

# Affirmative Fair Housing Marketing



**Boston, MA**  
**March 29, 2018**

# Today's Agenda

- **Affirmative Fair Housing Marketing Plans**
- **Lottery Guidelines**
- **Break for lunch**
- **Post Lottery responsibilities**
- **Lottery walk-through**
- **Mock Lottery**

Affirmative Fair Housing Marketing Plan – means a plan for the marketing of **SHI Eligible Housing**, including provisions for a lottery or other resident selection process, **consistent with guidelines adopted by the Department**, and providing **effective outreach to protected groups underrepresented in the municipality.**



Goal is to cast the widest possible net!

# Things to Remember



- AFHMP goes into effect from the time of marketing, and remains in effect for the entire term of affordability (which can be a long time!)
- AFHMP guidelines generally apply to affordable units, but requirements for marketing and advertising apply to ALL units!

# What is in an AFHMP?

- Project/Property Description (Location, Unit Descriptions, Amenities, Costs)
- Eligibility Requirements (Income and Asset Limits)
- Marketing Plan (Description of Marketing/Outreach Process, Sample Ads)
- Application Materials
- Developer/Contractor Qualifications
- DHCD-Required Certification





# Who's involved?



**The Developer**



**Monitoring Agent**



**The Municipality**



**The Subsidizing Agency**

# Who's involved?

**YOU!**  
**The**  
**Marketing/  
Lottery Agent**

**The Subsidizing  
Agency**



# Know Your Subsidizing Agency

Massachusetts Housing Partnership  
*Rental*



MassHousing (NEF)  
*Rental and Homeownership*



Mass Development  
*Rental*



Department of Housing and  
Community Development.....





# Know Your Subsidizing Agency

## Department of Housing and Community Development DHCD (Rental and HO)

- *Local Initiative Program (LIP), including Local Action Units;*
- *Home Program*
- *Low Income Housing Tax Credits*
- *Housing Stabilization Fund*
- *Community Scale Housing Program*
- *Housing Innovation Fund*
- *Etc.....*



# Know Your Monitoring Agent

## 40B Rental

Subsidizing Agencies=Monitoring Agent

## 40B Homeownership

LIP and LAU		DHCD and Municipality
Other 40B		Third Party Monitor

# The Challenge.....

Lottery Agent works for the Developer, but is also obligated to comply with 40B Regs and Fair Housing Laws.



# Developer and staff qualifications

- Experience on Three Projects
- Capacity with Limited English Proficiency
- No Fair Housing Violations

*Attending a training such as this one will also be taken into account....*



# Sequence and Timing

Action	Time
Submit Draft Plan to SA	Within three months after issuance of Comprehensive Permit
Submit Final Plan to SA	<b>Required</b> before Final Approval
Begin Marketing	Best Practice: 90 days prior to lottery <b>Required</b> : 60 days prior to Lottery
Information Session	Best Practice: Hold at start of marketing <b>Required</b> : Once during marketing
Applications Accepted	Best Practice: Start accepting 30 days after initial advertising <b>Required</b> : Accepted for at least 60 days
Hold Lottery (Rental)	45-60 days before move-in
Hold Lottery (HO)	3-6 months before closing
Finalize Eligibility	<b>Required</b> : No more than 60 days before signing lease or closing
Review Plan and Update	<b>Required</b> : Every five years at a minimum



# QUIZ

A. SHI stands for

1. Subsidized Housing Inventory
2. State Housing Initiative

B. Fair Housing Regulations apply to

1. ALL advertising material for the development
2. Advertising for affordable units ONLY

C. Information relative to income eligibility for applicants must be “fresh” or undated, not more than

- D. 1. 60 days before lease or closing
- E. 2. 90 days before lease or closing

# AFHMP- Core Components

- General Community Description
- Rents, Sales Prices, Condo and Utilities Fees
- Eligibility Requirements
- Description of Marketing/Outreach Process
- Description of Application process
- Description of Lottery/Resident Selection process



# AFHMP- Core Components

- Certification
- Reasonable Accommodation Statement
- Non-Discrimination Statement
- Limited English Proficiency (LEP)
- Info on Criminal Background Checks



