



your resource for Affordable Housing



Canvas Apartments
Beverly, MA



REVISED RENTS/EXTENDED DEADLINE

Attached is the information regarding the affordable rental units at Canvas Apartments in Beverly, Massachusetts. Potential Tenants will not be discriminated against 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.

Located at 199 and 211 Rantoul Street, Canvas 199 and Canvas 211 both are new multi-family buildings offering studio, one and two bedroom apartments to eligible application earning up to 60% and 80% of median income. All units will be distributed by lottery. Each unit includes a washer and dryer. This is a smoke free building. Pets are allowed per the pet policy, to be determined. There is one surface parking space per unit at no charge.

The following rents are **NOT** income based. Applicants are responsible for the full rent as stated below. Section 8 or other housing vouchers will be accepted, and it is up to you to talk with your Section 8 holder to determine if they will approve the project and accept the rents. Tenant is responsible for electricity; all other utilities are included in the rent.

The monthly rents at 60% of median are: Studio - \$1,058, 1 Bedroom - \$1,198, 2 Bedroom - \$1,324. Voucher holders are welcome to apply. The minimum income to lease a 60% unit without a Section 8 voucher is: Studio - \$31,740; One Bedroom - \$35,940; Two Bedroom - \$39,720.

The monthly rents at 80% of median are: Studio - \$1,449, 1 Bedroom - \$1,645, 2 Bedroom - \$1,826. The minimum income to lease a 80% unit without a Section 8 voucher is: Studio - \$43,470; One Bedroom - \$49,350; Two Bedroom - \$54,780.

Please note: Complete financial documentation is required to participate in the lottery. Included in this package is a list of required documentation. Applications will be logged in at time of receipt only. Applications will be reviewed for eligibility after the application deadline. Incomplete applications will not be included in the lottery and applicants will be notified after the deadline.

Applicants may drop off their application at our Harvard office. While you wait we will review your application to make sure all required documentation is included. If not, you will be able to provide the missing documentation prior to the application deadline.

OPEN HOUSE and APPLICATION CONSULTATION

**Meet at 116 Rantoul Street
Saturday, December 14th
10:30 a.m.-12:30 p.m.**



The application deadline is Friday, January 17, 2020. You must have submitted a complete application postmarked on or before Friday, January 17, 2020 for your application to be reviewed. If determined eligible you will be included in the lottery. The lottery will be held in February. The date and location to be determined.

Thank you for your interest in affordable housing at **Canvas Apartments**. We wish you the best of luck. Please contact MCO Housing Services at 978-456-8388 or email us at lotteryinfo@mcohousingservices.com if you have any questions. We encourage you to advise other people or organizations that may be interested in this program and make copies of the relevant information as needed.

Sincerely,

Maureen M. O'Hagan

Maureen M. O'Hagan for 199 and 211 Rantoul Realty, LLC



This is an important document. Please contact [AGENCY NAME] at [PHONE #] for free language assistance.

Este documento es muy importante. Favor de comunicarse con el MCO Housing en 978-456-8388 para ayuda gratis con el idioma. (Spanish)

Este é um documento importante. Entre em contato com o MCO Housing Serv no número 978-456-8388 para obter assistência gratuita com o idioma. (Portuguese)

Dokiman sila a enpòtan. Tanpri kontakte MCO Housing la nan 978-456-8388 pou asistans gratis nan lang. (Haitian Creole)

此文件為重要文件。如果您需要免費的語言翻譯幫助，請聯絡 MCO Housing 聯絡方式：978-456-8388。
(Chinese, Traditional)

此文件为重要文件。如果您需要免费的语言翻译帮助，请联络 MCO Housing 联络方式：978-456-8388。
(Chinese, Simplified)

Это весьма важный документ. Свяжитесь с сотрудником MCO Housing на предмет оказания бесплатной помощи по переводу на иностранный язык (978-456-8388). (Russian)
(Phone #)

នេះគឺជាឯកសារសំខាន់។ សូមទំនាក់ទំនង MCO Housing តាមរយៈ 978-456-8388 ដើម្បីទទួលបានជំនួយ
ផ្នែកភាសាដោយឥតគិតថ្លៃ។ [Mon-Khmer, Cambodian]

