

Information Packet

Lumiere

An Affordable Housing Lottery Medford MA

This packet contains specific information on the affordable housing program and application process for the affordable rental apartments being offered at Lumiere in Medford, MA.

The City of Medford and Lumiere invite you to read this information and submit an application.

Please hold on to this packet until you have leased an apartment as it will be a useful guide throughout the entire process.

The first apartments will be ready for occupancy in early January 2014.

APPLICATIONS MUST BE DELIVERED BY 2:00 PM, NOVEMBER 12th 2014 TO SEB

Additional Applications available at the Medford Public Library and at:
www.s-e-b.com/lottery.

For Affordable Unit Information you can call (617) 782-6900

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There will also be an Informational Workshop on October 8th at 6:00 pm in the Council Chambers (2nd Floor) of Medford City Hall (85 George P. Hassett Drive) where questions about the lottery and the development can be addressed directly.

GENERAL OVERVIEW AND RENTS

Lumiere is a 163 unit rental apartment community located in Medford at 3780 Mystic Valley Parkway. There are 16 affordable apartments that will be ready for occupancy between late fall of 2014 and early 2015. All affordable apartments will be rented to households with incomes at or below 80% of the area median income through this application process. For a **description of the units and the development** please read page 18. The unit mix of the affordable units is as follows:

# of Units	# of Bedrooms	# of Bathrooms	Ave. Size <i>(subject to change during construction)</i>	Disabled-Accessible Features?	Rent*
2	Studio	1	623 sq. ft.	No	\$1,048
1	Studio	1	623 sq. ft.	Yes	\$1,048
8	1	1	702 sq. ft.	No	\$1,174
3	2	2	1,180 sq. ft.	No	\$1,292
2	2	2	1,180 sq. ft.	Yes	\$1,292

* The rents are set annually using a calculation that determines the “affordable” rent, which is based on the Area Median Incomes for the Boston-Cambridge-Quincy HMFA. Tenants are responsible for paying the full amount of rent each month. Rents are not based on each applicant’s income (unless they already have a Section 8 voucher already or similar). Tenants will be responsible for paying their own utilities. Utility types are: Gas Heat, Gas Water Heating, Electric Cooking, Electricity, and Water and Sewer

Since it is possible that there will be more interested and eligible applicants than available units, the City and the Developer will be sponsoring an 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 this information packet.

Lumiere does not discriminate in the selection of applicants on the basis of race, color, national origin, religion, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

Q: How long will the designated apartments remain affordable?

A: As a **current resident only**, you are considered income eligible for an affordable unit as long as your household earns an income that does not exceed 140% of the current applicable income limit for a household of your size (*see Yearly Eligibility and Rent Review for more details*).

ELIGIBILITY REQUIREMENTS

Q: Who is eligible to apply for the affordable apartments in Lumiere?

A: In order to qualify for an affordable unit:

- 1.) Households must have income and assets that qualify within the parameters as highlighted in this section.
- 2.) Household priority will be given based on household composition. For questions on household size and composition, please read **“Household Size and Composition”**.
- 3.) Households cannot own a home upon move-in. The affordable unit must be the household’s primary residence. All homes must be sold before leasing a unit.
- 4.) Households, or their families, cannot have a financial interest in the development and a households member cannot be considered a Related Party.

Additionally, some of the apartments will be disabled-accessible. All households may apply for the disabled-accessible apartments but households in need of an accessible apartment will get top priority, regardless if the apartment is designated as local preference or not. For questions on priority by need of a disabled accessible apartment, please read **“Disabled-Accessible Unit Information”**.

Q: What are the income eligibility requirements?

A: To be eligible to lease an affordable apartment, annual household income must be within a particular range, set by maximum and minimum income levels as follows:

Maximum Income

Household Size	Maximum Income Limit
1	\$47,450
2	\$54,200
3	\$61,000
4	\$67,750

To be eligible to apply to lease an affordable apartment, the combined annual income for all income sources of all income-earning members in the household must be at or below eighty percent of median income for Boston-Cambridge-Quincy HMFA. **All sources of income are counted, please see details below.**

Minimum Income

Per the Leasing Office’s policy that is also in place for market-rate apartments, an applicant’s monthly income must be at least 3 times the monthly rent. Applicants may make less than the minimum incomes shown below if they have sufficient savings from which they can draw down otherwise, applicants will not be found to be eligible for a lease if they make less than the incomes shown below. **Applicants who have receive a housing subsidy (like Section 8) are not subject to the minimum income requirements** but, like all other applicants, will also have to pass reviews on credit scores, tenant history, and criminal background checks in accordance with DHCD’s requirements regarding same. Please see “Leasing Office Review” in the step-by-step process for more details. **Again, these minimum incomes are not required by the affordable housing program, they are just estimations of minimum incomes required by the leasing office.**

Unit Size	Approximate Minimum Income Limit for households without a housing subsidy
Studio	\$37,728
1 BR	\$42,264
2 BR	\$46,512

Q: How is a household’s income determined?

