



your resource for Affordable Housing



**24 Jackson
Worcester, MA
PHASE 1 Information Package and Lottery Application**

Attached is the information regarding the affordable rental units at 24 Jackson Street in Worcester, 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 24 Jackson Street in Worcester, MA, this new rental development offers eight (8) affordable studio apartments, by lottery, to income-eligible households earning up to 60% or 80% AMI. Each unit includes one bath in 535 sq. ft. All kitchen appliances provided. Limited parking is available. Pets are allowed, per policy. There is an on-time \$50 pet admin fee. This is a smoke free building.

*****ANNOUNCEMENT*****

MCO Housing Services, LLC, now collects applications online. The application process will be in two phases. In Phase 1 you will simply add your income and household information to self-certify, enabling you to participate in the lottery. This process can be easily completed in one session.

Phase 2 will occur after the lottery, if you are selected and have ensured an opportunity to rent. In this phase you will upload your detailed financial information and other documentation on-line within the allowable time frame. All submitted financial information will be reviewed and verified. There is a significant amount of materials that will need to be provided, however, you will not be asked to complete unless you have been selected and have the chance to rent the unit.

MCO Housing Services uses PRONTO Housing for the application process. For your first online lottery, you will need to establish an account and create a username & password. On the page before the Application in this packet is a QR Code for you to click to sign into the system.

The monthly rent for the affordable units is as follows:

- 1 - Studio (60% AMI):** \$1,127
- 7 - Studios (80% AMI):** \$1,564

Tenants are responsible for utilities, including water and sewer. A utility allowance has been factored into the listed rents. All affordable units will be distributed through a lottery process, as detailed in the attached information package.

These rents are NOT income based. Applicants are responsible for the full rent as stated above. Section 8 or other housing vouchers will be accepted, and it is up to you to talk with your voucher holder to determine if they will approve the project and accept the rents. There is a minimum income required, if you do not have a Section 8 or other housing voucher. The minimum income, without a voucher are:



- Studio 60% AMI - \$33,810
- Studio 80% AMI - \$46,920

Applications, both online and paper, must be filled out completely, truthfully, and accurately. 24 Jackson Street Apartments or its representative has no obligation to process an incomplete application. Any false or misleading statements or material omission made on this application are grounds for denial. This Affordable Unit Application will not be considered complete unless all required information is received from all adults 18 years old or older.

KEY DATES

Public Information Meeting

Monday, March 23, 2026, at 6:30 PM

Via Zoom

Go to Zoom.com, click on "Join A Meeting" and enter the meeting code and password when asked, or use the link provided below.

Meeting ID: 841 4222 5721

Passcode: 069097

Application Deadline

Tuesday, April 14, 2026, at 11:59 PM

Electronic Lottery

Tuesday, April 28, 2026, at 3:00 PM

For those applicants who are unable to attend the live Zoom or otherwise want to review, the meeting will be recorded, with those portions not containing unauthorized sensitive personal information, and will be available for listening up to the application deadline, on mcohousingservices.com.

Thank you for your interest in affordable housing at **24 Jackson Street, Worcester MA**. 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 on completing this application.



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 ដើម្បីទទួលបានជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ។ [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 dukumentiyi muhiim ah. Fadlan MCO Housing kala soo xiriir 978-456-8388 si aad u hesho gargaar xagga luqadda oo bilaash ah. (Somali)

هذه وثيقة مهمة. يرجى الاتصال بـ MCO Housing بـ 978-456-8388 للمساعدة اللغوية المجانية. (Arabic)
[Agency Name] [Phone #]

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)





24 Jackson Street Housing Lottery Registration Link

Let's Get Started with Pronto Housing

Now it's **easy**, **fast**, and **secure** to apply for affordable housing with **Pronto Housing!**

■ Scan the QR code to begin.

- Make an account
- Answer some simple questions
- All online, from your phone or computer!

Need help? Just ask!

<https://prontohousing.io/accounts/registration/f860ae61-5f04-440a-a6dd-d66f0b2b7c8c/>





24 Jackson Street Worcester MA

Questions & Answers

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) through its Local Action Unit (LAU) program.

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		
60% AMI	\$52,380	\$59,880
80% AMI	\$69,850	\$79,800

Income limits are subjected to change based on HUD updates.

