

Information Packet

Henry T. Wing Residences

(Phase I)

33 Water Street, Sandwich, MA

Affordable Housing Lottery

This packet contains specific information on the affordable housing program as well as background, eligibility requirements, selection priority categories, and application process for the 34 new affordable rental unit project developed by Stratford Capital Group and CHOICE, Inc.

We invite you to read this information packet and submit an application if you think that you meet the eligibility requirements. This lottery is the first step in the application process and does not assure you a unit.

There will also be a virtual Information Session on Tuesday, April 8, 2025 at 11:00 am, please visit our website at www.HenryTWing.com to join. Attendance at an Informational Session is not required for participation in the lottery.

Applications must be postmarked by May 17, 2025.

To request an application call (781) 915-3055, email HenryTWing@HallKeen.com, download at www.HenryTWing.com or pick-up at the following locations:

Sandwich Town Hall - 100 MA-6A Sandwich, MA
Sandwich Public Library - 142 Main St. Sandwich, MA
Sandwich Housing Authority, 20 Toms Way Sandwich, MA
CHOICE, Inc. - 10 Wilson St. Chelmsford, MA 01824

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General Overview

The Henry T. Wing Residences (Phase I) will be located in Sandwich, MA. The physical address is 33 Water Street, Sandwich, MA 02563. The community will be developed in three phases, upon completion, the development will consist of 123 studio, one-bedroom and two-bedroom apartments. Phase I will house 34 affordable units for seniors 62+. There will be 4 studios and 30 1 bedroom units. Anticipated occupancy September 1, 2025.

The Henry T. Wing Residences will revitalize the elementary schoolhouse structure known as the Henry T. Wing School which will bring new life for senior independent living. Phase I of The Henry T. Wing School site in the north end of Sandwich, MA will be beautifully transformed into 38 units of senior housing, including 34 units of affordable senior housing, providing sustainable solutions that build communities; and engage stakeholders to shape the places where people live, and play.

The Project is funded with Low Income Housing Tax Credits (LIHTC), Affordable Housing Trust Funds (AHTF), Community Based Housing (CBH), Barnstable County HOME Funds (HOME), Housing Stabilization Funds (HSF) and Community Preservation Act Funds (CPA).

Affordable Program Considerations (Phase I)

The 34 apartments in total will include the following:

- 11 units @ 30% AMI level
- 23 units @ 60% AMI level

A homeless preference will be provided for 8 units—4 Community Based Housing (CBH) units and 4 of the 7 Massachusetts Rental Voucher Program (MRVP) units.

For all units covered by multiple regulatory requirements, the most restrictive eligibility guidelines will be followed.

Accessibility: Several units will have accessibility/mobility features designated for residents requiring sensory or mobility modifications.

Since it is anticipated that there will be more interested and eligible applicants than available units, CHOICE, Inc. and Stratford Capital Group will be sponsoring an application process and lottery to rank the eligible applicants for the program. The application and lottery process, dates and eligibility requirements can all be found within this Information Packet.

Henry T. Wing Residences does not discriminate based on Race, Color, National Origin, Religion, Sex, Familial Status (i.e., children), Disability, Source of Income (i.e., a Section 8 Voucher), Sexual Orientation, Gender Identity, Age, Marital Status, Veteran or Active Military Status, or Genetic Information. 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.

To request a reasonable accommodation, please call (781) 915-3055. Verbal translation services available.

This Lottery is for the following units:

Unit Type	Bedrooms	# of Units	Rent	Income Limit	% of Income Paid for Rent	Square Footage**
Subsidized	0	4	N/A*	30% AMI	30%	486
Subsidized	1	7	N/A*	30% AMI	30%	640
Unsubsidized	1	23	\$1,424†	60% AMI	N/A	640

* Rent paid by the resident will be approximately 30%-40% of their income for Section 8 PBV units as determined by the administering agency. This amount represents the gross rent. A utility allowance will be provided for heat and electric.

**Estimated average square footage

† This is the gross amount of rent to be paid by tenant, unless you have a Section 8 voucher.

