

**eliminating racism
empowering women**



Greater Newburyport

YWCA at Hillside, LLC Information Packet and Application

18 Cottage Court, Newburyport, MA 01950
Telephone Line 978-465-9922 X14
TTD/TTY 508-990-2620

This packet contains specific information on the background, eligibility requirements, selection priority categories, application process for the affordable rental housing program that is the YWCA at Hillside, LLC.

The managing agent of this project, YWCA Greater Newburyport, invites you to read this information and submit an application if you think that you meet the eligibility requirements. Submission of an application does not assure you an apartment. If you are selected through this process, you must be deemed eligible through further evaluation, and you will be required to submit additional information at that time.

Monthly Rents are determined by income (see Table 1).

unit size	30% income limit Monthly Rent	50% income limit Monthly Rent
Single Room Occupancy	Subsidized	\$600

(Rents subject to change)

Applications are available at www.ywcanewburyport.org/affordable-housing

**Single Room
Occupancy**
Rooms can
accommodate
ONLY
a single person



Table of Contents

I) General Information.....	1
A) YWCA Greater Newburyport.....	1
B) Hillside Center for Sustainable Living.....	1
C) Description of YWCA at Hillside.....	1
1) Net Positive.....	2
2) Sustainability Goals.....	2
3) Trash.....	2
4) Organic Farm.....	2
5) Electric Vehicles.....	3
6) Common Space and Mail.....	3
7) Parking.....	3
8) Storage.....	3
9) Non-Smoking.....	4
10) Location.....	4
11) Unit Size According To Income Eligibility.....	4
12) Transportation.....	4
13) Employment Opportunities.....	4
14) Local Amenities.....	5
15) Utilities.....	5
16) Appliances.....	5
II) Eligibility.....	5
III) Preferences.....	6
A) Homelessness.....	6
B) Wheelchair Accessible Unit.....	7
C) Sensory Unit.....	7
D) Occupancy standards (household size requirements).....	8
IV) Tenant Selection Process.....	8
V) Certification.....	8
VI) Screening Process.....	9
A) Screening Criteria.....	9
B) Denial reasons.....	9
C) Denial Appeal Process.....	9
VII) Reasonable Accommodations.....	10
VIII) Equal Housing Opportunity.....	10

I) General Information

A) YWCA Greater Newburyport

The mission of the YWCA Greater Newburyport (YWCA) is to eliminate racism, empower women and promote peace, justice, freedom and dignity for all.

The lack of affordable housing disproportionately affects women and their families. As such, the YWCA views the provision of affordable housing as one of the key components of empowering women. The YWCA has been providing affordable housing since 1885. The YWCA began service homeless households in 1998.

This Tenant Selection Plan will become effective after approval by DHCD, will remain in effect for the length of the affordable housing restrictions and will be reviewed at least once every five years.

B) Hillside Center for Sustainable Living

YWCA at Hillside is located within the Hillside Center for Sustainable Living campus (HCSL). This project seeks to be a pioneer in housing innovation by developing housing that addresses the three major residential producers of greenhouse emissions: housing, food consumption and transportation.

TENANTS WILL BE REQUIRED TO PARTICIPATE IN ACTIVITIES SUCH AS ENERGY CONSERVATION AND RECYCLING IN ORDER TO ENSURE THE SUCCESS OF THE PROJECT.

Tenants will have access to several amenities described below. YWCA Tenants must comply with the HCSL requirement that smoking is prohibited on the campus. This means, tenants may not smoke in the building, on the porch, in the parking lot or anywhere on campus.

C) Description of YWCA at Hillside

The YWCA at Hillside is a unique program designed to combine affordable housing with sustainable living. As such, applicants seeking housing in this project must be aware of the design and intention of the facility as these designs will impact the lifestyle one adopts to live in the unit.

The YWCA at Hillside is a part of a larger community called the Hillside Center for Sustainable Living (HCSL). HCSL is a market rate rental project owned and operated by Hall and Moskow, LLC. Amenities (once built) available to HCSL tenants will be available to YWCA at Hillside tenants, some for an additional fee paid to HCSL (electric rental cars and organic farm) others are included in the rent (bike storage, use of common spaces)

Working in conjunction with the HCSL, YWCA will provide training to tenants on all aspects of life at HCSL, including but not limited to energy management, trash management, water management, bicycle storage, mail collection, and use of HCSL common spaces.

