

your resource for Affordable Housing



Trailside Apartments Information and First Come First Serve Application Package Boylston, MA

YOU MUST CONTACT THE LEASING OFFICE FIRST AND GO THROUGH THEIR SCREENING BEFORE SUBMITTING THIS APPLICATION TO MCO HOUSING SERVICES. CONTACT THE LEASING OFFICE AT 508-501-4115 OR EMAIL: INFO@TRAILSIDEBOYLSTON.COM

Attached is the information regarding the affordable rental units at Trailside Apartments in Boylston, 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 recipiency, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

Located at 100 Shrewsbury Street in Boylston, Trailside Apartments is a new 63-unit rental development offering 16 affordable one-, two-, and three-bedroom apartments for eligible tenants earning up to 80% of median income. Unassigned surface parking is available for all at no charge. Garage parking is available, based on availability, for \$200/mo. Each unit includes one or two baths and all kitchen appliances in 813-1553 sq. ft. depending on bedroom size. In-unit washer and dryer included. The building does have an elevator. Two pets are allowed, per the pet policy. Pet rents are \$60/per dog and \$30/per cat monthly. Service animals are allowed. There are breed restrictions. This is a smoke-free building.

CURRENTLY THERE ARE ONE- AND TWO-BEDROOM UNITS AVAILABLE ON A FIRST COME FIRST SERVE BASIS.

The monthly rents are: One Bedroom - \$1,703; Two Bedroom - \$1,884; Three Bedroom - \$2,067. Tenants are responsible for all utilities except sewer. A utility allowance has been deducted from the rents. The remaining affordable units will be available on a first come first serve basis 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 incomes, without a Section 8 or Housing Voucher are: One bedroom - \$51,090; Two Bedroom - \$56,520; Three Bedroom - \$62,010. A combination of income and assets <u>may</u> be taken under consideration when determining the minimum income.

<u>Please note</u>: Complete financial documentation is required for your application to be reviewed for eligibility. Included in this package is the list of required documentation to be sent in with your application. Applications be reviewed in order of receipt. If you submit an incomplete application, we will send you an email or letter which will include the list of documents that were not provided. If you provide the missing documentation, we will add you to the bottom of the waiting list and will review your application again based on the date your application added to the waiting list.

Thank you for your interest in affordable housing at *Trailside Apartments*. We wish you the best of luck. Please contact MCO Housing Services at 978-456-8388 or email us at <a href="location-





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 <u>978-456-8388</u> 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<u>MCO Housing</u>聯絡方式: <u>978-456-8388</u>。(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 <u>MCO Housing</u> на предмет оказания бесплатной помощи по переводу на иностранный язык (<u>978-456-8388</u>). (Russian) (Phone #)

នេះគឺជាឯកសារសំខាន់។ សូមទំនាក់ទំនង <u>MCO Housing</u> តាមរយ: <u>978-456-8388</u> 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 dukumentiyo 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. يرجي الاتصال بـ <u>MCO Housing بـ 978-456-8388</u> للمساعدة اللغوية المجانية. (Arabic)

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

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





Trailside Apartments

Question & Answer

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Executive Office of Housing and Livable Communities (EOHLC).

What are the qualifications required for Prospective Tenants?

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

lousehold Size	1	2	3	4	5	6
Max Allowable Income up to 80%	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450

APPLICANT QUALIFICATIONS:

- 1. Household income cannot exceed the above maximum gross allowable income limits. Income from all household members 18 or older must be provided.
- 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 at 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, i.e. credit, past landlord, CORI etc. and determined eligible based on that basis.
- 4. Households cannot own a home, including homes in a trust, and lease an affordable unit. Your home must be sold before you will be allowed to move-in.

Are there accessible/adaptable units?

Yes, all the units are adaptable. Four units are Group 2 accessible units – 2 one-bedroom, 1 two-bedroom and 1 three-bedroom unit. 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.

Preference for the two-bedroom units will be for households that require two bedrooms.

Preference for one bedroom is for households requiring one bedroom.

Household size preferences are based on the following:

- **1.** There is at 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 divorce or separation has begun or has been finalized, as set forth in the application.