# AFHMP-Attachments

- Applicant Information Material
- Advertisements and Other Marketing Material
- Pre-application and Application Form
- Restriction/Deed Rider (for Homeownership)



# Community Description

- Property Description
  - Location
  - Number of units, number affordable
  - Bedroom sizes
  - Amenities
  - Accessibility
  - Other information such as owner and/or management agent





# Example

*Meadowbrook Gardens is a 185 garden style apartment complex in Town, MA. 37 apartments are designated affordable homes.*

	Market	Affordable	Total
One Bedroom	68	17	85
Two Bedroom	80	20	100
Total Apartments	148	37	185

*There are 10 fully accessible apartments. Community amenities include a club room, fitness center, an outdoor courtyard with a swimming pool, and a parking garage. ABC Management will be the management agent.*

# Eligibility

- Income Limits – Applies to ALL projects-rental, homeownership, 40B, inclusionary, etc.
- Asset Limits - Homeownership Projects
  - \$75,000 maximum, *plus \$200,000 for age-restricted projects*
- First Time Homeowner
  - Homeownership - Definitions and Exceptions
  - LIP & MassHousing Rental – Cannot own residential property
- Other Developer-Specific eligibility
  - Minimum income, credit/leasing standards, criminal check

# Income Limits-2017

	<u>Area Median Income (AMI)</u>	<u>1 PERSON</u>	<u>2 PERSON</u>	<u>3 PERSON</u>	<u>4 PERSON</u>	<u>5 PERSON</u>
Barnstable Town, MA	30% AMI	18,950	21,650	24,350	27,050	29,250
	50% AMI	31,600	36,100	40,600	45,100	48,750
	TC 50% AMI	31,600	36,100	40,600	45,100	48,750
	60% AMI	37,920	43,320	48,720	54,120	58,500
	TC 60% AMI	37,920	43,320	48,720	54,120	58,500
	80% AMI	47,600	54,400	61,200	68,000	73,450
	110% AMI	69,520	79,420	89,320	99,220	107,250
Boston-Cambridge-Quincy, MA	30% AMI	21,700	24,800	27,900	31,000	33,500
	50% AMI	36,200	41,400	46,550	51,700	55,850
	TC 50% AMI	36,200	41,400	46,550	51,700	55,850
	60% AMI	43,440	49,680	55,860	62,040	67,020
	TC 60% AMI	43,440	49,680	55,860	62,040	67,020
	80% AMI	54,750	62,550	70,350	78,150	84,450
	110% AMI	79,640	91,080	102,410	113,740	122,870

Income and Rent Limits can be found at

<https://www.mhp.net/writable/resources/documents/2017-2018-Income-Limits.pdf>

# Rent Limits-2017

	<u># Bedrooms</u>	<u>SRO</u>	<u>Studio</u>	<u>1BR</u>	<u>2BR</u>	<u>3BR</u>	<u>4BR</u>
Barnstable Town, MA	30% RENT	354	473	507	608	703	824
	50% RENT	592	790	846	1,015	1,173	1,308
	TC 50% RENT	790	790	846	1,015	1,173	1,308
	60% RENT	711	948	1,015	1,218	1,407	1,570
	TC 60% RENT	948	948	1,015	1,218	1,407	1,570
	80% RENT	892	1,190	1,275	1,530	1,768	1,972
	110% RENT	1,303	1,738	1,861	2,233	2,580	2,879
Boston-Cambridge-Quincy, MA	30% RENT	406	542	581	697	806	900
	50% RENT	678	905	970	1,163	1,344	1,500
	TC 50% RENT	905	905	970	1,163	1,344	1,500
	60% RENT	814	1,086	1,164	1,396	1,613	1,800
	TC 60% RENT	1,086	1,086	1,164	1,396	1,613	1,800
	80% RENT	1,026	1,368	1,466	1,758	2,032	2,267
	110% RENT	1,493	1,991	2,134	2,560	2,957	3,300

# Sample Summary Chart

Bedrooms	Household Size	% of Adjusted Median Family Income	Max Rent (30% of monthly income)	Utility Allowance	Final Rent
1 br	1.5	\$38,800	\$3,233	\$113	\$857
2 br	3	\$46,550	\$3,879	\$143	\$1020
3 br	4.5	\$53,775	\$4,481	\$174	\$1,170

Rents are calculated to be affordable for households earning up to 50% of the area median income in the Boston-Cambridge-Quincy HUD Metro FMR.