A: A household’s income is the total anticipated amount of money received by ALL members of the household over the next 12 months (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, the Lottery Agent will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months will be counted as income and monies received over the previous 6 months will be analyzed to help estimate future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. **ALL SOURCES OF INCOME ARE COUNTED** with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all applicants will continue to receive any monies they have received over the past 12 months unless supporting documentation proves otherwise. It is also not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household’s eligibility will be based on affordable housing guidelines.

Allowable Assets

There is no asset limit for applying households for this development. However, the higher of the actual income earned from assets, or the imputed income of 1% of all assets, will be counted as income. Household Assets are calculated at the time of application. However, for eligibility purposes, assets divested for less than fair and full market value in the past 2 years will be counted at fair and full market value. Assets may include cash, cash in savings and checking accounts, net cash value of stocks, **net cash value of retirement accounts** (such as 401k), real property, bonds, and capital investments. Personal property (such as cars, clothing, furniture) is not counted as an asset.

If any household member currently owns property (to be sold for eligibility for this lottery), the total amount of retained equity after the sale of their current home shall be added to their total value of assets.

Example: A household has \$10,000 in savings, , \$20,000 in a retirement account that they are not drawing down from (\$13,000 net cash value) and a home assessed at \$300,000 on which they currently have \$280,000 remaining on the mortgage (\$20,000 in equity).

Their assets total is: \$10,000 + \$13,000 + \$20,000 = \$43,000
Actual Income from assets is: \$300 + \$0 + \$0 = \$300 (A)
Imputed Income at 1% is: 1% of \$43,000 = \$430 (B)

For this household, \$430 would be added to their income they receive from all other income sources (employment, Social Security, Alimony etc). as the program takes the greater of (A) actual income from assets OR (B) imputed income from assets.

Q: I cannot withdraw money from my 401k or retirement fund, do I have to include it when I list my assets?

A: Yes. You need to include the *net cash value* of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal but this does not technically mean that you “cannot” withdraw your funds. The post-penalty amount is what you need to provide along with supporting documentation.

Q: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?

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

Q: Do I have to be a resident of the City of Medford to apply?

A: No. All households that meet the income guidelines specified above may apply for an affordable apartment. Applicants that meet the Local Preference requirements will be given the opportunity to lease some, but not all, of the affordable apartments first. For more information on Local Preference, please go to page 20.

HOUSEHOLD SIZE AND COMPOSITION

Q: How is appropriate household size determined?

A: According to the Massachusetts Department of Housing and Community Development guidelines:

Within an applicant pool, priority as set forth below, shall be given to households requiring the total number of bedrooms in the apartment based on the following **criteria**:

1. There is at least one occupant and no more than two occupants per bedroom.
2. A married couple, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
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.

The following household sizes and compositions will be considered appropriate and given priority for the following apartment sizes (**occupancy restrictions may apply**):

TYPE A

Priority for a 2-Bedroom Unit

- 4 person household: all types
- 3 person household: all types
- 2 person household: 2 heads-of-household under criteria c (described above)
- 2 person household: 1 head-of-household plus one member

TYPE B

Only priority for a 1-Bedroom/Studio Unit but may still apply for a 2-Bedroom Unit

- 2 person household: 2 heads-of-household
- 1 person household: all types

Households with a total number of members which exceed the Massachusetts State Sanitary Codes for that particular sized apartment will not be allowed to rent an apartment. **In “The Lottery” in the Step-By-Step Process, you will find a detailed explanation on how priority is given to certain household sizes and compositions.**

Household Size and Composition Frequently Asked Questions

Q: Does the unborn child of a currently pregnant household member count towards our household size for income eligibility purposes?

A: Yes. A household may count an unborn child as a household member. You will have to submit proof of pregnancy with all the income and asset documentation that needs to be submitted with your application.

Q: Can a Type B Household apply for a two-bedroom apartment?

A: Yes, but all Type A households in the lottery will be given an opportunity first, regardless of where they are drawn in the lottery. Please see "The Lottery" in the Step-By-Step Process for how order will be given from the Lottery Results.

