

Asbury Common – Information Session



About Harborlight Homes



Harborlight Homes is a non-profit Community Development Corporation. We build and manage affordable housing for seniors, family, disabled, and homeless populations throughout Essex County. We advocate for just and equitable communities, because everyone deserves a home.



About Harborlight Homes

Current Properties

Senior Housing

- Rockport, Ipswich, Beverly, Saugus, Wenham

Supportive Senior Housing

- Beverly, Rockport

Family & Individual Housing

- Beverly, Hamilton, Lynn, Marblehead, Salem

First Time Homebuyer Properties

- Gloucester, through Community Land Trust of Cape Ann

Some Upcoming Developments...

Asbury Common

- Hamilton, 45 family homes

Depot Lane

- Ipswich, 52 family homes

Lifebridge Supportive

- Salem, 52 individual homes

Main Street

- Gloucester, 29 senior homes

Schoolhouse Square

- Lynn, 66 family and individual homes

Washington Street

- Gloucester, 62 family homes

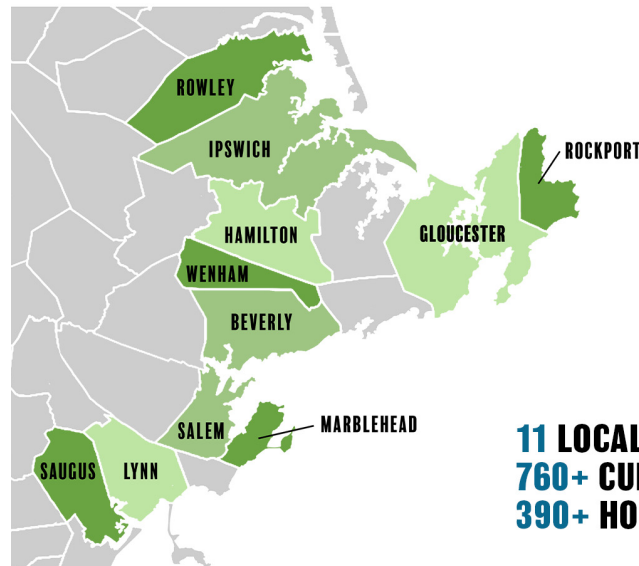
Windward Crossing

- Rowley, 29 family and senior homes

Our Impact



HARBORLIGHT HOMES IN THE DEVELOPMENT PIPELINE



Asbury Common - Hamilton
Windward Crossing - Rowley
Schoolhouse Square - Lynn
Washington Street - Gloucester
Main Street - Gloucester
Depot Lane - Ipswich
Lifebridge Supportive - Salem

11 LOCAL COMMUNITIES
760+ CURRENT HOMES
390+ HOMES IN THE PIPELINE



Introducing Asbury Common

Asbury Common
461 Asbury Street
Hamilton, MA 01982

45 Affordable Homes

- 1-, 2-, and 3-bedroom units
- ADA accessibility and hearing-impairment needs
- 1-6 person households
- Income limits at 30% and 60% AMI levels
- All housing vouchers gladly accepted
- Local preference for applicants who live or work in Hamilton, or have children attending public school in HWRSD (31 units, 68%)
- Some units (5) reserved for homeless families; rent to be paid by permanent project-based housing subsidies
- Some units (2) reserved for fulfillment by MassAbility under the CBH and 3% Priority Program



Rent Includes

- FREE onsite parking
- UTILITIES (heat, A/C, electricity, water)

Introducing Asbury Common

Property Features

- Card-operated laundry on each floor
- Heat and A/C individually-controlled
- Playground and half basketball court
- Walking paths
- Community gardens
- Private patios and entrances (some units)
- Furnished exterior terrace
- Great views (many units)
- Community rooms (for birthday parties or small gatherings)
- Children's play and activity room
- Onsite Resident Services Coordinator & Property Manager
- Onsite Maintenance Staff with 24/7 on-call and after-hours service
- Tile bathrooms, large windows, wood-look vinyl plank floors, modern kitchen appliances
- Close to downtown Hamilton shops and restaurants, MBTA Commuter Rail, and Routes 1, 97 and 128