Rents are subject to change based on publication of new HUD income limits



# Calculating Sales Price

Purchase Price Limit	
<b>Housing Cost:</b>	
<b>Sales Price</b>	<b>\$182,466</b>
5% Down payment	\$9,123
Mortgage	\$173,343
<u>Interest rate</u>	<b>4.50%</b>
Amortization	30
Monthly P&I Payments	\$878.30
<u>Tax Rate</u>	<b>\$17.69</b>
monthly property tax	\$269
<b>Hazard insurance</b>	<b>\$61</b>
PMI	\$113
<b>Condo/HOA fees (if applicable)</b>	<b>\$150</b>
<b>Monthly Housing Cost</b>	<b>\$1,471</b>
<b>Necessary Income:</b>	<b>\$58,831</b>
<b>Household Income:</b>	
# of Bedrooms	3
Sample Household size	4
<u>80% AMI/"Low-Income" Limit</u>	\$67,900
<b>Target Housing Cost (80%AMI)</b>	<b>\$1,698</b>
10% Window	\$59,413
<b>Target Housing Cost (70%AMI)</b>	<b>\$1,485</b>

Homeownership: Sales Price. Check with Subsidizing Agency!

# Statement of Reasonable Accommodations

- **Must allow reasonable accommodations:**

Applicants with disabilities may request (i) modifications to the apartment or development or, (ii) accommodations to our rules, policies, practices or services, if such modifications and accommodations are necessary to afford an equal opportunity to use and enjoy the housing.



# Criminal Background Checks

- The plan must indicate whether they are required or not
- Subsidizing Agency must approve this requirement, if applicable
- Cannot be a pre-condition for the lottery
- DHCD has Model Policy for reference

# Non-Discrimination Statement

*Meadowbrook Gardens will not discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance recipiency, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.*



# Limited English Proficiency (LEP)

## Address Matters Related to Limited English Proficiency (LEP)

- Provide Language Access Planning
- Provide reasonable language assistance at no cost to the applicant
- Translated Materials
- Interpretation services



*Meadowbrook Gardens encourages applicants with diverse backgrounds to apply for housing at our communities. For those with Limited English Proficiency, the owner will utilize a Language Line Service, which provides translation services in a multitude of languages. The owner calls the number to explain the need, and an interpreter translates the information to the applicant.*

# QUIZ!

A. The AFHMP must be approved by

1. The Municipality
2. The Subsidizing Agency

B. Criminal background checks are

1. A required part of every client review process
2. A requirement that must be reviewed on a case by case basis by the Subsidizing agency

C. Income and rent limits are developed by

1. The State
2. HUD

# Outreach Plan

- Describes Marketing and Outreach Methods
- Identifies where Marketing will Occur
- Provides Examples of Marketing Materials



# Marketing Rules 101

- Chapter 40B Marketing Requirements
- Marketing cannot begin until plan approval is received from the subsidizing agency!
- Minimum marketing durations is 60 days
- Ads **MUST** Run Twice





# Contents of Advertisement

- Community Name, location, and availability
- Rents
- Contact information
  - Phone (including TTY)
  - Address
  - Email
  - Online resources
- Informational Meeting(s) Details
  - Date(s), time(s), and Location(s)

# Advertising Requirements

## **Application Information:**

- How to request or pick-up an application
- Where and how to submit an application
- Lottery Date

## **Qualification Standards**

- Income limits

# Marketing Requirements

- The Fair Housing Logo and Slogan
- Accessible apartment logo, if applicable
- Nondiscrimination Statement
- Reasonable Accommodations Information
- Photos should depict members of classes of persons protected under fair housing laws



# What not to do....

- Do not indicate any preference or limitation
  - No local preference advertising
  - Do not target specific groups, i.e. “empty nesters”
  - Refers to images & text
- Do not make different marketing materials for different populations

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WALKING  
DISTANCE TO  
RESTAURANTS  
& SHOPS.  
**NO NOISY  
CHILDREN!**

Housing discrimination based  
on family status is illegal in the  
District of Columbia.




