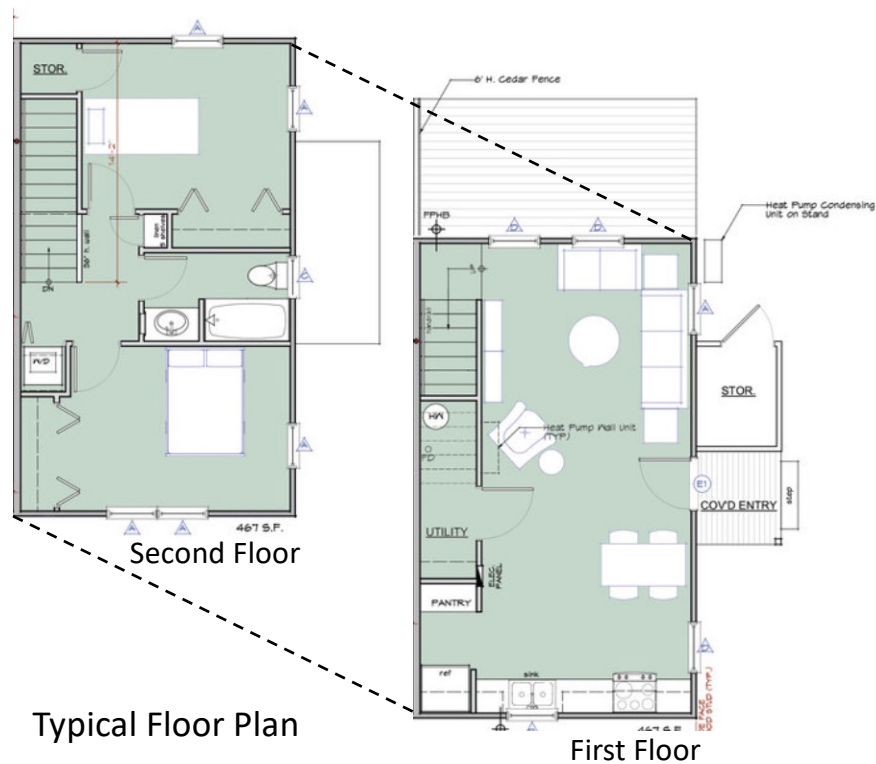


# Island Workforce Housing

## NOW ACCEPTING APPLICATIONS FOR NEW TWO-BEDROOM RENTAL APARTMENTS IN DEER ISLE

for occupancy Summer/Fall 2023

### APPLICATION PACKAGE



**ISLAND WORKFORCE HOUSING**  
**ANNOUNCING AVAILABILITY OF YEAR-ROUND RENTAL HOUSING FOR LEASE**

Island Workforce Housing is pleased to announce availability of ten (10) units of year-round rental housing to eligible members of the Deer Isle-Stonington workforce. These rental homes are intended to serve as a stepping-stone onto the island for workers and their families who hope to settle permanently in Deer Isle or Stonington and become integral members of the island community.

Eligible households include those with at least one member who is permanently employed year-round on the island, or who has recently accepted a year-round job with an island employer, and whose household income does not exceed the limits set forth in the chart below. All available apartments are two-bedroom, one bath, and are available to eligible households with up to four (4) members. Household income limits are as follows:

2022 Income Limits	1-person Household	2-person Household	3-person Household	4-person Household	Monthly Rent	# apts available
70% of AMI	\$39,410	\$45,010	\$50,610	\$56,210	\$700	2
80% of AMI	\$45,040	\$51,440	\$57,840	\$64,240	\$825	4
100% of AMI	\$56,300	\$64,300	\$72,300	\$80,300	\$1,050	3
120% of AMI	\$67,560	\$77,160	\$86,760	\$96,360	\$1,300	1

"AMI" stands for Area Median Income, which in this case is the AMI for Hancock County, Maine as determined by the US Dept. of Housing and Urban Development.

These apartment homes are located at 341 Sunset Crossroad in the town of Deer Isle, and are scheduled to be completed and ready for occupancy between July 15 and September 15, 2023. One apartment is designed and constructed to accommodate eligible households who require barrier-free access and will be prioritized for such applicants.

