

Information Packet

SHIRLEY MEADOWS

Affordable Rental Application
27 Hospital Road
Devens, MA 01464

This packet contains specific information on eligibility requirements and the application process for **fifty-eight (58) affordable apartments** being offered for rent in the town of Devens, MA, after the lottery process.

Phone: 978-256-7425, ext. 21 or lottery@chelmsfordha.com

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General Overview

Shirley Meadows will include 58 units of supportive and affordable housing for seniors, aged 62 and over, of which there will be 55 one-bedroom units and 3 two-bedroom units. The housing will be designed to address the immediate needs of seniors with incomes ranging from moderate (60% Area Median Income) to extremely low (30% AMI). Eight (8) of these units will be set-aside for homeless or at-risk seniors, providing a safe, permanent and service-enriched environment for this most vulnerable population.

Each of the 58 apartments will have a full bathroom and kitchen with rooms and hallways designed to support the needs of those with disabilities and will be easily converted to full accessibility standards if and when that is needed for the tenants. Particular attention will be paid to accessibility and flexible spaces that allow residents with mobility impairments to remain independent and self-sufficient within their homes.

The project also includes a substantial supportive services component designed to provide access to education and training, and health care services so that will allow seniors to age in place. As this is a smoke-free building, neither tenants nor visitors will be permitted to smoke in the units or on the premises. A cat or small dog is allowed, and off-street parking will be available.

The affordable rents are being set based upon the 2019 Shirley Town HUD Metro FMR Area 60% area median income (AMI) limits to households earning no more than 60% of AMI.

Bedroom Size	Baths	Number of Units	Rent 30%*	Rent 50%*	Rent 60%	Utility Allowance
1	1	55	30% of Inc	\$1111	\$1333	\$94
2	1	3	N/A	\$1333	\$1600	\$124

* 16 of the units will be receiving rental assistance (project-based section 8 or MRVP); therefore those tenants will only be required to pay 30% of their annual income towards rent and utilities.

Shirley Meadows does not discriminate based on race, color, national origin, religion, sex, familial status, sexual orientation or handicap (disability). Disabled persons 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 disabled person equal opportunity to use and enjoy the housing.

Persons with disabilities who may require a reasonable accommodation in obtaining or completing an application may call the CHA to make special arrangements. The CHA uses Mass Relay to communicate with applicants who may be speech or hearing impaired. The Mass Relay number is 1-800-439-2370 for TTY and 1-800-439-0183 for voice.

GENERAL ELIGIBILITY REQUIREMENTS

Maximum Allowable Income

To be eligible to apply for the chance to rent an affordable unit, the combined gross annual income for all income sources of all income-earning members in the household must be at or below eighty percent of median income for the town of Shirley. The maximum incomes allowed for this program are:

Shirley, MA HUD Metro FMR Area; effective 04/24/19

Household Size	30% of Median	50% of Median	60% of Median
1	\$24,900	\$41,500	\$49,800
2	\$28,440	\$47,400	\$56,880
3	\$32,010	\$53,350	\$64,020
4	\$35,550	\$59,250	\$71,100

Approximate Minimum Income

Bedroom Size	Number of Units	30% Income Restriction	50% Income Restriction	60% Income Restriction
1BR	7*	N/A**		
1BR	8*		N/A**	
1BR	4		\$33,330	
1BR	36			\$39,990
2BR	1*		N/A**	
2BR	2			\$48,000

*Sixteen (16) units are set to receive project-based rental assistance, therefore the minimum income requirement is waived.

For households who already have a subsidy for housing through the Section 8 Program or similar assistance, the minimum income** requirement may be waived. In addition, if you have assets that exceed the income minimum for your unit size and income restriction, you may also apply.

Asset Limits

There is no limit on the amount of assets households may have. Income from assets, however, is counted as the greater of: actual income or the HUD Passbook rate at the time of application (.06% as of 2/1/15) of the net value of the asset. Assets may include cash, cash in savings and checking accounts, a home, net cash value of stocks, net cash value of retirement accounts (such as 401Ks), real property, bonds, capital investments, life insurance policies and foreign bank accounts.

Frequently Asked Questions – General Eligibility

Q: Who is eligible to apply for the affordable units?

A: In order to qualify for an affordable unit, households must meet each of the following criteria:

- 1.) The entire household's income and assets must be below the maximum allowable income limit.
- 2.) The household must be of appropriate size.
- 3.) The household must meet the minimum income requirement as outlined above.

Q: Do I need to be a resident of Devens/Shirley to apply?

A: No.

Q: Can I apply if own a home?

A: You may own a home when you apply. It does not have to be sold before you move in. Your home will count as an asset and be calculated as such when determining your eligibility. Once it is sold, additional documentation will be needed to update your file and income information.

Q: How is a household's income determined?