Đây là một tài liệu quan trọng. Vui lòng liên hệ MCO Housing tại 978-456-8388 để được hỗ trợ ngôn ngữ miễn phí. (Vietnamese)

Kani waa dukumentiyoo muhiim ah. Fadlan MCO Housing kala soo xiriir 978-456-8388 si aad u hesho gargaar xagga luqadda oo bilaash ah. (Somali)

هذه وثيقة مهمة. يرجى الاتصال بـ MCO Housing بـ 978-456-8388 للمساعدة اللغوية المجانية.
[Phone #] [Agency Name] (Arabic)

Ce document est très important. Veuillez contacter le MCO Housing au 978-456-8388 afin d'obtenir une assistance linguistique gratuite. (French)

Il presente è un documento importante. Si prega di contattare il MCO Housing al 978-456-8388 per avere assistenza gratuita per la traduzione. (Italian)



Canvas Apartments

Question & Answer

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD).

What are the qualifications required for Prospective Tenants?

- Qualify based on the following maximum income table, which is adjusted for household size:

Household Size	1	2	3	4
Up to 60% Max Gross Income Limits	\$46,837	\$53,550	\$60,225	\$66,900
Up to 80% Max Gross Income Limits	\$62,450	\$71,400	\$80,300	\$89,200

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits.
2. When assets total \$5,000 or less, the actual interest/dividend income received is included in the annual income OR when assets exceed \$5,000, annual income includes the greater of actual income from assets or a .06% imputed income calculation.
3. In addition to income and asset eligibility you will also be subject to a screening by the project and determined eligible based on that basis.
4. Applicants may not own a home and lease an affordable unit.
5. Persons with disabilities will be given first preference for such units regardless of what pool they are in based on the requested bedroom size. Where a person with a disability is awaiting an accessible unit and a unit with adaptive features becomes available, the owner/management agent must offer to adapt the unit.

Are there accessible/adaptable units?

There is one 1 bedroom hearing impaired unit and two 1 bedroom units that are wheelchair accessible. Applicants requiring the wheelchair accessible units and hearing impaired unit will have priority. Disabled applicants may request reasonable accommodations or modifications of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.

Are there preferences for Household Size?

In all cases, unit preference size will be based on the following:

1. There is a least one occupant per bedroom.
2. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
3. A person described in the first sentence of (2) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.
4. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
5. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorces or separation has begun or has been finalized, as set forth in the application.

Households will not be offered units larger that the allowable preference size for your household.

What happens if my household income exceeds the income limit?

Annually you will be recertified for eligibility. Once your household income exceeds 140% of the maximum allowable income adjusted for household size, then after the end of your current lease you will have the option of staying in your unit and paying the market rent or not renewing your lease.



Lottery Process

Due to the nature of the affordable units' availability it is important for everyone to understand the procedure. Please understand the allowable income guidelines are adjusted based upon your household size. Also be advised that the program and its requirements are subject to changes in local, state or federal regulations.

Lottery Pools

13 affordable units are available by lottery at Canvas Apartments in Beverly. The units will be distributed through one pool. The lottery provides you with an opportunity to lease only and does not guarantee you a unit. The units' breakdown as follows:

199 Rantoul Street

Unit Size	# of Units
One Bedroom – 60%	1
One Bedroom – 80%	1
Two Bedroom – 60%	1

211 Rantoul Street

Unit Size	# of Units
Studio – 60%	1
Studio – 80%	1
One Bedroom – 60%	4
One Bedroom – 80%	3
Two Bedroom – 80%	1

All applicants for a given pool will be pulled at the time of the lottery. This will establish the rankings for the distribution of units. All units will be distributed to households requiring the appropriate size bedrooms for the 60% and 80% units based on their lottery ranking.

The lottery rankings determine the first applicants that will have the opportunity to lease. They do not provide the order in which applicants select a unit.

Once the lottery rankings have been determined your information will be forwarded to the Leasing Office for credit and background checks. If the Leasing Office determines you are eligible then you will be offered a unit. Applicants with a Section 8 or other housing voucher the project and rents will need to be approved before you are offered a unit. If MCO Housing Services, the Leasing Office or Section 8 determines you or the project does not meet their eligibility criteria, then you will not be able to lease a unit.

