



**CITY OF WALTHAM
AND MUNICIPAL HOUSING TRUST
RENTAL LOTTERY FOR
7 MARKET RATE UNITS**



**NAHUM HARDY RESIDENCES
51 LAKE STREET
WALTHAM, MA 02451**

**PUBLIC ANNOUNCEMENT
PREQUALIFICATION APPLICATION FOR PUBLIC LOTTERY
FOR THE RENTAL OF**

(7) MARKET RATE ELDERLY APARTMENTS

2d ISSUE

at

**Nahum Hardy Residences
51 Lake Street, Waltham, Massachusetts**

by the

City of Waltham Municipal Affordable Housing Trust Fund (Trust)

2014

1. INTENT and BACKGROUND

About the City of Waltham Municipal Affordable Housing Trust Fund (Trust)

The Trust was created in 2008 by the City Council to investigate and research the need for affordable housing in the city, to provide recommendations and propose programs for development of such housing and to educate policy makers on housing issues.

The Trust, working in conjunction with the Mayor and City Council, has rehabilitated the property now known as Nahum Hardy Residences located at 51 Lake Street, Waltham, Massachusetts.

Neighborhood History and Property

The site is located in the heart of North Waltham and has a very prominent location overlooking Lake Street just one block from the intersection of Lake and Lexington Streets. The Nahum Hardy Residences are located on a bus route and are immediately adjacent to a commercial center including a CVS, Burger King, Staples, TJ Maxx, The Paper Store, U.S. Post Office, Dunkin' Donuts and other retail shops and restaurants. The site is approximately 1.371 acres. The site is approximately one mile to Hardy Pond and Lazazzero Playground. The City has reserved a permanent conservation restriction prohibiting access from the abutting Ridge site to the north through the Hardy site to Lake or Lexington Streets. The original structure comprising the Nahum



Hardy Residences was a three-story building built in 1925 and designed and used as an elementary school. Bentley College converted the structure in 1983 to graduate student housing. The Trust has converted the building into nineteen (19) apartments, 10 single-bedroom and 9 double-bedroom units. The Trust also created a new interior community center on the second floor along with an exterior deck.

The interior of the building contains approximately 21,196 square feet of space.

Available Units on the first floor consists of

- 1 one-bedroom units (one market rate unit)

Available Units on the second floor consists of

- 3 one-bedroom units, (one market rate unit,
- A community center room.

Available Units on the third floor consists of

- 1 one-bedroom units (one market rate unit)
- 2 two-bedroom units (two market rate units)

A new elevator servicing all three floors was installed together with a new sprinkler system.

The bathroom and kitchen in all units were fully renovated. Each unit has a separate water heater, separate electric heat and HVAC systems. Each unit has a large designated storage closet in the hallway. Forty parking spaces are provided and each unit has one designated parking space.

2. LOTTERY PROCEDURE

All ten(10) units will be leased subject to an age restriction as allowed by Massachusetts law.

Therefore, all tenants must be 62 years of age or older at the time of application.
Owners must live in the unit(s) as their primary residence.

Three (3) units as described in Appendix B are restricted as affordable units subject to a separate lottery for said affordable units.

Seven (7) units as described in Appendix B will be market rate units for seniors 62 years of age or older.



Five (5) units are one-bedroom units and the monthly rent will be \$ 1,156.00 without utilities. The Tenant is responsible for his/her own utilities including electricity, cable and telephone.

Two (2) units are two-bedroom units and the monthly rent will be \$1,444.00 without utilities. The Tenant is responsible for his/her own utilities including electricity, cable and telephone.

The 7 market rate units will be reserved for Waltham residents- i.e. applicants who have at least one family member residing in the apartment who is a **Waltham resident at the time of the application. All tenants must be at least 62 years of age.**

Lottery Ballot: Each eligible applicant will be assigned a “ballot” or lottery number to be entered into the lottery. All number ballots will exactly the same size and color. Only applicant numbers will be on the ballot. The numbers will be recorded in order as they are selected for both the Local applicant pool and the General applicant pool. Applicants are encouraged, but not required, to attend the lottery-drawing event in order to participate in the lottery. All applicants will be sent a letter that will inform them of their ranking in the lottery drawing and will be made aware that the order of selection does not guarantee that they will be assigned a unit to lease.

Award: Households that require an accessible unit will be drawn first. Then, households that require two bedrooms will be drawn next. Households that do not require two bedrooms will be drawn next. We will proceed down the list of ranked applicants to the first applicant on the list, which needs a two-bedroom unit. Once the two bedroom households have been assigned, the selection order ranks the remaining applicants that do not require two bedrooms. A separate drawing will be conducted for the Local preference pool and the General preference pool.

Once the lottery selection is complete, the selected applicants will be notified that they must begin the process of tenant eligibility including financial and background check. If at any point in the lottery process, a selected applicant becomes ineligible, the next eligible applicant on the wait list will be notified and they must begin the process of tenant eligibility.



3. RENTAL APPLICATION PROCEDURE

Interested parties are required to **complete the attached Eligibility Application** and submit them to the City of Waltham Purchasing Agent who shall determine if the Submission Requirements have been satisfied. Then the Purchasing Agent shall refer all proposals that meet the Submission Requirements for lottery to the Trust.

Minimum Criteria to be Eligible for the Market Rate Rental Units is found in **the Information Packet including Information Sheets A through E**. In order to be eligible for consideration all of the required documentation must be submitted with your lease application. The Trust reserves the right to reject any incomplete application.

Questions

General informational questions may be asked at any time by email ONLY to jpedulla@city.waltham.ma.us. Answers to questions addressing fundamental issues pertaining to this lottery or the project will be responded to and distributed to all prospective respondents.



**WALTHAM MARKET RATE HOUSING
NAHUM HARDY RESIDENCES
2d ISSUE**

ELIGIBILITY APPLICATION

Eligibility Criteria for Elderly Housing Rental, Hardy Residences
Applying For: One Bedroom Two-bedroom* Both
 Accessible Unit

*MINIMUM OF TWO OCCUPANTS

APPLICANTS MUST BE 62 YEARS OF AGE OR OLDER

PETS ARE NOT PERMITTED

THIS IS A NON-SMOKING RESIDENTIAL FACILITY AND GROUNDS

**Applicants must respond to the following questions and
Provide proof of response.**

Name_____ Home Tel. #_____

Address_____ Work Tel. #_____

City_____ State_____ Zip_____

Social Security #_____ Number in Household_____

1. Are you age 62 of over?_____.
2. Do you or a member of the household currently reside in the City of Waltham?
YES_____ NO_____

If yes, please give your current address_____

Proof of residency shall be proven by the provision of rent receipts, utility bills, or recent voter registration listing.

