



your resource for Affordable Housing



**The Woods at Merrimack
Magnolia House
199 Howe Street
Methuen, MA**

Attached is the information regarding the affordable rental units at The Woods at Merrimack in Methuen, 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.

The Woods at Merrimack, Magnolia House, is a new 62+ 40-unit three story building offering 10 one bedroom apartments, by lottery, for eligible applicants. All household members must be 62 or older. These units are all located in the Magnolia House. Each unit includes 1 bathroom. Washer and dryer is included in the unit. This is a smoke free building. Two pets, weighing no more than 30 lbs. are allowed. Breed restrictions and monthly pet fees apply. Surface parking available at no charge. Building amenities include a lounge/activity area. Tenants are able to opt in for services in the main building for an additional monthly fee.

The following rent is **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 housing voucher holder to determine if they will approve the project and accept the rents. All utilities are included in the rent, including basic cable and internet.

The monthly rent at 80% of median is \$1,509 per month. The minimum gross annual income to lease a unit without a Section 8 or other housing voucher is: \$45,270.

PLEASE NOTE: All applicants must include complete financial documentation with the application. An application will be considered incomplete and will not be included in the lottery if all financial documentation is not received on or before the application deadline.

Applicants may submit their complete application with all financial documentation to our Harvard, MA office located at 206 Ayer Road. We will review your application for completeness while you wait. If it is determined at this review that you are missing documentation, you will have the opportunity to provide the missing documentation prior to the application deadline.

Applicants who submitted an incomplete application by mail or who did not wait for a completeness review at our Harvard office will be notified after the application deadline and will NOT be included in the lottery

A Public Information Meeting will be held to answer specific questions and provide an overview of the lottery process. The meeting is scheduled for Saturday, January 4, 2020 at 11:00 a.m. at the Nevins Library, 305 Broadway, Methuen, Garden Room. If you have questions and can attend this meeting, please hold them until that time.

The application deadline is January 25, 2020. You must have submitted a complete application postmarked on or before January 25th for your application to be reviewed. The lottery is scheduled for Wednesday, February 12, 2020 at 6:00pm at the Methuen Public Library in the Study Room.



Thank you for your interest in affordable housing at **The Woods at Merrimack, Magnolia House**. 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.

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 dukumentiyu 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. (Arabic)
[Phone #] [Agency Name]

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)



The Woods at Merrimack, Magnolia House

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
Up to 80% Max Gross Income Limits	\$52,850	\$60,400

LOTTERY APPLICANT QUALIFICATIONS:

1. All household members must be 62 year of age or older.
2. Household income cannot exceed the above maximum gross allowable income limits.
3. 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.
4. In addition to income and asset eligibility you will also be subject to a screening by the project leasing agent and your eligibility will be determined based on the Leasing Office Screening. If a criminal background screening is part of the Leasing Office screening it will be conducted in accordance with DHCD's MODEL POLICY REGARDING APPLICANT SCREENING ON THE BASIS OF CRIMINAL RECORDS. This screening takes place after the lottery and before you may be offered a unit.
5. Applicants may not own a home and lease an affordable unit.
6. 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 unit that is handicap accessible. Applicants requiring the wheelchair accessible 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.



Are there considerations for minorities?

Yes, if the percentage of minority applicants in the Local Preference Pool is less than the percentage of minorities in the Surrounding HUD-defined area, currently 27%, a preliminary lottery will be held comprised of all the minority applicants who do not qualify for the Local Preference Pool. These minority applicants would be drawn at random from the Open Pool until the percentage in the Local Preference Pool closely approximates the percentage in the surrounding HUD-defined area. Applicants not selected for the Local Preference Pool would be in the Open Pool only.

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

Ten (1) affordable one bedroom units will be distributed through two pools: Local and Open. The lottery provides you with an opportunity to lease only and does not guarantee you a unit. Seven of the 10 units will give preference to local applicants. You must meet at least one of the Local Preference Criteria to be included in the Local Pool. The unit breakdown is as follows:

Unit Size	# of Units	Local Pool	Open Pool
One Bedroom	10	7	3

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 bedroom based on their lottery ranking and pool.