1) Net Positive

A project is considered “Net Positive” when it produces more energy than it consumes. YWCA at Hillside will use electricity generated by solar panels located on the parking solar canopies directly across from the property. During the summer, the panels will produce more electricity than the building consumes, during the winter the building will consume more electricity than it produces. Over the course of a year, it is anticipated to generate more electricity than it uses.

Implications for tenants: Tenants will be encouraged to monitor energy consumption. A display will be set in the common area indicating building energy consumption. Tenants will be asked to adjust their behavior to ensure that over the course of a year, the project is net zero.

2) Sustainability Goals

The building is designed to meet LEED for Homes standards and is pursuing a Platinum Level Certification. LEED (Leadership in Energy and Environmental Design) is a green building rating system that provides a framework for healthy, highly efficient, and cost-saving green buildings.

The building is also designed to meet the Passive Housing Institute US standards. Passive Housing is designed to minimize or eliminate the need for external heating or cooling of the home. This is done through insulation, positioning the building to take advantage of sun light and more. Again, the goal is to create a sustainable place to live. In the case of the YWCA at Hillside, care was taken to design and install the smallest HVAC system that met all code requirements given the heating and cooling needs of the building.

Implications for tenants: Heating and cooling of the building (and therefore rooms) is controlled centrally. During the winter, YWCA will maintain heating levels in conformance with Board of Health regulations. Tenant supplied heating elements or air conditioners will be strictly prohibited.

3) Trash

Tenants will be required to recycle to the maximum extent possible. Trash will be separated into organic compostable material, recyclable material and trash.

Implications for tenants: Tenants will be required to take the time necessary to comply with these requirements on a daily basis. Tenants with a disability may request a reasonable accommodation.

4) Organic Farm

HCSL has a Permaculture Master Plan for the site that is being realized as each phase of the project is completed. Permaculture is the development of agricultural ecosystems intended to be sustainable and self-sufficient. This small scale agriculture will be integrated with the site

and provide some food for residents. In addition, HCSC will incorporate a greenhouse onto the site producing organic food for sale. YWCA tenants will be encouraged to walk along the paths but are reminded that the produce seen growing on campus belongs to the community as a whole and will be distributed through a managed system.

Implications for tenants: YWCA will work with HCSL and local donors to ensure tenants are able to access the food produced by the farm at no or minimal cost. Tenants will be required to work together to share in the vegetable, fruits, eggs and honey made available to them through this process. Abuse of the landscape or donated food will be a violation of the lease.

5) Electric Vehicles

YWCA tenants will be able to rent electric vehicles through a car sharing program offered by HCSL. This program is independent of the YWCA.

Implications for tenants: Once available, tenants will be able to rent electric vehicles on an hourly basis avoiding the necessity of purchasing a vehicle.

6) Common Space and Mail

HCSL, when complete, will provide several amenities such as a guest room, commercial kitchen, large dining area, outdoor seating and laundry. YWCA tenants will be able to participate in these amenities through an agreement with HCSL.

Implications for tenants: Once the HCSL is complete, YWCA will move the mail boxes to the HCSL common space and out of the YWCA at Hillside. Trash, recycling and composting will all be conducted in the Common Buildings but tenants should expect interim solutions before the completion of the final phase of the project. Tenants will have access to outdoor common space.

7) Parking

YWCA tenants will be allowed a maximum of one car per unit. Tenants will be provided with a color coded parking pass which must be displayed on the dashboard of your car. Tenants must park in the designated area (which will correspond to the color coded parking pass).

Implications for tenants: Parking in an incorrect area will result in a \$25 parking fine imposed by HCSL. Repeated offenses will result in the vehicle being towed. Guests must park in the Entryway Parking Lot adjacent to Route 1. Guests who park in a zone designated for YWCA or HCSL tenants will be towed without warning.

8) Storage

Tenants are provided a small area in the pantry to store food items. Once the common areas of HCSL are complete, tenants will be able to store 1 bicycle in the area designated for bicycles. No other storage will be provided.

9) Non-Smoking

YWCA at Hillside is a non-smoking facility. Due to the increased risk of fire, and known health effects of secondhand smoke There is no smoking on any portion of the YWCA property including inside the building, porches, walkways or parking lots. This policy applies to all owners, property staff, contractors/vendors, applicants, residents, guests, and service providers. This prohibition includes but is not limited to cigarettes, cigars, pipes, water pipes, marijuana, electronic cigarettes (also known as vaping) and any other form that requires ignition. Violation of this policy will be cause for termination of the lease and eviction.