- 3.. How many people will be living in this unit?_____



HOUSEHOLD MEMBERS:

Please list **ALL** household members who will occupy the apartment:

Name	SS#
_____	_____
_____	_____
_____	_____
_____	_____

5. Are you the primary renter? If not, please explain. _____

6. Do you rent an apartment now? Yes No If yes, complete below:

Current Landlord

Name: _____

Address: _____ City _____ State ____ Zip _____

Contact Name: _____ Tel. # _____

Dates you have lived at present address? From _____ To: Present

Monthly Rent \$ _____ Utilities \$ _____

Previous Rental History
(this information must be completed)

1. Address: _____ City _____ State _____ Zip _____

Contact Name: _____ Tel. # _____

Dates you have lived there? From: _____ To: _____ Monthly Rent \$ _____

2. Address: _____ City _____ State _____ Zip _____

Contact Name: _____ Tel. # _____

Dates you have lived there? From: _____ To: _____ Monthly Rent \$ _____

Have you ever been evicted or considered for eviction proceedings? Yes No
If yes, when and please explain



PREFERENCE INFORMATION:

A. Please indicate if you are a current resident: (check the box)

Current Waltham resident

EMPLOYMENT STATUS:

Applicant's Name _____
Occupation _____
Name & Tel. # of Present Employer _____
Business Address _____
Name and Title of Supervisor _____
Annual Gross Salary _____

Co-Applicant's Name _____
Occupation _____
Name & Tel. # of Present Employer _____
Business Address _____
Name and Title of Supervisor _____
Annual Gross Salary _____

If other adult household members are employed, please attach a separate sheet with their current employment information.

INCOME INFORMATION:

Income information (for you and any other person occupying the apartment):
Documents will need to be provided with your information if you wish to enter the lottery.



MONTHLY INCOME

	You	Other Applicant
Salary	\$ _____	\$ _____
Social Security (gross)	\$ _____	\$ _____
Pension	\$ _____	\$ _____
S.S.I. (Disability Payments)	\$ _____	\$ _____
Dividends	\$ _____	\$ _____
Interest	\$ _____	\$ _____
Other (alimony, veteran, child support, etc.)	\$ _____	\$ _____
Other (alimony, veteran, child support, etc.)	\$ _____	\$ _____
Other (alimony, veteran, child support, etc.)	\$ _____	\$ _____
Total Monthly Income	\$ _____	\$ _____

ASSETS

a. Bank Accounts

	<u>Bank Name</u>	<u>Acct #</u>	<u>Address</u>	<u>Current balance</u>
Checking	_____	_____	_____	\$ _____
Savings	_____	_____	_____	\$ _____
CD(s)	_____	_____	_____	\$ _____
IRA(s)	_____	_____	_____	\$ _____



b. Securities

	<u>Name</u>	<u>Address</u>	<u>Current balance</u>
1.	_____	_____	\$ _____
2.	_____	_____	\$ _____
3.	_____	_____	\$ _____

c. Have you ever been convicted of a misdemeanor or a felony? Yes No

If yes, when and explain

Unless prohibited by law a criminal record will not automatically disqualify an applicant.

PLEASE CHECK THE FOLLOWING ITEMS THAT APPLY TO YOU

_____ I/We certify that our household is _____ persons

_____ I/We certify that we are 62 years of age or older

_____ I/We certify that we qualify as eligible tenants as defined in the Lottery Information Packet

_____ I/We certify that at least one member of the household qualifies under the Waltham Local applicant preference category as defined, in the Information Packet, if applicable.

_____ I/We certify that I/We have read the foregoing and that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief. I/We understand that perjury will result in disqualification from further consideration.

_____ I/We further understand that it is my/our responsibility to notify the Purchasing Agent of any change in address which would prevent delivery of any correspondence from the Purchasing Agent.



_____ I/We understand if I/We do not respond to correspondence, my/our application will be removed from the Lottery List and or wait list.

My/Our signature(s) below gives consent to the City of Waltham and Kirsch Real Estate to verify all income information. No applications will be considered complete unless signed and dated by the Applicant/Co-Applicant. This form must be signed by all household members age 18 years or older and all who will reside in the apartment. This form must be returned with your application.

Applicant Signature

Date

Co-Applicant Signature

Date

Supporting Documents Needed to Prove Qualification if they apply to you

1. **Copies of last five weeks of pay stubs**
2. **Copies of last two years Federal tax returns with most recent W-2s**
3. **Copies of last three months of checking, savings, and asset Account Statements**
4. **Copy(s) of Social Security Benefits Statement**
5. **Copy(s) of Social Security Disability Benefits Statement**
6. **Copy(s) of Pension Statement**
7. **Copy(s) of Unemployment Compensation Award**
8. **Copy(s) of a utility bill, rent receipt, or recent voter registration, proving your address if you are requesting a local preference unit.**

You may provide any additional information you feel is applicable to you and your household. A definition of assets is included with this application.

If selected by Lottery, additional information will be requested at a later date to complete processing your application. Full background checks are done on each applicant, which include credit reports, references, C.O.R.I. and S.O.R.I. checks. Your signature gives consent to the management to verify any and all information contained in this application. Please see C.O.R.I. policy included with this application.



IT IS THE DEVELOPER'S OBLIGATION NOT TO DISCRIMINATE IN THE SELECTION OF APPLICANTS

The City of Waltham will not discriminate in the selection of applicants on the basis of race, color, national origin, disability, 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.

ALL DISABLED PERSONS ARE ENTITLED TO A REASONABLE ACCOMODATION OF THE HOUSING. SELECTED APPLICANTS WITH DISABILITIES ARE ENTITLED TO REASONABLE ACCOMODATIONS.

