

# City of Cambridge Inclusionary Housing Rental Program Preliminary Application Guidelines

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#### Please read these guidelines carefully before completing the Preliminary Application

The Community Development Department, Housing Division (CDD) administers the Inclusionary Housing Rental Program for households interested in affordable rental housing. To be considered for an affordable unit through this program, please complete the Preliminary Application. Once submitted, the application will be added to the program waiting pool based on unit size eligibility, ranking according to the Community Development Department's preference point system, and emergency need status. Preference will be given to Cambridge residents and families with children.

Placement in the waiting pool does not signify that you are eligible for an affordable unit. <u>This is not a</u> waiting list.

#### Submit complete applications to:

Attn: Housing Division 344 Broadway, 3rd floor Cambridge, MA 02139.

Applicants must complete and sign the attached application with necessary documentation. Applications without proper supporting documentation may not be placed in the appropriate pool. If you have questions, please call CDD's Housing Division at (617) 349-4622.

CDD reserves the right to request that applicants submit updated and/or supporting documentation. Applicants who fail to respond to requests from CDD promptly may be removed from the Rental Applicant Waiting Pool.



# **Eligibility Requirements**

To qualify for the Inclusionary Housing Rental Program:

- Applicant's household size must be appropriate for the unit. See Occupancy Standards (pg 4).
- Households must have an income of at least 50% but not more than 80% of the Area Median Income (AMI). *See Income Eligibility Requirements chart below.*
- All income sources are included from all income-earning members over 18 years of age in the household.
- Household liquid assets may not exceed \$75,000 (ex. Checking/Savings/Money Market/Investment accounts). Funds held in restricted accounts are not counted towards the asset limit (ex. 401(k), IRA, 529, etc). The asset limit is \$150,000 for households where all members are 62 or over, or for households where all members are disabled.
- Individuals and families with Section 8 mobile rental vouchers will not be subject to the required minimum income requirements.

# **Income Guidelines\***

#### Qualifying for a studio

HouseholdSize	Minimum Income 50%	Maximum Income 80%
1 Person	\$51,950	\$83,610

#### **Qualifying fora1-Bedroom**

HouseholdSize	Minimum Income 50%	Maximum Income 80%
1 Person	\$51,950	\$83,610
2 Persons	\$59,400	\$95,550

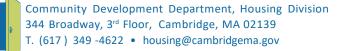
#### Qualifying for a 2-Bedroom

HouseholdSize	Minimum Income 50%	Maximum Income 80%
2 Person	\$59,400	\$95,550
3 Persons	\$66,800	\$107,500
4 Persons	\$74,200	\$119,440

#### Qualifying for a 3-Bedroom

Household Size	Minimum Income 50%	Maximum Income 80%
3 Persons	\$66,800	\$107,500
4 Persons	\$74,200	\$119,440
5 Persons	\$80,150	\$129,000
6 Persons	\$86,100	\$138,550

\*The income chart is based on federal, state, and Cambridge income limits for housing programs. These limits are determined by the US Dept. of Housing and Urban Development and are subject to change.





# **Preliminary Application**

# **Documentation Required with Application\***

#### Α. **Household Size Requirements:**

Please provide evidence of your current household size from two (2) of the following options:

- A rental lease signed and dated within the last year in your name and listing members of your household.
- A copy of your signed current federal tax return with W2s indicating your current household size.
- A copy of birth certificates for all household members. (Passports may be substituted for birth certificates for adult household members only).

#### **Cambridge Residency Preference:** Β.

To be considered for Cambridge residency preference, we are providing three options:\*

**Option 1:** Provide one document from Category A and one document from Category B; or

**Option 2:** Provide three documents from Category B; or,

Op	tion 3: Provide two	documents from	n Category B and	d two documents	from Category C

Category A	Category B	Category C
<ul> <li>Current Lease</li> <li>Current Section 8 Agreement or Income Verification Worksheet</li> <li>Letter from shelter or transitional housing facility in Cambridge</li> </ul>	<ul> <li>Current Utility Bill (electric, gas, oil, cable)</li> <li>Massachusetts ID</li> <li>Current Cambridge Public School Enrollment</li> <li>Federal Tax Return</li> <li>Car Registration</li> <li>Excise Tax Bill</li> <li>Renter's Insurance Statement</li> <li>Three months of rent receipts</li> </ul>	<ul> <li>Bank or other Financial Institution Statement</li> <li>Credit Card Statement</li> <li>Cell Phone Bill</li> <li>Public Benefit Letter or Statement</li> <li>Medical Bill or Statement</li> <li>Current Voter Registration</li> </ul>

FOR FORMER CAMBRIDGE RESIDENTS: Did you previously live in Cambridge? Were you displaced due to a court order or other judgment issued for no fault within the last twelve months? If yes to both, please submit both:

- Documentation listed above to demonstrate your prior residence in Cambridge; and,
- Copy of court order or other judgment that was entered against your household which shows that the action was not brought to address a fault of your household.

