



City of Waltham

Housing Division

HOME PROGRAM Security Deposit Program

The City of Waltham administers HOME funds from the Federal Department of Housing and Urban Development (HUD) to provide rental assistance to eligible Waltham residents who lease residences in the HOME Consortium Communities of Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Natick, Needham, Newton, Sudbury, Waltham, Watertown or Wayland. Eligible applicants cannot own property. An eligible applicant is one who does not have sufficient deposits of their own for a security deposit in the above area, whose income is within the guidelines set by HUD and one who has documented income for rent payments to a landlord of a home in the above area.

HUD Income Guidelines

Area Median Income	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
60% AMI	43,440	49,680	55,860	62,040	67,020	72,000	76,980	81,900
80% AMI	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200

In order to be eligible for Program assistance, beneficiaries must meet income limits established by HUD. Under this Program, annual income is defined in 24 CFR 5.609 which is used by a variety of federally-assisted programs. The Part 5 definition of annual income is the gross amount of income of all adult household members (over 18) that is anticipated to be received during the coming 12-month period. The three principal steps in the income verification process for the Program include the following:

1. Document applicant's source(s) of income. Sources of income may include: employment/unemployment, social security, alimony, pension, monthly rental payments, child support, etc. (See *Sources of income used to calculate household income* below.)
2. Calculate the applicant's projected income using the source documentation submitted in step 1. This calculation includes all sources of income including assets (see below) and any regular financial contributions and gifts from persons not living in the household.
3. Compare the applicant's household projected income with HUD's income limits. Applicants whose household income does not exceed the 80% income limit, based on household size, are determined to be income-eligible for Program assistance. **Ninety (90) percent of available funds will be reserved for household income limits of 60% of the area median income or below.**

Calculating annual income: Inclusions and exclusions

Sources of income 24 CFR 5.609 (b)	Sources of income that are included in calculating household income
1. Income from wages, salaries, tips, etc.	The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services. Overtime earnings must be based upon the average of the year to date and projected over the next 12 months.
2. Business income	The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income
3. Interest and dividend income	Interest, dividends, and other net income of any kind from real or personal property. If assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a % of the value of such assets based on the current passbook savings rate, as determined by HUD.
4. Retirement and insurance income	The full amount of periodic amounts received from SS, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount .
5. Unemployment and disability income	Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay (except as provided in number 3 of Income Exclusions).
6. Welfare assistance	If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income.
7. Alimony, child, gift support,	Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
8. Armed Forces	All regular pay, special day and allowances of a member of the Armed Forces.

Sources of income 24 CFR 5.609 (c)	Sources of income that are excluded from calculating household income <i>(Partial list. Other exclusions include reparations; income from full-time students; adoption assistance payments; deferred periodic social security and SSI benefits; property tax refunds; home care assistance and other federal exclusions.)</i>
Income of children	Income from employment of children (including foster children) under the age of 18 years.
Foster Care payments	Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone).
Inheritance and insurance income	Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in number 5 of Income Inclusions).
Medical expense reimbursements	Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
Income live-in aides	Income of a live-in aide (as defined in 24 CFR 5.403).
Gifts	Temporary, nonrecurring, or sporadic income (including gifts).

Eligible Rental Property

- Applicants are not restricted to rental housing in Waltham. The HOME Consortium allows for a housing search in all Consortium Communities. Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Natick, Needham, Newton, Sudbury, Waltham, Watertown and Wayland.
- The property must be the primary residence of all of the applicants for the full term of the rental lease.
- The rent must not exceed the Housing Choice Standard Rates rent limits as determined by the Housing Division and The Waltham Housing Authority.

Rent Limit	Efficiency	1 BR	2BR	3BR	4BR
Per month	\$1,313	\$1,509	\$1,860	\$2,327	\$2,564

Rents are based on the Waltham Housing Authority Housing Choice Voucher Payment Standard and includes all utilities. The maximum rent for units, that do not include utilities supplied by the owner will be determined by the Housing Division when it is disclosed what utilities are a responsibility of the tenant. A utility allowance will be applied to all rent amounts.

- The property must meet Housing Quality Standards established by HUD.
- Property must comply with Federal and State lead paint regulations.
- Lead Paint Grant Assistance is available to the landlord/homeowner.

