

#### your resource for Affordable Housing



# 186 Bedford Street Lexington, MA Project Information and Lottery Application

Attached is the information regarding the affordable rental units at 186 Bedford Street in Lexington, 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 186 Bedford Street in Lexington, 186 Bedford Street, LLC is a 13-unit apartment building offering 4 affordable apartments: 1 studio and 3 one-bedroom units, by lottery, for eligible tenants. One surface parking space is available for each unit. Each unit includes a washer and dryer and all kitchen appliances. Pets are NOT allowed. This is a smoke-free building.

The monthly rent is: \$1,824 for a studio and \$2,057 for a One Bedroom apartment. Tenants are responsible for all utilities. A utility allowance has been deducted. All affordable units will be distributed by lottery as outlined in the attached package. Please review the enclosed information packet in detail and complete the attached Application Package. (RENTS subject to change prior to the start of the lottery.)

The rents are NOT subsidized, or income based. You are responsible for the full rent as stated above. A Section 8 or other housing vouchers will be accepted but it is your responsibility to find out if your voucher provider accepts the rent and project. The minimum income, without a Section 8 or other housing voucher, is: \$54,720 for the studio and \$61,710 for the One Bedroom apartment.

<u>Please note</u>: Complete financial documentation is required and must be sent with your application 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.

#### **KEY MEETING DATES**

#### **Public Information Meeting – via Zoom**

6:30 p.m., Monday, May 8, 2023 Go to Zoom.com and enter the following, when prompted: Meeting ID: 859 0531 9529

Passcode: 119617

#### **Application Deadline**

June 5, 2023

#### Lottery via Zoom.com

3:00 p.m., Friday, June 30, 2023 Go to Zoom.com and enter the following, when prompted: Meeting ID: 842 3149 0658

Passcode: 774618



Thank you for your interest in affordable housing at 186 Bedford Street. 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. Good luck!

## 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 <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  $\underline{MCO\ Housing}$  kala soo xiriir  $\underline{978-456-8388}$  si aad u hesho gargaar xagga luqadda oo bilaash ah. (Somali)

هذه وثيقة مهمة. يرجي الاتصال بـ <u>MCO Housing ب 978-456-8388</u> للمساعدة اللغوية المجانية. (Arabic) [Agency Name]

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)



#### **186 Bedford Street**

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
Max Allowable Income	\$78,300	\$89,500

#### **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/dividends earned is included in the annual income for determining program eligibility OR when assets exceed \$5,000, annual income includes the greater of actual interest/dividends earned from assets or a .06% (.0006) imputed total asset calculation. Included in this package is the List of Required Financial Documentation.
- 3. 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.
- 4. The units can be adapted to satisfy reasonable accommodation requests. 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.
- 5. You cannot own a home and lease an affordable apartment. The home must be sold prior to lease execution.

#### Are there units available for Local Preferences?

Yes, 2 one-bedroom apartments will be available to households who meets at least one of the Local Preference criteria.

#### Are there adaptable/Group 1 units?

All units are adaptable. All units are Group 1 units where the entry door is 36" wide. There are no Group 2 (wheelchair accessible) units available. Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. The request for reasonable accommodation must be made at time of initial lottery application with the required documentation, i.e. letter from doctor.

#### Are there preferences for Household Size?

In all cases, preference for the one-bedroom unit will be for households that require one bedroom. 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 33.5%, 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**

Four affordable units are available by lottery at 186 Bedford Street. The lottery has two pools: Local and Open. Two of the 4 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	Open
Studio	1	0	0
One Bedroom	3	2	1

All eligible applicants for a given pool will be pulled at the time of the lottery. This will establish the rankings for the distribution of units. This means if you are a one-person household and by the above definition require a one-bedroom unit and are drawn first in the Local Pool you will be offered a one-bedroom unit. Once the Local Pool units are filled the same process will be undertaken for the Open Pool applicants.