10) Location

The YWCA at Hillside will provide 10 single room occupancy units located at 18 Cottage Court in Newburyport. The units will be managed by the YWCA Greater Newburyport. The units are located within the area defined as Boston, MA Metropolitan.

11) Unit Size According To Income Eligibility

TABLE 1	30% AMI and Homeless Rental Subsidies	30% AMI Rental Subsidies	Low-Income below 50% AMI	Total # of Units
0 Bedroom	2	4	4	10

12) Transportation

All units are located close to public transportation and provide easy access to major interstate highways:

- Less than 1/10th of a mile from a MVRTA Bus Stop.
- 8/10ths of a mile along a walking path to the Commuter Rail to Boston
- 4.2 miles from Interstate 95
- 5.4 miles from Interstate 495

13) Employment Opportunities

The YWCA at Hillside is located near several employment opportunities.

- 8/10th of a mile to Downtown Newburyport
- 1.2 miles Anna Jaques Hospital
- 1/2 mile to the entrance of the Newburyport Industrial Park
- 5.4 miles to Downtown Amesbury
- 8.7 Miles to new Walmart shopping plaza in Seabrook NH

14) Local Amenities

There are many local amenities, only a few of which are mentioned (all mentioned are accessible by MVRTA bus or by foot).

- ½ mile by foot to the Newburyport Public Library
- ½ mile to the YWCA Greater Newburyport
- 5.1 miles to Salisbury Beach (accessible by bus)
- ½ mile to Downtown Newburyport
- 1.9 miles to Market Basket (accessible by bus)
- 1.2 miles to Anna Jaques Hospital (accessible by bus)
- 6.4 miles Parker River National Wildlife Refuge
- 3.8 miles to movie theaters

15) Utilities

Heat, hot water and electricity are included in the rent. This project is designed to achieve a net zero consumption of electricity, it is designed to produce as much electricity as it consumes.

Implications for tenants: Tenants will be expected to participate in energy reduction strategies.

16) Appliances

Tenants will share a single kitchen for all 10 units. This includes shared refrigerators, pantry, stove and oven. Cooking is not permitted in the rooms.

Implications for tenants: Tenants will be expected to participate in energy reduction strategies and will not be permitted to have small refrigerators or heating devices in their room.

II) Eligibility

To be eligible to apply for renting an affordable apartment, the combined annual income from all income sources must be at or below the income limits described below. These income limits are based on the 2020 by federal department of Housing and Urban Development (HUD). **These income limits are subject to change upon HUD release of updated income limits.**

TABLE 2 The maximum income allowed for this program is:

family size	30% income limit	50% income limit
1 person household	\$26,850/year or \$2,237/month	\$44,800/year or \$3,733/month

Gross Annual Household Income will be determined in a manner set forth in 24 CFR 5.609 and the HUD Technical Guide for Determining Income and Allowances for the HOME Program or any successor regulations.

Annual income is income anticipated to be received in the coming 12-month period from all sources, including all wages and salaries prior to deductions, overtime pay, commissions,

tips, fees and bonuses, and other compensation for personal services, net business income, interest/dividend income, social security, supplemental security income, pension payments, disability income, unemployment compensation, alimony/child support, and veterans' benefits. for all adult household members over the age of 18, unless the member is a full-time student. The entire income for full-time students who are the head of household or partner must be counted in annual income.

The YWCA will review bonus pay, overtime pay or other periodic compensation on a case-by-case basis. If the compensation is not a regular occurrence or is not expected to continue, it may be excluded from the determination of income.

Annual income also includes the actual income generated by liquid assets, that is, cash or assets that can be converted easily to cash, including cash in checking savings accounts, certificates of deposit and money market accounts. Also counted as assets are: 1) the value of real estate holdings and other forms of capital investment; 2) restricted accounts, such as IRA's, 401K's, or SEP's, if the holder has access to the fund even through a penalty may be assessed; 3) funds in a retirement pension that can be withdrawn prior to retirement or termination of employment; 4) cash value of life insurance policy available to the applicant before death; 5) cash value of a revocable trust; 6) personal property held as an investment such as gems or coin collection; and 7) lump sum receipts such as inheritance, lottery winnings, settlements on insurance claim, and any other amounts that are not intended as periodic payments. When an asset produces little or no income, imputed income is calculated by multiplying the total amount of those assets over \$5,000 by .06%. This amount is included in gross income.