Q: If I am currently going through a divorce/separation or planning on being divorced / separated soon, can I still apply?

A: For non-homeowners, you will need to provide proof that the separation or divorce process has begun or has already been finalized. The **Program Application** will guide you through the documentation you will need to provide.

If you have only begun considering a divorce or separation, and no legal action has been taken, you cannot apply as a single head-of-household and your application will be reviewed as if your current spouse will be moving into the affordable apartment with you. **For homeowners going through a divorce**, the home must be sold or the divorce must be finalized (as you must be off the deed) before you move-in.

STEP-BY-STEP PROCESS AND TIMELINE

Q: What is the application, selection, and move-in process for the affordable apartments in Lumiere?

A: The following steps outline the entire process of applying for and leasing an affordable apartment. The following pages explain each step in greater detail.

Step 1: Applying for the Affordable Program	thru November 12 th , 2014
Step 2: The Lottery	December 3 rd
Step 3: Waiting Lists	December 4 th
Step 4: Notification of Lottery Results	within 1 week of lottery
Step 5: Leasing Office Review and Unit Selection	starts 1 week after lottery
Step 6: File Update (<i>only applicable for applicants with move in dates after February</i>)	
Step 7: Yearly Eligibility and Rent Review	30-90 days prior to lease renewal

There will also be an Informational Workshop on October 8th at 6:00 pm in the Council Chambers (2nd Floor) of Medford City Hall (85 George P. Hassett Drive) where questions about the lottery and the development can be addressed directly.

Step 1: Applying for the Affordable Housing Program

Once a household reads this Information Packet in its entirety, they will need to fill out a Program Application. The applying household must include all income, asset, tax documentation as directed by the Program Application for every person that will be residing in the apartment. The Program Application must be signed and dated.

The Program Application and Required Documentation must be received (not postmarked) by the Lottery Agent by Wednesday, November 12th, 2014. All applications should be sent to:

THE AFFORDABLE HOUSING LOTTERY

Re: Lumiere
165 Chestnut Hill Ave #2
Brighton, MA 02135

To ensure applications arrive in time, we recommend sending them in at least a week prior to the application deadline. **Late applications will not be accepted- NO EXCEPTIONS!** If you want to ensure your application is received, we recommend sending it by certified mail. The Lottery Agent, Management Agent, Owner and other affiliated entities are not responsible for lost or late applications.

Once a completed Program Application is received with ALL Required Documentation, SEB will determine initial eligibility and compliance.

If the applicant is determined to be eligible for the Lottery, they will receive an **Application Number** in the order in which their completed application was received. The purpose of the Application Number is simply to keep all households names unknown when the Application Numbers are drawn at the lottery.

Households that are deemed ineligible by the Lottery Agent will be notified by mail (or by email if an email address is provided).

Entrance into the Lottery does not guarantee that a household is eligible for an affordable apartment. Please read all of the following steps for further details on the review process.

Q: What happens if I don't submit all necessary documentation or fail to correctly complete my Affordable Housing Program Application?

A: Households that submit incomplete documentation will be mailed a notice detailing the additional documentation that is needed to make their application complete. Their application will remain in an "Incomplete Application Pool" until all requested materials have been received. Households with applications in the Incomplete Application Pool will not be entered into the Lottery. Households not entered into the lottery may be added to the Waiting Lists (created the night of the lottery) by completing a Waiting List Application at the Leasing Office after the lottery date

Step 2: The Lottery

The Lottery will be held on December 3rd, 2014 at 6:00 pm in the Medford City Hall (Room 201). Households do not need to be present for the Lottery drawings. All Households will be notified of the results by the Lottery Agent (*see Notification of Lottery Results in the following pages*).

There will be one lottery drawing for all households. The Application Numbers of all households will be placed in the same lottery drawing. The Application Numbers of households who qualify for disabled-accessible apartments will also be in the same drawing.

For the Lottery, a representative from the City will pull Application Numbers from a box. The Application Numbers are randomly and placed in the order drawn on the Lottery Result List.

The order drawn does not necessarily reflect the order that households will get to select apartments as Application Numbers of smaller households are mixed in with Application Numbers of appropriately sized households.

Regardless of the order drawn, all households of appropriate size for each apartment size will be given the opportunity to lease an apartment before any smaller household.