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. You are only eligible for the bedroom size that meets the unit size preferences as stated above. We are not able to provide a unit larger than you are eligible for as you would be over housed. Occupancy will not be more restrictive than the State Sanitary Code. Local Pool Applicants will make their unit selection first and then the Open Pool applicants.

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 and the Leasing Office. If either determines you do not meet the eligibility criteria, then you will not be able to lease a unit.

If you have a Section 8 or other household voucher your PHA needs to approve the project and rents before you will be offered a unit.



#### Time Frame

It is estimated 186 Bedford Street will be available for immediate occupancy.

#### **Acceptance of Units**

Local Pool Applicants may select units first. Post lottery those that have the opportunity to move forward with the leasing process will be provided with the steps post lottery. There will be a deadline you will need to meet and if you do not meet the deadline you 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 a unit, when offered, 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.



#### **Affordable Units**

Unit #	# of Beds	# of Baths	Sq. ft.
202	1	1.5	815
203	Studio	1	420
207	1	1	659
211	1	1	708

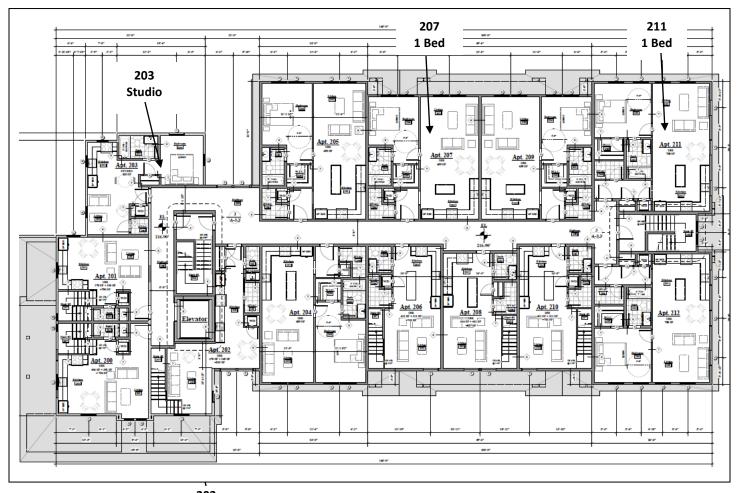
Occupancy will not be more restrictive than the State Sanitary Code.

Unit 202 is a Loft unit.

