



# Information Packet

# High Meadow Townhomes

## Affordable Housing Rental Lottery

This packet contains specific information on the affordable housing program and application process for the affordable rental units being offered at High Meadow Townhomes in Bourne, MA. High Meadow Townhomes invites you to read this information and submit an application if you think that you meet all eligibility requirements.

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

The first units are scheduled for occupancy in Fall of 2018.

**APPLICATIONS MUST BE RECEIVED BY 5:00 PM, AUGUST 15th, 2018.**

Additional applications are available at the Bourne Public Library, The Bourne Town Hall, and at the following websites:

[www.capecommunityrealestate.org](http://www.capecommunityrealestate.org) and [www.canal-bluffs.com](http://www.canal-bluffs.com)

For information about the **Lottery** Please call Housing Assistance Corporation at 508-771-5400

For **Unit and Project information Contact:** Amanda Dennison 508-734-8394

[adennison@poahcommunities.com](mailto:adennison@poahcommunities.com)



# GENERAL OVERVIEW AND RENTS

High Meadow Townhomes is a 44 unit apartment complex on **100 High Meadow Circle, in Bourne, MA**. Units will be rented to households with annual incomes in the range of 30%, 60%, and 75% of Area Median Income adjusted for family size as determined by HUD. The rents are set annually using a calculation that determines the "affordable" rent, which is based on the Area Median Incomes for Barnstable County.

Household Size	1	2	3	4	5	6
30% AMI Income limit	\$18,120	\$20,700	\$23,280	\$26,860	\$27,930	\$30,000

There are 7 units with Section 8 PBV Project Based Subsidies. If your income is below the numbers in the chart above, you may be eligible. ***Preference is given to homeless applicants.***

Units are available for the following income categories:

1. **60% AMI Tax Credit Units** - Maximum gross household income for these units is as follows:

INCOME QUALIFICATIONS UNIT SIZE	MAX RENT (includes utility allowance)	LOW INCOME LIMIT @ 60% GROSS INCOME					
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON
2 BR	\$955	\$36,240	\$41,400	\$46,560	\$51,720		
3 BR	\$1080		\$41,400	\$46,560	\$51,720	\$55,860	\$60,000

The **Minimum** gross income 60% Tax Credit apartments (Income necessary to afford the rent) for apartment size is as follows:

<b>2 BEDROOM</b> \$34,620	<b>3 BEDROOM</b> \$40,110
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2. **75% AMI Workforce Housing Units** - Maximum gross household income for these units is as follows:

INCOME QUALIFICATIONS UNIT SIZE	MAX RENT	Workforce Housing @ 75% GROSS INCOME					
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON
2 BR	\$1395	45,300	\$51,750	\$58,200	\$64,650		
3 BR	\$1560		\$51,750	\$58,200	\$64,650	\$69,825	\$75,000

**Minimum** gross income 75% Workforce Apartments (Income necessary to afford the rent) for apartment size is as follows:

<b>2 BEDROOM</b> \$44,053	<b>3 BEDROOM</b> \$49,263
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**\*THE 60% and 75% Area Median Income RENTS DO NOT CHANGE BASED ON INCOME.** This is not subsidized housing. Tenants are responsible for paying the full amount of rent each month. Tenants will also be responsible for paying the following utilities: gas heating, gas hot water, electric cooking electricity. The landlord will pay for water AND sewer. Since it is possible that there will be more interested and eligible applicants than available units, the Town 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. High Meadow Townhomes does not discriminate in the selection of applicants on the basis of race, color, national origin, 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.

## **ELIGIBILITY REQUIREMENTS**

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**Q Who is eligible to apply for the affordable units in High Meadow Townhomes?**

**A:** In order to qualify for a unit:

1. Households must have income and assets that qualify within the parameters as highlighted in this section. If you are under the minimum income limits, but have the ability and means to pay the rent, you may still apply. Please provide explanation of ability to pay.
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. All homes must be sold before leasing a unit.
4. Households, or their families, cannot have a financial interest in the development, and a household member cannot be considered a Related Party.

Additionally, there is one unit designated as disabled-accessible. All households may apply for the disabled-accessible units but households in need of an accessible unit will get top priority, regardless if the unit is designated as local preference or not. For questions on priority by need of a disabled accessible unit, please read "**Disabled-Accessible Unit Information**".

**Q What are the income eligibility requirements?**

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

## Maximum Income Limits

There are 3 Area Median Income Brackets that determine eligibility: 30%, 60%, and 75% AMI of Barnstable County. Table of maximum income limits below

	<i>Project Based Section 8</i>	60% Tax Credit	75% Workforce Housing
Household Size	30% AMI	60% AMI	75% AMI
1	\$18,120	\$36,240	\$45,300
2	\$20,700	\$41,400	\$51,750
3	\$23,280	\$46,560	\$58,200
4	\$25,860	\$51,720	\$64,650
5	\$27,930	\$55,860	\$69,825
6	\$30,000	\$60,000	\$75,000

To be eligible to apply to lease an affordable unit, the combined **annual** income for all income sources of all income-earning members in the household must be at or below the limits in the AMI table above.