Frequently Asked Questions – Subsidized and Unsubsidized Units

Q: What is the difference between subsidized and unsubsidized?

A: There are 23 rental units set aside at a fixed rent that is considered affordable for applicants earning less than 60% of area median income--these are the unsubsidized units. There are 7 units that are subsidized by the Massachusetts Rental Voucher Program and 4 units that are subsidized by the Section 8 Program. Participants will pay a percentage of their household income towards the rent—these are the subsidized units.

Q: Can I apply for an unsubsidized unit and a subsidized unit on the same application?

A: Yes. We will review your eligibility for an unsubsidized unit and a subsidized unit through the MRVP Program or Section 8 Program based on the information provided in your application. You will receive a letter indicating which program(s) you will be considered for in the lottery.

Q: What is the Section 8 Project-Based Voucher Program?

A. The Project-Based Section 8 Voucher Program (Section 8) is administered by the Chelmsford Housing Authority. There are (4) 1-bedroom units that have Section 8 Project-Based Vouchers provided. The Section 8 Project-Based Voucher Program requires that you pay 30% of your income towards the rent which includes all utilities. There are no asset limits for the Section 8 Program. These 4 units are set aside for the Community Based Housing Program (CBH), which has certain eligibility restrictions (see page 7 for more information). The income limit is shown in this packet (see page 6).

Q: What is the Massachusetts Rental Housing Project-Based Voucher Program?

A. The Project-Based Massachusetts Rental Voucher Program (MRVP) is administered by the Housing Assistance Corporation. There are (7) units that have MRVP Project-Based Rental Assistance, of which 4 are studio units and (3) are 1-bedroom units. Participants in this program are required to pay 30% of the household income towards the rent which includes all utilities. There is an asset limit for the MRVP Program (see Page 7 for more info). The income limit is shown in this packet.

General Eligibility Requirements

To be eligible to apply for the chance to rent an affordable unit, the combined annual income for all income sources of all members of the household must be at or below the Average Median Income limits for the town of Sandwich shown below. The maximum & minimum incomes allowed for this program are:

AMI	Rent Amount		Minimum Income		Maximum Income	
	<i>Number of Bedrooms</i>		<i>Number of Bedrooms</i>		<i>Number of Persons</i>	
	0 BD	1 BD	0 BD	1 BD	1P	2P
30%*	N/A	N/A	N/A	N/A	\$26,580	\$30,390
60%	N/A	\$1,424	N/A	\$48,822	\$53,160	\$60,780

*** IRS Section 42 Low-Income Housing Tax Credit (LIHTC) effective 4/1/24 for Barnstable County, Sandwich, MA HUD Metro FMR Area. Rents and income limits are subject to change.**

† Based on 40% Rent-to-Income Ratio

Minimum Income for an Unsubsidized Affordable Unit

Applicants may make less than the minimum income shown in the chart above if they have sufficient savings (equivalent to the annual minimum income listed below) from which they can draw down. Otherwise, applicants will not be eligible for a lease if they make less than the minimum income.

Applicants who hold a housing voucher are not subject to the minimum income requirements; but, like all other applicants, will also have to pass reviews on credit scores, tenant history, and criminal background checks in accordance with the Tenant Selection Plan. Again, these minimum incomes are not required by the affordable housing program, they are estimations of minimum incomes required by the Management Agent.

Eligibility Requirements for the Community Based Housing Units (CBH)

In order to be eligible for a CBH unit, an applicant must: (1) have a disability, (2) be institutionalized or at risk of institutionalization, and (3) not be eligible for the Facilities Consolidation Fund Program (FCF).

Asset Limits for Affordable Programs

There is no limit on the amount of assets households may have. Income from assets, however, is counted as the greater of the actual income earned on the asset or imputed income based on the HUD Passbook rate at the time of application (.45% as of 1/1/25) of the net value of the asset.

Assets may include but are not limited to cash, savings and checking accounts, direct express cards, other benefit cards, cash app accounts, a home or real estate, net cash value of stocks, net cash value of retirement accounts such as IRA's or 401(k)s, real property, bonds, capital investments, life insurance policies, foreign bank accounts and personal property held as an investment.

