HOUSING SERVICES
your resource for Affordable Housing

Eagles Crossing
Amesbury, MA

Marketing and Outreach Plan
Lottery Plan

Introduction

Eagles Crossing in Amesbury is a new 152-unit rental development offering 31 affordable apartments. The marketing program and minority outreach for the Eagles Crossing will be throughout the greater Boston area to households in need of quality affordable housing. We are excited to have the opportunity to provide31 affordable studio, one, two and three-bedroom rental units.

The units will be distributed based upon criteria established by the Executive Office of Housing and Livable Communities (EOHLC) and the Local Action Unit (LAU) Program. These units will be distributed through the Open pool.

The objective of the marketing program is to identify a sufficient pool of applicants for the affordable units through advertising and outreach. Based upon the lottery results, all applicants would have their proper rank in the lottery pool. This will enable us to quickly determine who would have the first opportunity to rent a unit.

Potential Tenants will not be discriminated against on the basis of race, color, religious creed, marital status, military status, disability, national origin, sex, age, ancestry, sexual preference, source of income, presence of children, or any other basis prohibited by local, state or federal law.

Potential Tenants with disabilities are entitled to request 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.

What follows is a list of activities and materials we intend to utilize in marketing the upcoming availability of affordable units, processing of the applicants and our attempts to reach out to the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area and area minority populations.

General Information

Eagles Crossing, LLC and the City of Amesbury have worked together to create the affordable housing opportunity at Eagles Crossing in Amesbury, Massachusetts. Eagles Crossing consists of three buildings; 2 three-unit buildings and one building has 146 units. Thirty-one (31) studio, one, two and three -bedroom apartments are designated affordable.

These units will be leased, by lottery, to households who meet the eligibility requirements and have an income at or below 80% of the area median income, for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, adjusted for Household size.

Located at 27.5 & 29 Clarks Road in Amesbury, Eagles Crossing this new rental development offers **thirty one (31) affordable studio, one-, two- and three-bedroom apartments, by lottery,** to income-eligible households earning up to 80% AMI. One or two bathrooms are provided, based on bedroom size. All kitchen appliances provided, including a washer and dryer. Surface parking is available at no charge. Garage parking, based on availability, is available for TBD per month. A maximum of two pets are allowed at ____ per month for dogs and____ per month for cats. Breed restrictions may apply. This is a smoke free building.

Rental Units are calculated affordable for persons earning up to 80% of the area median income. The rents based on the 2025 income limits and Amesbury Housing Authority 2025 Utility Allowance:

Boston Cambridge Quincy	Household Size	80% Median Income	Monthly Income	Max Rent*	Utility Allowance	Final Rent
Studio	1	$92,650	$7,720	$2,316	$287	**$2,029**
1 Bedroom	2	$105,850	$8,820	$2,646	$348	**$2,298**
2 Bedroom	3	$119,100	$9,925	$2,977	$431	**$2,546**
3 Bedroom	4	$132,300	$11,025	$3,307	$521	**$2,786**

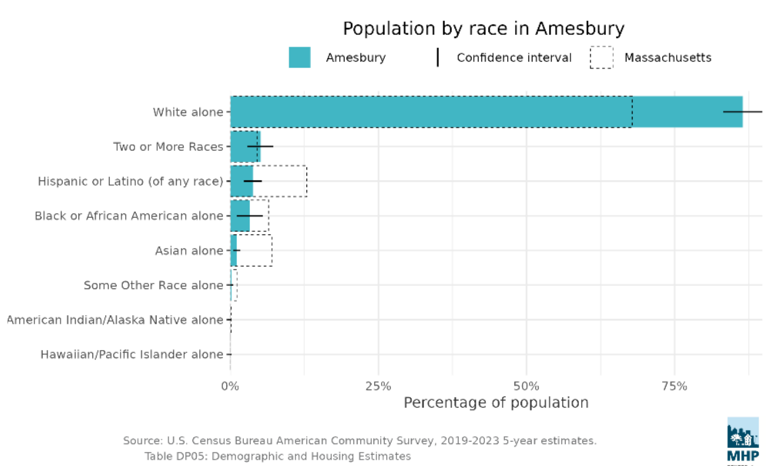
Tenants are responsible for all utilities, including water and sewer. Utilities are electric.