There are 7 units with Section 8 PBV Project Based Subsidies. Preference is given to homeless applicants  
There are 2 units with 811 subsidies than will NOT be chosen by lottery.

## Minimum Income

The Leasing Office will determine if an applicant has enough monthly income to cover the rent using the same methodology for all applicants. The required rent to income ratio is 40% (i.e. applicant's monthly income must be just under 3 times the monthly rent). Applicants may make less than the minimum incomes 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 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. Again, these minimum incomes are not required by the affordable housing program, they are just estimations of minimum incomes required by the leasing office in order to afford the rent.**

**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 12 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 which is imputed as \$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 0.06% of all assets, will be counted as income. Household Assets are calculated at the time of application. 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.

If any household member currently owns property, at the time of application (to be sold), the total amount of equity in the home shall be added to their total value of asset. The home must be sold before move in date.

*Example: A household has \$8,000 in savings, \$30,000 in a retirement account that they are not drawing down from (\$20,000 net cash value) and a home assessed at \$300,000 on which they currently have \$278,000 remaining on the mortgage (\$22,000 in equity).*

<i>Their assets total is:</i>	$\$8,000 + \$20,000 + \$22,000 = \$50,000$
<i>Actual Income from assets is:</i>	$\$300 + \$0 + \$0 = \$300 (A)$
<i>Imputed Income at 0.06% is:</i>	$0.06\% \text{ of } \$50,000 = \$30 (B)$

*For this household, \$300 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 persons who will live in the unit 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. Guarantors will NOT be allowed.

**Q: Do I have to be a resident of the Town of Bourne to apply?**

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

## HOUSEHOLD SIZE AND COMPOSITION

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**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 generally no more than two occupants per bedroom (based on State Sanitary Code).
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.

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 2 person household apply for a three-bedroom apartment?**

A: Yes, but priority will be given to the appropriately-sized household (ie, a household must maximize the Number of bedrooms)

**Q: Can a 1 person Household apply for a two-bedroom apartment?**

A: Yes. Please see "The Lottery" in the Step-By-Step Process for how order will be given from the Lottery Results. Preference will be given to appropriately-sized household (ie, the household must maximize the number of bedrooms).

**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

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**Q What is the application, selection, and move-in process for the affordable units in High Meadow Townhomes?**

A: The process is essentially a two-step process.

**The first step** is to qualify for the Lottery and be given a position on the Waiting Lists.

**The second step** is to be found Lease Eligible and reserve a unit (and unit availability will be determined by your position on the Waiting Lists). POAH management will determine final eligibility. HAC will give the lottery results and documentation to the leasing office so they may begin tenant selection.

The following sections explain each step in greater detail.

**Step 1: Applying for Lottery (Deadline August 15, 2018 at 5:00 PM)**

**Step 2: The Lottery – within 30 days after the Application Deadline – TBA**

**Step 3: Waiting Lists – The lottery list is established at the lottery and given to High Meadow Townhomes Management**

**Step 4: Notification of Lottery Results and Lease Application Invitation from High Meadow Townhomes**

**Step 5: Leasing office Review**

**Step 6: File Update**

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## Step 1: Applying for the Affordable Rental Lottery

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Once a household reads this Information Packet in its entirety, they will need to fill out a Lottery Application. The applying household must include all income, asset, tax and all other 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 Lottery Application and Required Documentation must be received (not postmarked) by the Lottery Agent by 5:00 pm on August 15, 2018. All applications should be sent to:

**Housing Assistance Corp**  
**C/O Gael Kelleher**  
**460 West Main Street**  
**Hyannis, MA 02601**  
Email: [ccre@haconcapecod.org](mailto:ccre@haconcapecod.org)  
Fax: 508-775-7434

**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 Lottery Application is received with ALL Required Documentation, Housing Assistance Corporation will determine initial eligibility for the lottery.

If the applicant is determined to be eligible for the Lottery, the household will receive a **Lottery Number** in the order in which their completed application was received. The purpose of the Lottery Number is simply to keep all households names unknown when the Lottery 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.*

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

Households that submit incomplete documentation will be emailed 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.

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## Step 2: The Lottery

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The Lottery will be held within 30 days of the Application Deadline. Households do not need to be present for the Lottery drawings. All Households will be notified of the results by the Lottery Agent

There will be lotteries for each income bracket (30%, 60%, and 75% AMI of Barnstable County)\*, a Local Preference Lottery and an Open Lottery. For Local Preference households, Lottery Numbers are placed in both Lotteries. For all other households, Lottery Numbers are placed only in the Open Lottery.

**There is 1 disabled-accessible apartment available via lottery, affordable at 30% AMI.** The Lottery Numbers of households who qualify for the disabled-accessible apartment will be added in with the other Lottery Numbers in the Open Lottery and (when applicable) the Local Preference Lottery.

For the Lottery, a representative from the Town or other official will pull Lottery Numbers from a box. The Lottery Numbers are randomly pulled 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 Lottery Numbers of smaller households are mixed in with Lottery 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 two-person household is the first household drawn in the Lottery. However, if they wish to lease a three-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 three-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*).