*Fair Housing is your right.*

If you think you've been the target of  
discrimination, visit [www.ohr.dc.gov](http://www.ohr.dc.gov)  
or call (202) 727-4559.

See our other Fair Housing ads on  
Facebook at [facebook.com/DCOHR](https://www.facebook.com/DCOHR).



**Fair Housing**  
DC OFFICE OF HUMAN RIGHTS



## AFFORDABLE RENTAL OPPORTUNITY

Applications accepted June 1-August 1, 2018

### Meadowbrook Gardens, Ashwood MA

Meadowbrook Gardens is a BRAND NEW community with on site management, outdoor pool, fitness club, free parking, in-unit laundry and an 80% moderate-income affordable housing program. 1, 2 and 3-bedroom affordable apartment homes available. Community is now under construction, occupancy will begin October, 2018

#### Rent and Income Guidelines:

# Bedrooms	Gross Rent	Utility Allowance	Net Rent
1	\$1,466	\$208	\$1,258
2	\$1,758	\$235	\$1,523
3	\$2,032	\$279	\$1,753

One Person	Two Person	Three Person	Four Person	Five Person
\$54,750	\$62,550	\$70,350	\$78,150	\$84,450

For application forms contact:

Julia Smith,

Meadowbrook Gardens

1-617-888-9999

FAX: 1-617-222-9999

[Meadowbrookgardens@meadowbrook.com](mailto:Meadowbrookgardens@meadowbrook.com)

Applicants with disabilities may request modifications to the rental unit and/or accommodations to our rules, policies, practices or services, if such modifications or accommodations are necessary to afford an equal opportunity to use and enjoy the premises

*Meadowbrook, Inc. does not discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law*

**Housing Choice Voucher holders are encouraged to apply.**



# Where to advertise

- Local Newspapers
- Regional Newspapers
- Newspapers that serve minority groups and others protected by Fair Housing Laws
- Non-English publications
- Fair Housing Commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions and non-profit organizations

# Where to advertise

- **Affordable Units:** Metrolist (Boston Only)
- **Accessible Units:** MassAccess whenever these apartments are available
- **Affordable Units:** MassAccess
- **Homeownership Units:** Mass Affordable Housing Alliance Website

# Informational Meeting

- At least one meeting is required at the start of the marketing period
- The meeting must be held in a public, accessible location (municipal building, school, library, public meeting room)
- Held in the evening or on a weekend





# Informational Meeting Goals

- Introduce prospective affordable housing applicants to the project
- Provide an overview of the application and lottery process
  - Provide application materials
- Answer any questions







# Lottery Overview & Walkthrough

**Boston, MA**  
**March 29, 2017**

# Lottery Objective

## Objective

- To create a solid applicant pool
- Approvals from developer, municipality and subsidizing agency are important
- Plan the schedule carefully
- Requires careful attention to the details
- A comprehensive plan simplifies process

