once a household has signed the reservation form, they must submit the BPDA Affidavit of Eligibility to SEB Housing within given deadlines (see next page). The unit will be held for the household up thru the BPDA Review and Certification. No holding deposits are allowed at this part in the process (but will be required in Step 4).

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

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

## Step 4: SEB Housing and BPDA Certification of Eligibility

Once a household has selected a unit, their move-in date will be established. All households with move-in dates within 90 days of the date they reserve a unit must then complete the BPDA Affidavit of Eligibility and submit it to SEB Housing along with all required income, asset, tax and if applicable, Boston residency documentation within 5 days of reserving the unit (if notified by email, 7 days from postmark if notified by postal mail).

Upon receiving their Application Number prior to the lottery, all households will want to review the Documentation Requirement Guide for details on everything that will be required to complete the BPDA Affidavit of Eligibility. **Any household who is contacted but fails to submit all required documentation (and if their initial submission is incomplete, any and all missing documentation) within 5 days of reserving a unit (if contacted by email or 7 days from postmark if contacted by postal mail) will be removed from the Waiting List and will lose their reservation.** Similarly, any household who is over the income or asset limit, or is unable to verify all claims in their application, or applied for Boston residency preference but cannot provide the required residency documentation, will also be deemed ineligible by SEB Housing. Households deemed to be ineligible by SEB Housing will have 10 days to appeal the decision to SEB Housing. When the appeal period expires or if the household appeals and SEB Housing confirms the decision that the household is ineligible, the household will be removed from all of the Waiting Lists and they will be released from their reservation, at which time their unit will be reserved by another household.

For households who submit all required documentation and are deemed eligible by SEB Housing, SEB Housing will send the BPDA Affidavit of Eligibility along with all the income, asset and tax documentation submitted to the BPDA to be certified. Households with move-in dates more than 120 days away may be required to submit the BPDA Affidavit of Eligibility along with more current income and asset documentation 75-90 days prior to their move-in date (as some of the documentation provided to SEB Housing during the SEB Housing review will have expired).

The BPDA and SEB Housing reserve the right to request additional documentation to complete the BPDA Affidavit of Eligibility. If the BPDA needs to see additional documentation, they will notify SEB Housing and SEB Housing will notify the household. Failure to deliver the requested additional documentation within 5 days of being notified (if notified by email, 7 days from postmark if notified by postal mail) will terminate the review and certification process and will result in the forfeiture of any Waiting List position or BPDA Income Restricted unit reservation the applicant may hold.

Once the BPDA has certified the eligibility of the Applicant, the applicant will be notified. They will have 5 days from notification (if notified by email, 7 days from postmark if notified by postal mail) to pay their security deposit and their move-in date will be then be set. Households should anticipate moving into their BPDA Income Restricted unit within 30 days (but may be given more time only if required by BFHC). All households, including Section 8 voucher holders, need to provide this security deposit.

Households who are found to be over-income at this stage in the process (when they update their income and asset documentation with SEB Housing for the BPDA Certification of Eligibility) will lose their reservation for the unit they selected.

## Step 5: Yearly Eligibility Review and Rent Review

As a current resident only, households are considered income eligible for a Moderate Income Unit as long as the household earns an income that does not exceed 110% of the Area Median Income for their household size.

*Using the Current BPDA numbers as an example:*

<b>Household Size</b>	<b>Current Income Limit for New Applicants, Moderate Income (70% AMI)</b>	<b>Income Limit for Current Tenants, Moderate Income (110% of AMI)</b>
1	\$55,550	\$87,300
2	\$63,450	\$99,750
3	\$71,400	\$112,200
4	\$79,300	\$124,650
5	\$85,650	\$134,650
6	\$92,000	\$144,600

Every tenant in an BPDA Income Restricted unit will have to complete a yearly eligibility review and recertification at least 30 days prior to their current lease expiring. According to the table above for the years shown, if a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, they will not be allowed to renew their lease and will have to vacate the apartment at the end of their current lease term.

## PREFERENCE INFORMATION (LOCAL AND DISABLED-ACCESSIBLE AND HARD-OF-HEARING)

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**Q: What is Local Preference?**

A: The Boston Redevelopment Authority has established a local preference for all of the BPDA Income Restricted units. All units will be first offered to households that qualify for **Local Preference**. An applicant qualifies for local preference if the applicant or a member of their household is a Current resident of Boston.

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

A: Households that are not resident of Boston are still entered into the lottery. If there are not enough Local Preference applicants, non residents of Boston may be given opportunities to lease a unit.

**Q: Who qualifies for an adaptable disabled-accessible (DA) unit or unit with features for the deaf or Hard-of-Hearing (HH)?**

A: According to *Mass Access: The Accessible Housing Registry*, “units that are barrier-free are accessible to people with disabilities that are wheelchair users, but could also be used by people of different types of disabilities. For example, a person of very short stature, a person with a brain injury or stroke, severe cardiac or respiratory problems, or a person with limited standing, walking, or reaching ability, may use the design features of a wheelchair accessible unit.” Supporting documentation must be current verification from the licensed professional treating the household member for the disability, and the note must specify that the household member is in need of a unit with features for the mobility and/or hearing impaired (whichever is applicable).

**Q: Can households that qualify for a DA or Hearing-Impaired (HH) unit also apply for a non-DA unit or non-HH unit?**

A: Yes. And depending on their order drawn in the Lottery, they may be given an opportunity to lease a non-DA or non-HH unit before they have an opportunity to lease a DA or HH unit, in which case they will have to decide if they want to lease a non-DA or non-HH unit or wait until they have a top position on a Waiting List for a DA or HH unit.

**Q: Does Local Preference get priority over a household in need of a disabled-accessible (DA) unit or unit for the Hearing Impaired (HH)?**

A: No. If there are no Local Preference households in need a DA or HH unit, the DA and HH units will be made available to non-Local Preference households in need of a DA or HH unit regardless of household size and Boston resident preferences.

## The Sudbury Apartments DESCRIPTION

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**Property Description:** The Sudbury Apartments is a newly constructed apartment building located in Boston's historic Haymarket Neighborhood above the Government Center Garage.

Rent does not include any utilities. Tenant will be responsible for paying electricity (cooking and general), and cable, telephone. Gas (heat and hot water), water and sewer are paid by the property. Parking is NOT included in the rent but spaces will be available for monthly rates at the Government Center Parking Garage.

**Amenity and Unit Specific Details TBD**

**Parking:** No parking spaces are included with the units. Reserved parking spaces will be available for standard monthly rates at the Government Center Garage.

The Sudbury Apartments is a smoke free community. Pets are allowed but restrictions apply.