Acceptance of Units

The lottery provides for an opportunity to lease a unit only. The lottery rankings do not provide the order in which applicants select a unit. Initial applicants will be provided with a timeframe to contact the Leasing Office to complete their screening. If an applicant does not contact the Leasing Office within the time frame provided, then they may lose the opportunity to lease and we will move onto the next applicant on the lottery list.

Summary

We hope this helps explain the process by which the units will be distributed. It can be a lengthy and sometimes complicated process. We greatly appreciate your participation and wish you the best of luck in the lottery process.



Unit Availability

211 Rantoul Street

Unit #	Income Limit	Unit Size	Sq. Ft.
215	80%	1 BR	691
216	60%	1 BR	691
218	80%	2 BR	1027
303	80%	Studio	469
313	60%	1 BR	691
315	60%	1 BR	691
316 (H)	80%	1 BR	691
403	60%	Studio	469
415	60%	1BR	691
416 (H)	80%	1 BR	691

199 Rantoul Street

Unit #	Income Limit	Unit Size	Sq. Ft.
207	60%	2 BR	1027
306	60%	1BR	691
406 (HI)	80%	1BR	691

(H) = Wheelchair Accessible

(HI) = Hearing Impaired

Community Amenities

Amenities may differ depending on which building you lease

6th Floor Sky Lounge with Roof Deck

Lobby Lounge with fireplace, café seating, TV and pool table

Landscaped Courtyard with grills and fire pit

Wash station and outdoor area for pets

Fitness Center

Assigned onsite parking



CANVAS APARTMENTS

LOTTERY APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Lottery Code: _____

Application Deadline: January 17, 2020

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home/Cell Telephone: _____ Work Telephone: _____

Email: _____ Do you own a home? Yes No

Do you have a Section 8 or other housing voucher (the units are **NOT** subsidized or income based): Yes No

Do you require a hearing impaired unit? Yes No

Do you require a wheelchair accessible unit? Yes No

Bedroom Size: Studio One Bedroom Two Bedroom

FINANCIAL WORKSHEET: (Include all Household Income, which includes gross wages, retirement income (if drawing on it for income), business income, veterans' benefits, alimony/child support, unemployment compensation, social security, pension/disability income, supplemental second income and dividend income.)

Applicants Monthly Base Income (Gross) _____

Other Income, specify _____

Co-Applicants Monthly Base Income (Gross) _____

Other Income, specify _____

TOTAL MONTHLY INCOME: _____

Household Assets: (This is a partial list of required assets. Complete all that apply with current account balances)

Checking (avg balance for 6 months) _____

Savings _____

Debit Card _____

Stocks, Bonds, Treasury Bills, CD or _____

Money Market Accounts and Mutual Funds _____

Individual Retirement, 401K and Keogh accounts _____

Retirement or Pension Funds (amt you can w/d w/o penalty) _____

Revocable trusts _____

Equity in rental property or other capital investments _____

Cash value of whole life or universal life insurance policies _____

TOTAL ASSETS _____

EMPLOYMENT STATUS: (include for all working household members. Attach separate sheet, if necessary.)



Employer: _____
 Street Address: _____
 City/State/Zip: _____
 Date of Hire (Approximate): _____
 Annual Wage - Base: _____
 Additional: _____ (Bonus, Commission, Overtime, etc.)

ABOUT YOUR HOUSEHOLD: (OPTIONAL)

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the apartment/unit. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of Dependents
Non-Minority	_____	_____	_____
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____

The total household size is _____ (This is very important to determine the maximum allowable income for your household.)

Household Composition - include all that will be living in the unit:

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

SIGNATURES:

The undersigned warrants and represents that all statements herein are true. It is understood that the sole use of this application is to establish the preliminary requirements for placement into a lottery to have an opportunity to lease an affordable unit at 199 and 211 Rantoul Street. I (we) understand if selected all information provided shall be verified for accuracy at the time of lease.