III) Preferences

A) Homelessness

Two units will be reserved for homeless individuals who meet the definition below.

For the purposes of this rental opportunity, individuals are defined as homeless if they:

- a) lacks a fixed, regular, and adequate nighttime residence or
- b) has a primary nighttime residence in a supervised, publicly or privately, operated shelter for temporary accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill), an institution providing temporary residence for individuals intended to be institutionalized, or
- c) who has a primary nighttime residence that is a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.

This definition shall include individuals who:

- a) are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
- b) are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;
- c) are living in emergency or transitional shelters;
- d) are abandoned in hospitals; or are awaiting foster care placement;

- e) who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
- f) who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings;

In addition, according to McKinney-Vento, a fixed residence is one that is stationary, permanent, and not subject to change. A regular residence is one which is used on a regular (i.e., nightly) basis. An adequate residence is one that is sufficient for meeting both the physical and psychological needs typically met in home environments. Therefore, households who lack a fixed, regular, and adequate residence will be considered homeless.

An individual may be deemed to be homeless if they are facing imminent eviction due to no cause of their own, failure to pay rent or a violation of terms of lease.

A formerly homeless individual living in transitional housing will be considered homeless according to this definition.

Documentation must be provided to support homelessness. In all cases, the documentation must be current and can include:

- a) a letter from a shelter
- b) a letter from a provider of services to homeless households
- c) a letter from the public schools indicating that the family has been determined homeless
- d) a letter from law enforcement or the court
- e) sufficient documentation from providers who are not provider to homeless households.
- f) a phone conversation between YWCA staff and any of the above can be used in place of a letter when such conversation is supported by a memo.
- g) YWCA may accept other documentation that demonstrates homeless status.

B) Wheelchair Accessible Unit

One unit will be marketed with a preference for an applicant who requires a wheelchair accessible unit. If there are no applicants requiring a wheelchair accessible unit, the unit will be available to the next eligible person on the list.

C) Sensory Unit

One unit will be marketed with a preference for an applicant who has a sensory (hearing or visual) disability. If there are no applicants requiring a sensory unit, the unit will be available to the next eligible person on the list.

D) Occupancy standards (household size requirements)

All units are less than 120 square feet. Therefore, all units are to be occupied by a single adult.

IV) Tenant Selection Process

All applications will be reviewed for eligibility after they have been received. Applications which do not meet the income eligibility criteria will be rejected. Applicants will be notified that they are ineligible and will have 14 days to appeal their decision.

Applications whose households exceed the occupancy standards (single individuals only) will be rejected. Applicants will be notified that they are ineligible and will have 14 days to appeal their decision.

Applications will be considered complete when they have signed the application and when they have fully completed the income and asset sections. Incomplete applications will be notified that they are ineligible and will have 14 days to complete the information.

Complete applications received before 5:00 PM on August 16, 2021 will be entered into the lottery complete applications received after that time will be added to the end of the waitlist in the order they were received.

Units are not assigned in the order in which they are received but are assigned according to the eligibility requirements they meet:

- Wheelchair accessible unit
- Sensory Unit
- Homeless Status
- 30% AMI level
- 50% AMI level

The YWCA will retain a list of households who are not awarded a unit, in the order that they were drawn from the lottery. Applications received after the lottery will be added to the waitlist in the order they were received.

For additional detail please see the Affordable Fair Housing Marketing Plan which is available on our website at www.ywcanewburyport.org/affordable-housing.

V) Certification

When a unit becomes available, applicants will be called in accordance with the preferences established. At that time, the applicant must provide complete documentation of eligibility.

Including:

- income documentation (Application pages 6-7)
- asset documentation (Application pages 8-9)
- documentation to establish a preference (if applicable, Application pages 3-4)

Applicants should immediately contact the office to express interest in the unit and will have two weeks to provide all documentation.