FOR APPLICANTS WITH MOBILE (HOUSING CHOICE) VOUCHERS FROM THE CAMBRIDGE HOUSING AUTHORITY: Do you live outside of Cambridge? Were you first awarded a mobile rental housing voucher from the Cambridge Housing Authority within the last twelve months? If yes, please submit:

Documentation your initial approval for a rental housing choice voucher issued by the Cambridge Housing Authority.



# Inclusionary Housing Rental Program Preliminary Application

FOR APPLICANTS LIVING IN A SHELTER OR TRANSITIONAL HOUSING IN CAMBRIDGE: Do you live in a shelter or transitional housing in Cambridge? If yes, please submit:

• A current letter from the facility with information about your residency;

FOR HOMELESS APPLICANTS THAT PREVIOULY LIVED IN CAMBRIDGE: Do you live in a shelter, or do not have permanent housing? Was your last permanent residence in Cambridge? If yes to both, please submit:

- Documentation listed above to demonstrate that your last permanent residence was in Cambridge; and,
- A current letter from shelter facility with information about your residency; or,
- Document signed by the applicant and a housing search caseworker, a social service provider, shelter staff, school personnel, an attorney, medical professional, or social worker or a mental health professional (collectively, "professional") from whom the applicant has sought assistance relating to homelessness or housing search. The document must specify, under penalty of perjury, that the professional believes the applicant is not permanently housed or is living unsheltered.

## C. Emergency Need Preference:

If you are requesting your application be considered as an emergency, you MUST attach a copy of the evidence supporting one or more of the following emergency situations:

- Applicant is currently facing a no-fault eviction (provide a copy of court order).
- Applicant is living in a property that has been cited by the City for outstanding code violations (provide report from Inspectional Services Department).
- Applicant is paying more than 50% of their monthly gross income on rent (submit documentation of current pay stubs and lease agreement).
- Applicant is living in an overcrowded situation defined as having more than two individuals per bedroom (provide a signed lease which states bedroom size and all household members).
- Homeless (provide a letter from shelter where you are residing).

\*The Community Development Department reserves the right to request additional documentation



# **Preference Point System**

Preference will be given to Cambridge residents, families with children, and applicants with an emergency housing need. All applications will be reviewed for eligible household size and income eligibility and then ranked in order by the following priorities:

- Current Cambridge resident (4 points)
- Household with at least 1 child under 18 (1 point)
- Household with at least 1 child under 6 (1 point)
- Household with emergency need, as defined on previous page (1 point)

# **Occupancy Standards**

### Determine Unit Size

- 1. To determine appropriate unit size for an applicant, the following criteria shall be used:
  - A. No more than two persons shall occupy the same bedroom.
  - B. Persons of the opposite gender (other than a couple) shall not be required to share a bedroom.
  - C. Two children of the same gender shall share a bedroom unless the difference in their ages is 10 years or more.

#### 2. Families may choose to under-house themselves based on the following:

- A. Children of opposite gender may share a bedroom if the sum of their ages is 15 or less.
- B. Children of the same gender may occupy the same bedroom regardless of age.

### Determine Household Size

- 1. Eligible household size is based on all current, full-time and permanent household members at the time of application:
  - A. Only children who are born before the application deadline or are expected within 90 days of the application deadline (as documented by a medical professional) will be counted as household members.
  - B. Children of applicants, who are full-time students aged 18 years and over and living in a college dormitory, will be considered part of the household if they are listed as dependents on their parent's tax return.
- 2. Applicants must be able to document, to the satisfaction of the City of Cambridge, that any recent additional members to their household are permanent, full-time members.
- 3. Those household members not listed on the most recent year's federal tax return as dependents of the applicant will be required to document that they are residing with the applicant at the date of application.
  - A. Household members not listed as dependents will be required to sign a notarized affidavit stating their intention to remain as permanent full-time members of the applicant's household for the foreseeable future.



# What should I expect after I submit the Preliminary Application?

- A confirmation letter will be mailed to you with information about your preference group.
- As units become available, applicants at the top of their appropriate preference group for the available unit(s) will be asked to submit a Final Application to determine income and asset eligibility.
- CDD will maintain applications in the Rental Applicant Pool.
  - Applicants should notify CDD in writing of changes to household size and income, voucher status, residency, employment or emergency need. CDD will accept updates and/or changes to an applicant's Preliminary Application <u>in writing only</u>.