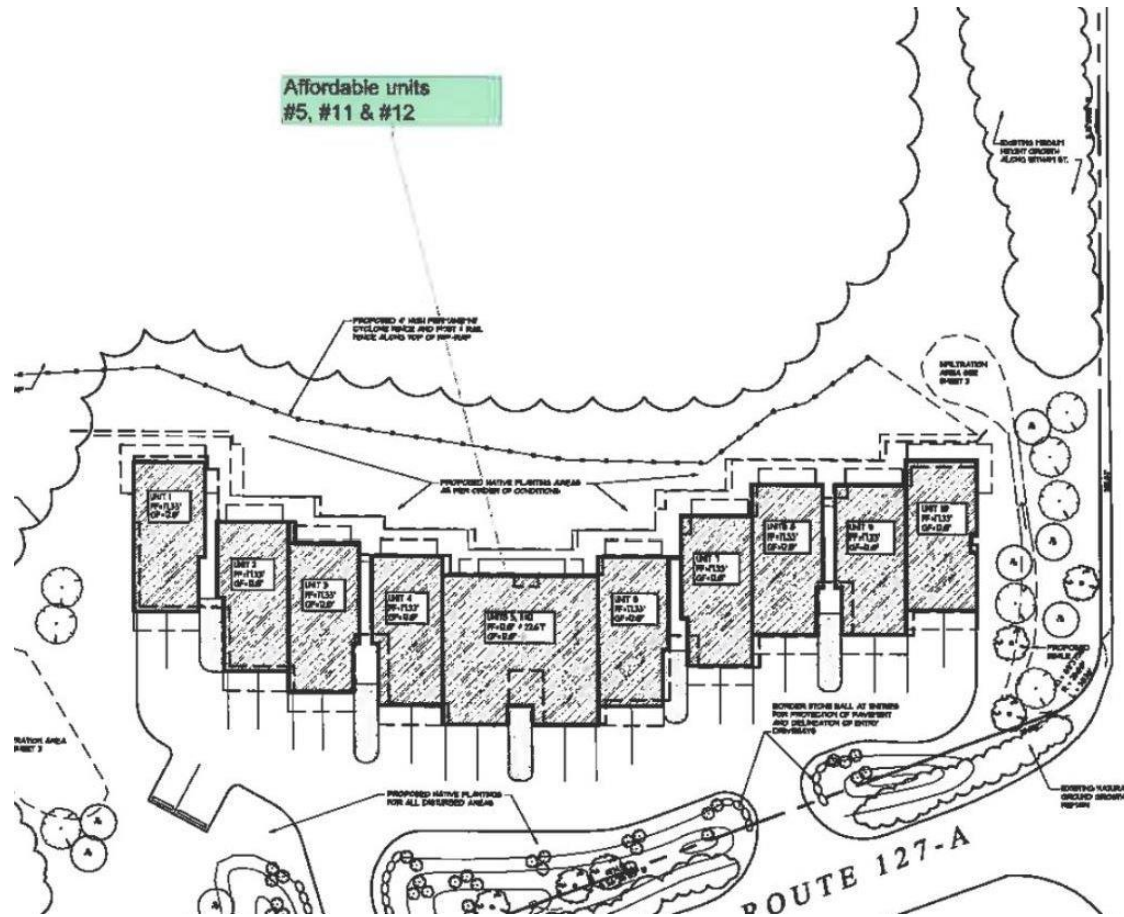
# Reaffirm Sales Price/ Rents

## Timeline

- Established at time of initial marketing or Final Approval
- No earlier than 6 months before occupancy
- **Reviewed** by Monitoring Agent (ownership), **approved** by Subsidizing Agency

# Designate affordable units

The developer should provide the lottery agent with a listing or plan of which units are affordable, at what target income – as approved by subsidizing agency.



# Open Applicant Pool

1. Finalize the details
2. Post application online
3. Execute Outreach Plan
4. Distribute applications
5. Accept submitted applications

# Information Session

- Advertise
- Objective is to answer questions and introduce potential applicants to the project
- Attendance at a meeting is not mandatory for participation in a lottery
- Review application material



# Review applicants

## c. Application Contents and Verification

- (1) The lottery application must address a household's income, assets, size and composition, minority status (optional disclosure by the household), eligibility as a first-time buyer (for ownership units), and eligibility for local preference
- (2) The lottery administrator shall request verification to verify eligibility; e.g., for homeownership units, three prior year tax returns with the W2 form and for rental housing, one year prior tax return with the W2 form; 5 most recent pay stubs for all members of the household who are working, three most recent bank statements and other materials necessary to verify income or assets. **Only applicants who meet the applicable eligibility requirements shall be entered into a lottery.**

**“Only applicants who meet the applicable eligibility requirements shall be entered into a lottery”**

- DHCD Guidelines 40B Sec. III F(2)(a)(1)

# Determine Eligibility

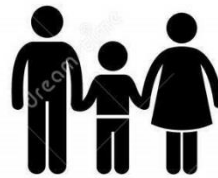
**Must meet eligibility of housing program and funding as specified in the AFHMP**

- Review program guidelines including income targets
- Determine household size
- Determine annual income
- Determine asset values
- Determine first-time homeowner (ownership)

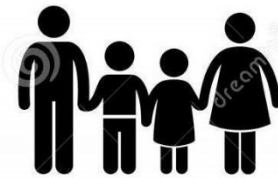
# Assign Preferences

## Household Size

- Occupancy standards cannot violate fair housing and state sanitary code.
- Household size should be appropriate for the number of bedrooms in a unit.