VI) Screening Process

A) Screening Criteria

When an applicant becomes eligible for a unit, the applicant will be subject to the YWCA's tenant screening process. The tenant screening process applies to all applicants who have been assigned a unit. The tenant screening process includes the following components:

- Social Security Number verification
- Criminal Offenders Records Investigation,
- Government Sanctions,
- Bankruptcies, Liens and Judgments
- Rental history/reference checks
- Evictions,
- Landlord and Personal references,
- Ability to pay rent (considering rental assistance where applicable) and
- A credit reference check, however, credit score is not used as a criteria.

Applicants who are eligible for a Section 8 Voucher or Massachusetts Rental Voucher Program Voucher will also be subject to a complete screening by Community Teamwork Inc in order to receive the voucher.

B) Denial reasons

A tenant may be denied a unit for any of the following reasons:

- The applicant has criminal conviction/s which display/s unacceptable or criminal behavior, which would impact his/her ability to meet lease requirements.
- Recent or repeated bankruptcies, liens or financial judgments that indicate an inability to pay rent
- The applicant has a poor rental history
- Recent evictions
- Poor landlord or personal references
- Tenant fails to be screened in by CTI.

C) Denial Appeal Process

If an applicant is rejected for any of these reasons, a letter shall be sent to them stating the reason(s) for rejection. Applicants who are denied a unit during the screening process may request a meeting within 14 days of denial to meet with the YWCA to review the material upon which a decision was made. Applicants may provide additional information or may correct inaccurate information made in the denial of the unit. The YWCA will review the new material, if any, and make a decision within 7 days.

The developer reserves the right to share information concerning applicants with other organizations involved in the application process, including Community Teamwork, Inc. and the ARC of Greater Haverhill-Newburyport. These agencies reserve the right to request additional information at any point in the qualification process.

VII) Reasonable Accommodations

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. Persons applying for housing may also request a reasonable accommodation for assistance with the application.

VIII) Equal Housing Opportunity

YWCA Greater Newburyport will not discriminate based on race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religious, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

Affordable Rental Housing Application

For more information call (978) 465-9922 x14
TTD/TTY 508-990-2620
please print clearly

Project: YWCA at Hillside, LLC Address: 18 Cottage Court Newburyport, MA 01950	Application Received: Date: _____ Time: _____ By: _____
Return Application to: YWCA Greater Newburyport 13 Market Street Newburyport, MA 01950	Referral Information: Agency: _____ Contact: _____ Phone: _____ Email: _____

To be COMPLETE your application must include:

Please check off attached items below:

- Signed application on page 10.
- Completion of the Household Income Section (pages 5-7)
- Completion of all Household assets, as described under Household Assets Section (pages 8-9)

COMPLETED APPLICATIONS RECEIVED

AT THE YWCA BEFORE 5:00 PM ON AUG. 16, 2021

OR POSTMARKED BEFORE ON AUG 16, 2021 WILL BE ENTERED INTO THE LOTTERY.

LOTTERY TO BE HELD 6:00 PM ON SEPTEMBER 15, 2021 AT THE NEWBURYPORT SENIOR CENTER LOCATED AT 331 HIGH ST, NEWBURYPORT, MA 01950. ON-SITE PARKING AND WHEELCHAIR ACCESSIBLE

COMPLETED APPLICATIONS RECEIVED AFTER THE DEADLINE WILL BE ADDED TO THE WAITLIST.

Important: All fields must be filled in with the information requested or with "N/A" for "not applicable". Do not leave fields blank.

Completed applications may be returned to the following locations: in person or by mail to:

**YWCA Greater Newburyport
13 Market Street
Newburyport, MA 01950**



Household Information

A. Applicant

Name:	Unit	Phone Numbers:	Indicate Best #
Street:		Cell:	
#		Home:	
City:		Work:	
State:			
ZIP:			
Email:			
Please provide your date of birth ____/____/____			
Please indicate the best manner to contact you:			

Please note that due to the size of the units, we have established a maximum household size of 1.