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the maximum gross allowable income limits, as stated on page 1. Income for adults 18 or older is required.
2. Under HOTMA, households with total assets over \$52,787 must include either actual or imputed income calculated using HUD's current passbook rate of 0.4% in their income eligibility, while those with \$52,787 or less may exclude asset income. All financial accounts, digital wallets, lump-sum receipts, and recently disposed assets must be disclosed and verified. Assets divested at less than full market value within the past 2 years will be counted at full market value.
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. Applicants may not own a home and lease an affordable unit, including homes in a trust.
5. 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 waiting for an accessible unit and a unit with adaptive features becomes available, the owner/management agent must offer to adapt the unit.

Are there units available for Local Preferences?

Yes, subject to certain fair housing and household size limitations herein, the initial occupancies of 5 units are given preference for households who meet at least one of the Local Preference Criteria as stated in the application.

Are there Group 2 units?

There six (6) Group 2A apartments available. There is not an elevator in the building. The units can be adapted to satisfy a reasonable accommodation request. Persons with disabilities are entitled to request 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. Such reasonable accommodation is not limited to Group 2 units.

Are there preferences for Household Size?

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 the 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.

Are there considerations for minorities?

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 28.2%, a preliminary lottery will be held comprising all the minority applicants who do not qualify for the Local Preference Pool. Minority applicants not otherwise qualifying for the Local Preference Pool would be drawn at random from the Open Pool until the percentage of minorities in the Local Pool is no longer below the percentage of minorities 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 state or federal regulations.

Lottery Pools

Eight (8) affordable units are available by lottery at 24 Jackson Street. The lottery has two pools: Local Preference and Open. 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
Studio	8	5	3

Each eligible applicant will receive a confirmation email, prior to the lottery, which will include your lottery code. The lottery will be conducted electronically and will not be conducted through Zoom. Applicants in the Local Preference Pool would have two opportunities for a unit by also being included in the Open Pool.

All eligible applicants will be pulled electronically at the time of the lottery. Post lottery the ranking lists will be broken out by Local Pool and Open Pool. This will establish the lottery rankings for the distribution of units. If you have the initial opportunity to lease you will then upload your financial documentation online or provide it by email, fax or mail within one week of notification. Unit distribution will be based on the lottery pool and will go to the highest ranked applicants meeting appropriate household size in either the Local Preference or Open Pool who uploads or submits their financial documentation on or before the designated deadline and is determined program eligible. For example, we fill the Local Preference Pool studio, the highest ranked household in the Local Pool that meets the Household Size Preference (see Page 5) for a studio and determined program eligible will be offered the two-bedroom unit first. This process will be identical for both the Local Preference Pool and Open Pool and will be used for all unit sizes until all units are leased or until the lottery list is exhausted.

Please note: Household size preference will override local preference. This means if we exhaust the applicants in the local pool that require studio, we will move to the open pool for households requiring a studio. Household size shall not exceed, nor may the maximum allowable household size be more restrictive than the State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400). Applicants will not be approved for units larger than their household size allows.



Once program eligibility has been determined your information will be forwarded to the Leasing Office for screening which may include credit, past landlord and other reference checks to the extent permitted by EOHLC guidance in effect at the time of your application. A criminal background (CORI) may also be conducted. If the Leasing Office determines you are eligible, then you will be offered a unit.

You need to be determined eligible by MCO Housing Services, the Leasing Office, and if you have a Section 8 or other housing voucher, your Public Housing Authority (PHA). If the PHA determines you or the project does not meet the eligibility criteria, then you will not be able to lease a unit.

If there are lottery applicants remaining once the affordable units are leased then, based on the order in which such applicants were drawn from the Open Pool and subject to any applicable preferences for accessible units and household size, MCO Housing Services will establish a waiting list for future vacancies. Local preference will not be applied beyond the initial marketing and lease up.

Time Frames

Please be advised that the official income verification will be done at the time you have an opportunity to lease through Phase 2 of the application process. Also understand you need to be income eligible but will also, at minimum, be subject to a credit screening, landlord screening, employment verification, criminal background and CORI checks by the project and determined eligible or ineligible on that basis to the extent consistent with EOHLC guidance in effect at the time of such determination.