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## Step 3: The Lottery List-Waiting List

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The Waiting Lists will be compiled immediately after the lottery. **The separate Waiting Lists created from the Lottery Results Lists illustrate the order households will get to choose units based on unit size, household size/composition, local preference 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.)

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## Step 4: Notification of Lottery Results and Lease Application Invitation

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The Lottery Results establish the Waiting Lists. Every household with a Lottery 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.

Leasing Offices typically need to screen 3 to 4 times as many applicants as there are units, in order to find enough qualified tenants for their available affordable units. Therefore, from each Waiting List, approximately 3 to 4 times as many households as there are units available for that Waiting List will be invited to move immediately forward in the process of completing a Lease Application (see next step).

All households invited to move forward in the process must complete a lease application by the given deadline date (which will be approximately 14 days after the lottery date) or they will be removed from the Waiting List. Households that are not "right-sized" for their preferred unit type, meaning they have fewer people than bedrooms, will not be considered until all "right-sized" applications have been considered.

Households will be 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.

No fees will be charged for processing the Lease Applications for the affordable units.

**As more households will be required to complete the Leasing Office Review than units available, some households may complete the Leasing Office Review and will not be given the chance to reserve one of the affordable units.** The property will also notify these households that they are not currently being offered a unit but will remain on the Waiting Lists.

Households who have been invited to complete a Lease Application based on their positions on a list for a Disabled-Accessible unit and a regular unit must likewise rank both the disabled-accessible units and regular units in order of preference. This property has one Disabled-Accessible unit, affordable at 30% AMI, available to the lottery applicants.

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 an apartment. If more households are needed to reserve all units, households will be notified at least 4 days in advance of the date they must go to the Leasing Office for lease screening. Failure to complete a Lease Application by the given date will result in the removal of their Lottery Number from the Waiting List.

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## Step 5: Leasing Office Review and Unit Selection

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The Lease Application review will be the same review that households 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.

After the deadline when all households must complete a Lease Application, the Leasing Office will use the Unit Selection Preference Worksheets and the Waiting Lists (as determined by the lottery) and match the top households for each unit type with their most preferred and available units. The top households will then be notified by the Leasing Office of the unit number and type they are being offered. **Households must sign a reservation form within 4 days of being notified by the Leasing Office of their unit match and put down their holding deposit.**

Households will put down a Holding Deposit when they complete their lease application with the leasing office. The Holding Deposit will be applied to the Security Deposit upon move-in. If the rental application is denied or a unit is not offered for reservation, 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.

Upon move-in, the resident pays their first month's rent.

Please note, a criminal background does not necessarily disqualify a household. 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 Property Manager's Policy differ from the policy and procedures in the DHCD Model Policy, the policy and procedures of the DHCD Model Policy will be followed. The specifics of the Criminal Background Screening will be provided by the Leasing Office at this step.

**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 person who will live in the unit 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. Guarantors will NOT be allowed.

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## **Step 6: File Update**

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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 15<sup>th</sup>, 2019 may be required to re-submit income, asset and tax documentation to The management office 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, POAH management 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.

# LOCAL PREFERENCE INFORMATION

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**Q: . What is Local Preference?**

A: The Town of Bourne has established a local preference for 50% of the affordable apartments. Local Preference will be given as described in the Step-By-Step Process. An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories:

- An individual or family maintaining a primary residence within the Town of Bourne
- An individual who is employed by Town of Bourne
- An individual who works for a business located in Bourne
- A parent or guardian with children attending the Bourne Public Schools

**Q: Do households which meet all Local Preference criteria get priority over households which meet only one?**

A: NO. As long as a household meets any one of the Local Preference criteria, they will qualify for Local Preference.

**Q: . Does Local Preference take priority over household size/composition?**

A: No. For example, on the Waiting List for the 2BR Local Preference units, if there are not enough eligible applicants, the units will be made available to a Non-Local Preference household before being made available to a 1 person Household Local Preference Household who would be over-housed in a 2BR unit. Please see the way the Waiting Lists are compiled in the section on Waiting Lists.

**Q: . What if a household does not qualify for Local Preference?**

A: Households without Local Preference will be entered into the Open Lottery and will be given positions on the Waiting Lists based on where they are drawn in the Open Lottery drawing. Non-Local Preference households will also be given positions on the Local Preference Waiting List to ensure that need of a unit sizes get appropriately addressed

**Q: Does Local Preference get priority over a household in need of a disable-accessible (DA) apartment?**

A: No. The DA apartment will be made available to households in need of a DA apartment regardless of household size and composition.

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**Q Who qualifies for a disabled-accessible (DA) unit?**

A: According to *Mass Access: The Accessible Housing Registry*, "units that are barrier-free are accessible to person with disabilities that are wheelchair users, but could also be used by person 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.

**Q How are disabled-accessible units awarded?**

A: There are specific Waiting Lists for the accessible units that will only be populated with households who need the features of the unit. 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 unit also apply for a non-DA unit?**

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

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

A: If there are not enough qualified applicants on the Waiting Lists for the disabled-accessible units, the units will be made available to the highest applicants on the Waiting Lists still waiting for units of the size available.

**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.