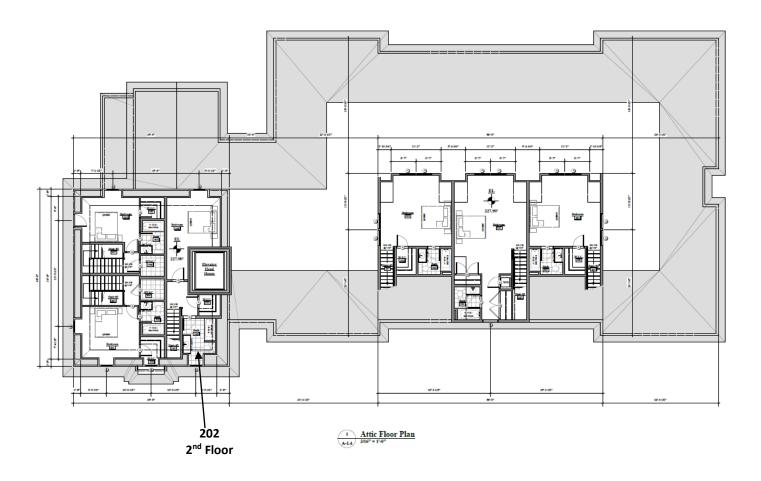




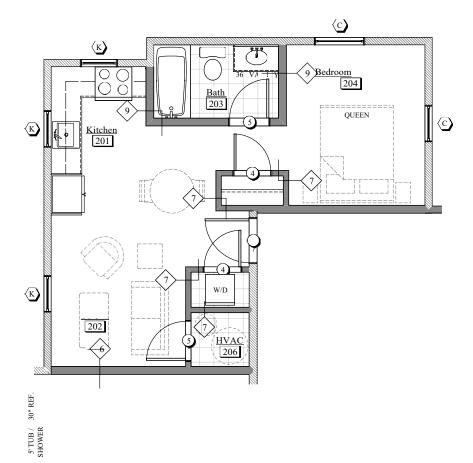




202 1 Bed Loft 1 ½ Baths

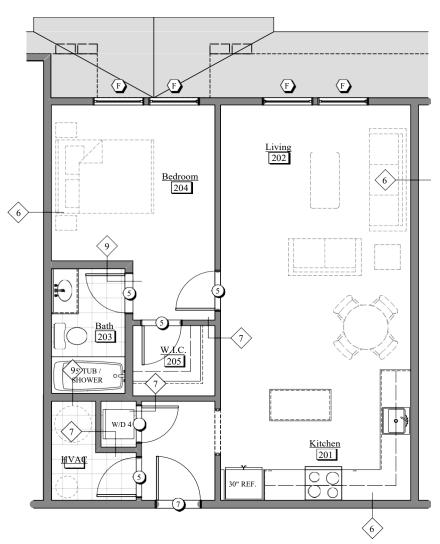






## **Apartment 203** 1/4" = 1'-0"

Studio 420 Sq. ft. Bedroom Sq. ft. - 130



## Apartment 207

1/4" = 1'-0"

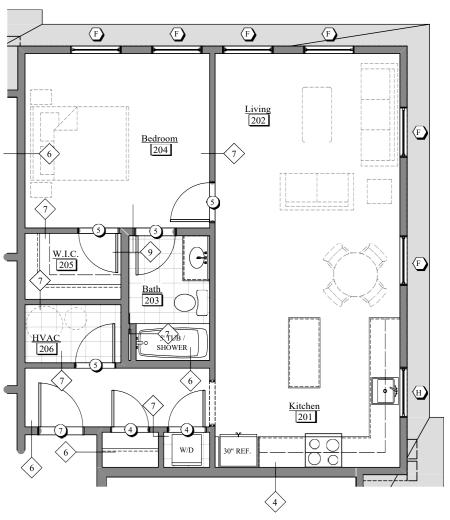


1BR

659 SF

Bedroom Sq. ft - 187





## Apartment 211

1/4" = 1'-0"



1BR

708 SF

Bedroom Sq. ft. -200



#### PLEASE READ THE FOLLOWING CAREFULLY

- More than 50% of applications submitted to MCO Housing Services for lotteries are incomplete and not included in lotteries. Please take the time to read the application and submit all required documentation. It is your responsibility to provide the correct documentation. It does not matter if you were the first application or the last application received, we will NOT review applications until AFTER the posted deadline.
- 2. 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.
- 3. All financial documentation, income and assets, are required from all household adults aged 18 or older. No exceptions.
- 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. 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 statement whether there are any funds in the account or not.
- 6. 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 included in the lottery, but depending on the circumstances, we may be able to work with you.
- 7. 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.
- 8. You can fax your information, but it is not recommended. If all pages are not received your application would be considered incomplete.

ALL APPLICABLE DOCUMENTS

FROM THIS POINT FORWARD



## 186 Bedford Street

### **LOTTERY APPLICATION**

**Application Deadline: June 5, 2023** 

For Office Use Only:			
Date Appl. Rcvd:			
Household Size:			
Local: Y / N			
Lottery Code:			