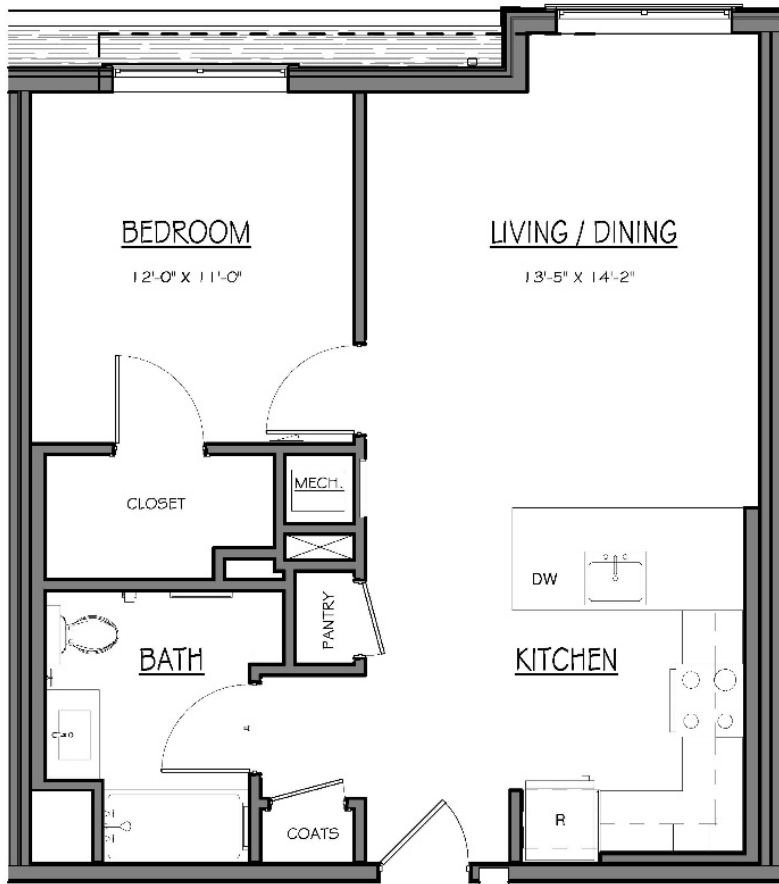
Climate Resilient Design

Building & Landscape Features

- Native and drought tolerant plants
- Existing mature trees maintained
- Turf and lawn areas minimized
- Fire lane partially constructed from grass pavers to limit impervious paving areas
- Exterior fixtures are LEED and Dark Sky compliant
- Heating & cooling provided by a heat pump system with variable refrigerant flow (VRF) to allow for right-sizing of equipment
- WaterSense plumbing fixtures
- EnergyStar appliances
- Ventilation provided by central recovery unit with enthalpy wheel
- Passive House design with Low-E insulated triple glazed windows
- Roof-mounted solar array
- 2 EV car charging stations; 14 more EV ready