While any income-eligible household may apply, all applicants will be prioritized as follows:

1. Currently working on the island year-round, but living off-island.
2. Currently working on the island year-round, living on-island, but with less than a 12-month lease.
3. Currently working on the island year-round, living on-island, but paying more than 50% of gross household income toward rent and utilities.
4. Currently working on the island year-round, living on-island, but in inadequate housing (for example: lack of sanitary and kitchen facilities, etc.).

These rental apartments will be allocated through a lottery process. The first step is a preliminary screening for eligibility based on employment, income, and household size. The lottery determines the order that applicants will be further verified, subject to their priority categories, and be asked to submit additional documentation.

Three information sessions will be held for potentially interested households:

- Tuesday, April 25th at 6:30 pm at the Deer Isle Town Office
- Saturday, May 20th at 2:00 pm at the Island Community Center in Stonington
- Thursday, May 25th at 6:30 pm at the Stonington Town Hall

Application materials are available at: [www.islandworkforcehousing.com/applications](http://www.islandworkforcehousing.com/applications) and at 44 North Coffee, the Deer Isle Town Office, and the Stonington Town Hall.

Fully completed applications must be received by Friday June 30, 2023 at 3:00pm.

Please review this packet in its entirety, and email [mail@islandworkforcehousing.org](mailto:mail@islandworkforcehousing.org) with any questions.

**ISLAND WORKFORCE HOUSING - RENTAL HOUSING APPLICATION**

Date of Application: \_\_\_\_\_

1. Please note that available IWH rental units are income-restricted, and intended for members of the Deer Isle-Stonington workforce.
2. There are no rent subsidies available.
3. All applicants will be prioritized according to IWH's Preference Categories (see next page).
4. Household income certification with acceptable documentation will be required of all applicants, and must be re-submitted annually upon lease renewal.
5. The maximum household size for these 2-bedroom units is no more than four (4) persons.
6. Applications will be accepted through June 3, 2023, and eligible applicants will be selected through a lottery process (see FAQs).
7. A wait list will be maintained if there are more eligible applicants than available units.

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Phone number: (\_\_\_\_) \_\_\_\_\_ Email: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Present Address: \_\_\_\_\_ Years at this address: \_\_\_\_\_

Previous Addresses (if less than 5 years at present address): \_\_\_\_\_

Employer: \_\_\_\_\_ Position/Title: \_\_\_\_\_

Employers Address: \_\_\_\_\_

Supervisor's name: \_\_\_\_\_ Phone: (\_\_\_\_) \_\_\_\_\_

Supervisor's email: \_\_\_\_\_ Length of employment: \_\_\_\_\_

**Name, age, and income information for all household (HH) members:**

Applicant: \_\_\_\_\_ Age: \_\_\_\_\_ Gross annual income: \$ \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Gross annual income: \$ \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Gross annual income: \$ \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Gross annual income: \$ \_\_\_\_\_

Total HH Size: \_\_\_\_ persons Household Total Gross Annual Income: \$ \_\_\_\_\_

*Gross Income is the combined pre-tax income, which includes: job earnings, benefit payments, support payments, and income from assets. If you are self-employed, please list your net income (after deducting businesses expenses). Applicant households with non-retirement assets exceeding \$200,000 in current market value, or who are beneficiaries of trusts other than special needs trusts, are ineligible to apply.*

**Rules and Regulations**

Please acknowledge your understanding of, and agreement to abide by, each of the Rules and Regulations included in the Application Packet by initialing here: \_\_\_\_\_

**Preference Categories**

Island Workforce Housing has established ranked preference criteria to prioritize workforce housing for those households who would most benefit, and which would have the greatest positive impact on the Deer Isle-Stonington community over time. Please identify which, if any, of these preference categories correspond with your household's current situation (check one box):

- 1. Currently working on the island year-round, but living off-island.
- 2. Currently working on the island year-round, living on-island, but with less than a 12-month lease.
- 3. Currently working on the island year-round, living on-island, but paying more than 50% of gross household income toward rent and utilities.
- 4. Currently working on the island year-round, living on-island, but in inadequate housing (for example: lack of sanitary and kitchen facilities, etc.).

Explain inadequacy: \_\_\_\_\_

**References**

Personal references should include friends and co-workers but not immediate relatives.