ALL APPLICATIONS MUST BE SUBMITTED TO:

**JOSEPH M. PEDULLA
PURCHASING AGENT
610 MAIN STREET
WALTHAM, MA 02452**

**BY 10:00 AM,
THURSDAY MAY 9, 2014
TO BE
ENTERED IN THE LOTTERY**



MARKET RATE HOUSING LOTTERY
NAHUM HARDY RESIDENCES
51 LAKE STREET
WALTHAM, MA

EIGHT (7) MARKET RATE APARTMENTS:

TWO (2) 2-BEDROOM UNITS (each approx. 650 S.F.)
FIVE (5) 1-BEDROOM UNITS (1 @ 380 S.F., 2 @ 400 S.F. and 2 @ 410 S.F.)

APPLICANTS MUST BE 62 YEARS OF AGE OR OLDER
PETS ARE NOT ALLOWED
THIS IS A NON-SMOKING RESIDENTIAL FACILITY AND GROUNDS

MARKET RATE RENTS:

2-Bedroom Unit, \$ 1,444.00 PER MONTH (WITHOUT UTILITIES)
1-Bedroom Unit, \$ 1,156.00 PER MONTH (WITHOUT UTILITIES)

DEVELOPED BY THE CITY OF WALTHAM and WALTHAM MUNICIPAL
AFFORDABLE HOUSING TRUST FUND. MARKETED BY KIRSCH REAL ESTATE

**OPEN HOUSE and INFORMATIONAL MEETING: Thurs. April 24, 2014- 5-7 PM at the
Hardy Apartments, 51 Lake Street, Waltham**

LOTTERY DRAWING: Wed. May 14, 2014 10 AM, City Hall, 610 Main Street, Waltham,

APPLICATIONS DUE to the Purchasing Office: Friday May 9, 2014 at 10AM

APPLICATIONS AND INFORMATION AVAILABLE AT:

www.city.waltham.ma.us/open-house or BY REQUEST AT (781) 314-3240

**ANY QUESTIONS CALL: Joseph Pedulla, Purchasing Agent, City of Waltham, 610
Main Street, Waltham, MA 02452, Telephone (781) 314-3240**



INFORMATION PACKET

**PREQUALIFICATION APPLICATION
FOR
LOTTERY TO BE HELD
FOR
MARKET RATE UNITS
AT
NAHUM HARDY RESIDENCES**

This packet contains specific information on the background, eligibility requirements, selection priority categories, application process and the market rate rental program that is part of the Nahum Hardy Residences. The developer of this project, City of Waltham and Waltham Municipal Affordable Housing Trust Fund, invites you to read this information and submit an application if you think you meet the eligibility requirements.

This pre-qualification is the first step in the application process and does not assure you an apartment. If you are pre-qualified then you will be entered into the market rate lottery. If selected in the lottery, you must then successfully pass a background check, including but not limited to, financial eligibility and prior tenant history. The developer reserves the right to decline to offer an apartment.

All tenants must be 62 years of age or older.



**NAHUM HARDY RESIDENCES
51 LAKE STREET
WALTHAM, MA**

**INFORMATION SHEET A
Market Rate Housing in Waltham**

The developer, City of Waltham and Waltham Municipal Affordable Housing Trust is working to provide this housing opportunity in Waltham.

Nahum Hardy Residences is a former school building converted into graduate student housing and then elderly housing with 19 individual apartments and a community room. Ten units are one-bedroom and nine units are two-bedroom units. Eleven of the units are available as affordable units through the Local Action Units Program and eight units are market rate units. The square footage for the market rate units is 380, 400, 400, 410, 410, 650 and 650 square feet.

The rent for the market rate units will be:

One bedroom unit \$1,156.00 per month and will not include utilities.

Two bedroom unit \$1,444.00 per month and will not include utilities.

All tenants must be 62 years of age or older.

All market rate units must be owner occupied as a primary residence.

Since it is anticipated that there will be more interested and eligible applicants than available apartments, the developer will be sponsoring a prequalification and application process and lottery to rank the eligible applicants for the program. The application and lottery process as well as the eligibility requirements, are described in Information Sheets B-E. Applications are available at www.city.waltham.ma.us or by request at (781) 314-3240.

**A public viewing and information workshop are scheduled for
Thursday April 24, 2014- 5-7 PM at the Hardy Apartments, 51 Lake
Street, Waltham**



NAHUM HARDY RESIDENCES

**51 LAKE STREET
WALTHAM, MA**

INFORMATION SHEET B

ELIGIBILITY REQUIREMENTS

Market Rate Housing in Waltham

Q: Who is eligible to apply for the market rate apartments in Waltham?

A. Applicants who are at least 62 years of age or older at the time of application and Households who meet background and credit and financial checks.

Q: What if there are more eligible applicants than units available?

A. If there are more applicants than units, as is likely, a Lottery drawing will be held to rank the applicants in order that their numbers are drawn. Households requiring two bedrooms will receive first preference over households that require only one bedroom. There must be at least one occupant per bedroom, a husband and wife are required to share a bedroom, and a person shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health. Documentation must be provided.

Q: How will applicants for the market rate apartments be selected?

A. Households submitting an application deemed eligible prior to



the application deadline will be placed in a lottery. Applications will be screened before the lottery. Applicants will be ranked according to their lottery number drawn. Late applications will not be considered for the lottery-**there will be no exceptions to this rule.** After the lottery, the highest ranked participants will be invited to apply for a lease. Market rate apartments will be offered to the highest-ranking applicants who are found to be eligible and qualify.

Q: Will there be Local Preference for some of the units?

- A.** There will be Local Preference for eight of the Market Rate units. Only applicants with Local Preference can be put in the Local drawing. All applicants will be entered in the General lottery for the General units. There will also be preference for households that require two bedrooms. All households who require two bedrooms will be drawn first and then the other households will be drawn for both the Local and General drawings.

With regard to the one market rate accessible unit, any eligible disabled applicant who needs an accessible unit will be given priority over larger applicant households.

LOCAL PREFERENCE: Seven (7) UNITS

Priority for a household with one or more applicants who is a current Waltham resident.

GENERAL PREFERENCE: Four (4) UNITS

All applicants, whether they are included in the Local Preference category or not, are included in the General Preference category.



**NAHUM HARDY RESIDENCES
51 LAKE STREET
WALTHAM, MA**

INFORMATION SHEET D

SELECTION PRIORITY

Market Rate Housing in Waltham

Q: What is the schedule for applications and the selection of tenants for the apartments at Nahum Hardy Residences?