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.

You need to be determined eligible by MCO Housing Services, the Leasing Office and your Public Housing Authority(PHA), if you have a housing voucher. If the PHA determines you or the project do not meet their eligibility criteria, then you will not be able to lease a unit.

Households requiring the handicap accessible unit will have priority for the available unit no matter where their ranking is on the lottery list. If the handicap accessible unit is leased, then they will be offered through the local or open pool.

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

Unit #	Sq. Ft.
101	478
105	478
110(H)	577
206	577
209	478
214	577
304	577
305	478
311	478
312	577

(H) = Wheelchair Accessible

Community Amenities

Elevated Building
Lounge/Activity Room



The Woods At Merrimack - 1 Bedroom Deluxe



One Bedroom Deluxe
577 SQ. FT



THE WOODS AT MERRIMACK
RETIREMENT COMMUNITY

197-199 Howe Street | Melhusen, MA 01844 | WoodsAtMerrimack.com



The Woods At Merrimack - 1 Bedroom



One Bedroom
478 SQ. FT



THE WOODS AT MERRIMACK
RETIREMENT COMMUNITY

197-199 Howe Street | Melham, MA 01844 | WoodsAtMerrimack.com



THE WOODS AT MERRIMACK

Magnolia House

Lottery Application

Application Deadline: January 25, 2020

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Local Pool: Y or N

Lottery Code: _____

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home/Cell Telephone: _____ Work Telephone: _____

Email: _____ Do you own a home? ___ Yes ___ No

LOCAL PREFERENCE: (Check all that apply) Proof of Local Preference will be required if you have the opportunity to lease.

- Current Methuen Resident
- Currently employed by the Town of Methuen or the Methuen School Department
- Employees of businesses located in Methuen or with a bonafide offer of employment from a business located in Methuen
- Household with children attending the Methuen School System

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

Do you require a wheelchair accessible unit? ___ Yes ___ No

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

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

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 3 months) _____



THE WOODS AT MERRIMACK, MAGNOLIA HOUSE

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at the Woods at Merrimack, Magnolia House through the Mass Department of Housing and Community Development in Methuen, MA:

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

Household Size	1	2
Up to 80% Max Gross Income Limits	\$52,850	\$60,400

Income from all family members must be included.

2. 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.
3. The household size listed on the application form includes only and all the people that will be living in the residence and they are all 62 years of age or older.
4. 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.
5. 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.
6. 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.
7. 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 or the Project Administrator is final.
8. I/We certify that no member of our family has a financial interest in the project.
9. I/We understand there may be differences between the market and affordable units and accept those differences.
10. 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.
11. 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 the Woods at Merrimack, Magnolia House. I/We are 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 be reviewed. You may drop off your application at MCO Housing Services' Harvard, MA Office. If you wait, we will review your application to make sure all required documents are included. If any documents are missing, you will have the opportunity to provide additional information prior to the application 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. _____ Proof of 62 years of age: Birth Certificate, passport, drivers license.
2. _____ If you have a Section 8 voucher you need to provide a copy.
3. _____ 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.
4. _____ 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.
5. _____ 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.
6. _____ 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.
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. _____ 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.
9. _____ W2 and/or 1099-R Forms: 2018
 10. _____ Interest, dividends and other net income of any kind from real or personal property.
 11. 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
 12. _____ 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.
 13. _____ 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.
 14. _____ 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 will be used is determining eligibility.



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



THE WOODS AT MERRIMACK

Magnolia House

Methuen, MA

Release of Information Authorization Form

Date: _____

I/We hereby authorize MCO Housing Services, The Woods at Merrimack Leasing Office, Methuen 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, The Woods at Merrimack Leasing Office, Methuen Crossing Ford, LLC, or any of its assignees and consequently the Projects Administrator, for the purpose of determining income eligibility for The Woods at Merrimack, Magnolia House, located at 199 Howe 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 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

