



your resource for Affordable Housing



**One Arboretum
Canton, MA**

Reasonable Accommodations are available.

You MUST contact the Leasing Office first to go through their screening.

Call: 781-739-9222

Once you are approved by the Leasing Office then you submit this application with all financial documentation to MCO Housing Services

Attached is the information regarding the affordable rental units at One Arboretum in Canton, 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 1 Arboretum Way in Canton, One Arboretum has affordable one, two and three-bedroom units for eligible tenants on a first come first serve basis. Great shopping, delicious restaurants, and minutes from local hiking trails at the Blue Hills are nearby. Located off 138, just minutes from 93, 95, and 128, means you can get into the city or out to the shore in under 30 minutes. Canton's proximity to Amtrak and MBTA stations offers easy access to and from employment centers including Boston/Providence markets.

The rents are not income based or subsidized. You are responsible for the full monthly rent. Section 8 is accepted but you should contact your Section 8 provider to determine if they will accept the project.

Rents are by unit size Below:

Bedroom Size	Rent
1	\$2,000
2	\$2,385
3	\$2,740

The rents are not subsidized or based on income. You are responsible for the above rent as stated. Section 8 and other housing vouchers are accepted. If you do not have a Section 8 or other housing voucher there is a minimum income requirement as follows:

- One Bedroom: \$60,000
- Two Bedroom: \$71,550
- Three Bedroom: \$82,200

A combination of income and assets may be considered when determining minimum income.

Please note: Complete financial documentation is required and must be sent with your application to be considered. Included in this package is the list of required documentation to be sent in with your application. Complete applications will have priority over incomplete applications.

If you submit an incomplete application you will be notified of the missing documentation. Once all documents are received you will be added to the waiting list for your bedroom size.

Thank you for your interest in affordable housing at **ONE ARBORETUM**. 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.
[Phone #] [Agency Name] (Arabic)

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

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

One Arboretum

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) and the Canton Housing Authority.

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
80% Max Allowable Income	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450

(income limits are subject to change when HUD releases new income limits)

APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits. Income required for all household 18 years old or older.
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. 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 and determined eligible based on that basis.
4. 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 may not own a home, including homes in a trust, both domestic and internationally and rent an affordable apartment.

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.

One Arboretum

NEW TENANT APPLICATION

FOR OFFICE USE ONLY:

Date Rcvd: _____

PERSONAL INFORMATION: PRINT LEGIBLY

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell: _____

Email: _____

Do you currently own a home? ___ Yes ___ No

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

Bedroom Size (Check One): ___ One Bedroom; ___ Two Bedroom; ___ Three Bedroom

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

Do you require a special accommodation?: ___ Yes ___ No

If yes please explain: _____

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 _____

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 _____

Savings _____

Stocks, Bonds, Treasury Bills, CD or _____

One Arboretum

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at One Arboretum are through EOHLA and the Canton Housing Authority:

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
80% Max Allowable Income	\$82,950	\$94,800	\$106,650	\$118,450	\$127,950	\$137,450

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.
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 by being determined eligible 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 One Arboretum.
7. Program requirements are established by EOHLA and the Canton Housing Authority. 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 the Canton Housing Authority is final.
8. I/We certify that no member of our family has a financial interest in One Arboretum.
9. I/We understand there may be differences between the market and affordable units and accept those differences.
10. 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.

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

Applicant

Date

Co-Applicant

Date

One Arboretum
Canton, MA

Release of Information Authorization Form

Date: _____

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

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

**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. All foreign assets must be provided. You may drop off your application at MCO Housing Services Harvard Office.

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

1. _____ If you have a Section 8 Voucher or other Housing Voucher, you MUST provide a valid copy with your application.
2. _____ If you require a 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.
3. _____ The most recent last five (5) **consecutive** pay stubs for all jobs (check/direct deposit stubs). For unemployment, DOR verification stating benefits received and payment history. 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 past year, 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.
4. _____ 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.
5. _____ 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 our use the attached form.
6. _____ If you are self-employed you MUST provide a detail 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, Grubhub etc. are considered self-employment.
7. _____ Federal Tax Returns –2022 (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 Transcripts using form 4506-T that you can obtain at [irs.gov](https://www.irs.gov) or create an account on [irs.gov](https://www.irs.gov) and print out a copy of your Tax Transcript.
 - **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](https://www.irs.gov) or create an account on [irs.gov](https://www.irs.gov) and print out a copy of the Verification of Non-filing Letter.
8. _____ W2 and/or 1099-R Forms: 2022

NOTE: If you cannot find copies of your W2's and/or 1099's, you can obtain a copy of your Wage Transcripts using form 4506-T that you can obtain at irs.gov or create an account on irs.gov and print out a copy of your Wage Transcript.

9. _____ Interest, dividends and other net income of any kind from real or personal property.

10. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:

i. _____ 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. This includes Zelle, PayPal, Cash Apps, Venmo etc.

NOTE: Do **NOT** provide a running transaction list of activity. You must provide individual bank statements. You can obtain e-statements on your bank's website.

ii. _____ 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 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/>.

iii. _____ Saving accounts – last three months of full statements

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. This includes Zelle, PayPal, Cash Apps, Venmo etc.

NOTE: Do **NOT** provide a running transaction list of activity. You must provide individual bank statements. You can obtain e-statements on your bank's website.

iv. _____ Revocable trusts

v. _____ Equity in rental property or other capital investments

vi. _____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds, Money Market, Robinhood and all online accounts, etc.

vii. _____ Retirement accounts, IRA, Roth IRA, 401K, 403B, etc for all current and past jobs

viii. _____ Cash value of Whole Life or Universal Life Insurance Policy.

ix. _____ Personal Property held as an investment

x. _____ Lump-sum receipts or one-time receipts

11. _____ 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 for current **and** next semester.

12. _____ 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.

13. _____ 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. Failure to provide and

We have provide all financial documentation, as required. We understand if we have not MCO Housing Services may not hold the unit for us while to gather and submit the missing documentation.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

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 Person Identification and required financial documentation.
- Special accommodation documentation, if needed

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

Custody & Child Support Affidavit

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

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

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

Name of Absent Parent: _____

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

YES **NO**

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

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

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

I did **The absent parent** **Other:** _____ **No one**

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

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

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

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

YES **NO**

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

YES **NO**

If so, please describe efforts and proof: _____

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

YES **NO**

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

(Signature of Household Member)

Date

(Signature of Manager)

Date

Custody & Child Support Affidavit

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