Asset Limit for Section 8 Rental Assistance and Unassisted Units:

There is no limit on the amount of assets households may have.

MRVP Rental Assistance Units:

At admission a Household's total assets may not exceed one and one-half (1½) times the gross annual household income or \$25,000, whichever is greater. However, there is no asset limitation for continued eligibility. To be eligible for MRVP, an Applicant may not own residential real estate. If an Applicant does own residential real estate, it must be sold prior to being found eligible for MRVP. The proceeds from the sale shall be counted as an asset and must be less than the greater of one and one-half (1½) times the gross household income or \$25,000.

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:

- i) The entire household's income and assets must be below the maximum allowable income limit.
- ii) The household must be of appropriate size.
- iii) The household must meet the minimum income requirement as outlined on Page 5

Q: Do I need to be a resident of Sandwich to apply?

A: No.

Q: Can I apply if own a home?

A: You may own a home when you apply; however, if you are applying for the Massachusetts Rental Voucher Program, it does have to be sold before you move in. The value of the 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: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?

A: No. Only people who will live in the apartment can sign the lease. Applying households must be able to meet the income qualifications on their own. If someone outside the household is going to help pay the rent, the amount to be paid must be listed as "Periodic Payments" on the Income Table in the Program Application. These payments will be counted towards the household income.

Q: What should I apply for if I have a Section 8 or other mobile voucher already?

A: If you already have a Section 8 or other mobile voucher, you can apply for both lotteries – subsidized and unsubsidized.

- However, if you move into a subsidized unit, you will have to forfeit your voucher—Section 8 and other mobile vouchers cannot be used in combination with project-based assistance.
- If you move into an unsubsidized unit, you will keep your voucher and use it to pay the difference between the actual rent and the program assistance payments.

Q: How is a household's income determined?

A: We 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, we 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, Employment (Full-Time, Part-Time, Seasonal or Sporadic), Self-Employment, overtime pay, bonuses, commission, severance pay, Unemployment, Social Security, alimony, 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.

HallKeen Management 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 .45%. 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:

- Employment \$25,000
- Checking ($\$7,000 \times 1\%$) = \$70
- Child Support \$12,000
- CD ($\$20,000 \times 2.3\%$) = \$460
- Total income = \$37,530

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

A: Yes.

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

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

Frequently Asked Questions – Household Size & Composition

Q: How is appropriate household size determined?

A: Within an applicant pool, priority shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- a. There is at least one occupant per bedroom.
- b. A couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share, but shall not be required to share a bedroom.
- c. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized.

Household size shall not exceed state sanitary code requirements for occupancy of a unit. You must qualify for the size of the unit you are requesting consideration for. You can only select one size unit.

Q: I am a full-time student. Am I eligible to apply as a single person?

A: Yes, as long as you meet one of the student exceptions.

- A full time student married and filing a joint tax return?
- A full time student and receives assistance under Title IV of the Social Security Act?
- A full time student enrolled in a job training program under the Job Training Partnership Act/ Workforce Investment Act (federal, state or local)?
- A full time student and AFDC/TANF recipient?
- A full time student and single parent living with his/her minor child who is not a dependent on another's tax return?
- Was a student previously in the foster care system?

Lottery Process & Timeline

The following steps outline the entire process of applying for and renting an affordable unit. For further detail on each step, please refer to the following pages.

Step 1: Lottery Application Period

March 18, 2025 through May 17, 2025

Please note that there will be a virtual Informational Session held on April 8th for all interested applicants during Step 1. Attendance at the Informational Session is encouraged, but not required for participation in the lottery.

Step 2: Assignment of Lottery Registration Number

On-going during application period, but by May 26, 2025

Step 3: The Lottery

Wednesday, June 4, 2025

Step 4: Notification of Lottery Results

By June 18, 2025

Step 5: Formal Review of Eligibility

June 25, 2025 through August 31, 2025

Lottery Application

From March 18, 2025 (advertising begin date) through May 17, 2025 HallKeen Management will be advertising and publicizing the availability of this affordable housing opportunity in Sandwich 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 lottery application. The applying household must list all income and asset information for every person that will be residing in the unit. The lottery application must be signed and dated by all heads of household.