Households must not exceed the Massachusetts State Sanitary Code: 105 CMR 410. Applicants will not be offered a unit larger than they are eligible for.





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.

Summary

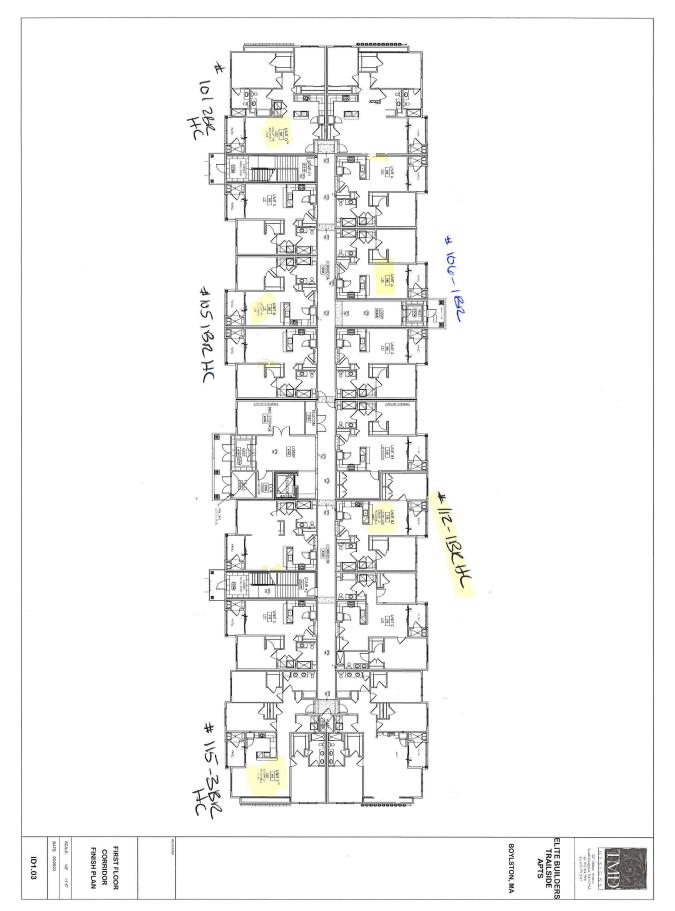
We hope this helps explain the process by which the units will be distributed. It can be a lengthy and sometimes complicated process. We greatly appreciate your participation and wish you the best of luck in the process.

Project Amenities

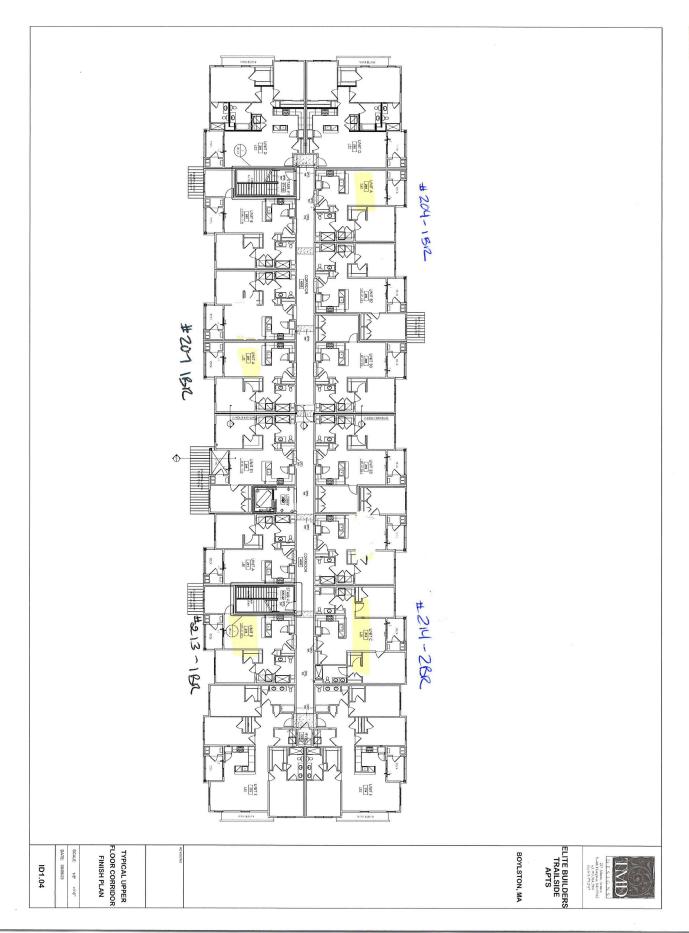
- Resident Lounge
- Outdoor kitchen
 - Bark Park
- 24-hour athletic center
 - Elevator in building
 - Pet Friendly
- Smoke Free Community
 - Detached Garages
 - On Site Maintenance
 - Package acceptance