Personal: \_\_\_\_\_ Phone/email: \_\_\_\_\_

Personal: \_\_\_\_\_ Phone/email: \_\_\_\_\_

Rental: \_\_\_\_\_ Phone/email: \_\_\_\_\_

Rental: \_\_\_\_\_ Phone/email: \_\_\_\_\_

IWH collaborates with other area agencies to provide first-time homebuyer training and credit counseling to its residents. Please confirm that you and/or other members of your household are willing to participate in such training & counseling, should you be qualified and offered a unit, by initialing here: \_\_\_\_\_

**Signature and Certification**

I hereby certify that all the information contained in this application is true as of the date below,

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**\* To be included in the lottery, applications must be received by June 30, 2023 at 3:00 pm \***

Completed applications can be: mailed to Island Workforce Housing at PO Box 523, Deer Isle, ME 04627; dropped in the dropbox at 44 North Coffee in Deer Isle Village, or in the dropbox at the Island Agency in Stonington; or scanned and emailed to [mail@islandworkforcehousing.org](mailto:mail@islandworkforcehousing.org).

*Island Workforce Housing does not discriminate in the rental or advertising of rental housing on the basis of race, color, religion, sex, sexual orientation, national origin, age, disability, or marital status.*

## ISLAND WORKFORCE HOUSING - RENTAL HOUSING RULES & REGULATIONS

### Rent, Security Deposit, Utilities

1. A Security deposit equal to one (1) month's rent is required at lease execution.
2. Rent is due no later than the 5th of the month.
3. Rent payments later than the 15th of the month shall be subject to a late payment penalty of 4% of the amount unpaid as of the 15th of the month.
4. Tenant is responsible for setting up an account with Versant, the electric utility provider, and other providers such as telephone, cable, and/or internet. All charges associated with such services to the unit are the responsibility of the Tenant. All utility accounts shall be maintained in the Tenant's name throughout the term of the lease.
5. Each apartment is pre-wired for cable and/or internet access. Cable/internet providers will not need to do any interior work to provide service.
6. Tenants are not allowed to install a satellite dish on the building.

### Household Members, Guests

1. The Maximum Household (HH) Size for these 2-bedroom units is no more than four (4) persons.
2. Only the persons identified as members of the household in the approved Household Composition, Income, and Employment Certification are allowed to reside in the unit
3. No other person may stay as a guest in the unit for more than seven (7) days in any 30 day period.
4. Any person staying in the household more than seven (7) days in any 30 day period will be considered a member of the household and a revised Household Composition, Income, and Employment Certification must be submitted declaring the income of the additional member of the household. If the revised HH income increases above the maximum qualifying HH income for that unit, the rent will increase proportionally.

### Lease Term, Renewals

1. All leases shall be for a term of 12 months.
2. To renew the lease, Tenants must notify IWH in writing and submit an updated Household Composition, Income, and Employment Certification at least two months before the lease ends.

### Assigned Vehicle Parking

1. All parking is assigned. Up to two parking spaces are available for assignment to each unit.
2. Vehicles must be owned by a member of the household and registered at the address of the unit to be eligible for a parking assignment.
3. Guest parking spots are limited, and identified by signage. If tenants are planning a gathering with 6 or more guests, they must notify the property manager in advance and ask their guests to park on the north side of Sunset Crossroad and walk in.
4. Under no circumstances should tenants or their guests park in the fire-fighting mobilization area to the left of the drive as you enter the developed area of the site, or in the turnaround area at the end of the drive.

### Smoking, Use of Restricted Substances

1. Smoking tobacco, marijuana, or any other substance in the unit is a violation of the lease agreement.
2. Tenant and their guests may smoke outside the unit, but should respect other residents and only smoke outdoors in an area that does not impact other residents.

3. Tenants are responsible for immediately picking up any cigarettes that they or their guests may put out on the property.
4. Any use of controlled or restricted substances is expressly prohibited. Use of any such substance is a violation of the lease agreement and will result in immediate removal from the unit.

### **Pets**

1. No pets are permitted in the units or on the property.

### **Storage of Personal Property**

1. All personal property of the tenants and their guests must be stored in the unit or the exterior unit storage area when not in use.
2. Bicycles, toys, etc. should be stored in the exterior unit storage area when not in use.
3. No ATVs or boats may be stored or used on the premises or the surrounding property at any time.