Single Child



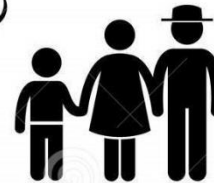
Family with 2 Children



Big Family



Childlessness



Stepfather



Stepmother



Guardian



Adoption



Single Father



Single Mother



Orphan

# Assign Preferences

## Household Size

1. There is at least one occupant per bedroom and maximum two (if specified)
2. A husband and wife, or those in similar living arrangement, shall share a bedroom
3. A person described in (2) above shall not be required to share if medical documentation
4. Children are not required to share a bedroom, but may
5. A household may count an unborn child.
6. If applicant is in process of divorce or separation, verification is needed

***Public Housing occupancy standards may differ***

# Assign Preferences

## **2BR Examples:**

1. Husband, wife, and 2 children
2. Single mother and child
3. Husband, wife, 1 child
4. Husband and wife (disabled)
5. Adult with a disability and live-in aide
6. Husband, wife and child at college, returning on recesses
7. Divorced Father with 2 children (50% custody)

# Assign Preferences

For projects with mobility accessible and/or communications accessible units or adaptable units, **first preference for those units always goes to households with a member that needs the features of the unit, regardless of local preference.**



# Assign Preferences

## Local Preference

- Must be approved by the Subsidizing Agency in the AFHMP
- Not to exceed of 70%
- **Durational requirements are not permitted**
- Local Preference Categories:
  - Current resident
  - Employee of the town
  - Employee of a business based in the town
  - Household with children in the school system

# Local Preferences

Jim has lived in Anyboro all his life and works part-time in Jonestown.

Is Jim eligible for local preference in Jonestown?





# Local Preference

Diane just moved to Southville 5 months ago and is subleasing an apartment until she can find a permanent home.

Would Diane be eligible for local preference in Southville?



# Local Preference

The Smith family also lives in Anyboro. Their two daughters attend school in Anyboro. Their adult son, Joshua, now lives in Kingsboro.

Would Joshua be eligible for local preference in Anyboro?



# Assign Preferences

## Local Preference

- Must be approved by the Subsidizing Agency in the AFHMP
- Not to exceed of 70%
- **NO DURATIONAL REQUIRMENTS**
- Local Preference Categories:
  - Current resident
  - Employee of the town
  - Employee of a business based in the town
  - Household with children in the school system

# Lottery Pools

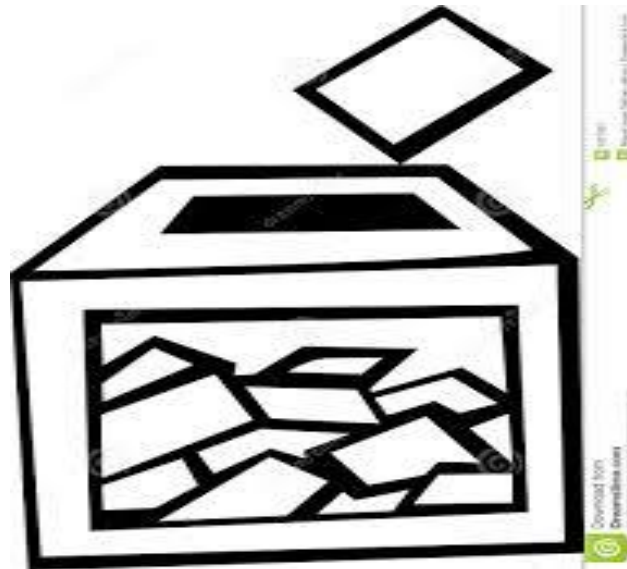
- The number and type of pools will depend on the project.
- For projects with approved local preference, there will be two pools: local and open.
- Local applicants will be placed in both pools.



# Assign Registration Numbers

Qualified applicants are given a lottery number

- **Example:** assign numbers to indicate household size preference, rent limit target, accessibility need, etc. (Example 1001-2-80-A = 2 bedroom, 80% AMI, Accessible)
- Ballots are put in **all** pools that they are eligible for. Example: local preference applicant will be in both local and open pool.