**APPLICATIONS FOR THE LOTTERY
MUST BE FULLY COMPLETED & RETURNED
OR POSTMARKED BY:
MAY 17, 2025**

Please return your completed application by one of the following methods:

IN-PERSON OR BY MAIL:

Henry T. Wing Residences
C/O HallKeen Management
1400 Providence Hwy, Suite 1000
Norwood, MA 02062

BY EMAIL:

HenryTWing@hallkeen.com

BY FAX:

(781) 915-3155

Lottery Process

Ballots with the registration number for applicant households will be placed in all lottery pools for which they qualify. The ballots are randomly drawn and listed in the order drawn, by pool. Because the project has units with different numbers of bedrooms, units are then awarded (largest units first) by proceeding down the list to the first household on the list that is of appropriate size for the largest income-restricted unit available according to the appropriate-unit-size criteria established for the lottery. Once all larger units have been assigned to appropriately sized households in this manner, the lottery administrator returns to the top of the list and selects appropriately sized households for smaller units. This process continues until all available units have been assigned to appropriately sized applicant households.

Applicants are not required to pay a deposit or any type of fee to enter the lottery or be placed on the waiting list.

Subject to applicable law, preference for the rental of up to seventy percent (70%) of the affordable units (21 units) in the initial renting of the Development, will be offered to Sandwich residents. 70% of each unit type will be initially set-aside for the local lottery pool and 30% of each unit type will be initially set-aside for the general lottery pool. The project-based section 8 program (PBS8) does not allow the local preference.

After the lottery has taken place, all applicants will be contacted within 14 days informing them of where their placement is on the lottery list based on bedroom size. Applicants will be asked to notify management if they are no longer interested in Henry T. Wing Residences. Applicants no longer interested in living at Henry T. Wing Residences will be sent a letter and given one week to reconsider and respond in writing. They will also be asked to notify management of any changes to their mailing address or other contact information.

- Management will begin screening applicants, beginning with the applicants with the lowest number placement (highest ranking) for each bedroom size. Once applicants have passed credit and criminal background, they will be contacted to set up an interview with the property manager and/or another member of Management. If an applicant does not pass the credit and criminal background, they will be notified in writing and will have 10 days to appeal. Applicants who pass credit and criminal background screening will proceed through the process as follows:
- Applicants will be asked to provide certain documents and sign documents in order for staff to make sure that the applicants meet the eligibility requirements of the programs.
- Once staff has qualified the household, they will be notified in writing to schedule an appointment with the manager and choose an apartment.

- If a household does not qualify due to exceeding the maximum income limit or not meeting the minimum income restriction, they will be notified in writing immediately and will have 7 days to request a meeting with management.
- If an applicant chooses not to accept an apartment at the time of the application process, they may choose to be removed from the lottery and placed on the waitlist to be called at a later date for an apartment. If they choose to not be added to the waitlist, they will receive written notice stating that they are no longer in the lottery or they have not been added to the waitlist.

The lottery administrator will retain a list of households who are not awarded a unit, in the order that they were drawn. If any of the initial renters do not rent a unit, the unit shall be offered to the highest ranked appropriately sized household on that retained list. Applicants in the lottery who are not processed during the initial lease-up due to the units being leased prior to reaching their placement in the lottery, will be placed on the waiting list for an appropriately sized unit, in order of their lottery number.

Separate waitlists will be maintained by bedroom size for applicants requiring and for those requiring an adapted/accessible unit, though income-eligible applicants may request to be on more than one waitlist.

After the initial lottery, these waiting lists will be analyzed, maintained and updated through additional marketing so they remain consistent with the objectives of the housing program and are adequately representative of the racial, ethnic and other characteristics of potential applicants in the housing market region. No individual having a financial interest in the project or their families can participate in the lottery. The conflict-of-interest provisions of 24 CFR 92.356(f) applies.