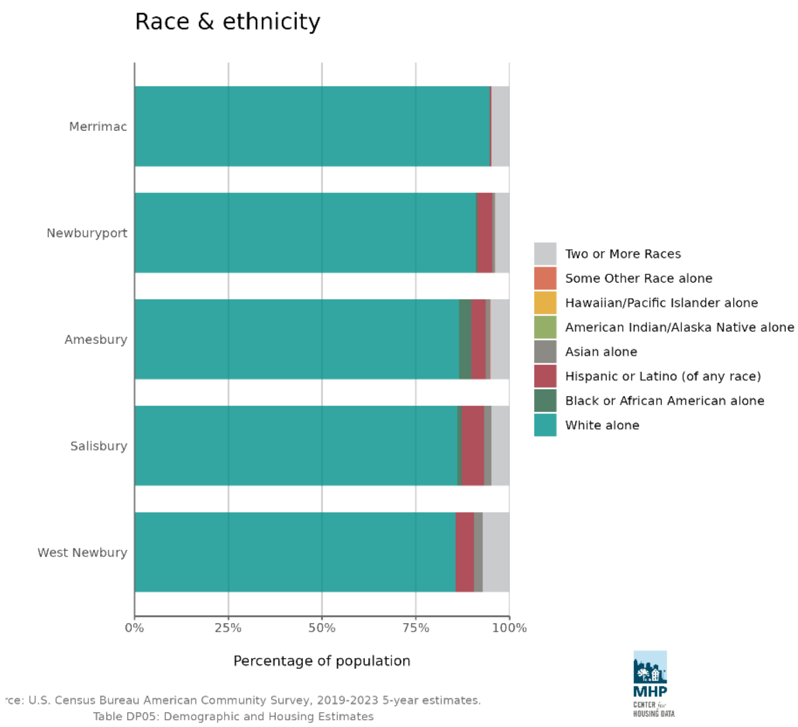
Eagles Crossing will be sponsoring an application process and lottery to rank the eligible program applicants. The application and lottery process as well as the eligibility requirements, are described in this plan. MCO Housing Services, of Harvard, MA, has been contracted. MCO Housing Services has been providing lottery services to developers and municipalities for over 20 years; within the last ten years MCO Housing Services has managed over 50 affordable housing homeownership and rental lotteries. In addition to the lotteries MCO Housing Services has provided consultant services to local municipalities.

Marketing and Outreach Plan

Application availability and a public information meeting will be announced, with a minimum of two ads over a 60 period, in the *Eagle Tribune* and the *Daily News of Newburyport*. Placement on the City website and cable channel will also be pursued, along with emails to all City and school employees.

Minority Outreach will be conducted through advertisements in Rumbo, Sampan and The Baystate Banner based on the following race and ethnicity tables:





A listing on the Metrolist and housingnavigatorma.org will also announce the lottery and application availability. A mailing will be sent to local social service and public organizations. See attached list.

MCO Housing Services will post Eagles Crossing lottery information and application online at www.mcohousingservices.com. To receive an application contact MCO Housing Services at 978-456-8388 or lotteryinfo@mcohousingservices.com or pick up applications at the Amesbury City Hall or Public Library. MCO Housing Services can be reached at:

MCO Housing Services
P.O. Box 372
Harvard, MA 01451
(978) 456-8388
FAX: (978) 456-8986
lotteryinfo@mcohousingservices.com

A Public Information Meeting will be scheduled via Zoom where questions regarding program eligibility requirements, preferences for selections and the lottery process will be addressed. A confirmation letter or email will be sent to each eligible applicant stating which lottery pools they are eligible for and their lottery code after the application deadline. The lottery will be conducted electronically.

Eligibility Criteria for Rental Units

1. Income cannot exceed the following gross maximum allowable income guidelines, adjusted for household size, as follows:

Household Size	1	2	3	4	5	6
Max Allowable Income	**$92,650**	**$105,850**	**$119,100**	**$132,300**	**$142,900**	**$153,500**

(Note: This represents 80% of the annual household median income for the area and is subject to adjustments. This assumes a household size of 1-6 people. This income limit is subject to change based upon HUD updating.)

2. The calculation of income will include the higher of actual income from assets interest/dividends (if over $51,600.01) or an imputation of .045% of the value of total household assets which is added to a household's income. For assets less than $51,600.01 the actual income is included and imputed income may be excluded to income in determining eligibility. Assets include checking and savings accounts, investment accounts, CD's, retirement etc. Included in this package is the List of Required Financial Documentation. If an asset was sold for less than its fair market value within the past two years, the difference between the sale price and the market value will be counted as part of the household's assets.

3. Potential tenants may not own another home, including homes in a Trust. The affordable unit must be their principal, full-time residence.

The lottery will be conducted in two Phases. Phase 1 the applicant is self-certifying they meet the program eligibility criteria and Phase 2 all financial documentation will be provided to determine program eligibility.

An applicant, with an opportunity to lease will also need to complete a Lease Application, through the Leasing Agent, and go through the leasing process as determined by the Leasing Agent, which at minimum includes credit screening, employment verification, criminal background, and CORI checks. Criminal and CORI checks will follow EOHLC guidelines.

Annually each affordable tenant will go through an eligibility review. Approximately 90-120 days before lease renewal current affordable residents will need to provide updated financial documentation and household composition information which will be reviewed for continued eligibility. Current residents are considered income eligible for affordable units as long their household income does not exceed 140% of the applicable household size median income. Tenants will be recertified annually for eligibility. Once household income exceeds 140% of the maximum allowable income and after the end of current lease the tenant will no longer be an income-eligible tenant and will have the option of paying market rent or moving out at end of lease.

Applicants with a Section 8 or other housing voucher will need to obtain project and rent approval from their PHA. If the PHA does not approve the project or rent the applicant will not move forward in the Leasing process.