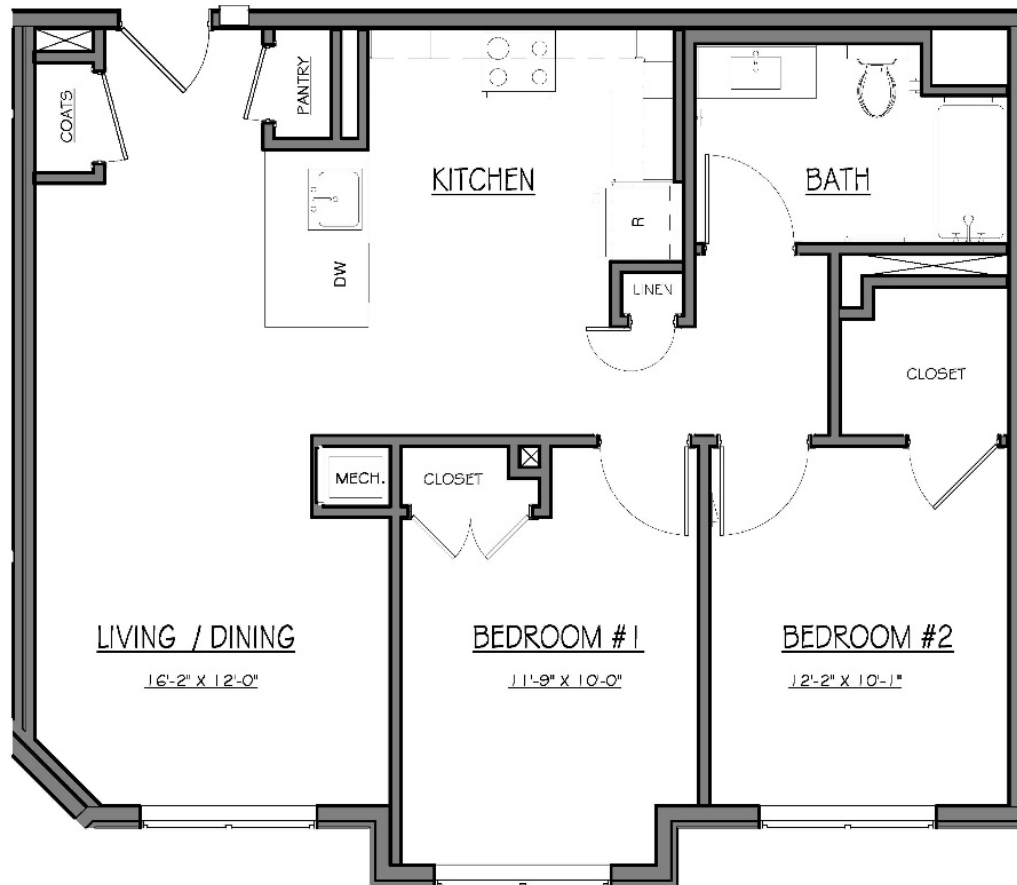


1-Bedroom Apartments



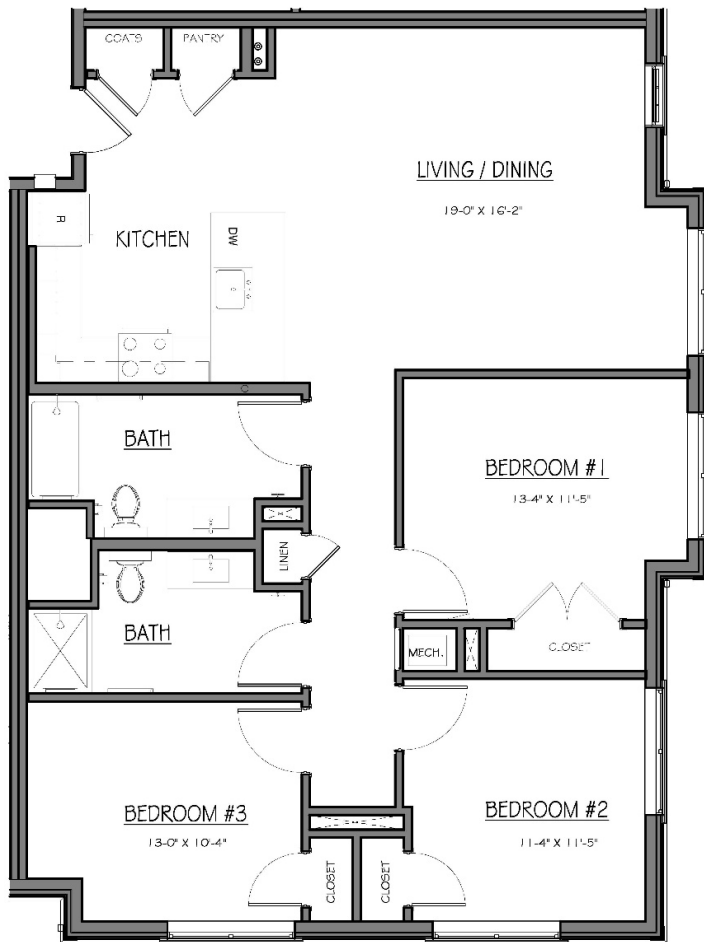
ONE BEDROOM - 720 SF

2-Bedroom Apartments



TWO BEDROOM - 940 SF

