



your resource for Affordable Housing



The Tremont Burlington, MA

Attached is the information regarding the affordable rental units at The Tremont in Burlington, 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 32 Second Avenue in Burlington, The Tremont is a new rental development offering 18 affordable one, two and three bedroom apartments, by lottery, for eligible tenants. The units will be distributed in two lotteries. This application is for the **second and final** lottery for the three-bedroom wheelchair accessible unit. Surface parking is available for all at no charge. Garage parking is available for a monthly fee. Each unit includes a washer and dryer. Pets are allowed, per the pet policy. This is a smoke free building. The amenities include a clubhouse, pool, 2 courtyards for outdoor grilling and a fire pit, fitness center and a 4th floor Sky Lounge.

The monthly rent is: \$1,544 and the utilities are not included. A utility allowance has been deducted from the rent. This affordable unit will be distributed by lottery as outlined in the attached package. Please review the enclosed information packet in detail and complete the application and disclosure statement at the rear of the packet.

The rents are NOT subsidized or income based. You are responsible for the full rent. Section 8 or a Housing voucher will be accepted but it is your responsibility to find out if your Section 8 or Housing provider accepts the rent and project. The minimum income, without a Section 8 or Housing Voucher, is: \$46,320.

Please note: Complete financial documentation is required to participate in the lottery. Included in this package is the list of required documentation and additional forms, if applicable, to be sent in with your application. Applications will be logged in at time of receipt and will be reviewed after the application deadline. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline.

A Public Information Meeting will be held to answer specific questions and provide an overview of the lottery process. The meeting is scheduled for 7:00 p.m., Tuesday, March 21, 2017 located at the Burlington Town Hall Annex, 25 Center Street in the Annex Basement – Annex Room B. If you have questions and can attend this meeting please hold them until that time. If you need an Interpreter at the meeting you MUST let us know at least 2 business days prior to the Public Information Meeting.

The application deadline is April 21, 2017. You must have submitted a complete application postmarked on or before April 21st to be in the lottery. The lottery is scheduled for Monday, May 1, 2017 at the Burlington Town Hall, 29 Center Street, in the 2nd Floor Main Hearing Room.

Thank you for your interest in affordable housing at **The Tremont**. 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.

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Este é um aviso importante. Queira mandá-lo traduzir.
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ĐÂY LÀ MỘT BẢN THÔNG CÁO QUAN TRỌNG
XIN VUI LÒNG CHO DỊCH LẠI THÔNG CÁO ẤY
Ceci est important. Veuillez faire traduire.
本通知很重要。请将它译成中文。
នេះគឺជាព័ត៌មានសំខាន់ សូមមេត្តាបកប្រែជូនផង

Это очень важное сообщение. Обязательно переведите

Sincerely,

Maureen M. O'Hagan, MCO Housing Services



The Tremont

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	5	6
Max Allowable Income	\$51,150	\$58,450	\$65,750	\$73,050	\$78,900	\$84,750

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income can not exceed the above maximum gross allowable income limits.
2. When assets total \$5,000 or less, the actual income received is included in the annual income as income from assets OR when assets exceed \$5,000, annual income includes the greater of actual income from assets or a .06% imputed income calculation. Assets divested at less than full market value within two years of application will be counted a full market value when determining eligibility.
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. Households can not own a home, including homes in a trust, and lease an affordable unit.

Is this unit available for Local Preferences?

Yes, the three-bedroom unit is for local preference, however, if there are no local applicants, that meet the unit preference size, then the unit will be distributed via the open pool. If you have a bona fide offer employment from a company in Burlington, you will need to provide evidence of the bona fide offer.

Is the unit accessible/adaptable?

Yes, the three-bedroom unit is wheelchair accessible. Applicants requiring the three-bedroom wheelchair accessible unit will have priority. Applicants with disabilities 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, preference for the three-bedroom unit will be for households that require three bedrooms. Unit size preferences are 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.

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 general pool until the percentage in the local pool closely approximates the percentage in the surrounding HUD-defined area. Applicants not selected for the local 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

One affordable three-bedroom wheelchair accessible unit is available by lottery at The Tremont. The unit will be distributed through the Local Pool. You must meet at least one of the Local Preference Criteria to be included in the Local Pool. The units’ breakdown as follows:

Unit Size	# of Units	Local Pool	Open Pool
Three Bedroom	1	1	0

All the applicants for a given pool will be pulled at the time of the lottery. This will establish the rankings for the distribution of units. Applicants requiring the three bedroom wheelchair accessible unit will have priority. If there are no applicants requiring a wheelchair accessible unit then the unit will be distributed as follows. If you are a local four person household and by the above definition require a three bedroom unit and are drawn first in the lottery you will be offered the three bedroom unit. If the three bedroom unit is not filled from the Local Pool it will be filled from the Open Pool.

If you request a bedroom size larger than allowed per the unit size preferences we will move to the next person on the list that requires the appropriate bedroom size before offering you the requested bedroom size.

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 the unit. You need to be determined eligible by MCO Housing Services and the Leasing Office. If either determines you do not meet the eligibility criteria then you will not be able to lease a unit.

