



Inclusionary Housing Rental Program Preliminary Application

City of Cambridge Inclusionary Housing Rental Program Preliminary Application Guidelines

Packet Contents

Page 2: Eligibility Requirements

Page 3: Documentation Required with Application

Page 5: Assignment for Preference System and Preference Pool Order

Page 5: Occupancy Standards

Page 6: What to Expect after Submission

Page 7: Preliminary Application

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

The Cambridge Housing Department administers the Inclusionary Housing Rental Program for households interested in Inclusionary rental housing opportunities. To be considered for a 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 Housing Department's preference point system.

As units become available, applicants at the top of their preference group for the available unit(s) will be asked to submit a Final Application to determine income and asset eligibility.

Submit complete applications to:

Attn: Cambridge Housing Department
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 the Housing Department at (617) 349-4622.

The Housing Department reserves the right to request that applicants submit updated and/or supporting documentation. Applicants who fail to respond to requests from the Housing Department 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 eligible for the unit bedroom size. *See Occupancy Standards (pg. 5).*
- Households must have an annual gross 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 aged 18 years or older in the household unless they are a full time student.
- Household liquid assets may not exceed \$75,000 (ex. Checking/Savings/Money Market/Investment accounts). Funds held in restricted accounts will not be considered towards the asset limit (ex. 401(k), IRA, 529, etc.). The asset limit is \$150,000 for households where all members are 62 or older, 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

Household Size	Minimum Income 50%	Maximum Income 80%
1 Person	\$56,300	\$92,650

Qualifying for a 1-Bedroom

Household Size	Minimum Income 50%	Maximum Income 80%
1 Person	\$56,300	\$92,650
2 Persons	\$64,350	\$105,850

Qualifying for a 2-Bedroom

Household Size	Minimum Income 50%	Maximum Income 80%
2 Person	\$64,350	\$105,850
3 Persons	\$72,400	\$119,100
4 Persons	\$80,450	\$132,300

Qualifying for a 3-Bedroom

Household Size	Minimum Income 50%	Maximum Income 80%
3 Persons	\$72,400	\$119,100
4 Persons	\$80,450	\$132,300
5 Persons	\$86,900	\$142,900
6 Persons	\$93,300	\$153,500

**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.*

Required Documentation

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 (Form 1040) with W2s indicating your current household size.
- A copy of birth certificates for all household members under the age of 18. (For adult household members, a copy of a passport, state-issued ID or birth certificate).

Documentation to be Considered for Applicant Selection Preferences

If you meet the criteria for any preference listed below, please submit the documentation to be considered for that preference.

1. Cambridge Residency Preference:

FOR CURRENT CAMBRIDGE RESIDENTS: If you are currently living in Cambridge, please provide residency documentation from the following 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,
- Option 3:** Provide two documents from Category B and two documents from Category C

Category A	Category B	Category C
<ul style="list-style-type: none"> • Current Lease • Current Section 8 Agreement or Income Verification Worksheet • Letter from shelter or transitional housing facility in Cambridge 	<ul style="list-style-type: none"> • Current Utility Bill (electric, gas, oil, cable) • Massachusetts ID • Current Cambridge Public School Enrollment • Federal Tax Return (Form 1040) • Car Registration • Excise Tax Bill • Renter’s Insurance Statement • Three months of rent 	<ul style="list-style-type: none"> • Bank or other Financial Institution Statement • Credit Card Statement • Cell Phone Bill • Public Benefit Letter or Statement • Medical Bill or Statement • Current Voter Registration

** We may require residency documentation for additional adults in your household*

FOR FORMER CAMBRIDGE RESIDENTS: Did you live in Cambridge within the last 12 months? Were you displaced due to a court order or other judgment issued for a no-fault eviction? If yes, 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.

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 PREVIOUSLY 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,
- Documents must be signed by the applicant and a “professional” that has provided the applicant with housing-related assistance. A Professional can include: a housing search caseworker, a social service provider, shelter staff, school personnel, an attorney, medical professional, or social worker or a mental health professional. The document must specify, under penalty of perjury, that the professional believes the applicant is not permanently housed or is living unsheltered.

Emergency Housing Need Preference

If you meet the criteria for the following emergency housing needs, please submit the documentation to be considered for that preference.

- 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 Housing Department reserves the right to request additional documentation*



Assignment for Preference 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)

Applications in the Rental Applicant Pool are maintained in separate pools for studio, one-bedroom, two-bedroom, three-bedroom, and four-bedroom units. Applications within each unit size pool are ordered by the number of preference-points an applicant receives (e.g., 7-point applications, 6-point applications, 5-point applications, etc.), and then by the date the Preliminary Application is received by the Housing Department.