April 1, 2014: The Purchasing Agent will be advertising in the local newspaper on Cable TV and in the Central Register the availability of this market rate housing opportunity in Waltham. Pre-Qualification Application Packets will be distributed to all interested parties.

An Open House and Public Workshop will take place at 51 Lake Street, Waltham, MA on **April 24, 2014 at 5-7PM** to answer questions about the lottery process.

Tenants interested in applying for one of the eight market rate apartments should complete and submit an application to participate in the lottery. The deadline for application submittal is **May 9, 2014 AT 10 AM**.

ALL APPLICATIONS SHOULD BE FILED WITH THE PURCHASING AGENT, CITY HALL, 610 MAIN STREET, WALTHAM, MA 02452 NO LATER THAN May 9, 2014 at 10 AM.

Late applications will not be accepted.

The lottery for the Market Rate Apartments at Nahum Hardy Residences will be held at City Hall, 610 Main Street, Waltham, MA **May 14, 2014 at 10 AM**



**NAHUM HARDY RESIDENCES
51 LAKE STREET
WALTHAM, MA**

SUBMIT YOUR APPLICATIONS EARLY

Upon receipt of a completed signed Lottery application the application will then be reviewed to determine if the household meets the threshold eligibility criteria. Eligible applicants will be issued a letter and lottery number confirming entry in the lottery selection process within ten days (10) after the close of the advertising and pre-lottery activities period.

Your application will be reviewed for eligibility after it has been received. If you are eligible to enter the lottery, you will be notified with a confirmation letter that will include your registration number as well as information regarding the pool you are eligible to participate in. If you are eligible for the Waltham preference pool, you will also be qualified to enter the general pool as well.

You are encouraged, but not required to be present at the lottery drawing. Once the lottery selection is complete, the selected applicants will be notified that they must begin the process of tenant eligibility including financial and background check. If at any point in the lottery process, a selected applicant becomes ineligible, the next eligible applicant on the wait list will be notified and they must begin the process of tenant eligibility.



**NAHUM HARDY RESIDENCES
51 LAKE STREET
WALTHAM, MA**

**INFORMATION SHEET E
DESCRIPTION OF NAHUM HARDY RESIDENCES**

Nahum Hardy Residences is a former elementary school, initially converted into graduate student housing by Bentley College then by the City of Waltham and the Waltham Municipal Affordable Housing Trust Fund into 19 elderly apartments. Ten units are one-bedroom and nine units are two-bedroom units. Eleven units are available as affordable units through the Local Initiative Program. These units are identical in outward appearance to the market rate units. Eight units are available as market rate units. There is one parking space for each apartment. All new kitchens and bathrooms and appliances have been installed. There will be a coin operated laundry room on the first floor for all tenants.

The picture on the cover of the packet is a recent picture of Nahum Hardy Residences.



NAHUM HARDY RESIDENCES
51 LAKE STREET
WALTHAM, MA

DEVELOPED BY THE CITY OF WALTHAM and WALTHAM MUNICIPAL
AFFORDABLE HOUSING TRUST FUND
610 MAIN STREET
WALTHAM, MA 02452

AFFIRMATIVE MARKETING PLAN

The cost and responsibility for preparing and providing all of the marketing materials shall be the responsibility of the City of Waltham Purchasing Agent. The City of Waltham, the Waltham Municipal Affordable Housing Trust Fund and the City's Housing Office all have an obligation not to discriminate in the selection of applicants.

Advertising: A variety of media will be used to attract potential renters including newspaper advertising, advertising in the Central Register, the posting of flyers in the City of Waltham and public service cable advertising in the local market. Flyers will be sent to a broad range of City Offices and community organizations. It will be requested that all flyers be posted on bulletin boards or distributed to employees or members of the organizations. Advertisements will indicate the time and place of informational meetings, the deadline for submission of applications, and how interested applicants can obtain applications.

Public Information Meeting: A public information meeting will be held to explain the process and describe the "market rate" units. The meeting will help to identify and encourage potential applicants. The meeting place and time will be publicized in all advertising. An Open House will be held for applicants to tour the available market rate units.



Tenant Selection Process: A lottery will be held to determine the ranking of all applicants. All applicants will be given the opportunity to self qualify according to the eligibility guidelines. The lottery process will give preference to a disabled applicant who needs a handicap accessible unit, to households that need two bedrooms and to households that have one applicant who is a resident of Waltham.

Lottery Ballot: Each eligible applicant will be assigned a “ballot” or lottery number to be entered into the lottery. All number ballots will exactly the same size and color. Only applicant numbers will be on the ballot. The numbers will be recorded in order as they are selected for both the Local applicant pool and the General applicant pool. Applicants are encouraged, but not required, to attend the lottery-drawing event in order to participate in the lottery. All applicants will be sent a letter that will inform them of their ranking in the lottery drawing and will be made aware that the order of selection does not guarantee that they will be assigned a unit to lease.

Award: The households that require two bedrooms will be drawn first. Households that do not require two bedrooms will be drawn next. We will proceed down the list of ranked applicants to the first applicant on the list, which needs a two-bedroom unit. Once the two bedroom households have been assigned, the selection order ranks the remaining applicants that do not require two bedrooms. A separate drawing will be conducted for the Local preference pool and the General preference pool.



**THE FOLLOWING PUBLIC INFORMATION IS THE RESPONSIBILITY OF THE
LOTTERY AGENT**

Public Information: Poster and Applications will be available at the following locations:

City Hall, 610 Main Street, Waltham, MA
 Waltham Public Library, 735 Main Street, Waltham, MA
 Waltham Housing Division, 119 School Street, Waltham, MA
 Waltham Council on Aging, 488 Main Street, Waltham, MA
 City of Waltham, Veterans Office, 119 School Street, Waltham, MA

Newspapers and Websites

Name	Area	Racial/Ethnic Identification
Gatehouse Media, Inc. Publications (previously CNC Weekly Papers), includes Waltham News Tribune and www.WickedLocal.com/Waltham	9 cities and towns	Mixed
The Waltham Patch Tel: 617.531.6495 Ping.hackett@patch.com	Waltham	Mixed
El Mundo Tel: 617.522.5060 ramon@elmundoboston.com	Greater Boston	Hispanic
The Bay State Banner Tel: 617.261.4600 Fax: 617.261.2346 Rachel@bannerpub.com	Greater Boston	African-American
Sampan Tel: 617.426.9492 ads@sampan.org	Greater Boston	Asian