# Inform the Applicants

Once lottery numbers have been assigned, send a letter to all applicants with either:

1. Eligibility Letter: their lottery number/s and time and place of lottery, and preferences (#bedrooms, local) or,
2. Ineligibility Letter: with the reason they did not qualify for the lottery, and timeframe if they want to dispute (if one hasn't been sent earlier).



# Minority Balancing

## Local Preference

- If % of minority local resident households in local pool is less than % in MSA
- Hold preliminary lottery comprised of all minority applicants in open pool.
- Add minority applicants to local pool until % of minority in local pool = % of minority in MSA

**Minority Applicants chosen for local pool will also be in open pool.**

# Minority Balancing

The minority percentage by MSA:

- Barnstable County----- 08.6%
- Boston-Cambridge-Quincy MSA----- 27.0%
- Pittsfield MSA----- 09.4%
- Providence-New Bedford- Fall River-- 14.4%
- Springfield MSA----- 25.5%
- Worcester MSA----- 19.3%
- Dukes County----- 13.7%
- Nantucket County----- 19.5%



# Hold the lottery

- Summarize lottery applicants for developer and town.
- Hold in public, accessible place.
- Neutral third party pulls ballots. Typically a town official is willing.



# Lottery

- Draw all ballots by pool and list in order
- Award accessible applicants/units first
- Award largest units next, beginning with the first ballot needing that size unit for that income level
- If local pool, draw local ballots first, then draw all ballots from open pool

## Award Sequence

1. Accessible
2. 3BR 80%
3. 3BR 50%
4. 2BR 80%
5. 2BR 50%
6. 1BR 80%
7. 1BR 50%



# Lunch break



# Rental Lottery

- **Riverdale Green Apartments is a 16-unit 40B rental project with 4 affordable units. The project is located in Quincy (Boston MSA).**
- **The designated affordable units are:**
- **1BR :1 @ 50% AMI**
- **1 @ 80% AMI – mobility accessible**
- **2BR: 1 @ 80% AMI**
- **3BR 1 @ 80% AMI**
- **Local Preference has been approved for up to 70% of the affordable units**
- **The minority percentage of the region is 27.0%.**

# Clickers

- How many local preference units are allowed? (There are 4 affordable units.)
  - 1
  - 2
  - 3

# Affordable Units

Developer has designated the following units as affordable:

## **Unit 101**

- **3 Bedrooms**
- **80% AMI**
- **Local Preference**

## **Unit 105**

- **1 bedroom**
- **50% AMI**
- **Local Preference**

## **Unit 204**

- **2 Bedrooms**
- **80% AMI**

## **Unit 303**

- **1 bedroom**
- **80% AMI**
- **Mobility Accessible**

# Income Limits

<b>Boston – Quincy MSA</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>
50% AMI	\$36,200	\$41,400	\$46,550	\$51,700
80% AMI	\$54,750	\$62,550	\$70,350	\$78,150

# Ballot Number Assignment

- **Assign Ballot Numbers:**
  - **Unique identifier – share with applicant**
  - **Bedroom Size Income Target**
  - **Local (L)**
  - **Minority (M)**
  - **Accessible Unit (A)**



Applicant	HH Size/BR	Income	50% or 80% AMI	Local	Minority	Accessible	Ballot Number
A	<u>4/2</u>	<u>\$55,333</u>	80%	<u>Y</u>	Y		
B	<u>2/2</u>	<u>\$67,600</u>	80%	<u>Y</u>			
C	<u>1/1</u>	<u>\$31,750</u>	50%				
D	<u>3/3</u>	<u>\$55,200</u>	80%	<u>Y</u>			
E	<u>4/3</u>	<u>\$69,800</u>	80%		<u>Y</u>		
F	<u>3/2</u>	<u>\$49,800</u>	80%	<u>Y</u>			
G	<u>2/1</u>	<u>\$56,100</u>	80%	<u>Y</u>		<u>Y</u>	
H	<u>4/3</u>	<u>\$73,650</u>	80%				
I	<u>2/1</u>	<u>\$31,340</u>	50%	<u>Y</u>			
J	<u>1/1</u>	<u>\$44,400</u>	80%			<u>Y</u>	