Occupancy Standards

Determine Unit Size

1. **To determine appropriate unit size for an applicant, the following criteria shall be used:**
 - No more than two persons shall occupy the same bedroom.
 - Couples or those in a similar living arrangement are required to share a bedroom.
 - Two children of the same gender shall share a bedroom unless the difference in their ages is 10 years or more.
2. **Some applicants may choose to under-house themselves in order to apply for multiple unit sizes. For example:**
 - Children of opposite gender may share a bedroom if the sum of their ages is 15 or less.
 - Children of the same gender may occupy the same bedroom regardless of age.

Who is applying with you?

We will review your household based on:

- All current, household members living together.
- Your intended household composition.

Household members will include:

- An unborn child(ren) if the scheduled due date is within four (4) months (as documented by a medical professional);
- Children where applicants have physical custody for at least 30% of their overnights (as documented by a legal separation agreement or a signed and notarized parental agreement);
- Children of applicants, who are enrolled, full-time students aged 18 years and older, if they are listed as dependents on their parent's tax return.



What should I expect after I submit the Preliminary Application?

- A confirmation letter will be mailed to you with information about your preference group and eligible bedroom size.
- 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.
- The Housing Department will maintain applications in the Rental Applicant Pool.
 - Applicants should notify the Housing Department in writing of changes to household size and income, voucher status, residency, employment or emergency need. The Housing Department will accept updates and/or changes to an applicant's Preliminary Application **in writing only**.

What happens after I submit a Final Application?

- Final Applications will be reviewed by THE HOUSING DEPARTMENT staff.
- Applicants who meet the program income and asset eligibility requirements will be forwarded by the Housing Department to unit owners/management companies for a credit check, a CORI background check, and in some cases landlord references.
- Eligible applicants who meet the credit, CORI background check, 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 an 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 least 48 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.
- Every year, tenant's income is recertified by Housing Department staff.

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 Department at (617) 349-4622 or email housing@cambridgema.gov.





Inclusionary Housing Rental Program Preliminary Application



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Head of Household:

Last Name: _____ First Name: _____

Co-Applicant:

Last Name: _____ First Name: _____

Appropriate Unit

Size (see page 5 for Occupancy Standards): Studio 1-bedroom 2-bedroom 3-bedroom 4-bedroom

Current Residence:

Street Name _____ Apt. # _____ City _____ State _____ Zip Code _____
Telephone (primary): _____ Telephone (secondary): _____

Email (required): _____

How long have you lived at your current address? _____ What is your current rent? \$ _____

How bedrooms are in current unit? _____

Current Property Management Co./Landlord: _____

Are you a Veteran? Yes No

Marital Status: Single Married Separated Divorced Other

Ethnicity*: Latino or Hispanic Not Latino or Hispanic Prefer not to respond

Race* (Check all that apply): African American/ Black American Indian/Alaskan
 Asian Caucasian
 Native Hawaiian/other Pacific Islander Prefer not to respond

**This information is optional and not a requirement to participate in the Inclusionary Housing Rental*

Have you ever applied for the Inclusionary Housing Rental program before? Yes No

Have you ever resided in an Inclusionary Housing Rental unit in Cambridge? Yes No

If "Yes," indicate when and explain why you moved: _____

Do you own a home or have ownership interest in any real estate property? Yes No

If "Yes", when and where? _____

Is your primary employment in Cambridge? Yes No

If "Yes", where? _____

**If
you
have**





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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:

Name	Gender	Social Security #	Date of Birth	Relationship to Applicant
				Head of Household

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

Income Information for All Members of Household

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





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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

The City of Cambridge Housing 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 Housing Department 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: _____





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Review the list of documentation REQUIRED with the Preliminary Application

(The Housing Department reserves the right to request that applicants submit updated and/or supporting documentation.)

1. 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 (Form 1040) with W2s indicating your current household size.
- A copy of birth certificates for all household members under the age of 18. (For adult household members, a copy of a passport, state-issued ID or birth certificate).

2. Cambridge Residency Preference (if applicable):

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 documents from Category B and two documents from Category C

Category A	Category B	Category C
<ul style="list-style-type: none"> • Current Lease • Current Section 8 Agreement or Income Verification Worksheet • Letter from shelter or transitional housing facility in Cambridge 	<ul style="list-style-type: none"> • Current Utility Bill (electric, gas, oil, cable) • Massachusetts ID • Current Cambridge Public School Enrollment • Federal Tax Return (Form 1040) • Car Registration • Excise Tax Bill • Renter's Insurance Statement • Three months of rent receipts 	<ul style="list-style-type: none"> • Bank or other Financial Institution Statement • Credit Card Statement • Cell Phone Bill • Public Benefit Letter or Statement • Medical Bill or Statement • Current Voter Registration

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 (if applicable):

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**).





Inclusionary Housing Rental Program Preliminary Application

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

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

Please do not provide original documents when submitting the application.

Note: The Housing Department does not make copies of documents.