# What happens after I submit a Final Application?

- Final Applications will be reviewed by CDD staff.
- Applicants who meet the program income and asset eligibility requirements will be forwarded by CDD to unit owners/management companies for the review of credit, CORI, and in some cases landlord references.
- Eligible applicants who meet the credit, CORI, and landlord reference criteria set by the property owner/ management company will be offered a unit based on their order in the Rental Applicant Waiting Pool.

# What happens if my Final Application is approved at a property?

- Applicants will be sent an email from the management company that approved their application with the details of the available unit and community.
  - If applicant is interested in the unit, they may request a tour of the property and available unit.
  - Applicants will be shown a unit and will have at least48 hours after touring the unit to decide whether to lease the unit.
- If an applicant declines available units at three separate properties, the applicant will be placed at the bottom of the waiting pool of their preference group and will not be offered a unit for up to 180 days.
- If an applicant decides to move forward to lease a unit, they will enter into a lease agreement with the property management company and move into the unit within 30 days.
- Tenants in the Inclusionary Housing Rental Program are re-certified on an annual basis.

# What happens if my Final Application is denied at a rental property?

- Applicants who are declined by four different management companies for credit or landlord references will be removed from the pool.
- Applicants who are denied due to CORI or other criminal background check by two different management companies will be removed from the pool. Notification to the applicant will be made in writing by the management company that denied their application.
- If the applicant is denied by the property management company he/she/they/them may file an appeal in writing within (5) business days directly to the property management company.

Questions? Contact the Housing Division at (617) 349-4622 or email housing@cambridgema.gov.

	City of Car Inclusionary Ho Program Prelimir	ousing Rental	on	CAMBRIDGE C D D C 3 4 4 Committy Directivest 344 brookery
Appropriate Unit Size: (see Occupancy Standards)	🗌 Studio 🗌 1-bedroor	n 2-bedroom 3	-bedroom 🔲 4-bedr	oom
Head of Household:				
Last Name:	First Na	ime:		MI:
Co-Applicant:				
Last Name:	First Na	ime:		MI:
Current Residence:		City	State	ZipCode
Telephone (primary):				
Email (required):				
Are you a Veteran? (Yes/ No)				
Marital Status: 🗌 Single	Married Sep	arated 🔲 Divor	ced 🗌 Other	
Ethnicity*: 🗌 Latino d	or Hispanic 📃 Not I	atino or Hispanic		
Race* (Check all that apply):				
African American/ Bla	ick 🔄 American Indiar	n/Alaskan Native	🗌 Asian 🗌 Caud	casian
Native Hawaiian/othe	er Pacific Islander 🗌	Prefer not to respo	nd	
* This information is optional o	and not a requirement to pai	rticipate in the Inclusi	onary Housing Rental	Program
Have you ever applied for the Have you ever resided in an I If "Yes," indicate when and ex	nclusionary Housing Ren			No No
Do you own or have interest If "Yes," indicate when and ex		y? 🗌 Yes 🗌	No	



If you have an emergency need, check which of the following situations your household is facing\*:

- Facing a no-fault eviction (provide a copy of court order).
- Living in a property that has been cited by property that has been cited by the City for outstanding code violations (provide report from Inspectional Services Department).
- Paying more than 50% of your monthly gross income for rent (submit documentation of current pay stubs and lease agreement).
- Living in an overcrowded situation defined as having more than two individuals per bedroom (provide a signed lease which states bedroom size and all household members).
- Homeless (provide a letter from shelter where you are residing).

\*Those claiming an emergency must attach copies of all documents showing your emergency.

#### **Members of Household**

Start with Head of Household; list the legal names, birth dates, and relationship to head of household of each person who will reside in the unit:

Gender	Social Security #	Date of Birth	Relationship to Applicant
			Head of Household
	Gender	GenderSocial Security #Image: Social Security #Image:	GenderSocial Security #Date of BirthImage: Social Security #Date of BirthImage: Social Security #Image: Social Secur

Applicants must notify CDD **in writing** of changes to household size and income, voucher status, residency, employment or emergency need. CDD reserves the right to request that applicants submit updated and/or supporting documentation.

# **Employment Information for All Members of Household**

Last Name/ First Name	Total Income & Frequency of Pay (weekly, bi-weekly, monthly, annually)		Source of Income
	\$	Per	

Do you work in Cambridge? If Yes, where?