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 Unit Numbers

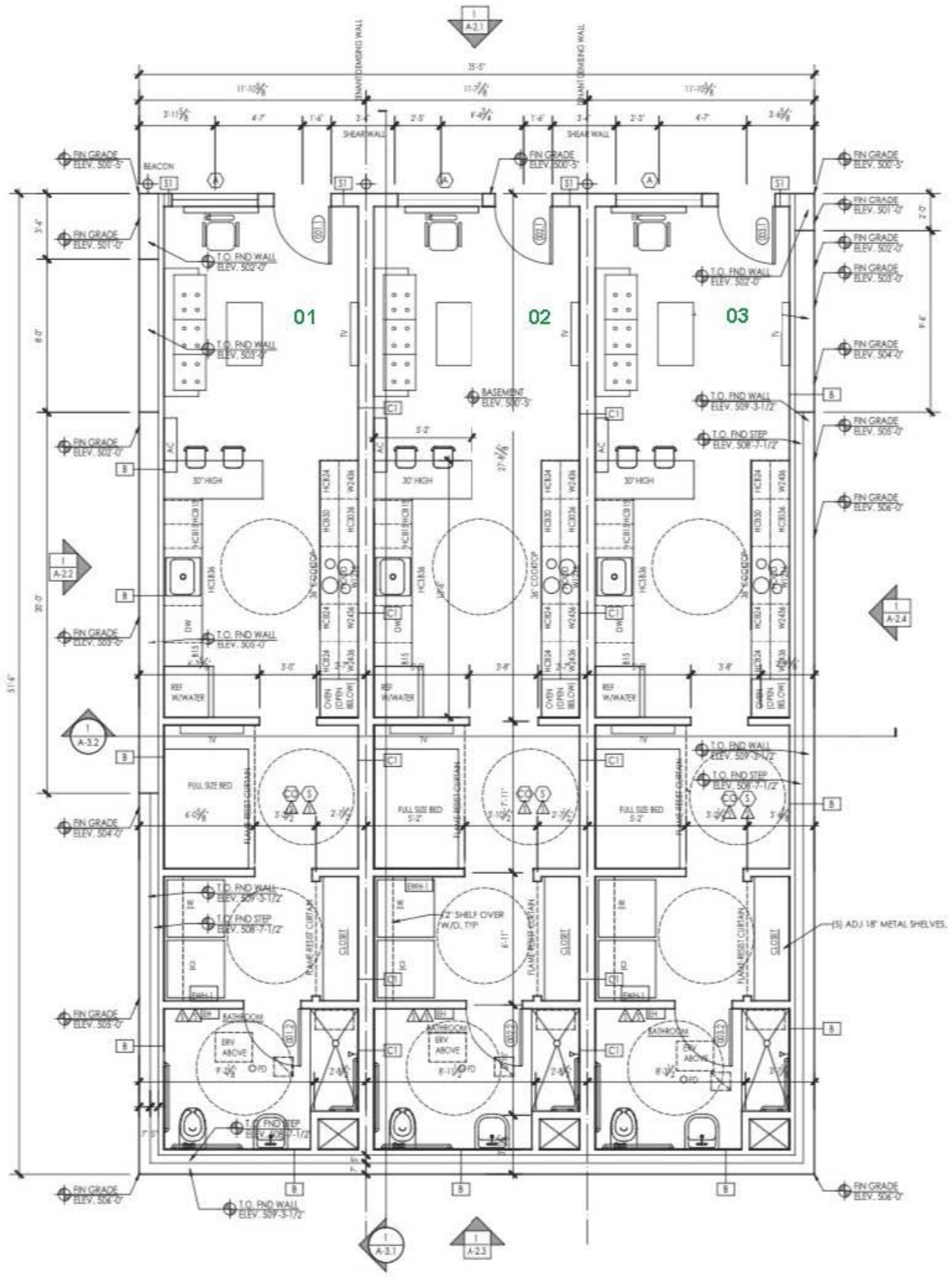
ALL UNITS ARE STUDIOS ARE 535 SQ. FT. WITH ONE BATHROOM