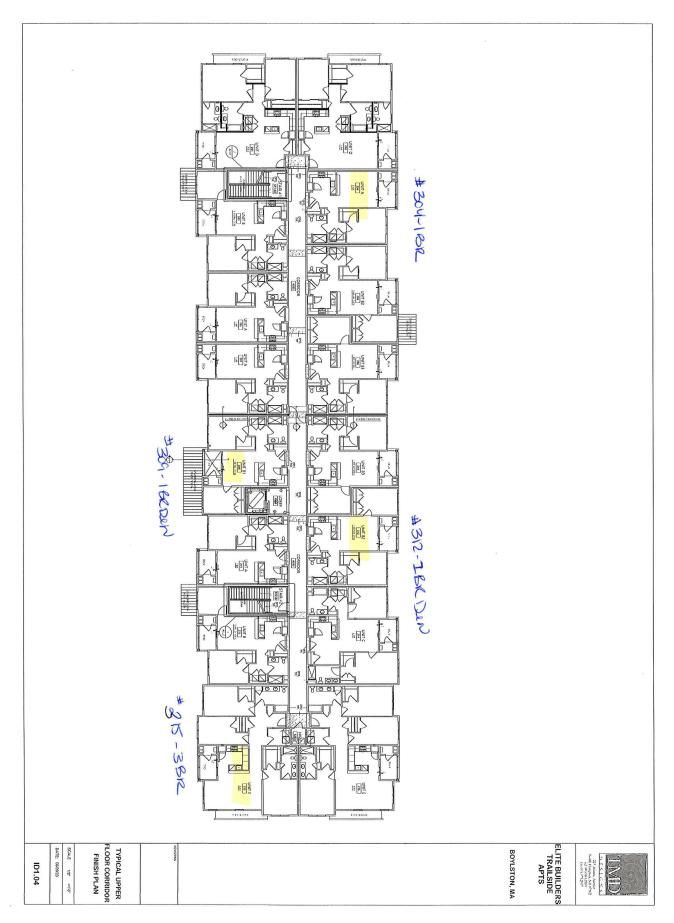




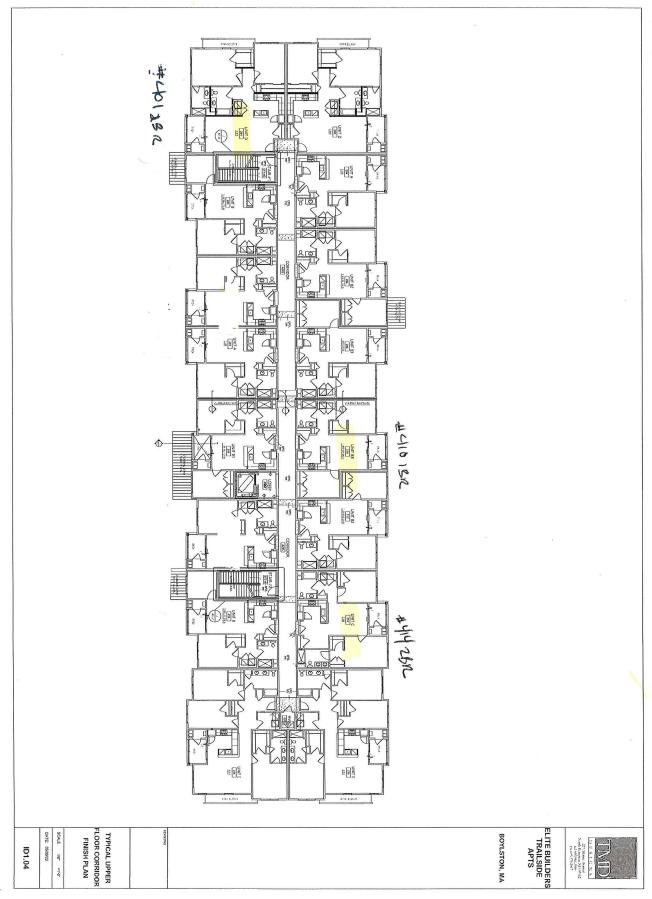














Trailside Apartments FIRST COME FIRST SERVE APPLICATION

For Office Use Only:
Date Appl. Rcvd:
Household Size:

PERSONAL INFORMATION:	Data	
Name:		
Address:	Town:	Zip:
Cell/Home Telephone:	Work Telephone:	
Email:		
Have you or do you own a home?	If so, when did you or will you sell it?	
Do you have a Section 8 voucher (the unit	s are NOT subsidized, or income based):	Yes No
Bedroom Size: One Bedroom Tw	o Bedroom Three Bedroom	
Are you disabled: Yes No	_	
Do you require a wheelchair accessible un	<u>it?</u> Yes No	
Do you require any adaptations or special	accommodation? Yes No	-
If yes, please explain:		
The total household size is		
Household Composition(including applica	nt(s))	
Name	Relationship	Age
	sehold Income, which includes gross wages benefits, alimony/child support, unemploy second income and dividend income.)	
Applicants Monthly Base Income (Gross) Other Income, specify Co-Applicants Monthly Base Income (Gros Other Income, specify		





TOTAL MONTHLY INCOME:				
Household Assets: (This is a partial list of	of required a	ssets. Complete al	I that apply with current	account balances)
Checking				
Savings				
Debit Card				
Stocks, Bonds, Treasury Bills, CD or				
Money Market Accounts and Mutua	ıl Funds			
Individual Retirement, 401K and Keogh				
Retirement or Pension Funds (amt you	can w/d w/o	ال بالم مرم م		
Revocable trusts				
Equity in rental property or other capita	l investment	:s		
Cash value of whole life or universal life				
TOTAL ASSETS				_
EMPLOYMENT STATUS: (include for all	_	usehold members.	Attach separate sheet,	if necessary.)
Employer:				
Street Address:				
City/State/Zip:				
Date of Hire (Approximate):				
Annual Wage - Base: Additional:		- (Danus Camaniasi	on Overtines etc.)	