#### **PERSONAL INFORMATION:**

	Date:	
Name:		
Address:	Town:	Zip:
Work Telephone: Ce	ell:	
Email:	Do you owr	n a home? Yes No
Do you have a Section 8 or other housing voucher: Yes	No	
Bedroom Size: Studio; One Bedroom		
Do you need a special accommodation? Yes	_ No	
If yes: please describe:		
The total household size is (This is very important thousehold.)  Household Composition - include all who will be living in the u		allowable income for your
Name	Relationship	Age
Name	Relationship	Age
FINANCIAL WORKSHEET: (Include all Household Income, which it for income), business income, veterans' benefits, alimony/clipension/disability income, supplemental second income and complicant's Monthly Base Income (Gross) Other Income, specify Co-Applicant's Monthly Base Income (Gross) Other Income, specify	nild support, unemployment	t compensation, social securi
TOTAL MONTHLY INCOME:		
Household Assets: (This is a partial list of required assets. Cor	nplete all that apply with cu	rrent account balances)
Checking (avg balance for 3 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 Cash value of Whole Life or Universal Life				
TOTAL ASSETS				_
EMPLOYMENT STATUS: (include for all v Employer:		sehold members.	Attach separate shee	et, if necessary.)
Street Address: City/State/Zip:				
City/State/Zip: Date of Hire (Approximate):				
Annual Wage - Base:				
Additional:	(	Bonus, Commissio	on, Overtime, etc.)	
ABOUT YOUR HOUSEHOLD: (OPTIONAL)				
You are requested to fill out the following		rder to assist us i	n fulfilling affirmative	action requirements.
Please be advised that you should fill this			_	
Please check the appropriate categories:			· ·	
A	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 represents application is to establish the preliminary affordable unit at 186 Bedford Street. I (vaccuracy at the time of lease. I/we under lottery.	requiremen we) understa	ts for placement i and if selected all	nto a lottery to have a information provided :	in opportunity to lease an shall be verified for
Signature		Date: _		
Applicant(s)				
Signature		Date: _		
Co-Applicant(s)				

See page 20 for Submission information



## 186 Bedford Street

#### **Affidavit & Disclosure Form**

I/We understand and agree to the following conditions and DHCD guidelines regarding the distribution of the affordable units at 186 Bedford Street in Lexington, MA:

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

<b>Household Size</b>	1	2
Max Allowable Income	\$78,300	\$89,500

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. If assets \$5000 or less the actual interest/dividends earned will be added to income in determining eligibility.
- 3. The household size listed on the application form includes 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 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 your eligibility to lease.
- 6. I/We understand that if selected I/we may be able to select a unit. If I/we reject a 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 186 Bedford Street.
- 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 is final.
- 8. I/We certify that no member of our family has a financial interest in 186 Bedford Street.

Co-Applicant

**Applicant** 

- 9. I/We understand there may be differences between the market and affordable units and accept those differences.
- 10. I/We understand we need to be recertified annually to determine continued eligibility. I/We understand that if my/our total income exceeds 140% of the maximum allowable income at the time of annual recertification, after the end of my then current lease term I will no longer be eligible for the affordable rent. I/We also understand if we fail to provide the required recertification information, we have the option of paying market rent or moving out.
- 11. I/We understand that if my/our lottery application is incomplete it will not be included in the lottery and we may lose our opportunity to lease an affordable unit.

e



Date

## 185 Bedford Street Lexington, MA

## Release of Information Authorization Form

Date:	
I/We hereby authorize MCO Housing Services, 186 Bedford Street Leasin all income, assets and other financial information, to verify any and all h information and directs any employer, landlord or financial institution to Services, 186 Bedford Leasing Office, or any of its assignees and consequences of determining income eligibility for 186 Bedford Street.	ousehold, resident location and workplace or release any information to MCO Housing
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	

See page 20 for Submission information



## 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 be reviewed. Incomplete applications will NOT be included in the lottery. If you have questions it is your responsibility to contact MCO Housing Services prior to submitting your application at 978-456-8388.