3-Bedroom Apartments



THREE BEDROOM - 1300 SF

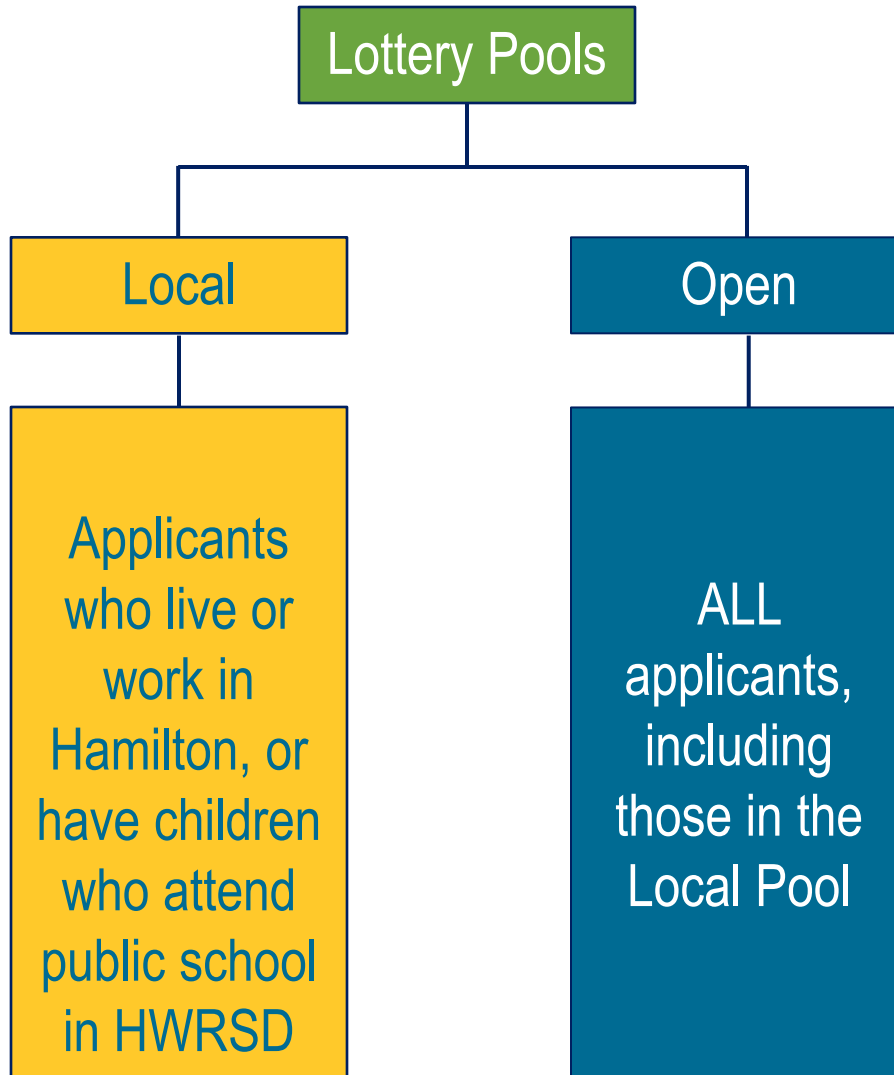


Unit Mix & Income Limits

Rent & Income Limits (per 2026 HUD Limits for Boston-Cambridge-Quincy MSA)