Formal Review of Eligibility

The household will be required to submit all income and asset documentation for every claim made in the application once they are selected during the lottery process.

Before a household can move forward if they are selected in the lottery, they must provide complete information of their income and assets. Below is a list of some of the items that **may** be requested:

- All adults in the household, 18 years and older, must complete the Tenant Packet and sign the authorization for release of information. They must also provide proof of any and all assets and income. If the adult is a full-time student, then proof of current **student status** must also be provided.
- Copies of **birth certificates and social security cards** must be provided for each member of the household. A copy of a visa, green card or passport may be acceptable if previous documents are not available.
- **Proof of Disability** – Physicians statement or SSI/SSDI award letter if under the age of 62.

Income:

- **Wages:** Verify gross earnings by submitting two months worth of pay stubs or a letter from the employer stating the number of hours per week and pay rate per hour. Also, include name, address and contact person of employer. **(weekly = 8 paystubs, bi-weekly = 4 paystubs, monthly = 2 paystubs, etc.)**
- **Social Security or Supplemental Income:** A statement letter from the Social Security department less than one month old. This can be obtained online: www.socialsecurity.gov or by calling 1-800-772-1213.
- **VA Pension or other Retirement Benefits:** Current statement letter from the VA department, or other retirement funds company, less than one month old.
- **VA Compensation or Benefits:** Current statement letter less than one month old.
- **AFDC:** Statement letter less than one month old. TAFDC: 1-800-632-8095
- **Alimony:** You must submit four (4) copies of payment checks.
- **Unemployment Benefits:** Current statement or four(4) check stubs from the unemployment department,

- **No Income:** If an adult family member does not have any income at all then a “**Zero Income Self Affidavit**” **must be completed and notarized**. Please contact HallKeen Management for this affidavit.

Assets:

- **Checking and Savings accounts:** You must submit copies of the most recent six (6) months all checking account statements and savings account passbooks or statements held by any household member (local or foreign). Statements must be less than one month old.
- **Current Value of Assets:** Current statement letter for any stocks, bonds, CD’s, IRA’s, etc. including current rate of interest and dividends. Including foreign accounts.

ANY OTHER INCOME AND ASSETS FOR ALL MEMBERS OF HOUSEHOLD 18 YEARS OR OLDER.

If it is determined that incomplete information was provided in the application, HallKeen Management reserves the right to withdraw the application based upon the applicant’s failure to disclose information.

DISABLED-ACCESSIBLE UNIT INFORMATION

Q: Who qualifies for a disabled-accessible (DA) apartment?

A: According to Housing Navigator: “units that are barrier-free are accessible to people with disabilities that are wheelchair users, but could also be used by people of different types of disabilities. For example, a person of very short stature, a person with a brain injury or stroke, severe cardiac or respiratory problems, or a person with limited standing, walking, or reaching ability, may use the design features of a wheelchair accessible unit.” Verification from a doctor or other medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual’s disability may be requested. Proof of receiving Social Security Disability Insurance benefits is also sufficient.

Q: How are disabled-accessible apartments awarded?

A: The households with the top positions on the Accessible Waiting Lists will be given the first opportunity to lease the DA apartments.

Q: Can households that qualify for a DA apartment also apply for a non-DA apartment?

A: Yes. Households that qualify for a DA apartment will also have positions on the Waiting Lists for non-DA apartments depending on what unit size they are applying for. If they reach the top position on a Waiting List for a non-DA apartment before they reach the top position for a DA apartment, they will have to decide if they want to lease a non-DA apartment or wait until they have a top position on a Waiting List for a DA apartment.

Q: What happens if there are fewer disabled-accessible qualified applicants than disabled-accessible apartments at the time of the Lottery?

A: If there are not enough qualified applicants on the Waiting List, the apartments will be made available to the top applicants on the Waiting List that have the same unit sizes (and, if applicable, regional preference).

Q: Who is entitled to request a reasonable accommodation?

A: 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.