### **Noise and Other Objectionable Behavior**

1. Tenants and their guests may not engage in loud and/or objectionable behavior on the premises.
2. Noise complaints that are not immediately remedied constitute a violation of the lease.
3. Tenants are fully responsible for the behavior of their guests at all times.

### **Use and Maintenance of Outdoor Areas**

1. Porches and decks should be kept in a neat and tidy appearance at all times.
2. Gas or charcoal grills must be at least 5 feet away from the exterior of the building; misuse of grills will result in their removal by the Landlord.
3. Fire pits are not allowed on the premises.
4. Tenants are responsible for snow removal on their porches, decks, the walkways between their porch and the road, and around their assigned parking area(s).
5. The Landlord is responsible for plowing the drive, but not for the walkways and others areas identified as the responsibility of the tenant above.
6. The Landlord is responsible for maintaining the lawn and plantings.

### **Care and Use of Unit Finishes, Appliances, Equipment**

1. Tenants are responsible for regularly cleaning the interior of their unit and their porch and deck
2. Appliances and equipment should be used only as recommended in the manuals and unit handbook.
3. Please see the unit handbook for guidelines about detergents and cleaning products/methods.
4. If you have any questions regarding cleaning, please contact the Property Manager.
5. Nothing other than toilet paper should be flushed down the toilet. Never put baby wipes, menstrual products, or "flushable wipes" in the toilet.
6. If the septic tank serving your unit has to be pumped or repaired due to such items having been flushed down, the cost will be charged to the Tenant.
7. Damage to unit finishes, appliances and other equipment beyond "normal wear and tear" will be the responsibility of the Tenant.
8. All repair needs shall be reported to the property manager immediately.
9. Tenants shall not paint any surface in the unit, install any window treatments, or hang any shelving, etc. on the walls or ceilings.

**For any questions not answered above, please contact the Landlord or Property Manager.**

**Island Workforce Housing reserves the right to amend these rules as needed at any time.**

## ISLAND WORKFORCE HOUSING - RENTAL HOUSING ELIGIBILITY AND LEASE-UP

### FREQUENTLY ASKED QUESTIONS (FAQ'S)

*Please note: This document will be updated throughout the lease-up process, especially following information sessions. To see the latest version visit: [www.islandworkforcehousing.org/applications](http://www.islandworkforcehousing.org/applications).*

#### **RENTAL DETAILS**

##### **Are utilities included in the rent?**

Water is included in the rent, but the tenant is responsible for electricity, and any phone, cable TV, or internet service provided to the unit. The tenant is also responsible for transporting their household trash and recyclables to the Deer Isle Transfer Station.

##### **Is a security deposit required?**

Yes, a security deposit equal to one month's rent is required to be paid at lease signing.

##### **Are pets allowed?**

No, pets are not allowed.

##### **What appliances do the units have?**

Full size refrigerator, dishwasher, electric range, recirculating hood, washer and dryer.

##### **How are the apartments heated?**

High efficiency electric mini-split heat pump units (provides both heat and air conditioning) as well as supplemental electric baseboard heat in the bedrooms.

##### **Is parking included?**

Yes, up to two spaces will be assigned for the exclusive use of each tenant household at no additional rent, but only for vehicles that are registered at the address of the unit within 30 days of move-in.

##### **Is snow removal included?**

IWH will be responsible for plowing the drive, but individual tenants will be responsible for clearing their own porch and deck, walkways from the driveway to their unit, and clearing any snow that accumulates around their vehicle(s) that the snow plow cannot remove.

##### **What about lawn care and garden maintenance?**

IWH will be responsible for all lawn and garden care.

#### **ELIGIBILITY**

##### **How do you determine "Annual Household Income" for purposes of income-eligibility?**

Household Income is the combined pre-tax income of all household members, which includes: job earnings, benefit payments, support payments, earned income, interest income, and dividend income, and income from assets. If you are self-employed, this is your net income (after deducting businesses expenses). Interest will be imputed on any non-invested assets based on 4% of the current market value of said assets. After the lottery, IWH will verify household income by reviewing current pay stubs, 1099's, K-1's and the most recent income tax returns for all members of the household.