Unit Type	# of Units	Household Size	Rent Range	Income Range
1-Bedroom	3	1-2	30% of Gross Income	Below \$36,000 (1 person) Below \$41,150 (2 people)
1-Bedroom	7	1-2	\$1,639 - \$1,929	\$49,189 (min) - \$72,000 (max) (1 person) \$49,189 (min) - \$82,320 (max) (2 people)
2-Bedroom	8	2-4	30% of Gross Income	Below \$41,150 (2 people) Below \$46,300 (3 people) Below \$51,400 (4 people)
2-Bedroom	17	2-4	\$1,966 - \$2,314	\$59,007 (min) - \$82,320 (max) (2 people) \$59,007 (min) - \$92,580 (max) (3 people) \$59,007 (min) - \$102,840 (max) (4 people)
3-Bedroom	5	3-6	30% of Gross Income	Below \$46,300 (3 people) Below \$51,400 (4 people) Below \$55,550 (5 people) Below \$59,650 (6 people)
3-Bedroom	5	3-6	\$2,272 - \$2,674	\$68,187 (min) - \$92,580 (max) (3 people) \$68,187 (min) - \$102,840 (max) (4 people) \$68,187 (min) - \$111,120 (max) (5 people) \$68,187 (min) - \$119,340 (max) (6 people)

Application Process & Lottery Schedule



Lottery Process

1. Assign unique lottery # to all applicants (to protect privacy).
2. Draw applicants from LOCAL pool.
3. Draw applicants from OPEN pool.
4. Award ADA/Hearing/CBH preference (5 units) and Homeless preference (5 units) based on OPEN pool draw order.
5. Award LOCAL preference units based on LOCAL pool draw order (maximum of 31 units).
6. Award remaining OPEN units based on OPEN pool draw order.
7. Waitlist will be created from OPEN pool draw order.
8. Qualified applications received after the lottery will be added to the end of the OPEN pool draw order.

Key Dates & Deadlines

- July 22, 2026 – 10am
Public Information Session #1 – Via Zoom and in-person at Hamilton-Wenham Public Library
- August 4, 2026 – 6pm
Public Information Session #2 – Via Zoom and in-person at Hamilton-Wenham Public Library
- **SEPTEMBER 1, 2026**
FINAL APPLICATION DEADLINE
- October 6, 2026 – 6pm
Lottery – Via Zoom and in-person at Hamilton-Wenham Public Library
- November 2026 – March 2027
Lease-Up Period for Applicants Awarded Units in Lottery
(120-day advance for LIHTC units; 60-day advance for MRVP/Section 8 units)
- April 2027
Building Ready for Occupancy (Projected)

Frequently Asked Questions?

Q: Why are there multiple rents listed for the same unit type?

A: At Asbury Common, apartments will be offered for households at two different income levels: 30% AMI and 60% AMI. AMI stands for Area Median Income, and this is a metric used by HUD to determine income eligibility for affordable housing across the country. Depending on the AMI limits, some applicants will pay 30% of their gross annual income toward rent – regardless of what that income may be – because the development received state and federal funding in the form of Project-Based Vouchers (PBV). For example, if you are a household whose income is \$21,000/year, and you are applying for a PBV-subsidized apartment whose rent is 30% of gross income, you would pay approximately \$7,000/year toward rent. For units subsidized by PBV, rents are variable based on income. Someone making \$21,000/year would not pay the same amount as someone making \$10,000/year, but they would pay the same percentage.

If your gross annual income places you above the 30% AMI income limit for a PBV-subsidized unit, the 60% AMI rent will be fixed in a range between the Contract Rent and the Maximum Allowable Rent. Harborlight Homes typically sets the Contract Rent to be 85% of the Maximum Allowable Rent for units that do not have PBV. Just like the AMI limits themselves, the Maximum Allowable Rents are also determined by HUD on an annual basis.