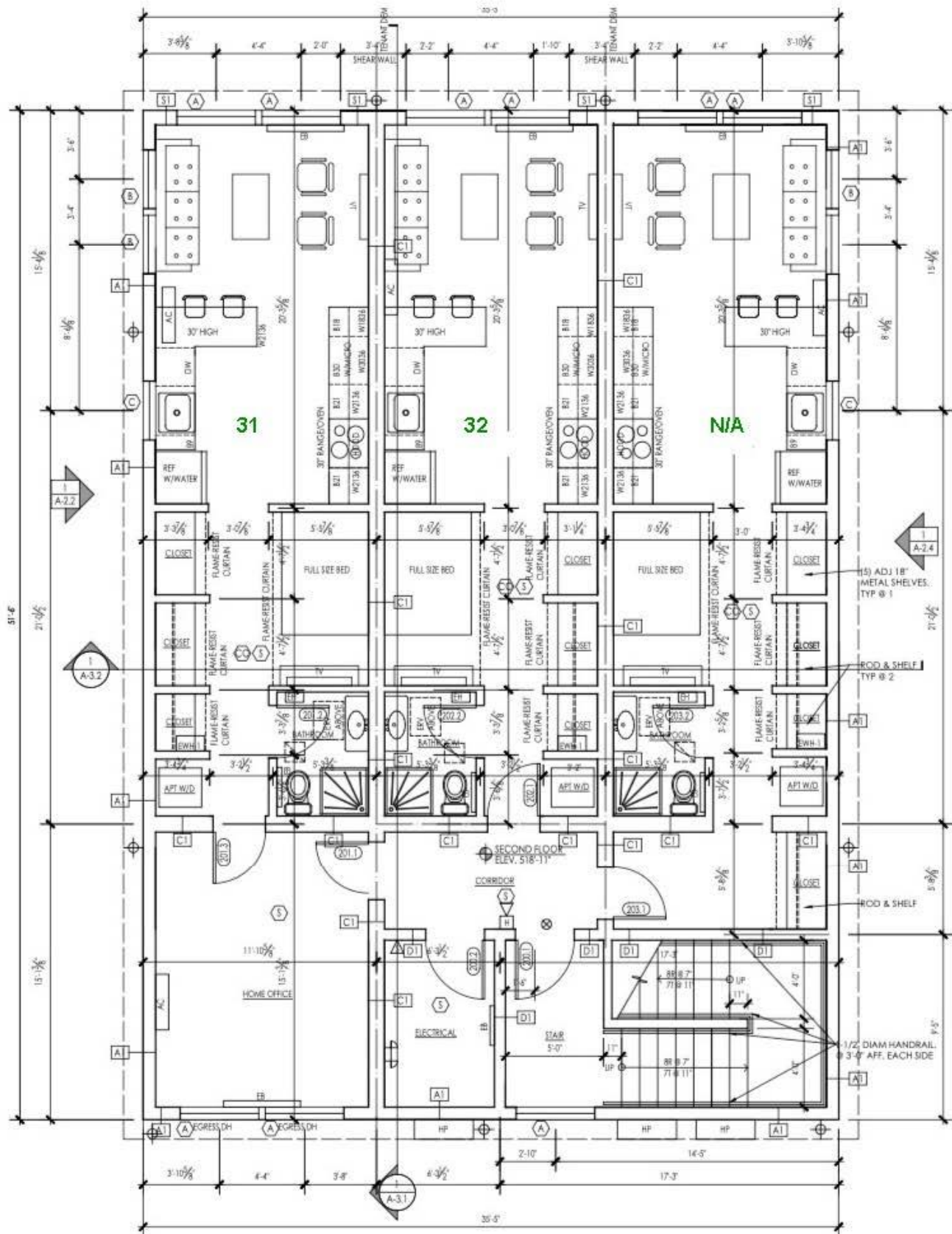
Unit Number	AMI
01(Grp 2A)	80%
02(Grp 2A)	80%
03(Grp 2A)	80%
21(Grp 2A)	80%
22(Grp 2A)	80%
23(Grp 2A)	80%
31	80%
32	60%

All Units will be available for immediate Move in
(Grp 2A) is a wheelchair accessible apartment

Unit Numbers subject to change







24 JACKSON STREET LOTTERY APPLICATION

**Application Deadline:
April 14, 2026, at 11:59 PM**

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Local Pool: Y / N

Lottery Code: _____

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell _____

Email: _____

Do you own a home? _____ If so, when did you sell it? _____

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

- Current Worcester Resident
- Employed by the City of Worcester, the Worcester Public Schools
- Employee working in the City of Worcester or with a Bonafide offer of employment from a company located in Worcester
- Parents with children attending the City of Worcester Public Schools, i.e. METCO

Do you have a Section 8 or other form of rental assistance? _____ Yes _____ No

Bedroom Size: _____ Studio

Do you require a wheelchair accessible Group 2A unit? _____ Yes _____ No

Do you need reasonable accommodation/modification due to a disability (optional)? _____ Yes _____ No

If Yes, Please explain: _____

The total household size is _____

Household Composition - complete for everyone that will be living in the unit, including applicant.