A: The Chelmsford Housing Authority will calculate the income of a household based upon the current income the household is earning including actual or imputed income from assets. In an effort to provide as accurate an income calculation as possible, the CHA must review all current and historical income data.

ALL SOURCES OF INCOME ARE COUNTED. Any monies you receive will be counted as income. This includes, but is not limited to, Social Security, alimony, overtime pay, bonuses, unemployment, severance pay part-time employment, matured bonds, monies to be received in court settlements

and imputed interest and dividends on bank accounts and actual or imputed income from assets.

There are some exceptions under which income will not be counted, most notably income from employment of children under the age of 18.

CHOICE, Inc. will calculate the value of your assets pursuant to the formula set by the Department of Housing and Urban Development. This formula takes the greater of the actual income from an asset or the current market value of any asset multiplied by 1%. The amount derived from this calculation is then added to your income.

For example: Mrs. Smith is a mother of three children and earns \$25,000 a year at her job and receives \$12,000 a year in child support. Mrs. Smith also has a checking account valued at \$7,000 earning 1% interest and a CD worth \$20,000 earning 2.3%. Her income would be calculated as follows:

$$\begin{array}{l} \text{Employment } \mathbf{\$25,000} \quad \text{Checking } (\$7,000 \times 1\%) = \mathbf{\$70} \\ \text{Child Support } \mathbf{\$12,000} \quad \text{CD } (\$20,000 \times 2.3\%) = \mathbf{\$460} \\ \text{Total income} = \mathbf{\$37,530} \end{array}$$

Q: I have a 401K and am not taking any withdrawals. Do I have to include it when I list my assets?

A: Yes, you need to include the net cash value of all your current 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 or don't have access to them. The "post-penalty" amount is what you need to provide along with supporting documentation.

Q: Are there eligibility exceptions for households that are barely over the income limit?

A: No, there are no exceptions to the income limits.

PROCESS AND TIMELINE

The following steps outline the process of applying for an affordable unit. The following pages explain each step in greater detail.

Program Application

CHOICE, Inc., and the Chelmsford Housing Authority will be advertising and publicizing the availability of this affordable housing opportunity in Devens/Shirley and distributing applications and this Information Packet throughout the community and region.

After reading this Information Packet in its entirety, applicants will need to fill out a Program Application and provide accompanying documentation. The applying household must list all income and asset information for every person that will be residing in the unit. The Program Application must be signed and dated by all heads of household.

Formal Review of Eligibility

Before a household can move forward, all documentation of income and assets from all members over the age of 18 must be reviewed for eligibility. Below is a list of some of the items that may be requested:

Income:

- **Wages:** Verify gross earnings by submitting six (6) pay stubs or a letter from the employer stating the number of hours per week that the employee works and the rate of pay per hour. Any such letter should include the name and address of the employer as well as the name and telephone number of the contact person.

- **Social Security or Supplemental Income:** A statement no more than one month old from the Social Security Administration. This statement can be obtained online at www.socialsecurity.com or by calling 1-800-772-1213.
- **VA Pension or other retirement benefits:** A statement no more than one month old showing earnings from the Veterans Administration or other retirement funds
- **VA Compensation or Benefits:** A statement no more than one month old showing earnings from the Veterans Administration.
- **ADFC/EAEDC/TANF:** A statement less than one month old from the Department of Transitional Assistance showing benefits. This statement may be obtained by calling 1-800-632-8095.
- **Food Stamps and Fuel Assistance:** A statement less than one month old from the Department of Transitional Assistance.
- **Alimony and/or Child Support:** Copies of six (6) payment checks.
- **Unemployment Benefits:** Current statement or copies of six (6) check stubs from the Department of Unemployment Assistance.
- **No Income:** If an adult family member does not have any income at all, a “Zero Income Self Affidavit” must be completed and notarized. The Chelmsford Housing Authority can provide you with a copy of this form.

Assets:

- **Checking and Savings Accounts:** Copies of six (6) months of complete statements showing transaction details for any and all banking accounts, including foreign accounts.
- **Current Value of Assets:** A statement no more than one month old showing the current value of any stocks, bonds, CDs, IRAs, etc. Including current rate of interest and dividends.
- **No Bank Accounts:** If any member of your household over the age of 18 does not have a bank account, each person must complete and have notarized a “No Bank Account” certificate. The Chelmsford Housing Authority can provide you with a copy of this form.

In addition, all members of the household must complete the Tenant Packet and sign the authorization for release of information. If the adult is a full-time student, the proof of current student status must also be provided.

If it is determined that incomplete or inaccurate information was provided in the application, or if the applicant fails to respond to questions regarding the required documentation within a timely fashion, the CHA reserves the right to deem the applicant ineligible for a unit at Shirley Meadows.

The landlord will make the final determination regarding suitability for the unit based upon references, credit checks and other screening processes used for all applicants.