Frequently Asked Questions?

Q: Why is there a minimum income limit for the 60% units?

A: For the unsubsidized 60% AMI units, Asbury Common has a minimum income limit so that applicants won't pay more than 40% of their monthly income toward rent. This amount is calculated by taking the monthly Contract Rent and annualizing it for gross income. If rent constitutes more than 40% of monthly income, residents are considered "cost-burdened," which creates hardship, stress, and financial instability for the household.

Q: Are any units age-restricted?

A: No, none of the units at Asbury Common are subject to age-restriction.

Q: Do minor children have to share a bedroom?

A: Individual bedroom occupancy requirements are not determined by Harborlight Homes, and generally speaking families can choose to share (or not share) bedrooms as desired. However, bedroom occupancy and household size restrictions may apply for the 30% AMI subsidized units, depending on the age and sex of children and applicable subsidy program requirements.

Frequently Asked Questions?

Q: What if a member of my household does not have any income?

A: If you or a member of your household does not receive any income, you must submit a notarized letter of \$0 income along with your application.

Q: Is there an asset limit?

A: In accordance with current HUD regulations, there is no asset limit for households seeking housing at Asbury Common for unsubsidized units at the 60% AMI level. Asset limits do apply for the 30% AMI PBV-subsidized units based on subsidy program requirements (currently \$105,574 for Section 8 units and \$25,000 for MRVP units). Retirement (401K) and educational (529/530) accounts are exempt from the asset limitation.

As applicable, actual income earned from assets (e.g. interest and dividends), or the imputed income of 0.40% (the current HUD Passbook Savings Rate) of assets without actual income, will be considered in the calculation of a household's total qualifying income. Assets do not include essential personal property, but may include cash, net cash value of stocks, checking and savings accounts, investment accounts, real property, CDs, bonds, cash value of life insurance policies, and capital investments, etc.

Frequently Asked Questions?

Q: I like to go away for the winter. Can I sublease or rent out my apartment?

A: No, you may not sublease your apartment to another person or operate it as an Airbnb. The affordable unit must be your principal, full-time residence. You can take occasional trips or vacations, but the duration of absences must conform to the terms of your lease and the program requirements of the property.

Q: Are pets allowed?

A: No, pets are not allowed, but service or emotional support animals are allowed, with medical documentation.

Q: Can I host overnight guests or short-term visitors?

A: Yes, you can host overnight guests or short-term visitors within the overall terms of the lease. Typically, Harborlight Homes allows residents to host guests for a maximum of (2) weeks/year for all combined guest visitors.

Frequently Asked Questions?

Q: What if my household size is larger than the range stated for the unit size?

A: The State Sanitary Code governs how many people can share a bedroom and overall living space based on square footage relative to occupancy. As such, households must meet the guidelines noted on the Lottery Application for Asbury Common. Families cannot be “under-housed” – meaning they have too few bedrooms for the size of the household.

Q: What if my household size is smaller than the range stated for the unit size? Can I use an extra bedroom as an office or kids’ playroom?

A: State regulations require at least (1) occupant per bedroom. As such, households must meet the guidelines noted on the Lottery Application for Asbury Common. Families cannot be “over-housed” – meaning they have too many bedrooms for the size of the household.

How to Apply?

To Apply:

- Visit www.harborlighthomes.org to download an application
- Email AsburyLottery@harborlighthomes.org to receive a PDF application
- Pick up an application in-person at:
 - Harborlight Homes 600 Cummings Center, Suite 270-X, Beverly, MA
 - Hamilton Town Hall 650 Asbury Street, Hamilton, MA
 - HW Public Library 14 Union Street, Hamilton, MA

Additional Questions? Please contact:

Anna Siedzik, Lottery Agent & Senior Operations Manager

asiedzik@harborlighthomes.org

978-473-7191