For example: A one-person household is the first household drawn in the Lottery. They will be given the first opportunity to lease a one-bedroom apartment. However, if they wish to lease a two-bedroom apartment, they will have to wait until all appropriately sized households (including those drawn after them in the Lottery) are given the opportunity to lease a two-bedroom apartment.

To help clarify the actual order that applicants will be given the opportunity to lease apartments, Waiting Lists will be created from the Lottery Results Lists (*see next step*).

Step 3: The Waiting Lists

The Waiting Lists will be compiled immediately after the lottery. **The separate Waiting Lists created from the Lottery Results List illustrate the order households will get to choose units based on unit size, household size/composition, and need for a disabled-accessible unit.** The position each household has on the Waiting Lists is determined by the order in which their Application Number is drawn relative to households of similar qualifications (i.e. households of “appropriate size” will be added to the Waiting Lists in the order drawn and then smaller households will be added in the order originally drawn.) *Please see “Household Size and Compositions” for details on Household Types A and B shown below.*

The Waiting Lists

Waiting List #1 for two Studio apartments

All Type A, B and C Households (with no priority among household types)

Waiting List #2 for eight 1BR apartments

All Type A, B and C Households (with no priority among household types)

Waiting List #3 for three 2BR apartments

Top Tier: All Type A Households

Bottom Tier: All Type B Households

The Disabled-Accessible Affordable Units

Waiting List #4 for one studio disabled-accessible (DA) apartment

All eligible Type A and B Households

Waiting List #5 for two 2BR disabled-accessible (DA) apartment

Top Tier: All eligible Type A Households

Bottom Tier: All eligible Type B Households

Step 4: Notification of Lottery Results

Within two days of the lottery, the Waiting Lists will be sent to every household who was entered into the lottery.

The Lottery Results establish the Waiting Lists. Every household with an Application Number will have a position on at least one Waiting List. Households that qualify for every lottery will have a position on every Waiting List.

Households with a position on the Waiting List that is less than or equal to the number of units available through that Waiting List (called the "Top Households") will be given a specific date before they must make an appointment. The earliest appointments (for the households with the #1 position on each Waiting List) will be a date 7 days after the Lottery. The appointment date for the households behind them will be a date 8 days after the lottery. The households behind them will have a date 9 days following the lottery, and so on, until all the Top Households have appointment dates.

Failure to complete a Lease Application within the given date will result in the removal of their Application Number from the Waiting List.

Households with positions lower on the Waiting Lists will have to wait for the removal of households with a higher position than them before being given an opportunity to lease a apartment. Households with lower positions will be given at least a 5 day notice of their upcoming appointment dates if there is going to be an apartment available for them. Households are removed from the Waiting Lists if the Leasing Office deems that they are not eligible for a lease based on their Lease Application, if a household fails to meet future deadlines for documentation submittal and lease signing, or if a household notifies the Leasing Office that they are no longer interested in leasing an apartment.

Households in the Incomplete Application Pool will not have an Application Number and therefore will not have a position on any Waiting List. They will be added to the bottom of the appropriate Waiting Lists when they eventually submit all required documentation.

Step 5: Leasing Office Review and Unit Selection

The Lease Application review will be the same review that applicants for market-rate apartments undergo, where factors such as Employment history, Credit score/reports, Former lease history, Criminal Background Screening and sufficient income are considered. The Leasing Office can provide more details on their screening process during this step in the process. Co-signers and/or guarantors are not allowed for the affordable units (see page 6). Background checks will meet DHCD's Model Policy Regarding Applicant Screening on the Basis of Criminal Records. In any instance where policy and procedures in the Winn Residential Policy differ from the policy and procedures in the Model Policy, the policy and procedures of the Model Policy will be followed. For specific questions about credit and background/criminal issues, households can contact the leasing office.

The unit households apply for must be an apartment size that corresponds to the Waiting List from which they were chosen (i.e. a household with an appointment for a 1BR apartment because of a top position on that Waiting List cannot put down a deposit for a 2BR apartment).

Households will put down a Holding Deposit when they complete their lease application with the leasing office. The Holding Deposit will be \$500 and upon approval of a lease application, the Holding Deposit will be applied to the Security Deposit. If the rental application is denied, the Holding Deposit will be returned. If a household does not put down the Holding Deposit during the time allocated to them, they will be removed from the Waiting List and will no longer be able to immediately lease an apartment. Please call the leasing office for more details.

At lease execution/move in, the following will be collected from Households:

- Security Deposit: For Households who have been screened and confirmed to have acceptable credit, the Security Deposit will be \$500. For Households with Conditional credit, a security deposit of up to 1 (one) month's rent may be collected. Holding Deposit will be applied to any Security Deposit due. Please call the leasing office for more details.
- First month's rent: The amount collected will be equal to one month's rent.