CraigsList	Boston/ Metro West	Mixed
CHAPA and MassAccess Website	MA	Mixed

Organizations, Businesses and Community Contact Groups

Name	Phone	Fax and/or Email
Waltham Zoning Board of Appeals Office of the Zoning Board of Appeals 119 School Street, 2 nd Floor Waltham, MA 02451	781-314-3330	781-314-3341 Contact: Pamela Doucette
Waltham Housing Department Housing Division Programs 119 School Street, Suite 24 Waltham, MA 02451	781-314-3380	781-314-3385 Contact: Robert Waters Contact: Deborah Flanagan
Planning Department Government Center 119 School Street Top Floor Waltham, MA 02451	781-314-3370	781-314-3376 Contact: Catherine Cagle
City of Waltham City Clerk 610 Main Street 2 nd Floor Waltham, MA 02452	781-314-3120	781-314-3130
Waltham Public Library 735 Main Street Waltham, MA 02451	781-314-3425	waltham@minlib.net
City Hall 610 Main Street Waltham, MA 02452	781-314-3000	
WATCH, INC (CDC) 24 Crescent Street Waltham, MA 02453	781-891-6689	781-891-1703 office@watchCDC.org
Chamber of Commerce 84 South Street Waltham, MA 02453	781-894-4700	781-894-1708 info@walthamchamber.com
Waltham Boys and Girls club 20 Exchange Street Waltham, MA 02451	781-893-6620	781-894-5770



First Parish in Waltham 50 Church Street Waltham, MA 02452-5506	781-893-6240	Wauu-office@verizon.net
Beth Eden Baptist Church 84 Maple Street Waltham, MA 02453	781-899-4674	781-891-7494 churchclerk@bethedenbaptist.org
The Community Day Center P.O.Box 541006 Waltham, MA 02454	781-392-6311	director@communitydaycenter.org
Immanuel Methodist Church 545 Moody Street Waltham, MA 02453-0506	7818937250	immanuelumchurch@verizon.net
St Mary's Church 133 School Street Waltham, MA 02451	781-891-1730	781-642-0604
Our Lady Comforter of the Afflicted Parish 920R Trapelo Rd Waltham, MA 02452	781-894-3481	781-894-0021 parish@olca.org
St. Jude's Parish 147 Main Street Waltham, MA 02452	781-893-3100	fr.bill.l@comcast.net
GWARC, INC 56 Chestnut Street Waltham, MA 02453	781-899-1344	gwarc@gwarc.org
Sacred Heart Church 311 River Street Waltham, MA 02453-6056	781-899-0469	781-899-0081 sacredheart311@aol.com
New Covenant Church of Cambridge 527 Main Street Waltham, MA 02452	781-788-8840	info@newcovwaltham.org
Christ Episcopal Church 750 Main Street Waltham, MA 02451	781-891-6012	office@christchurchwaltham.org
Waltham Lions Club P.O. Box 540043 Waltham, MA 02454-0043	781-891-7185	walthamlions@yahoo.com



Waltham Housing Authority 110 Pond St Waltham, MA 02451	781-894-3357	781-894-7595 walhous@tiac.net
Watertown Housing Authority 55 Waverly Avenue Watertown, MA 02472	617-923-3950	617-923-2466
Newton Housing Authority 82 Lincoln Street Newton Highlands, MA 02461	617-552-5501	617-964-8387
Wellesley Housing Authority 109 Barton Rd Wellesley, MA 02181	781-235-0223	781-239-0802
Lexington Housing Authority 1 Countryside Village Lexington, MA 02420	781-861-0900	617-277-1938
Arlington Housing Authority 4 Winslow Street Arlington, MA 02474	781-646-3400	781-643-6923
Belmont Housing Authority 59 Pearson Rd Belmont, MA 02178	617-484-2160	617-484-4862
First Presbyterian Church PO Box 540269 Waltham, MA 02454	781-893-3087	fpcwaltham@gmail.com
Haitian Community Church of the Nazarene 1450 Trapelo Rd Waltham, MA 02451	781-890-7629	
First Baptist Church 400 Lexington Street Waltham, MA 02452	781-893-7058	781-893-0255
St Charles Borromeo Parish 30 Taylor Street Waltham, MA 02453	781-893-0330	stcharleswaltham@yahoo.com
St Joseph's Parish 345 Waverly Street Belmont, MA 02478	617-484-0279	617-484-5423



Espousal Retreat House 554 Lexington Street Waltham, MA 02452	781-209-3120	781-893-0291
Lakeview Congregational 285 Lake Street Waltham, MA 02451	781-893-0636	
Trinity Church 730 Main Street Waltham, MA 02451	781-899-3891	info@trinitywaltham.org
Hope International Church 21 Bruce Rd Waltham, MA 02453	781-891-5238	info@hopeic.org
Temple Beth Israel 25 Harvard St Waltham, MA 02453	781-894-5146	templebethisrael@verizon.net
First Evangelical Lutheran Church 6 Eddy Street Waltham, MA 02453	781-893-6563	tmaehl@rcn.com
American Legion Joseph F. Hill Post 156 215 Waverly Oaks Rd Waltham, MA 02452	781-647-0156	781-647-0814 A1156@verizon.net
Central Square Business Association 591 Main Street Waltham, MA 02154	781-893-3732	
Elks Lodge #953 101 School Street Waltham, MA 02452	781-894-2835	Kdup1953@aol.com
Knights of Columbus, Waltham Council #147 812 Moody Street Waltham, MA 02453	781-899-2120	
VFW Post 10334 623 Trapelo Rd Belmont, MA 02452	781-893-0317	
VFW Post 2152 210 Felton Street Waltham, MA 02453	781-899-5230	