Signature _____ Date: _____
 Applicant(s)

Signature _____ Date: _____
 Co-Applicant(s)

Return with signed Affidavit & Disclosure Form, complete financial documentation and Release of Information by mail to:

MCO Housing Services , P.O. Box 372, Harvard, MA 01451
 Drop Off: 206 Ayer Road, Harvard, MA/email: lotteryinfo@mcohousingervices.com



CANVAS APARTMENTS

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Canvas Apartments through the Mass Department of Housing and Community Development in Beverly, MA:

1. The gross annual household income for my family does not exceed the allowable limits as follows:

Household Size	1	2	3	4
Up to 60% Max Gross Income Limits	\$46,837	\$53,550	\$60,225	\$66,900
Up to 80% Max Gross Income Limits	\$62,450	\$71,400	\$80,300	\$89,200

Income from all family members must be included.

- I/We understand the calculation of income will include the higher of actual income from assets (if over \$5,000) or an imputation of .06% of the value of total household assets which is added to a household's income in determining eligibility.
- The household size listed on the application form includes only and all the people that will be living in the residence.
- I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that providing false information will result in disqualification from further consideration.
- I/We understand that by being selected in the lottery does not guarantee that I/we will be able to lease a unit. I/We understand that all application data will be verified and additional financial information may be required, verified and reviewed in detail prior to leasing a unit. I/We also understand that the Project's Owner will also perform its own screening to determine our eligibility to lease.
- I/We understand that if selected I/we will be offered a unit. I/We will have the option to accept the available unit, or to reject the available unit. If I/we reject the available unit I/we will move to the bottom of the waiting list and will likely not have another opportunity to lease an affordable unit at 199 and 211 Rantoul Street.
- Program requirements are established by DHCD and are enforced by DHCD. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by DHCD is final.
- I/We certify that no member of our family has a financial interest in 199 and 211 Rantoul Street.
- I/We understand there may be differences between the market and affordable units and accept those differences.
- I/We understand if my/our total income exceeds 140% of the maximum allowable income at the time of annual eligibility determination, after the end of my then current lease term I will no longer be eligible for the affordable rent.
- I/We understand if we have submitted an incomplete application we will not be included in the lottery and will be notified after the application deadline.

I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available units at Canvas Apartments. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date



**Required Personal Identification and Income Verification Documents
TO BE RETURNED WITH APPLICATION**

Provide one copy of all applicable information. Complete financial documentation is required and must be sent with your application to participate in the lottery. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline. You may drop off your application at MCO Housing Services Harvard Office. If you drop off and wait while we review your application, you would have the opportunity to provide the missing documents prior to the deadline.

Initial each that are applicable, and provide the documents, or write N/A if not applicable and return this sheet with your application.

1. _____ If you have a Section 8 voucher you need to provide a copy.
2. _____ If you require a reasonable accommodation you must request at time of application and provide any supporting documentation, if needed, i.e. letter from doctor.
3. _____ Federal Tax Returns –2018 (NO STATE TAX RETURNS)
 - **NOTE:** Provide all pages that are submitted to the IRS. For example, if a Schedule C is submitted to the IRS and not part of your application, your application will be considered incomplete.
 - **NOTE:** If you filed but do not have copies of your Federal Income Tax returns, you can obtain a copy of your transcripts using form 4506-T that you can obtain at irs.gov.
 - **NOTE:** If you have not filed tax returns you must provide a letter from the IRS verify non-filing of your tax return(s). Request using form 4506-T that you can obtain at irs.gov.
4. _____ W2 and/or 1099-R Forms: 2018
5. _____ The most recent last five (5) **consecutive** pay stubs for all jobs (check/direct deposit stubs). For unemployment, copies of unemployment checks or DOR verification stating benefits received. Same for disability compensation, worker’s compensation and/or severance pay.
 - **NOTE:** If you have obtained a new job within the last 12 months you must provide a copy of the Employment Offer Letter.
 - **NOTE:** If you are no longer working for an employer you worked for in 2018, you must provide a letter from the employer with your separation date.
 - **NOTE:** You need to provide 5 pay stubs whether you are paid weekly, bi-weekly or monthly.
6. _____ Current year Benefit letter providing full amount of gross periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts.
7. _____ Child support and alimony: court document indicating the payment amount and/or DOR statement. If you do not receive child support provide a letter stating, that you are not receiving child support or complete the attached form.
8. _____ Interest, dividends and other net income of any kind from real or personal property.
9. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:



- _____ Checking accounts – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.

NOTE: If you have cash deposits or non payroll or income deposits you MUST identify where the funds have come from. If you fail to explain they will be counted as income, which may put you over the income limit.

NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements.

- _____ Pre-paid debit card statements – current month.

NOTE: This is NOT your ATM/Debit card. This is usually a separate debit card statement showing income deposited directly onto the debit card, i.e. Social Security, child support or other regular income.

NOTE: If Social Security payments are deposited on a Direct Express card it is your responsibility to provide proof. You can print a statement from the Direct Express website at

<https://www.usdirectexpress.com/>.

- _____ Saving accounts – last three months of full statements
- _____ Revocable trusts
- _____ Equity in rental property or other capital investments
- _____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds and Money Market Accounts including all individual retirement accounts, 401K, Keogh accounts and Retirement and Pension funds.
- _____ Cash value of Whole Life or Universal Life Insurance Policy.
- _____ Personal Property held as an investment
- _____ Lump-sum receipts or one-time receipts

10. _____ Proof of current student status for dependent household members over age of 18 and full-time students. Letter from High School or College providing student status, full time or part time for current **and** next semester.

11. _____ A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application, i.e. letter from doctor.

12. _____ If the applicant is in the process of a divorce or separation, the applicant must provide legal documentation the divorce or separation has begun or has been finalized. Information must be provided regarding the distribution of family assets. If you are unable to provide then both parties income/assets and first time homebuyer status will be used in determining eligibility.

13. _____ If you are self-employed you MUST provide a detailed expense and income spreadsheet for the last 12 months and three months of business checking and savings accounts. Working for Uber/Lyft or other taxi service is considered self-employment.

We understand if we do not provide all applicable financial documentation we will not be included in the lottery. We also understand we will be notified after the application deadline that our application is incomplete. We also acknowledge that MCO Housing Services will not make any changes to our application, before the deadline date, unless we came to the Harvard office to make the necessary changes.



Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

Return application and ALL required financial documentation to:

MCO Housing Services

P.O. Box 372

Harvard, MA 01451

Drop Off: 206 Ayer Road, Harvard, MA

Email: lotteryinfo@mcohousingservices.com

Phone: (978) 456-8388/Fax: 978-456-8986



CANVAS APARTMENTS

Beverly, MA

Release of Information Authorization Form

Date: _____

I/We hereby authorize MCO Housing Services, Canvas Apartments Leasing Office, Beverly Crossing Ford, LLC, or any of its assignees to verify any and all income, assets and other financial information, to verify any and all household, resident location and workplace information and directs any employer, landlord or financial institution to release any information to MCO Housing Services, Canvas Apartments Leasing Office, Beverly Crossing Ford, LLC, or any of its assignees and consequently the Projects Administrator, for the purpose of determining income eligibility for Canvas Apartments located at 199 and 211 Rantoul Street.

A photocopy of this authorization with my signature may be deemed to be used as a duplicate original.

Applicant Name (Please Print)

Applicant Name (Please Print)

Applicant Signature

Applicant Signature

Mailing Address

Return to:

MCO Housing Services, P.O. Box 372, Harvard, MA 01451



Custody & Child Support Affidavit

Applicant/Tenant: _____ **Unit #:** _____

Please complete a separate form for each minor in this unit not living with both biological or adoptive parents:

Child Name/SSN(last four digits)/DOB : _____ / _____ / _____

Name of Absent Parent: _____

Will this child live with you in the tax credit apartment at least 50% of the time?

YES NO

Was there a legal marriage to the other parent? YES NO STILL LEGALLY MARRIED

- If **YES**, please submit a copy of the divorce decree, separation agreement, or other document outlining custody arrangements.
- If **NO**, please submit documents such as court order, tax return, school records, or DHS records showing placement of child

Who claimed the child as a dependant on their most recent tax return?

I did The absent parent Other: _____ No one

Do you receive support (monetary or not) for this child? YES NO

(Note: "Support" may be legally ordered or an informal agreement)

If **YES** list amount \$ _____ per _____

Have you ever been awarded an amount of child support for this child through the courts?

YES NO

If awarded but not paid, have you taken legal action to collect child support?

YES NO

If so, please describe efforts and proof: _____

Do you expect to receive child support for this child in the next 12 months?

YES NO

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand that providing false representation herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement.

(Signature of Household Member)

Date

(Signature of Manager)

Date

Custody & Child Support Affidavit

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