Household Size

Unit preferences are based on the following:

1. There is at least one occupant per bedroom.
2. A husband and wife, 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.

3. A person described in the first sentence of (2) 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 and the lottery agent receives reliable medical documentation as to such impact of sharing.
4. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
5. 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, as set forth in the application.

Are there Group 2 units?
Yes, unit sizes TBD. There is an elevator in the 146 unit building. The units can be adapted to satisfy a reasonable accommodation request. Persons with disabilities are entitled to request 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. Such reasonable accommodation is not limited to Group 2A units.

Lottery Process

Thirty-one (31) affordable studio, one, two and three -bedroom units are available by lottery at Eagles Crossing for applicants earning up to 80% AMI. The units are available through the Open Pool.

Each eligible applicant will receive a confirmation email, prior to the lottery, which will include your lottery code. The lottery will be conducted electronically and will not be conducted through Zoom.

All eligible applicants will be pulled electronically at the time of the lottery. Post lottery the ranking lists will be broken out by bedroom size. This will establish the lottery rankings for the distribution of units. If applicants have the initial opportunity to lease they will then upload their financial documentation online or provide it by email, fax or mail within one week of notification. Unit distribution will be based on bedroom size and will go to the highest ranked applicants meeting appropriate household size who uploads or submits their financial documentation on or before the designated deadline and is determined program eligible. This process will be identical until all units are leased or until the lottery list is exhausted.

Please note: Household size shall not exceed, nor may the maximum allowable household size be more restrictive than State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400). Applicants will not be approved for units larger than their household size allows.

Monitoring Agent and Tenant Annual Eligibility Certification

The annual tenant eligibility certification will be conducted by the Leasing Office.

Summary

We believe this outreach program will ensure that the City of Amesbury and the surrounding communities will be notified of the available opportunities and the smooth and fair processing of all potential applicants. It is our intention to work with the City of Amesbury to incorporate local requests and ideas.

Rental: Opening Waiting Lists, Re-Marketing or Continuous Marketing

MCO Housing Services will incorporate the following EOHLC guidelines in opening rental waiting lists, re-marketing or continuous marketing for rental units located at 24 Jackson Street:

Although owner/management agent standards for opening waiting lists or re-marketing to generate sufficient applications after the initial rent-up stage may vary, the following are generally applicable: the waiting list is re-opened when it contains less than the number of applicants anticipated to be placed in the next 12 months, or, if the waiting list has not closed, additional marketing is undertaken to generate at least enough applicants as was needed to fill the previous year's vacancies.

a. Minimum Application Period

At such or similar points in time, consistent with a Developer or management agent's policies and practices with respect to marketing and wait lists, when a wait list (whether for a project or a particular unit type) is re-opened or units are remarketed, a minimum application period during which applicants may receive and submit applications is required. The appropriate length of the application period may vary depending on the number of units that are or will become available. In some instances 20 or more business days will be appropriate, but in no event shall the application period be less than 10 business days.

b. "First Come, First Served"

A "first-come, first-served" method of generating the waiting list order of new applicants that apply during said application period shall not be permitted as it may present an impediment to equal housing opportunity for some applicants, including some applicants with disabilities. Therefore, a random selection or other fair and equitable procedure for purposes of adding persons to a wait list upon opening the wait list or remarketing the units must be utilized, subject to the approval of the Subsidizing Agency.[1] This does not require any changes to the wait list as it exists prior to adding the new applicants.

c. Continuous Marketing/Persons with Disabilities

If the wait list is not closed and marketing is ongoing continuously in order to generate sufficient applicants, then, so as to avoid a disparate impact on persons with disabilities who require a reasonable accommodation with the application process, including additional time to receive, complete and/or submit an application, and who therefore may be disadvantaged by wait list placement based upon the date/time of receipt of the application, the application will be date/time stamped prior to being mailed or otherwise provided to such applicants and upon submission of a complete application the household shall be placed on the wait list based upon such date/time stamp, *provided that* the application is returned or postmarked not more than 30 days of such date/time stamp. The ongoing affirmative and general marketing/outreach materials will contain language that explicitly gives notice of the availability of reasonable accommodations with respect to the application process and a telephone number for applicants who may want to request a reasonable accommodation and/or assistance with the application process.

[1] Note: the random selection procedure requirement does not preclude the application of the larger household size and accessible/adaptable preferences described herein.

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.

As authorized representatives of Eagles Crossing and MCO Housing Services, respectively each of us has reviewed this plan and agrees to implement this AFHMP, which shall be made effective as of the approval dates. Further, by signing this form, Eagles Crossing agrees to review and update its AFHMP as necessary in order to comply with all applicable statutes, regulations, executive orders and other binding EOHLC requirements pertaining to affirmative fair housing marketing and resident selection plans reasonable related to such statutes, regulations, executive orders, as same may be amended from time to time. We hereby certify that all the information stated herein, as well as any information provided herewith, is true and accurate.

Alex Loth DATE
Eagles Crossing LLC

Maureen O'Hagan DATE
MCO Housing Services