Security Deposit, First and or Last Month's Rent Assistance

- Applicants must have income to provide rent payments to landlord.
- The program can provide two month's rent payments directly to the landlord on behalf of the approved household. These payments are for any combination of a security deposit, first month's rent and last month's rent. In the case of a subsidized rental unit. The security deposit and rental payment will be determined by the local housing authority.
- It is the responsibility of the tenant to make full rent payments to the landlord for the lease term. The City is not responsible for any other rent payments other than the security deposit, first month and / or last month's rent. This payment will not exceed the value of two months of rent.
- The assistance is in the form of a grant. There is no repayment due to the City. The security deposit will be returned to the tenant at the end of the lease term as long as all lease requirements have been fulfilled by the tenant.
- The security deposit payment will be refunded to the City by the landlord if the tenant has not complied with the terms of the lease.

- The property must be the primary resident of the household for the entire term of the lease.
- The lease term must be for at least one year.
- The property must meet HUD Housing Quality Standards (HQS) and city building code.
- **Program assistance is one time only and the amount of TBRA assistance cannot exceed an amount that is above two months' rent payment. Program Staff will determine the assistance provided on a case by case basis.**
- Eligible households will have 60 days to find an apartment once approved. Extensions can be provided if there are program funds available at that time.

Application Process

- A potential borrower must fill out an application, which includes the submission of all required materials
- Applications will be reviewed for initial eligibility in order of submission.
- All applicants will be notified by mail that either they are not eligible or are granted a preliminary eligibility determination. A preliminary eligibility determination by the City is not a financial or legal commitment on the part of the City to issue assistance.
- Once an applicant receives a preliminary determination of eligibility, funds will be set-aside in his or her name if the City has funds available. If there is no money available at that time, the applicant's name will be placed on a waiting list.

Apartment Rental

- 1) When an applicant is notified that s/he is eligible and that funds are available, s/he is then must find an apartment/house to rent. The City does not provide assistance in finding housing.
- 2) An applicant must receive approval from the City prior to entering into a lease agreement with a landlord.
- 3) Borrowers must first have approval from the City before entering into any housing. Additional requirements must be understood before the tenant can proceed. These requirements include non-displacement of current tenants, lead paint law and rent limits that will be imposed upon landlord and tenant. The City has the right to deny funding if the property is not affordable to you at your current rate of income.
- 4) Landlords and tenants cannot be related.
- 5) The Waltham Housing Department will also inspect the property to determine if it meets Housing Quality Standards and if repairs are required to meet these standards. No property can be occupied with federal funding that is not up to HQS Standards.

Acceptance of Housing

You must contact the Housing Office prior to signing a lease agreement. The following information is important and your funding could be at risk if you do not follow the following guidelines.

Lead Paint

The landlord must provide proof that the property is lead paint compliant or agree to inspect the property for lead paint. If there is lead paint, the landlord can apply for a de-leading grant to abate the unit as long as he/she agrees to lease to a program participant for at least one year.

Once an application is accepted you will be required to schedule an appointment for interview. This interview will allow Housing Staff to obtain required signatures from applicant(s) to verify all financial information submitted. The verification process can take 2-4 weeks to be completed. All applicant and co-applicants must attend the scheduled interview for the process to begin.

Additional information and applications can be found on our website at <http://www.city.waltham.ma.us/Housing/index.html>

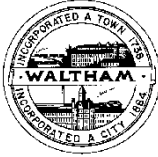


Program Contact:

**John Shirley,
Waltham Housing Department,
119 School Street, Waltham, MA 02451,
(781) 314-3380**

Affirmative Marketing

In accordance with 24 CFR 92.350, and to further the City's commitment to nondiscrimination and equal opportunity, the City of Waltham will not discriminate on the basis of race, color, national origin, religion, or sex. The City will follow all procedures outlined in West Metro Consortium Affirmative Marketing Policy.



Tenant Selection Criteria

Application and Review Process

Application and copies of this Tenant Selection Criteria Policy are available from the City of Waltham Housing Division. Applicants are encouraged to call with questions or to review a submitted application. All applications must be fully completed including your correct mailing address and current telephone number.

Staff will review applications to determine eligibility. This review will be based upon the applicant's stated income(s), household size, etc. Applicants will either be qualified and placed on the waiting list, or rejected because they do not appear to meet the minimum criteria.

Applicants must have verifiable income that is sufficient to pay rent on the leased unit. No applicant will be provided security deposit funds if rent payments are not affordable to the household. An applicant must use no more than 30% of their household income towards rent. This calculation will be made by the Housing Division once an income determination has been completed and all housing expenses are considered in the calculation.

In accordance with applicable equal opportunity statutes, Executive Orders, and regulations, the City does not discriminate against any person because of race, color, religion, sex, national origin, age, national origin, ancestry, marital status, sexual orientation, genetic information, veterans history, source of income, families with children or disability; excluding the income limits, size of households and other criteria established in this document.