Waltham Public Schools 617 Lexington Street Waltham, MA 02452	781-314-5440	susannicholson@k12.waltham.ma.us Susan Nicholson, Superintendent
James Fitzgerald Elementary 140 Beal Road Waltham, MA 02453	781-314-5685	781-314-5691
Thomas R. Plympton Elementary 20 Farnsworth Street Waltham, MA 02451	781-314-5765	781-314-5771
John F. Kennedy Middle School 655 Lexington Street Waltham, MA 02452	781-314-5565	781-314-5771
John W. McDevitt Middle School 75 Church Street Waltham, MA 02453	781-314-5595	781-314-5601
William F. Stanley Elementary 250 South Street Waltham, MA 02453	781-314-5620	781-314-5631
Douglas MacArthur Elementary 494 Lincoln Street Waltham, MA 02452	781-314-5725	781-314-5731
Northeast Elementary School 70 Putney Lane Waltham, MA 02452	781-314-5745	781-314-5751
Henry Whittmore Elementary 30 Parmenter Rd Waltham, MA 02453	781-314-5785	781-314-5791
Waltham Senior High 617 Lexington Street Waltham, MA 02452	781-314-5445	781-647-0309
SMOC 300 Howard Street Framingham, MA 01702	508-620-2645	508-620-2310
MetroWest Home Consortium 1000 Commonwealth Ave Newton, MA 02459	617-796-1120	Fax: 617-796-1142 Robert Muollo, Jr, Housing Planner, Ext. 1146 rmuollo@newtonma.gov



Breaking Barriers P.O. Box 541360 Waltham, MA 02454	781-893-1200	alexandra@watchcdc.org
Latinos In Action Waltham P.O. Box 550132 North Waltham, MA 02455-013	781-894-8251 781-853-3926	leadwaltham@yahoo.com Neida I. Ortiz, Treasurer Weida Henderson, Secretary Contact@latinosinaction.org
REACH P.O. Box 540024 Waltham, MA 02454	781-891-0724 ext. 101	Fax: 781-891-3961 karla@reachma.org Karla N. Zevallos (Community Advocacy Coordinator)

Participating Boston Community Development Corporations and Housing Organizations

Black Ministerial Alliance of Greater Boston

7 Palmer Street, 3rd Floor
Roxbury, MA 02119

General Number: (617) 445-2737

Fax: (617) 445-3557

Tel: (617) 445-2737

ebass@bmaboston.org

Pat@bonnerent.com

wscally@bmaboston.org

www.bmaboston.org

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Greater Boston Interfaith Organization (GBIO)

594 Columbia Road, Suite 203
Dorchester, MA 02125

T: 617 825-5600

F: 617 825-5400

v.gaston@gbio.org

c.andes@gbio.org

revhamilto@aol.com



godine@comcast.net

www.gbio.org

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Massachusetts Accessible Housing Registry:

www.massaccesshousingregistry.org

Mass Access tracks rental opportunities for people with disabilities.

Contact: Katy Trudeau (ktrudeau@chapa.org; 617.669.3755)

Metropolitan Council for Educational Opportunity (METCO):

Metco, Incorporated
40 Dimock St
Roxbury, MA 02119

PH: 617-427-1545

F: 6167-541-0550

jshandorf@metcoinc.org

qtawwab@metcoinc.org

hmclaren@metcoinc.org

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Metropolitan Housing Clearing Center (MetroList) – City of Boston, Fair Housing Commission

shermasimpson@cityofboston.gov

MetroList provides low and moderate income households with housing counseling and information about affordable housing opportunities in the private market.

Tel: (617) 635-4408

www.cityofboston.gov/civilrights/housing.asp

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NAACP-Boston Branch

P O Box: 300159
Boston, MA 02130

Phone: (617) 427-9494

Fax: (617) 431-1443

info@bostonnaacp.org

<http://www.bostonnaacp.org/>

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Participating Boston Community Development Corporations and Housing Organizations



Back of the Hill Community Development Corporation

100 South Huntington Avenue
Jamaica Plain, MA 02130

Phone: 617-277-3639

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Dan Ryan

Charlestown CDC

Congressman Michael Capuano's office
110 First St.
Cambridge, MA 02141

Phone: 617-621-6208

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Codman Square NDC

587 Washington Street
Dorchester, MA 02124

Phone: 617-825-4224

Fax: 617-825-0893

Jennifer Erwing, Penelope Pelton, Lisa Davis
Marianne McLaughlin x128 — Rehab lending & Homeowner Services
info@csndc.com

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Dorchester Bay Economic Development Corporation

594 Columbia Road, Suite 302
Dorchester, MA 02125

Phone: 617-825-4200

Fax: 617-825-3522

Jasenka Diminic x 215 – Director of Real Estate Development

kanderson@dbedc.org

Jdubois@dbedc.org

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Asian Community Development Corporation

38 Oak St.
Boston, MA 02111

Phone: 617-482-2380

Fax: 617-482-3056

Katherine Oh Roos — Director of Housing x202



info@asiancdc.org

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Boston Tenant Coalition

14 Beacon St. Suite 606
Boston, MA 02108

Phone: 617-423-8609
Fax: 617-523-1847

info@bostontenant.org

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Chinese Economic Development Corporation

65 Harrison Avenue, 7th Floor
Boston, MA 02111

Phone: 617-482-1011
Fax: 617-482-5289

Edward Chiang — Property Manager

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Community Development Corporation of Boston

801 Albany Street
Roxbury, MA 02119

Phone: 617-442-2114
Fax: 617-442-5522

cdc@cdcofboston.org

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East Boston CDC

72 Marginal Street
East Boston, MA 02128

Phone: 617-569-5590
Fax: 617-569-4846

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Fenway Community Development Corporation

70 Burbank Street
Boston, MA 02115

Phone: 671-267-4637



Fax: 617-267-8591
Lisa Soli - Housing Director xt. 23

lsoli@fenwaycdc.org

<http://www.fenwaycdc.org>

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Neighborhood Development Corp. of Grove Hall

7 Cheney Street
Dorchester, MA 02121

Phone: 617-445-2284
Fax: 617-445-2770

contact@grovehallndc.org

<http://www.grovehallndc.org/>

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Jamaica Plain Neighborhood Development Corporation

31 Germania Street
Jamaica Plain, MA 02130

Phone: 617-522-2424
Fax: 617-524-3596
Sylvia Toruno

<http://www.jpndc.org/>

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Madison Park Development Corporation

184 Dudley Street, Suite 102
Roxbury, MA 02119

Phone: 617-541-3900
Fax: 617-541-4900
Russ Tanner – 617-849-6245— Director of Real Estate

rtanner@madison-park.org

<http://www.madison-park.org/>

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Neighborhood of Affordable Housing