Name _____ Relationship _____ Age _____ DOB _____ Last 4 Digits SS# _____

Name _____ Relationship _____ Age _____ DOB _____ Last 4 Digits SS# _____

FINANCIAL WORKSHEET: (All lawful, verifiable sources of income will be considered, including, without limitation, child support, grants, pensions, GI benefits, disability funds, trust funds, student loans, social security, savings accounts, and federal, state, or local public assistance or housing subsidies; however, discretionary bonuses may not be considered.)

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 _____
- Debit Card _____
- 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 _____
- Gift _____

TOTAL ASSETS _____

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.)

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 opportunity to lease an affordable unit at 24 Jackson Street. I (we) understand if selected in the lottery I/we understand all financial and other documentation will need to be provided for program eligibility determination.

Signature _____
Applicant(s)

Date: _____

Signature _____
Co-Applicant(s)

Date: _____

Refer to page 18 for submission information



24 Jackson Street Worcester

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at 24 Jackson Street in Worcester MA

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

Household Size	1	2
Max Allowable Income		
60% AMI	\$54,400	\$61,740
80% AMI	\$69,850	\$79,800

Income from all family members, over the age of 18, must be included.

2. I/We understand that if household assets exceed \$51,600.01, the calculation of income will include the greater of the actual income earned from those assets or imputed income based on HUD's current passbook rate of 0.45%, which will be added to the household's total income when determining eligibility.
3. The household size listed on the application form includes only 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. I/We understand that providing false information will result in disqualification from further consideration.
5. I/We understand that by providing the following documentation does not guarantee that I/we will be able to lease a unit. I/We understand there are two Phases in the lottery. Phase 1 is to register for the lottery and Phase 2 is to provide financial and other documentation to determine program eligibility post lottery.
6. Program requirements are established by The City of Worcester and EOHLIC and are enforced by the Program Administrator. I/We agree to be bound by whatever program changes may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the Program Administrator are final.
7. Affordable units may not be leased to individuals who have a financial interest* in the development or to a Related Party,** or to their families. I/we certify that no member of our household has a financial interest in this Project, is a Related Party, or is a family member of someone who has a financial interest or is a Related Party.

***"Financial interest"** means anything that has a monetary value, the amount of which is or will be determined by the outcome of the Project, including but not limited to ownership and equity interests in the Developer or in the subject real estate, and contingent or percentage fee arrangements; but shall not include third party vendors and contractors.

****Related Party means:**

1. any person that, directly or indirectly, through one or more intermediaries, controls or is controlled by or is under common control with the Developer, as well as any spouse of such person or "significant other" cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
2. any person that is an officer of, member in, or trustee of, or serves in a similar capacity with respect to the Developer or of which the Developer is an officer, member, or trustee, or with respect to which the Developer serves in a similar capacity, as well as any spouse of such person or "significant other" cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
3. any person that, directly or indirectly, is the beneficial owner of, or controls, 10% or more of any class of equity securities of, or otherwise has a substantial beneficial interest (10% or more) in, the Developer, or of which the Developer is directly or indirectly the owner of 10% or more of any class of equity securities, or in which the



Affidavit & Disclosure Form

Page 2

Developer has a substantial beneficial interest (10% or more) , as well as any spouse of such person or “significant other” cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;

4. any employee of the Developer; and

5. any spouse, parent, grandparent, sibling, child or grandchild (natural, step, half or inlaw) of an employee of the Developer or “significant other” cohabiting with an employee of the Developer.

8. I/We understand there may be differences between the market and affordable units and accept those differences.

9. I/We understand if my/our total income exceeds 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 24 Jackson Street I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date

Refer to page 18 for submission information



Return the following to MCO Housing Services:

1. Completed, signed and dated application
2. Signed and dated Affidavit and Disclosure Form
3. Proof of Local Preference, if applicable.

All information must be received by 11:59 p.m. on April 14, 2026. You may email, fax or mail (postmarked on or before 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: lotteryinfo@mcohousingservices.com

TTY: 711, when asked 978-456-8388