TBRA Waiting List

If funding is not available, an annual waitlist will be maintained for qualified applicants. At the end of the one year period waitlisted applicants will be notified that the waitlist will be discarded and they must re-apply if they want to be considered for TBRA Security Deposit Assistance. It is the applicant's responsibility to notify the Housing Office if there is any change of address for proper notifications to be received.

Minimum Qualification Guidelines

1. Households must meet income limits.

HUD (US Department of Housing and Urban Development) determines the median income. Total household income, in relationship to household size is considered when approving an application. Ninety percent of TBRA funding is reserved for those households that are at or below 60% of the Area Median Income. Ten (10) percent of TBRA funds will be used for households up to 80% of the area median income if those households are facing an emergency housing situation. Definition of an emergency housing situation is one that finds the household homeless or near homeless due to a natural disaster such as fire, displacement from a home due to code violations that make the property uninhabitable or a dangerous living situation due to domestic violence.

Income limits for 2017 are:

FY17	FY2017 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Waltham City	Very Low (60%)	43,440	49,680	55,860	62,040	67,020	72,000	76,980	81,900
	Low Income (80%)	54,750	62,550	70,350	78,150	84,450	90,700	96,950	103,200

2. Households must provide verifiable landlord references to landlords.

All landlord references will be verified by the landlord. Unfavorable or unsubstantiated landlord reference may be grounds for rejection of applications.

3. Banking and credit references are required by landlords.

Credit reports from established credit bureaus could be obtained by the landlord. Unfavorable reports may be grounds for rejection of applications.

4. County and/or Town residency preference.

Applicants must have established Waltham residency.

The definition of a resident is someone who currently lives in Waltham, or works in Waltham or has accepted a bona fide job offer in Waltham.

Victims of Domestic Violence are exempt from this criteria.

Applicants who have been accepted into an affordable housing lottery in Waltham are also exempt from this criteria.

5. Household size must be appropriate to the unit size.

Generally, households will be placed in a unit size so that it will not be necessary for persons of the opposite sex, other than husband and wife (or those in a similar living arrangement), to occupy the same bedroom, with the exception of children under the age of six.

The following guidelines apply:

Unit Size	Household Composition
Studio	One to two adults, One adult with one child
One Bedroom	One to two adults with one young child
Two Bedrooms	One to two adults with up to two children
Three Bedrooms	One to two adults with up to four children
Four Bedrooms	One to two adults with up to six children

6. Applicants must provide a valid Social Security card.

Valid U.S. Social Security numbers are required for all applicants and all members of the applicant household. Although undocumented immigrants are not eligible for HUD housing assistance if at least one member of a household has an eligible immigration status, the housing can receive pro-rated assistance.

7. Applicants must be willing and able to enter into a lease agreement.

8. Landlords must agree to use the HOME Lease Addendum.

Application Rejection Criteria: Any applicant that is in rent arrears or owes a public Housing Authority funding is ineligible for the program.

The Housing Division may reject any and all applications for one of more of the following reasons:

1. Applicants unable to meet one or more of the Minimum Qualification Guidelines listed above.
2. Applicant's rent exceeds the approved rent limits for this program.
3. Applicants submit an incomplete, unsubstantiated or unreadable application.
4. Applicants submit false or unsubstantiated information about themselves or any household member, or misrepresent the size and configuration of the household.
5. Any household member has a poor landlord reference including:
 - a. Indication of habitual late payment of rents due.
 - b. Violation of previous lease or rental agreements.
 - c. Indication of conflict with management and/or other residents.
6. Any household member is a convicted felon or convicted of repeated misdemeanors, or is currently accused of any crime in a court of law.
Rents cannot exceed the following Fair market Rent limits.

Rent Allowances*

Rent Limit	Efficiency	1 BR	2BR	3BR	4BR
Per month	1,313	1,509	1,860	2,327	2,564

*Rents are based on the Waltham Housing Authority Housing Choice Voucher Payment Standard and includes all utilities. The maximum rent for units that do not include utilities supplied by the owner will be determined by the Housing Division when it is disclosed what utilities are a responsibility of the tenant. A utility allowance will be applied to all rent amounts.

Payments are in the form of a HOME Grant that does not have to be re-paid by the applicant. The City provides security deposit payment directly to the landlord. Security deposits are returned to the tenant when they move.

Applicants must not be obligated to a Housing Authority for any past due funds.

TBRA payments do not assist with Pet deposits.

TBRA payments do not assist with Rental Agent/Realtor fees.

Approved applicants must find housing.

Housing must meet Housing Quality Standards and City Code.