Do you currently have a mobile voucher? If Yes, Name of subsidizing agency? \_\_\_\_\_





#### **Accessible Unit**

If you or a household member has a disability and requires accessibility features in your home, please check which apply:

□ Mobility (including wheelchair)

□Hearing

 $\Box$  Vision

The City of Cambridge Community Development Department does not discriminate based on disability. The department will provide auxiliary aids and services, written materials in alternative formats, and reasonable modifications in policies and procedures to persons with disabilities upon request.

# **Applicant Certification**

I understand that this form is not an offer of housing. Based on this form, I understand that I should not make any plans to move or end my present tenancy. I understand that it is my responsibility to inform the Cambridge Community Development Department, Housing Division of any change of address, income, reasonable accommodation and family composition or my application will be withdrawn. I/We certify, under penalty of perjury, all information on this application to the best of my/our knowledge is true. I/We understand that false information given is sufficient grounds for rejection of this application. Furthermore, verification may be obtained from any source herein.

#### Penalty for False or Fraudulent Statement, U.S.C.

Title 18, Section 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies . . . Or makes any false, fictitious, or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious,

or fraudulent statements or entry, shall be fined no more than \$10,000 or imprisoned not more than five (5) years or both." All persons whose names will appear on the lease and are 18 years old or older must sign here:

Signature:	
	Date:
Signature:	
	Date:

I,\_\_\_\_\_\_, authorize the City of Cambridge and the affiliated Private Management staff to obtain information regarding my household's eligibility for housing, including income, present or former tenancies, criminal background information and credit history, including court judgments and bankruptcies, from any parties having such information, including any agency or housing authority managing any housing subsidy for which I am eligible. I authorize any parties from whom that information is requested to release it to the City of Cambridge and their employees.

Signature:	
	Date:
Signature:	
	Date:



## Review the list of documentation REQUIRED with the Preliminary Application

#### **1. Household Size Requirements:**

Provide evidence of your current household size from TWO of the following options (additional documentation may be requested):

- A rental lease signed and dated within the last year in your name and members of your household
- A copy of your signed current federal tax return with the W2s that indicate your current household size
- Copies of birth certificates for all household members (Passports may be substituted for birth certificates for adult household members only).

#### 2. Cambridge Residency Preference:

*To be considered for Cambridge residency preference, we are providing three options* (additional documentation may be requested):

Option 1: Provide one document from Category A and one document from Category B; or

Option 2: Provide three documents from Category B; or,

Option 3: Provide two doo	cuments from Category B	and two documents fr	om Category C
option 3. Frontie two dot	unients nom category D	and two documents in	Uni Category C

Category A	Category B	Category C
<ul> <li>Current Lease</li> <li>Current Section 8 Agreement or Income Verification Worksheet</li> <li>Letter from shelter or transitional housing facility in Cambridge</li> </ul>	<ul> <li>Current Utility Bill (electric, gas, oil, cable)</li> <li>Massachusetts ID</li> <li>Current Cambridge Public School Enrollment</li> <li>Federal Tax Return</li> <li>Car Registration</li> <li>Excise Tax Bill</li> <li>Renter's Insurance Statement</li> <li>Three months of rent receipts</li> </ul>	<ul> <li>Bank or other Financial Institution Statement</li> <li>Credit Card Statement</li> <li>Cell Phone Bill</li> <li>Public Benefit Letter or Statement</li> <li>Medical Bill or Statement</li> <li>Current Voter Registration</li> </ul>

Did you live in Cambridge in the last 12 months? *Please refer to page 3-4 for required documentation to qualify for Cambridge residency preference.* 

#### 3. Emergency Need Preference (only if applicable):

Households with one or more of the following Emergency Needs (if you are claiming an emergency you **must** attach a copy of the evidence supporting your emergency situation):

- Applicant is currently facing a no-fault eviction (provide a copy of court order).
- Applicant is living in a property that has been cited by the City for outstanding code violations (provide report from Inspectional Services Department).
- Applicant is paying more than 50% of their monthly gross income on rent (submit documentation of current pay stubs and lease agreement).
- Applicant is living in an overcrowded situation defined as having more than two individuals per bedroom (provide a signed lease which states bedroom size and all household members).
- Applicant is homeless (provide a letter from shelter).

Community Development Department, Housing Division 344 Broadway, 3<sup>rd</sup> Floor, Cambridge, MA 02139 T. (617) 349 -4622 • housing@cambridgema.gov



# Mail in or drop-off completed applications to the secure drop-box located outside of the City Hall Annex:

Attn: Housing Division City Hall Annex 344 Broadway, 3rd. Floor Cambridge, MA 02139

Please do not provide original documents when submitting the application.

Note: The Community Development Department does not make copies of documents.