B. Affirmative Marketing

(Optional) Please complete the following section to assist us in fulfilling affirmative marketing requirements *(For informational purposes only: responses will not affect your application, information may be used to supplement the local preference lottery):*

Household Race (head of household) is _____ Household Ethnicity (head of household) is:

- | | |
|--|---|
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> Hispanic or Latino |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Not Hispanic or Latino |
| <input type="checkbox"/> Native American or Alaska Native | |
| <input type="checkbox"/> Native Hawaiian or Pacific Islander | |
| <input type="checkbox"/> Other (not White) | |
| <input type="checkbox"/> White | |

C. Rental History

Current Landlord Name: _____ Phone: _____ Address: _____	Is this the address listed above? _____ yes _____ no
Prior Landlord Name: _____ Phone: _____ Address: _____	Your Prior Address Street: _____ City/State/Zip: _____
Reason for leaving: _____	
Prior Landlord please go back 5 years Name: _____ Phone: _____ Address: _____	Your Address Street: _____ City/State/Zip: _____
Reason for leaving: _____	

After we determine your threshold eligibility, we will contact your landlords for the past five years to determine if you had any lease violations, disruptive behaviors, poor housekeeping practices or if you were evicted for lease violations or non-payment of rent.

D. Personal References

Please provide personal references, if you have not lived in an apartment for the past five years, at least two of these references cannot be related to you.

Name	Complete Address	Phone Number (s)	Relationship to reference



E. Homelessness

Two units will be marketed with a preference for homeless individuals. You may certify that you are homeless below. Verification of homeless status is required from a social worker, case manager or similar professional once an apartment is available.

Check all that apply:	
I lack a lack a fixed, regular, and adequate nighttime residence	I have a primary nighttime residence in a supervised, publicly or privately, operated shelter for temporary accommodations
I live in a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.	I am sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason.
I live in a motel, hotel, trailer park, or camping ground due to the lack of alternative adequate accommodations.	

F. Wheelchair Accessible Unit

One of the units will be marketed with a preference for an applicant requiring a wheelchair accessible unit.

[Check here](#) if you meet this preference category. Verification may be required from a health care professional once an apartment is available.

H. Sensory Disability Preference

One of the units will be marketed with a preference for an applicant with a sensory (hearing or visual) disability. Verification will be required from a health care professional once an apartment is available.

[Check here](#) if you have a sensory disability requiring visual or hearing accommodations.

I. Service Animals

YWCA at Hillside only allows service animals, no other pets are permitted (documentation will be required).

Type of service animal	Service Need



Annual Household Income

Households must meet certain maximum income limits in order to be eligible to rent a unit at YWCA at Hillside, as outlined in the Information Package. Gross Annual Household Income will be determined in a manner set forth in 24 CFR 5.609 and the HUD Technical Guide for Determining Income and Allowances for the HOME Program or any successor regulations.

Annual income is income anticipated to be received in the coming 12-month period from **all** sources, including all wages and salaries prior to deductions, overtime pay, commissions, tips, fees and bonuses, and other compensation for personal services, net business income, interest/dividend income, social security, supplemental security income, pension payments, disability income, unemployment compensation, alimony/child support, and veterans' benefits,. The entire income for full-time students who are the head of household must be counted in annual income. Income from assets as defined in the asset section below is also included in annual income.

Documentation for initial application

Please complete the income worksheet on the following page and check all items that apply below. **During the initial application, you do NOT need to provide documentation. Documentation for all income and assets must be provided during the screening process.**

Providing false information on this application can disqualify you for an apartment.

Below is a list of potential income sources, this list does not represent a complete listing of income sources. **All** income sources must be declared. When an apartment becomes available, you will need to provide documentation for each income source.

Please check off attached items:

- For earned income: 8 weeks' consecutive recent pay stubs.
- For SSI State Supplement Program, or SSP: income verification of monthly amount received for current year. Call 1-877-863-1128.
- For welfare assistance and pension income: statements indicating amount received for current year.
- For unemployment benefits: 4 consecutive recent statements or approval of benefits letter from Office of Labor and Workforce Development. Call 617-626-6800.
- For child support and alimony: court order or verification from the Department of Revenue of benefits received.
- For workmen's compensation : approval of benefits form # DOL.203 or signed and dated letter from your employer on company letterhead stating amount received.
- For veteran's benefits: award letter VA form 22-1993 or signed and dated letter from your VA agent.
- No income: a notarized statement is required for every household member who is 18 years of age or older who receives no income.
- Student status: if the household includes member(s) who are 18 years of age or older and is a full-time student, please submit proof of enrollment to receive the appropriate deduction.
- Medical expenses: if a member of the household is elderly, disabled, or handicapped, certain unreimbursed medical expenses can be deducted. Please submit proof of payment to receive the appropriate deduction.
- If self-employed, please attach signed and notarized year to date profit and loss statement.
- For interest and dividend income: 3 most recent monthly statements showing balance in all accounts.
- For IRA or other income derived from restricted accounts: 3 most recent statements indicating regular amounts received and annual amount received for current year.