Lease Agreements must be for at least 1-year.

Housing must be Lead Paint Compliant.

Housing must be in Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Natick, Needham, Sudbury, Waltham, Watertown and Wayland.

Assistance is provided one time only.

The City is not responsible for any rent payment past the security deposit and first month's rent for the Security Deposit Program.

Applicants determined to be eligible will provide the Housing Division with a completed request for unit approval form. This form will be provided to the applicant prior to their housing search. When permanent housing is located the applicant will ask the landlord to complete the form.

The tenant will provide to the Housing Division the completed form and a copy of the landlords lease agreement. The Housing Division will inspect the property for HQS Standards and complete the contract for the security deposit and first month's rent with the landlord. The tenant will be responsible for signing the lease with the landlord. The landlord must agree to use the HOME Program Lease addendum as part of their lease agreement. The lease agreement must be for at least one year.

The City will issue a security deposit and first month's rent payment to the landlord upon receipt of a signed lease agreement between the tenant and the landlord.

Full rental assistance provided through the HOME Program is specific to persons who are referred through Homeless Agencies identified by the City of Waltham.

**APPLICATION FOR
TENANT-BASED SECURITY DEPOSIT RENTAL ASSISTANCE**

Please complete all information requested in ink. Do not leave blanks or we may be unable to process your application. Always keep your application information and address up to date with this office. Please print. Thank you and we look forward to assisting you.

**Return to: City of Waltham
Housing Department
119 School Street
Waltham, MA 02451**

PLEASE USE THE APPLICATION CHECKLIST AT THE BACK OF THIS APPLICATION AND SUBMIT ALL APPLICABLE INCOME DOCUMENTATION WITH THIS APPLICATION.

Telephone numbers: 781-314-3380

Date of Application _____ Email Address _____

I. Applicant Information

Applicant Name _____ Date of Birth _____ Age _____
 Address (where you live now) _____ Social Security No. _____
 City _____ State _____ Zip Code _____ Telephone _____
 Mailing Address (if different) _____ City _____ State _____ Zip Code _____

II. Household Member Information: Please list all persons who will live in the TBRA-assisted unit beginning with the applicant.

Name	Sex	Relationship to Applicant	Date of Birth	Place of Birth	Social Security Number	*Race or Hispanic
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

*Race: White, Black, American Indian/Alaska Native, Asian or Pacific Islander, Hispanic, Other

You are not required to answer if someone in your household has a disability. However, if a household member has a disability you may qualify for additional deductions in your rent amount. Does any household member have a disability? Yes No If yes, list

Name _____

You can voluntarily provide information on an alternate contact person. If we are unable to contact you, we will try to contact the

Alternate person on your behalf. NAME: _____ TELEPHONE NUMBER: _____

ADDRESS: _____

III. Household Income:

Please provide all income/earnings information below for all household members. This income may include but is not limited to: Employment Income, Self-Employment Income, Unemployment Compensation, Social Security, TANF, Disability Income, Child Support, Pensions, Baby-Sitting Income, etc. If you have no income, write NONE below.

Name of Household Member Receiving Income	Employment or Self-Employment Gross Weekly Income and Employer Name	Weekly Unemployment Benefits	Social Security/SSI Monthly Benefits	TANF Monthly Income	Child Support Monthly Income	Other Income List-Type and Monthly Amount
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Does anyone in your household have any other earnings/income or receive any money not listed above? Yes No

If yes, list type and amount monthly: _____

Does anyone help you pay your bills? Yes No If yes, list name and monthly amount: _____

Do you file income tax returns? Yes _____ No _____

IV. Assets:

Do you have a checking account? Yes No Balance _____ Bank _____

Do you have a savings account? Yes No Balance _____ Bank _____

Do you own any real estate/property? Yes No Type _____ Value _____ Address _____

Do you have any of the following: Money Market Account? Yes No Certificate of Deposit? Yes

No IRA Account? Yes No Stocks? Yes No Bonds Yes No Other (list) _____

Have you disposed of any assets for less than Fair Market Value during the two preceding years? Yes No

If yes, please list _____

Do you have any life insurance? Yes _____ No _____ If yes, please provide insurance name and address:

V. General Information:

Do you currently live in subsidized housing? Yes No If yes, give name of agency or complex?

Do you have a Section 8 Voucher? Yes No

Have you previously lived in subsidized housing? Yes No Approximate date, address and agency name of each instance.