Additional.		(Bonus, Commissio	on, Overtime, etc.)	
ABOUT YOUR HOUSEHOLD: (OPTIONAL	L)			
You are requested to fill out the following		order to assist us i	n fulfilling affirmative ac	tion requirements.
Please be advised that you should fill th	_		_	•
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				
SIGNATURES:				
 				
The undersigned warrants and represen	its that all sta	atements herein ar	e true. It is understood	that the sole use of th
application is to establish the preliminar	y requireme	nts to have an opp	ortunity to lease an affo	rdable unit at Trailside
Apartments. I (we) understand if select	ed all inform	ation provided sha	ll be verified for accurac	y at the time of lease.
Signaturo		Date		
SignatureApplicant(s)		Date		
SignatureCo-Applicant(Date: _		
Co-Annlicant (s)			





Trailside Apartments

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Trailside Apartments through the Mass Executive Office of Housing and Livable Communities in Boylston, MA:

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 Gross Allowable Income	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450

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. Assets \$5,000 or less the actual interest/dividends earned will be 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.
- 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 submitting an application 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 may 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 Trailside Apartments.
- 7. Program requirements are established by EOHLC and are enforced by EOHLC. 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 EOHLC is final.
- 8. I/We certify that no member of our family has a financial interest in Trailside Apartments.
- 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.