143 Border St.
East Boston, MA 02128



Phone: 617-567-5882
Fax: 617-567-7563

Toby Kramer – 617-418-8259 – Director of Real Estate Development
Jahaira Sanchez – 617-567-5882 – Rental Housing Advocate

tkramer@noahcdc.org
jsanchez@noahcdc.org

<http://www.noahcdc.org/>

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Fields Corner CDC

One Arcadia Street
Dorchester, MA 02122

Phone: 617-282-4290
Fax: 617-282-6278
Eugene Colella — Property Manager

fieldscornercdc@verizon.net

<http://www.fieldscornercdc.org>

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Inquillinos Boricuas En Accion (IBA)

405 Shawmut Avenue
Boston, MA 02118

Phone: 617-927-1707
Fax: 617-536-1138

info@ida-etc.org

<http://www.iba-etc.org>

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Massachusetts Association of CDCs (MACDC)

15 Court Square, Suite 600
Boston, MA 02108

Phone: 617-426-0303
Fax: 617-426-0344

<http://www.macdc.org/>

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Mission Hill Neighborhood Housing Services

One Brigham Circle



1620 Tremont St.
Boston, MA 02120

Phone: 617-566-6565
Fax: 617-566-1440

jhmnhs@gis.net

www.missionhillnhs.org

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New Vision Community Development Corporation

320 Blue Hill Avenue
Dorchester, MA 02121

Phone: 617-442-5711
Fax: 617-442-4520

<http://www.quincygeneva.org>

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Nuestra Comunidad

56 Warren Street, Suite 200
Roxbury, MA 02119

Phone: 617-427-3599
Fax: 617-989-1216

info@nuestracdc.org

<http://www.nuestracdc.org/>

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South Boston Neighborhood Development Corporation

365 West Broadway
South Boston, MA 02127

Phone: 617-268-9610
Fax: 617-268-4813

donna.brown@sbndc.org

<http://www.sbndc.org/>

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UDC

434 Massachusetts Avenue
Boston, MA 02118



Phone: 617-266-5451
Fax: 617-266-9601

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Viet Aid

42 Charles St., Suite E
Dorchester, MA 02122

Phone: 617-822-3717
Fax: 617-822-3718

My@vietaid.org
Nam@vietaid.org

<http://www.vietaid.org/>

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Old West End Housing Corporation

P.O. Box 8996
Boston, MA 02114

Phone: 617-628-2479

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Urban Edge Housing Corporation

1542 Columbus Ave., Suite 2
Roxbury, MA 02119

Phone: 617-983-3500
Fax: 617-427-8931
Noah Maslan – Director of Real Estate Development
Chrystal Kornegay — President and CEO
Leroy Stoddard — Resource Development Team

ckornegay@urbanedge.org
nmaslan@urbanedge.org
lstoddard@urbanedge.org

<http://www.urbanedge.org/>

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Boston Center for Independent Living

60 Temple Place, 5th Floor
Boston, MA 02111

Phone: 617-338-6665
TTY 617-338-6662
Fax: 617-338-6661

BostonCIL@hotmail.com



www.BostonCIL.org.

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Ethos Care

555 Amory Street
Jamaica Plain, MA 02130

Phone: 617-522-6700

Fax: 617-524-2899

MDACS@aol.com

ethos@ethocare.org

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Southwest Boston Community Development Corp.

11 Fairmount Ave. Suite 101
Hyde Park, MA 02136

Phone: 617-364-7300

Fax: 617-364-7360

mfeloney@swbcdc.org

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Vivienne S. Thomson LLC

3313 Washington St
Jamaica Plain, MA 02130

Phone: (617) 522-9840

Fax: (617) 522-9839

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Allston-Brighton Community Development Corporation

20 Linden St, Suite 288
Allston, MA 02134

Phone: (617) 787-3874

Fax: (617) 7870425

info@allstonbrightoncdc.org

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Mattapan Community Development Corporation

221 River St, Suite 201
Mattapan, MA 02126



Phone: (617) 296-2000
Fax: (617) 296-2402

Philip E. Brown, Director of Real Estate Development

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Lena Park Community Development Corporation

1542 Columbus Ave, Suite 3
Roxbury, MA 20119

Phone: (617) 442-4100
Fax: (617) 442-4882

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CHAPA / Mass Accessible Housing Registry

18 Tremont St, Suite 401
Boston, MA 02108

Phone: (617) 742-0820
Fax: (617) 742-3953

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Tent City Corporation

434 Massachusetts Ave, Suite 204
Boston, MA 02118

Phone: (617) 262-4103
Fax: (617) 262-8713



Definition of Assets

The value of necessary items of personal property, such as furniture or automobiles shall be excluded. Determination of assets shall be based upon a full and fair present cash value of the asset at the time of application to the program. If a potential purchaser divests himself or herself of an asset for less than full and fair present cash value of the asset within one year prior to application, the full and fair cash value of the asset at the time of its disposition must be declared and shall be included for purposes of calculating eligibility.

Household Assets include the following:

1. Cash held in savings and checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average balance for the last six months. Assets held in foreign countries are considered assets.
2. Revocable trusts: The cash value of any revocable trust available to the applicant.
3. Equity in rental property or other capital investments: The current fair market value less (a) any unpaid balance on any loans secured by the property and (b) reasonable costs that would be incurred in selling the asset (e.g., penalties, broker fees, etc.).
4. Stocks, bonds, Treasury bills, certificates of deposit, mutual funds, and money market accounts: The value of stocks and other assets vary from one day to another and should be determined within a reasonable time in advance of the applicant's submission of an application to participate in the subject housing program.
5. Individual retirement, 401K, and Keogh accounts: When the holder has access to the funds, even though a penalty may be assessed. If the applicant is making occasional withdrawals from the account, determine the amount of the asset by using the average balance for the previous six months. (Do not count withdrawals as income.)
6. Retirement and pension funds.



- a. While the person is employed: Amounts the applicant can withdraw without retiring or terminating employment. Count the whole amount less any penalties or transaction costs.
- b. At retirement, termination of employment, or withdrawal: Periodic receipts from pension and retirement funds are counted as income. Lump-sum receipts from pension and retirement funds are counted as assets. Count the amount as an asset or as income, as provided below. If benefits will be received in a lump sum, include the lump-sum receipt in net household assets. If benefits will be received through periodic payments, include the benefits in annual income. Do not count any remaining amounts in the account as an asset.