Do you owe money to any Housing Agency? Yes No If yes, list agency and amount owed. _____

Have you or anyone in your household been evicted from federally or state assisted housing, including public housing, for any reason which interfered with the health, safety or right to peaceful enjoyment of the premises by other residents in the last three years?
 Yes No If yes, give names, dates and details of incidents for each occurrence: _____

All applications will be verified with the Waltham Housing Authority for good standing. If you owe funding to a Housing Authority you will not be eligible for assistance.

VI. Signatures/Certification of True and Correct Information:

By completing and returning this application, you will automatically be placed on a waiting list for Tenant-Based Rental Assistance. Wait list applicants are kept on file for one (1) year only.

I/We hereby affirm that the answers to the foregoing questions are true and correct, and that I/we have not knowingly withheld any fact or circumstances which would, if disclosed, affect this application unfavorably. I/We hereby authorize inquiries to be made to verify the information given in this application. **Please be sure you have answered all questions. Otherwise, we will be unable to process your application.**

(Applicant Signature)

(Date)

(Spouse Signature)

(Date)

WARNING: Section 1001, of Title 18 of the U.S. code, makes it a criminal offense to make willful false statements or misrepresentation to any department or agency of the United States as to any matter within its jurisdiction

INTAKE APPLICATION ADDENDUM

HOME Investment Partnerships Program

Beneficiary Name: _____

Project Address: _____

The City of Waltham Housing Division HOME program requests this information in order to comply with HUD’s required reporting requirements. Although we would appreciate receiving this information, you may choose not to furnish it. You may not be discriminated against on the basis of this information, or on whether or not you choose to furnish it. If you do not want to provide this information, please initial below.

_____ I do not wish to provide information composition.

Applicant Initials

Household Composition

Ethnicity Codes:

A – Hispanic: a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. Terms such as “Latino” or “Spanish Origin” apply to this category.

B – Not Hispanic

Race Codes:

A – White

F – American Indian/Alaskan Native/White

B – Black-African American

G – Asian/White

C – Asian

H – Black/African American/White

D – American Indian/Alaskan Native

I – American Indian/Alaska Native/Black- African American

E – Native Hawaiian/Other Pacific Islander

J – Other Multi-Racial

Special Needs Codes:

A- Elderly

F – Victim of Domestic Violence

B – Person with Disabilities *

G - Homeless

C – Person with HIV/AIDS

H – Public Housing Resident

D – Person with Alcohol /Drug Addiction

*Disabled Definition: A physical or mental impairment which substantially limits one or more major life activities; a record of such an impairment; or being regarded as having such an impairment. Does not include current illegal use of or addiction to a controlled substance.

Household member	Gender	Age	Ethnicity	Race	Special Needs
------------------	--------	-----	-----------	------	---------------

(Use codes above)

1	
2	
3	
4	
5	
6	
7	
8	

APPLICATION CHECKLIST

The following is a list of information needed to determine income-eligibility for Program assistance. Please provide all *applicable* information with your completed application. All adult (over 18 years of age) household members must provide all income documentation. Thank you.

Income Tax Documentation:

____ Copies of recent year of *signed*, filed, income tax returns (both MA and IRS) documents (1040, 1098, All schedules) including W-2 forms and 1099 statements for all adult household members. Applicants must have filed federal income tax returns in the most recent year prior to the application by April 15. If extensions are filed, we must wait until the return has been filed. Tax Returns are not an acceptable profit and loss statement.

____ If self-employed, include year-to-date Profit and Loss statements (2 complete years) and last four (4) quarterly tax payment documents. Self-employed applicants may be required to provide additional information if necessary.

Financial Institution Account Information:

____ Copies of last six (6) months of information (All checking, savings, IRA, etc.)
____ Copies of interest/dividend income of over \$100.00/annually
____ Copies of any stock statements for previous three months

Verification of Income:

____ Payroll stubs – 8 most recent consecutive weeks
____ Alimony
____ Child support
____ Social Security (annual benefit statement)
____ Pension statement
____ Social Security Disability Insurance
(If not receiving SSDI, applicant may be required to submit evidence of disability)
____ Unemployment
____ Government assistance (this includes any benefit awards for housing subsidies)
____ Identification - please provide proof of identification for all household members,
(Copy of Driver's license, passport, birth certificate, etc.)
____ Life Insurance policies (identify policy and type)
____ Full time student status
(if you have any children over 18 that are full time students you must provide notice from the school of their full time student status)

Please provide proof of any benefits your household receives (SNAP, Section 8 Contract, Fuel Assistance, etc.)

You may provide any additional information if you feel it is applicable to you and your household.

The City of Waltham may request additional information if necessary to make a determination of eligibility.

Failure to provide the necessary income documentation will delay the processing of your application.