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

Applicant	Co-Applicant	Date





APPLICATION TIPS

READ THE FOLLOWING CAREFULLY

- Read the NOTES on the Required Personal Identification and Income Verification Documents. Failure
 to do so could mean the difference between a complete and incomplete application as well as
 eligibility for a unit.
- 2. All financial documentation, income, assets and tax returns, are required from all household adults aged 18 or older. No exceptions.
- 3. All Asset statements must include your name, account number and Institution name. Do not take photos or copy a statement from your phone. If you provide any asset statements without the above information your application is an automatic incomplete.
- 4. DO NOT ASSUME you do not need to provide a certain document. When in question call or email BEFORE you submit your application.
- 5. We will not use the amount listed on your paystubs or W2's regarding your retirement account i.e. 401K, 403B, IRA, Roth IRA etc. Your paycheck and W2's tell us you have a retirement account only. You must provide the last statement from whoever is managing the account for MCO to determine the account's value.
- 6. Do NOT forget to include statements from Robinhood or any other online investment accounts. They are considered part of your assets. If you have an open account, you must provide a statement whether there are any funds in the account or not.
- 7. If you are unable to provide specific information, then submit a note with your application explaining the circumstances. This will not guarantee your application will be approved, but depending on the circumstances, we may be able to work with you.
- 8. Do not take photos with your cellphone of any documentation and email it to us. The photos are not legible, and we will not accept them.
- 9. You can fax your information, but it is not recommended. If all pages are not received your application would be considered incomplete.

I/We have read the ab	ove information.		
Signature	Date	Signature	Date





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

Provide <u>one copy</u> of all applicable information. Complete financial documentation is required and must be sent with your application to determine eligibility. Incomplete applications not be reviewed for eligibility until all financial documentation is received.

<u>Initial each item that are applicable AND provide the document. Write N/A if not applicable and return this sheet with your application.</u>

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.	If you require Special Accommodation you must request as part of your application and if documentation is required, i.e. doctors letter, it MUST be included with the application.
4.	The most recent last five (5) <u>consecutive</u> 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 the last 12 months, 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, semi-weekly, bi-weekly or monthly.
5.	Benefit letter providing 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.
6.	Child support and alimony: court document indicating the payment amount, DOR statement. If you do not receive child support provide a letter stating, that you are not receiving child support or see attached form.
7.	If you are self-employed you MUST provide a detailed expense and income statement for the last 12 months and three months of business checking and savings accounts along with last three Federal Income Tax Returns.





- 8. Federal Tax Returns –2023 (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 Tax Transcript using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Tax Transcript.
 - **NOTE:** If you have not filed tax returns you must provide a letter from the IRS Verifying Non-filing of your tax return(s). Request Verification of Non-filing letter by using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Verification of Non-filing letter.
- 9. W2 and/or 1099-R Forms: 2023
 - **NOTE:** If you do not have copies of W2's and/or 1099's, you can obtain a copy of your Wage Transcript using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Wage Transcript.
- 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:

GENERAL NOTE: ALL ASSETS STATEMENTS MUST INCLUDED YOUR NAME, ACCOUNT NUMBER AND INSTITUTION NAME FOR ALL CHECKING, SAVINGS, INVESTMENT ACCOUNTS AND RETIREMENT ACCOUNTS. ANY ACCOUNTS PROVIDED WITHOUT THIS INFORMATION IS AN AUTOMATIC INCOMPLETE APPLICATION.

• _____Checking accounts – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.

NOTE: Direct deposits from Payroll, SS, tax refund, transfers between your accounts, DOR, DTA etc. we can identify. If you have cash deposits, payroll or non payroll or other income deposits you MUST identify where the funds have come from. For example only, **VENMO**, **EBAY**, **POSHMARK**, **PAYPAL**, **CASH APP**, **ATM and MOBILE deposits**, **ZELLE and other transfers between any accounts but your accounts, etc. There is no way we can list all sources.** 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 <u>NOT</u> your ATM/Debit card. This is usually a separate debit card statement showing income deposited directing onto the debit card, i.e. Social Security 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 (3) months of full statements.