# Lottery Pools

<u>Local Pool</u>	<u>Open Pool</u>
101-2-80-L-M	101-2-80-L-M
104-3-80-L	103-1-50
106-2-80-L	104-3-80-L
109-1-50-L	105-3-80-M
	106-2-80-L
	107-1-80-A
	108-3-80
	109-1-50-L
	110-1-80-A

# Minority Balancing

# of Local Preference Applicants: 4

# of Minority Applicants with Local Preference: 1

% of Minorities in Local Pool: 25%

Regional % of Minorities: 27.0%

Minority Balancing Needed? Yes

If yes, how many? 1

# Minority Draw

<u>Local Pool</u>	<u>Open Pool</u>
1001-2-80-L	1001-2-80-L
1002-2-80-L	1002-2-80-L
1004-3-80-L	1003-1-50-M
1007-1-80-L	1004-3-80-L
1008-2-80-L	1005-3-80-M
1009-1-50-L	1006-2-80
	1007-1-80-L
	1008-2-80-L
	1009-1-50-L
	1010-1-80-A

# Drawing Results

<u>Local Pool</u>	<u>Open Pool</u>
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.

# Assigning Units

Start with any accessible units, identify any applicant that needs an accessible unit.

If designated for local preference but no local preference applicants that need features, then go to open pool.



# Assigning Units

Next assign the Local preference units, largest unit with lowest income target first.

- Find the first number on the Local Pool list that needs a 3 bedroom @ 80% AMI
- Move to the next largest unit with local preference
- When all local preference units have been assigned, switch to open units, again beginning with the largest

# Assigning Units

## Unit 101

- 3 Bedrooms
- 80% AMI
- Local Preference

## Unit 105

- 1 bedroom
- 50% AMI
- Local Preference

## Unit 204

- 2 Bedrooms
- 80% AMI

## Unit 303

- 1 bedroom
- 80% AMI
- Mobility Accessible



# Homeownership Lottery

Rolling Meadow Condos is a 12-unit 40B senior (over 55) homeownership project with 3 affordable units. The project is located in Wareham (Boston MSA).

- **The designated affordable units are:**
- **2 BR :2 @ 80% AMI**
  - 1 @ 80% AMI – mobility accessible**
- **Local Preference has been approved for up to 70% of the affordable units (? units) 2**
- **The minority percentage of the region is 27.0%.**





# Drawing Results

<u>Local Pool</u>	<u>Open Pool</u>
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.

# Assigning Units

## Unit 1

- 2 bedroom
  - 80% AMI
  - Mobility  
Accessible
- 

## Unit 2

- 2 bedroom
  - 80% AMI
  - Local  
Preference
- 

## Unit 3

- 2 bedroom
  - 80% AMI
  - Local  
Preference
-

# After the Lottery

- Inform applicants of their ranking
- Inform developer, monitoring agent and municipality of results
- Obtain interest level from top applicant (HO)
- Provide monitoring agent with applicant materials for approval, within 60 days of contract
- Transition to developer for contract
- Secure application materials for five years

# Rental Waitlist

- The wait list is established from the open pool lottery draw list (*III.F.2.d.(1) wait lists*):
  - If any of the initial buyers/renters do not buy/rent a unit, the unit is awarded to the highest ranking household on the open pool list.
  - **The local preference is only applicable at the initial lottery drawing.**
- First come first serve
- Annually:
  - Send out a letter to wait list households to verify their status
  - Determine number of expected vacancies
  - If wait list size drops to too few households:
    - Open the wait list
    - Advertise for 10 days
    - Perform a new lottery
    - All existing wait list tenants have preference over newly picked lottery winners.
- Update AFHMP every 5 years or before

# Summary

- Review requirements
- Verify eligibility thoroughly
- Regulations and regulators are helpful
- Communicate explicitly with applicants
- Award units carefully





# Contact



**Laura Shufelt**  
**Assistant Director of  
Community Assistance**  
[lshufelt@mhp.net](mailto:lshufelt@mhp.net)



**Katy Lacy, AICP**  
**Senior Project Manager**  
[klacy@mhp.net](mailto:klacy@mhp.net)



**Phil Crean**  
**Program Assistant**  
[pcrean@mhp.net](mailto:pcrean@mhp.net)