



your resource for Affordable Housing



MCO Cottage Rentals Lancaster Information Package and First Come First Serve Application

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 978-515-0088 OR EMAIL: APORTER@MADISONMGMT.COM

Attached is information regarding the affordable rental homes available at MCO Cottage Rentals in Lancaster, 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 on Cottage Lane, adjacent to 259 Deershorn Road in Lancaster, the community of 32 rental cottages (31 new and 1 existing home) will provide 8 affordable rental homes. There are two-bedroom homes and three-bedroom homes available on a first come first serve basis for eligible applicants. The homes range in size from 1296 to 1500 sq feet, provide 1.5 to 2.5 full baths, fully appliance kitchens and laundry hook up in all homes. This is a nonsmoking community, and pets are allowed with a monthly pet rent. Requirements are subject to reasonable accommodation.

The affordable monthly rent for a two-bedroom home is \$2,104 and the three-bedroom homes will have affordable rents of \$2,422. Tenants will only be responsible for water and internet/cable. These homes are electric. Electricity and sewer via the onsite septic system shall be included in the rent. The remaining affordable homes are available on a first come first serve basis as outlined in the attached package.

The rent is 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. Generally, the minimum income needed to lease a unit, without a Section 8 or other housing voucher is \$63,120 for a two-bedroom home and \$72,660 for a three-bedroom home. Income and assets may be used in determining minimum income eligibility, if needed.

PLEASE NOTE: All applicants must include complete financial documentation with the application. An application will be considered incomplete and will not be reviewed for eligibility if all financial documentation is not received at time of application submission. This means we will not hold a unit for you until all documentation is received. The first applicant that provides a complete application will have the first opportunity to move forward in the Leasing Process. Applications are reviewed based on the date a complete application was received.

Thank you for your interest in affordable housing at **MCO Cottage Rentals Lancaster**. We wish you the best of luck. Please contact MCO Housing Services, LLC 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, 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 dukumentiyoo 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)



MCO Cottage Rentals Lancaster

Question & Answer

The units will be leased in accordance with policies and guidelines established by the Executive Office of Housing and Livable Communities (EOHLC) and Masshousing through a Comprehensive Permit 40B 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	3	4	5	6
Max Allowable Income	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450

Income limits are subject to change upon HUD's release of new income limits.

APPLICANT QUALIFICATIONS:

- Household income cannot exceed the above maximum gross allowable income limits. Income for adults 18 or older is required.
- When assets total \$5,000 or less, the actual interest/dividend income earned is included in the annual income 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.
- 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.
- Applicants may not own a home and lease an affordable unit, including homes in a trust.
- 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.

Are there adaptable homes?

Yes, the homes are adaptable. One three-bedroom home is a Group 2 handicap accessible unit. Applicants 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. Requests for reasonable accommodation must be made at the time of application with the required documentation, i.e. letter from doctor.

Are there preferences for Household Size?

Household Size Preferences are based on the following:

- There is at least one occupant per bedroom.
- 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.
- 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.
- A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.

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.



Application Process

Applicants that submit a complete application will be added to the review file based on the date your complete application was received. Applications will be reviewed for eligibility in order of receipt of a complete application. Applicants that submit an incomplete application will be notified of the missing documentation and once all documentation is received will be added to the review file and will be reviewed in order based on the date the missing documentation was received.

Please note: Household size shall not exceed, nor may the maximum allowable household size be more restrictive than, 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 your eligibility has been determined your information will be forwarded to the Leasing Office for credit and background checks to the extent permitted by Masshousing guidance in effect at the time of your application. Background checks will meet EOHLC's Model Policy Regarding Applicant Screening on the Basis of Criminal Records. Furthermore, mitigating circumstances shall be considered in assessing eligibility for tenancy. If the Leasing Office determines you are eligible then you will be offered a unit. At lease signing you will be required to pay the first month's rent and security deposit which is \$500 for a two bedroom and \$750 for a three-bedroom home.

Applicants need to be determined eligible by MCO Housing Services and the Leasing Office before being offered a unit. If either MCO Housing Services or the Leasing Office determines applicants do not meet eligibility criteria, then they will not be able to lease a unit.

Applicants with a Section 8 or other housing voucher will need project approval from the Public Housing Authority (PHA) before an applicant can sign a lease.

If all units are leased you will be added to the waiting list for future vacancies.

Floorplans located at mcocottagerentals.com

Floorplans are not available for 10 Cottage Lane and 12 Cottage Lane

LIST OF UNITS CURRENTLY AVAILABILITY AS OF 5/30/2024.