Time Frame

It is estimated the three bedroom unit will be available for occupancy May/June 2017.

Acceptance of Units

It is important for all applicants to understand that specific units are attached to specific lottery rankings based upon the projected availability of the completed unit. Applicants may not have a choice of unit locations, style or schedules. You will not be able “pass” on a unit and wait for another unit. If you choose not to take the designated unit, you will go to the bottom of the list and may not have another opportunity.

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.



Three Bedroom Unit #: 228



The Tremont Amenities

Indoor/Outdoor Sky Lounge

Club House

Fitness Center w/ yoga room

Outdoor pool with grilling patio

Pet friendly w/ washing station and walking trail network

Quiet courtyard with outdoor fire pit

Express MBTA bus access to Alewife Station

Close to shopping, concerts and fitness activities

In unit washer/dryers



**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. If you have any questions please call, 978-456-8388.

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

1. _____ Identification for each household member, i.e. Social Security Card, Birth Certificate etc.
2. _____ If you have a Section 8 Voucher or other Housing Voucher you must provide a valid copy with your application.
3. _____ Proof of Local Preference, you must provide two months copies of two forms of local preference, i.e. utility bills.
4. _____ Federal Tax Returns –2015 or 2016 (if completed) – NO STATE TAX RETURNS
5. _____ W2 and/or 1099-R Forms: 2015, 2016
6. _____ Five (5) **consecutive** pay stubs ending within one month of lottery application 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.
 - If you have obtained a new job and are no longer working for an employer, you worked for in 2016 you must provide a letter from the employer with your separation date, along with your offer of employment from your new employer.
7. _____ If you meet the local preference with a bona fide offer of employment at a company located in Burlington you will need to provide evidence of the bona fide offer.
8. _____ Full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts.
9. _____ Child support and alimony: court document indicating the payment amount, DOR statement. If you do not receive child support provide a letter stating, you are not receiving child support.
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 **SIX (6)** months of statements – EVERY PAGE – FRONT AND BACK. If you have cash deposits or non payroll or income deposits you MUST identify where the funds have come from.
 - _____ Pre-paid debit card statements – current month
 - _____ Saving accounts – current statement
 - _____ 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 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.

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.

15. _____ If you are self-employed you MUST provide a detail expense and income statement for the previous 12 months and six months of business checking and savings accounts along with last three Federal Income Tax Returns.

We understand if we do not provide all applicable financial documentation we will not be included in the lottery.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE



The Tremont

LOTTERY APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Lottery Code: _____

Local: Yes/No

Application Deadline: April 21, 2017

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell: _____

Email: _____ Have you ever owned a home? ___ If so, when did you sell it? ___

LOCAL PREFERENCE: (Check all that apply) Provide two sources of Proof of Local Preference i.e. 2 months utility bills

- Current Burlington Resident
- Currently employed by the Town of Burlington or the Burlington School Department
- Employees of local Burlington businesses or with a bonafide offer of employment
- Households with children attending Burlington Public Schools

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

Bedroom Size: ___ Three Bedroom

Do you require a wheelchair accessible or sensory (hearing) adapted unit? ___ Yes ___ No Please specify: _____

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.)

Tenants Monthly Base Income (Gross) _____

Other Income, specify _____

Co-Tenants 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 _____

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 _____

(Please complete reverse side)

Language assistance will be available by appointment at no charge. Call 978-456-8388 to schedule.



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 XIN VUI LÒNG CHO DỊCH LẠI THÔNG CÁO ẤY
 Ceci est important. Veuillez faire traduire.
 本通知很重要。请将之译成中文。



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:

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: *This section is Optional.*

	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 (including applicant(s))

Name _____	Relationship _____	Age _____	Name _____	Relationship _____	Age _____
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 The Tremont. 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)

Based upon the preliminary information provided, it is my judgment that the applicant should be allowed to participate in the lottery for affordable units at The Tremont. If selected all information provided shall be verified for accuracy at the time of lease.

Signature _____ Date: _____
Certifying Agent (MCO Housing Services)

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

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



The Tremont

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at The Tremont through DHCD in Burlington, MA:

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

Household Size	1	2	3	4	5	6
Max Allowable Income	\$51,150	\$58,450	\$65,750	\$73,050	\$78,900	\$84,750

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. Assets divested at less than full market value within two years of application will be counted at full market value 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 specific 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 The Tremont.
- 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 The Tremont.
- I/We understand there may be differences between the market and affordable units and accept those differences.
- I/We understand that 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 and have the option of moving out or paying market rent.

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

Applicant

Co-Applicant

Date

Return with completed application, complete financial documentation and Release of Information Form by mail, fax or email to:

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



The Tremont
Burlington, MA

Release of Information Authorization Form

Date: _____

I/We hereby authorize MCO Housing Services, The Tremont Leasing Office, NWP Tremont 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 Tremont Leasing Office, NWP Tremont LLC, or any of its assignees and consequently the Projects Administrator, for the purpose of determining income eligibility for The Tremont.

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 with completed application and Affidavit and Disclosure Form by mail, fax or email to:

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