**Is there a limitation on household assets?**

Yes. Applicant households with non-retirement assets exceeding \$200,000 in current market value, or who are beneficiaries of trusts other than special needs trusts, are ineligible to apply.

**What happens if our household income increases over time?**

To determine eligibility for renewal, all tenant households will be required to submit an updated income certification statement with backup documentation two months before the end of their lease term. If household income exceeds the limit set forth in the lease, the rent will increase by the percentage by which the re-certified HH income exceeds the unit's rent limit. If the re-certified household income exceeds the income limit for that unit by 35%, the tenant will be ineligible for lease renewal.

**What happens if our household increases in size, and the new member brings additional income to the household?**

If a household increases in size, with a new member with earned, interest, or dividend income, information about that household member, and their additional income must be reported to IWH within 15 days of such member moving in. If the increased household income exceeds the income limitation under which the household was initially approved for tenancy, the rent shall be immediately adjusted upward by a percentage equal to the percentage that the new combined gross income exceeds the income limit set forth in the lease.

**What happens if the household member originally employed on the island loses or changes his or her job and no longer works on the island?**

Employment status and income level are re-certified at lease renewal. If, at renewal, the household no longer includes a member with a full-time, year-round job on the island, and there is a preference-household on the waitlist, the non-preference household will not be able to renew its lease. It would, however, be eligible to be placed on the wait list, though not with the island-employment preference it originally had.

**LOTTERY/SELECTION****Who is administering the lottery process?**

The lottery process will be administered by IWH's Asset Management Committee.

**How does the lottery process work?**

Step one is an initial screening for income-eligibility and household size. All applicants who pass the initial screening will be entered into a lottery. Households that are deemed ineligible after the initial screening will be notified via email or letter in advance of the lottery. Please note that passing the initial screening does not guarantee that a household is eligible. Detailed eligibility screening will occur following the lottery and will determine final eligibility.

Each applicant will be awarded a Lottery Number based on the order in which their name is pulled. This Lottery Number determines the order in which the application will be reviewed in detail, within the appropriate income category, and taking into account any priority categories that apply.

IWH anticipates that the lottery will be held in mid-June 2023. IWH will notify all lottery-eligible participants of the exact date, time and location via email. Applicants are not required to attend the lottery. IWH will notify applicants of their Lottery Number via email and letter.



Beginning with the lowest lottery numbers of Preference Category applicants, IWH will verify household income by reviewing current pay stubs, 1099's, K-1's and the most recent income tax returns for all members of the household. Applicants will undergo a background check, and complete the Household Composition, Income, and Employment Certification.

It should be noted that applicants with a very low lottery number may not be reviewed and offered a lease if they are not in a Preference Category. For example, an eligible applicant lucks into a Lottery Number of three, but they are not in a Preference Category. Even though that applicant has a low lottery number, they will not be reviewed until all applicants in preference categories have been reviewed. If there are a sufficient number of eligible applicants in preference categories to fill all the units available in the applicant's income category, the applicant will be placed on the wait list, in order of their Lottery Number.

There will be 2 units available at 70% of AMI, 4 units available at 80% of AMI, 3 units available at 100% of AMI, and 1 unit available at 120% of AMI. For details, please see IWH's *Notice of Availability* document.

When all units are spoken for, IWH will notify any remaining applicants of their status on the waitlist.

**What is the anticipated schedule?**

Wed, April 18, 2023 - Applications Open.

Information Meetings:

Tue, April 25, 2023 at 6:30 pm - Deer Isle Town Office

Sat, May 20, 2023 at 2:00 pm - Island Community Center in Stonington

Thu, May 25, 2023 at 6:30 pm - Stonington Town Hall

Fri, June 30, 2023 by 3:00 pm - Applications Due.

Early June - IWH reviews completed eligibility applications and gives notice to ineligible applicants.

Mid-June, TBD - Lottery.

Late June-August - Additional review and certification of applicants, on a rolling basis.

July-September - Estimated move-in period, on a rolling basis as units are ready.

*Please note: This document will be updated throughout the lease-up process, especially following information sessions. To see the latest version visit: [www.islandworkforcehousing.org/applications](http://www.islandworkforcehousing.org/applications).*