Household Income Worksheet

Applicant (Name):			
Sources of Income	Monthly Amount	Sources of Income	Monthly Amount
Wages		Unemployment	
Alimony		TANF	
Child Support		Interest	
Social Security		Other:	
Pension		Other:	
Veteran's Benefits		Other:	
Additional Income Sources of Applicant			
Sources of Income	Monthly Amount	Sources of Income	Monthly Amount
Wages		Unemployment	
Alimony		TANF	
Child Support		Interest	
Social Security		Other:	
Pension		Other:	
Veteran's Benefits		Other:	

Household Assets

Annual income includes the actual income generated by liquid assets, that is, cash or assets that can be converted easily to cash, including cash in checking savings accounts, certificates of deposit and money market accounts. Also counted as assets are: 1) the value of real estate holdings and other forms of capital investment; 2) restricted accounts, such as IRA's, 401K's, or SEP's, if the holder has access to the fund even through a penalty may be assessed; 3) funds in a retirement pension that can be withdrawn prior to retirement or termination of employment; 4) cash value of life insurance policy available to the applicant before death; 5) cash value of a revocable trust; 6) personal property held as an investment such as gems or coin collection; and 7) lump sum receipts such as inheritance, lottery winnings, settlements on insurance claim, and any other amounts that are not intended as periodic payments. When an asset produces little or no income, imputed income is calculated by multiplying the total amount of those assets over \$5,000 by .06%. This amount is included in gross income.

Below is a list of potential asset sources, this list does not represent a complete listing of asset sources. All assets must be declared. When an apartment becomes available, you will need to provide documentation for each asset source.

Household Assets Worksheet (do not include account numbers)

	Name of Institution	Balance \$
Checking Account		
Savings Account		
Trust Account		
Certificates of Deposit		
Life Insurance Policy		
Mutual Funds, Stocks or Bonds		
Restricted accounts (IRA, 401k, or pension)		
Personal property held as investment (gems, jewelry etc.)		
Other:		

Real Estate Property			
If you own any property			
Type of Property		Location of Property	
Appraised Market Value of Property	\$	Mortgage or outstanding loans	\$
Amount of annual insurance	\$	Amount of most recent tax bill	\$
Have you disposed of any property in the last 2 years			
Market Value When Sold	\$	Sale Price	\$
Date of Transaction	/ /		

Does any member of the household have an asset owned jointly with someone who is NOT a member of the household			
Type of Asset		Location	
Appraised Market Value of Property	\$	Mortgage or outstanding loans	\$
Does the member of the household have access to the asset? ____ yes ____ no Please explain: _____			

Have you disposed of any other asset in the last 2 years			
Market Value When Sold	\$	Sale Price	\$
Date of Transaction	/ /	Description:	

Application Certification and Consent to Release Information

This form must be signed and returned with your application.

Please initial each of the following items:

- _____ I certify that the information in this application and in support of this application is true and correct to the best of my knowledge and belief under full penalty of perjury. I understand that the provision of false information may lead to program ineligibility as well as additional penalties imposed by regulatory agencies.
- _____ I understand that the use of this application is for tenant assessment to provide an opportunity to rent a room at the YWCA at Hillside, and does not guarantee an offer of rental.
- _____ I consent to the release of information to other organizations involved in the application process, including Community Teamwork, Inc. and the ARC of Greater Haverhill-Newburyport. These agencies reserve the right to request additional information at any point in the qualification process.
- _____ I understand that additional third party information may be collected on our behalf later in this process. This information may include, among other items, reference checks, Criminal Offender Registry Information (CORI), credit checks, landlords, discharge plans and personal references.
- _____ I certify that no member of our family has a financial interest in the development.

Your signature below gives consent to the YWCA Greater Newburyport and Community Teamwork, Inc to verify information provided in this application. No applications will be considered complete unless signed and dated by the Applicant.

APPLICANT SIGNATURE

DATE

Reasonable Accommodation

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. Persons applying for housing may also request a reasonable accommodation for assistance with the application.

Equal Housing Opportunity

YWCA Greater Newburyport will not discriminate based on race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religious, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