## <u>Initial each that are applicable, and provide the documents, or write N/A if not applicable and return 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 a Reasonable Accommodation you must request the reasonable accommodation as part of your application and if documentation is required, i.e. doctors letter, it MUST be included with the application.
4.	Proof of Local Preference, i.e., voter registration, utility bill, copy of lease, job offer
5.	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.
	<ul> <li>NOTE: If you have obtained a new job within the last 12 months you must provide a copy of the Employment Offer Letter.</li> <li>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.</li> <li>NOTE: You need to provide 5 pay stubs whether you are paid weekly, bi-weekly or monthly.</li> </ul>
3.	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.
7.	Child support and alimony: court document indicating the payment amount, DOR statement or copy of your divorce papers. If you do not receive child support provide a letter stating that you are not receiving child support or use the attached form.
3.	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. Uber, Lyft, Dashboard etc are self-employment.
9.	Federal Tax Returns –2021 and 2022, if 2022 has been filed with the IRS(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 verifying non-filing of your tax return(s). Request verification by using form 4506-T that you can obtain at irs.gov or you can create an account at irs.gov and print out the letter.

	can create an account at its.gov and print out the letter.
10	W2 and/or 1099-R Forms: 2021 and 2022
•	<b>NOTE:</b> If you filed but do not have copies of your W2's or 1099's, you can obtain a copy of your wage transcripts using form 4506-T that you can obtain at irs.gov or you can create an account at irs.gov and print out transcripts.
11	Interest, dividends and other net income of any kind from real or personal property.
12. Ass	et Statement(s): provide <b>current</b> statements of all that apply, unless otherwise noted:Checking accounts – Last <b>three (3)</b> 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. <i>This includes all VENMO, PayPal, Cash Apps etc.</i> NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements which include your name and account number(s). You can obtain e-statements on your bank's website.
•	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 <a href="https://www.usdirectexpress.com/">https://www.usdirectexpress.com/</a> .
•	Saving accounts – last three months of full 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. <i>This includes all VENMO, PayPal, Cash Apps etc.</i> NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements which include your name and account number(s). You can obtain e-statements on your bank's website.
•	<ul> <li>Revocable trusts</li> <li>Equity in rental property or other capital investments</li> <li>Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds, Money Market, Robinhood and all online accounts, etc.</li> <li> Retirement accounts, IRS, Roth IRS, 401K, 403B, etc for all current and past jobs</li> <li> Cash value of Whole Life or Universal Life Insurance Policy.</li> </ul>



Applicant's Signature	DATE	Co-Applicant's Signature	DATE
Print Applicants Name(s):			
We understand if we do not provide a lottery. We also understand we will b incomplete	• •		
	•	a copy of your last mortgage state own a home and lease an affordal	
15If the applicant is in the process documentation the divorce or separegarding the distribution of family both parties will be counted in determined.	ration has been sta assets. If informati	ted or finalized. Information must on is not available, then the incom	be provided e and assets from
14A household may count a proof of pregnancy with the application			ld must submit
<ol> <li>Proof of student status for Letter from High School or College semester.</li> </ol>	•	hold members over age of 18 and f nt status, full time or part time for o	
•Lump-sum receipts			
<ul> <li>Personal Property h</li> </ul>	eld as an investmen	t	

See page 20 for Submission information



## **Return the following documents:**

Complete and signed Lottery Application
Signed and dated Affidavit and Disclosure Form
Signed and dated Authorization to Release Information Form
Complete, signed and dated Personal Identification & Income Verification Document Form
All required personal identification and financial documentation
Proof of Local Preference, i.e. voter registration, copy of lease
Special accommodation documentation, if needed

### RETURN ALL, postmarked on or before the June 5, 2023 application deadline to:

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

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

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

Email: <a href="mailto:lotteryinfo@mcohousingservices.com">lotteryinfo@mcohousingservices.com</a>
TTY: 711, when asked 978-456-8388

**NOTE:** If you are mailing your application close to the application deadline, make sure you go into the Post Office and have them date stamp and mail. Mail that is sent to the central sorting facility may use bar codes so we would have no idea when the application was mailed and it can take longer for MCO to receive. If we receive an application after the deadline that has a barcode it will be counted as a late application and will not be included in the lottery.