If the applicant initially receives a lump-sum benefit followed by periodic payments, count the lump-sum benefit as an asset as provided in the example below and treat the periodic payment as income. In subsequent years, count only the periodic payment as income. Do not count the remaining amount as an asset.

NOTE: This paragraph assumes that the lump-sum receipt is a one-time receipt and that it does not represent delayed periodic payments. However, in situations in which a lump-sum payment does represent delayed periodic payments, then the amount would be considered as income and not an asset.

7. Cash value of life insurance policies available to the applicant before death (e.g., the surrender value of a whole life policy or a universal life policy): It would not include a value for term insurance, which has no cash value to the applicant before death.
8. Personal property held as an investment: Gems, jewelry, coin collections, or antique cars held as an investment. Personal jewelry is NOT considered an asset.
9. Lump-sum receipts or one-time receipts: Inheritances, capital gains, one-time lottery winnings, victim's restitution, settlements on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
10. A mortgage or deed of trust held by an applicant: Payments on this type of asset are often received as one combined payment of principal and interest with the interest portion counted as income from the asset. This combined figure needs to be separated into the principal and interest portions of the payment. (This can be done by referring to an amortization schedule that relates to the specific term and interest rate of the mortgage.)



To count the actual income for this asset, use the interest portion due, based on the amortization schedule, for the 12-month period following the certification. To count the imputed income for this asset, determine the asset value at the end of the 12-month period following the certification.

11. A life estate: A life estate is an interest in real property which entitles the life tenant to benefit from the property until his or her death. Usually, the life tenant is entitled to the use of a house for life and may be entitled to sell his or her interest. This right is of value to the life tenant, but it is rarely sold on an open market. (Purchasers of real property would typically not be tempted by such an uncertain term of ownership.) The value of an applicant's life estate is included when calculating his or her assets based upon the Internal Revenue Service's latest guidance to determine the value of life estates (see Internal Revenue Service Publication 1457, "Actuarial Values, Book Aleph," (7-1999).

Household Assets DO NOT include the following:

1. Personal property (clothing, furniture, cars, wedding ring, other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities).
2. Interests in Indian trust land.
3. Term life insurance policies (i.e., where there is no cash value).
4. Equity in the cooperative unit in which the applicant lives.
5. Assets that are part of an active business: "Business" does NOT include rental of properties that are held as investments unless such properties are the applicant's main occupation.
6. Assets that are NOT effectively owned by the applicant: Assets are not effectively owned when they are held in an individual's name, but (a) the assets and any income they earn accrue to the benefit of someone else who is not the applicant, and (b) that other person is responsible for income taxes incurred on income generated by the assets.



MODEL POLICY REGARDING APPLICANT SCREENING ON THE BASIS OF CRIMINAL RECORDS

Consistent with CORI reform in Massachusetts, to the extent criminal offender record information will be accessed to screen applicants for housing, such access will be utilized for rental or lease of housing only and will generally be limited to: felony convictions for 10 years following the disposition thereof, including termination of any period of incarceration or custody; misdemeanor convictions for 5 years following the disposition thereof, including termination of any period of incarceration or custody; and pending criminal charges as provided under M.G.L. c. 6, § 172 as amended, and implementing regulations at 803 CMR 2.00 et seq. Such limitations will not apply to convictions for murder, voluntary manslaughter, involuntary manslaughter, and sex offenses as defined in M.G.L. c. 6 § 178C that are punishable by a term of incarceration in state prison. Entities that are required to obtain a CORI for the housing or portion of such housing by a statutory or regulatory provision may be eligible to obtain additional CORI information for the housing, or portion of such housing, pursuant to M.G.L. c. 6, § 172 as amended, and implementing regulations at 803 CMR 2.00 et seq.

Where criminal record checks are part of a general background screening of applicants for housing, the following practices and procedures will generally be followed.

- I. All applicants for housing will be notified that a criminal record check will be conducted. If requested, they will be provided with a copy of this applicant screening policy.
- II. An informed review of a criminal record requires adequate training. Accordingly, all personnel authorized to review records of criminal activity in the decision-making process must be thoroughly familiar with criminal records and this applicant screening policy.
- III. Unless otherwise provided by law, a criminal record will not automatically disqualify an applicant. Rather, determinations of suitability based on criminal record checks will be made consistent with this policy. Records of criminal activity not resulting in a conviction (i.e., records of arrests, arraignments, dismissals, etc.) are not reliable evidence of criminal activity and, without more, shall not form the basis of a denial of housing. Records of criminal activity gleaned from newspaper articles or internet searches are not inherently reliable and should not be the sole basis for a denial of housing. Records of convictions obtained from a state agency responsible for maintaining and disseminating criminal records are the most reliable, preferred source of information concerning records of criminal activity. In Massachusetts,



those agencies are the Department of Criminal Justice Information Services (“DCJIS”) (formerly the Criminal History Systems Board) and the Sex Offender Registry Board.

IV. If a record of criminal activity is revealed through a background check, the organization’s applicant selector will closely compare the record provided by the background check with the identifying information provided by the applicant, to ensure that the record relates to the applicant.

V. If the (organization name) is inclined to make an adverse decision based on the results of the background check concerning criminal records, the applicant will be notified immediately. The applicant shall be provided with a copy of the criminal record and the organization's applicant screening policy, advised of the part(s) of the record that make the individual unsuitable for housing, and given an opportunity to dispute the accuracy and relevance of the criminal record. If the applicant denies that the record is accurate or that he is the person to whom it pertains, then the (organization name) shall allow the applicant a reasonable amount of time to seek to have the record corrected.

VI. If the (organization name) reasonably believes the record belongs to the applicant and that it is accurate, then the determination of suitability for housing will be made. Unless otherwise provided by law, factors considered in determining suitability may include, but not be limited to the following:

- a) Relevance of the crime to the housing sought;
- b) The nature of the housing for which the applicant is applying;
- c) Time since the conviction;
- d) Age of the applicant at the time of the offense;
- e) Seriousness and specific circumstances of the offense;
- f) The number of offenses;
- g) Whether the applicant has pending charges;
- h) Whether the applicant is still on probation or parole;
- i) Any relevant evidence of rehabilitation or lack thereof;
- j) Any other relevant information, including information submitted by the applicant or requested by the organization.

VII. (Organization name) will notify the applicant of the decision and the basis of the decision in a timely manner.