Please note, all income and asset documentation must be at least 6 months current at the time of move-in. If the date a household is scheduled to move into their affordable unit is more than that, another review of eligibility may be required prior to move-in.

Q: If I cannot qualify for a Lease based on my own income or credit history, can I have a co-signer on my Lease?

A: No. Only people who will live in the apartment can sign the lease. Applying households must be able to meet the income qualifications on their own. If someone outside the household will help pay the rent, the amount to be paid must be listed as "Periodic Payments" on the Income Table in the Program Application. These payments will be counted towards the applying household's income. Guarantors and co-signers will not be allowed.

Step 6: File Update

(applicable for applicants with move-in dates after February)

Households with move-in dates prior to February will skip this step.

As all income and asset documentation must be 60 days current from the date of request and approximately 6 months current at the time of move-in, households with move-in dates after February will be required to re-submit income, asset and tax documentation to SEB prior to move-in.

All households must maintain affordable housing eligibility until they move in!

Once a household has been approved by the Leasing Office, given a move-in date and put down their deposit, SEB will contact them about preparing for this File Update. The File Update will be done approximately 60 days prior to their move-in date. Households failing to complete the File Update, or households who are found to be program ineligible at their move-in date, will not be allowed to move into their affordable apartment.

Step 7: Yearly Eligibility and Rent Review

After a household has moved in, and approximately 90 days before lease renewal, tenants of affordable apartments will need to submit updated income and asset documentation to the Leasing Office so they can ensure continued eligibility under the affordable housing guidelines. Tenants will not be able to renew Leases until all required documentation has been submitted. Records of taxes, pay-stubs, bank statements and asset statements should be maintained while living in the affordable apartment.

Q: How long can I lease my affordable apartment?

A: As a **current resident only**, you are considered income eligible for an affordable apartment as long as your household earns an income that does not exceed **140% of the current year's income limit** for a household of your size.

Using the Current Income Limits as an example:

Household Size	Current Income Limit for New Applicants	Income Limit for Current Tenants (140% of Current Income Limit)
1	\$47,450	\$66,430
2	\$54,200	\$75,880
3	\$61,000	\$85,400
4	\$67,750	\$94,850

According to the table above for the years shown, if a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, their apartment shall still remain affordable until the next available market rate apartment with the same or greater number of bedrooms is rented at an affordable price to an affordable program-qualified tenant, at which point the apartment of the tenant with earnings exceeding the Income Limit for Current Tenants will be rented at market rates. The household with earnings exceeding the Income Limit for Current Tenants can choose to stay in their apartment, yet would then have to pay the market rate rent.

Q: Will my rent increase each year, and if so, by how much?

A: Rents may increase a few percentage points if Boston-Cambridge-Quincy HMFA Area Median Income increases or the costs of utilities in Medford decreases. Likewise, if the Boston Area Median Income decreases and the costs of utilities increases, **rents will decrease.**

DISABLED-ACCESSIBLE UNIT INFORMATION

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

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

Q: How are disabled-accessible apartments awarded?

A: Waiting Lists #4 and #5 will be for the DA apartments. The households with the top positions on those Waiting Lists will be given the first opportunity to lease the DA apartments.

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

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

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

A: If there are not enough qualified applicants on the Waiting List #4 and #5 (for the DA apartments), the apartments will be made available to the top applicants on the Waiting List that have the same unit sizes (and, if applicable, local preference priority).

Q: Who is entitled to request a reasonable accommodation?

A: Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

LUMIERE DESCRIPTION

- Unit Features:** Unit features include fully applianced kitchens with refrigerator, microwave and stove, 36" designer kitchen cabinetry, solid surface counter and island tops, bathroom ceramic tile flooring and bath surround, and washer & dryer.
- Community Features:** Expansive 4,600 square foot clubhouse with lounge, game room, and theater. To the south, the property abuts the Mystic River Reservation, a 300 acre public park along the scenic Mystic River. To the north, the property abuts a new Shaws supermarket and Osco pharmacy. Location offers convenient pedestrian and MBTA bus service to Wellington MBTA train station and submarket shopping and entertainment
- Washer/Dryer:** All units have full size Energy Star washers and dryers.
- Parking:** There is one parking spot included with all affordable units. A second parking spot will cost market-rate prices.
- Green Features:** All apartments to have Energy Star Home designation.