NOTES: Direct deposits from Payroll, SS, tax refund, transfers between your accounts, DOR, DTA etc. we can identify. If you have cash deposits, payroll or non-payroll or other income deposits you MUST identify where the funds have come from. For example, **VENMO**, **EBAY**, **POSHMARK**, **PAYPAL**, **CASH APP**, **ATM and MOBILE deposits**, **ZELLE and other transfers between any accounts but your accounts, etc. There is no way we can list all sources. If you fail to explain they will be counted as income, which may put you over the income limit.**

Print Applica	ants Name(s):			
We understa reviewed for	·	ll applicable finar	ncial documentation your applica	tion will not be
	ou are receiving gift monion are receiving gift monion are funds and the monthly a	_	sis you need to provide a letter s	tating who is
		=	a copy of your last mortgage sta ne must be sold before you can le	
documentat		paration has begu	r separation, the applicant must in or has been finalized. Informa	•
	household may count an grancy with the application		household member. The housel doctor.	nold must submit
time stud			nold members over age of 18 and providing student status, full time	
	Funds, Money Market,	ncluding stocks, b Robinhood and a IRA, Roth IRA, 401 fe or Universal Lif as an investment	onds, Treasury Bills, Certificates Il online accounts, etc. LK, 403B, etc for all current and p e Insurance Policy.	•
•	Revocable trusts			





Trailside Apartments Boylston, MA

Release of Information Authorization Form

Date:			
I/We hereby authorize MCO Housing Services, Trailside Apartments Leasing Office, or any of its assignees to verify an and all income, assets and other financial information, to verify any and all household, resident location and workplainformation and directs any employer, landlord or financial institution to release any information to MCO Housing Services, Trailside Apartments Leasing Office, or any of its assignees and consequently the Projects Administrator, for the purpose of determining income eligibility for Trailside Apartments.			
A photocopy of this authorization with my sig	gnature may be deemed to be used as a	duplicate original.	
		-	
Applicant Name (Please Print)			
Applicant Name (Please Print)		-	
Applicant Signature	_		
Applicant Signature	_		
Mailing Address			





Custody & Child Support Affidavit

Applicant/Tenant:	Unit #:
Please complete a separate form for each mind both biological or adoptive	
Child Name/SSN(last four digits)/DOB :	<i>J</i>
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 I	NO STILL LEGALLY MARRIED
 If YES, please submit a copy of the divorce decree, s document outlining custody arrangements. If NO, please submit documents such as court order, records showing placement of child 	
Who claimed the child as a dependant on their most recent to	ax return?
☐ I did ☐ The absent parent ☐ Other:	□ No one
Do you receive support (monetary or not) for this child? □YI (Note: "Support" may be legally ordered or an informal agree	
If YES list amount \$ per	=
Have you ever been awarded an amount of child support for	this child through the courts?
If awarded but not paid, have you taken legal action to collect INO	t child support?
If so, please describe efforts and proof:	
Do you expect to receive child support for this child in the nex	kt 12 months?
Under penalty of perjury, I certify that the information prese accurate to the best of my knowledge. The undersigned fur epresentation herein constitutes an act of fraud. False, m may result in the termination of a lease agreement.	urther understand that providing false
(Signature of Household Member)	Date
(Signature of Manager)	Date





Return the following to MCO Housing Services:

- 1. Completed, signed and dated application.
- 2. Signed and dated Affidavit and Disclosure Form
- 3. Signed and dated Application Tip Sheet
- 4. Completed, signed and dated Required Personal Identification and Income Verification Documents Form
- 5. All required financial and other documentation.
- 6. Complete, signed and dated Release of Information Authorization Form
- 7. Documentation for Special Accommodations, if appropriate
- 8. Identification for all household members
- 9. Signed Custody and Child Support Affidavit, for each child, if applicable

Return to:

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

Overnight mailing address: 206 Ayer Road, Suite 5, Harvard, MA 01451

Phone: 978-456-8388 FAX: 978-456-8986

Email: lotteryinfo@mcohousingservices.com
TTY: 711, when asked 978-456-8388