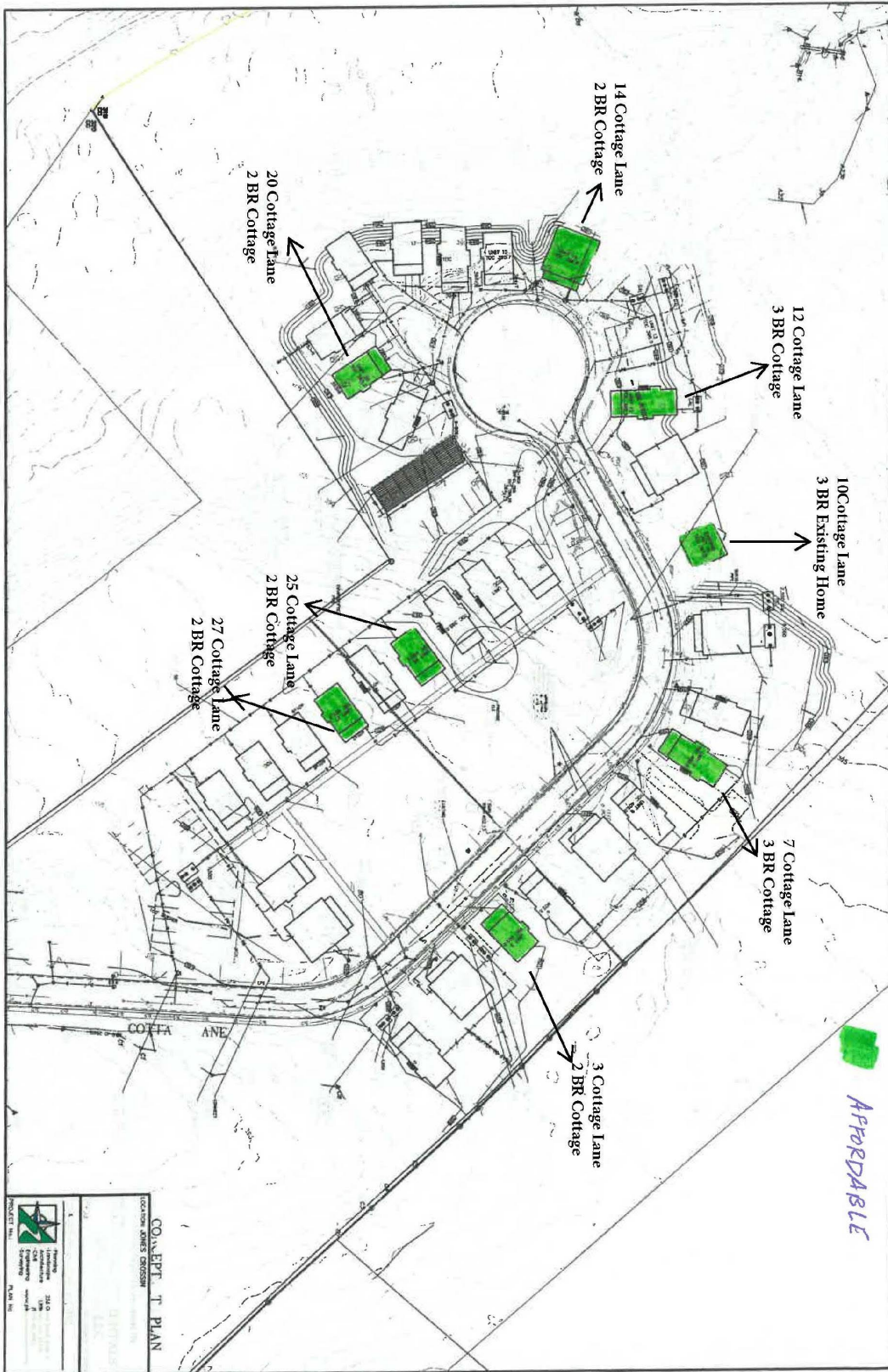
Unit Address	Unit Style	# of Bedrooms	# of Bathrooms	Sq. Ft.	Estimated* Availability
3 Cottage Lane	Spruce Cottage	2	1.5	1,296	TBD
10 Cottage Lane	Existing Home	3	2.5	1,500 +/-	Immediate
12 Cottage Lane (Group 2)	Maple Cottage	3	2.0	1,408	June/July
14 Cottage Lane	Spruce Cottage	2	1.5	1,296	Immediate
20 Cottage Lane	Maple Cottage	3	2.0	1,408	June/July
25 Cottage Lane	Spruce Cottage	2	1.5	1,296	Immediate
27 Cottage Lane	Spruce Cottage	2	1.5	1,296	Immediate

Group 2 is the handicap accessible unit.

*Dates subject to change.



MCO COTTAGE RENTALS LANCASTER AFFORDABLE HOME LOCATIONS



MCO Cottage Rentals Lancaster

FIRST COME FIRST SERVE APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell: _____

Email: _____

Have you ever owned or do you currently own a home? _____ If so, when did or will you sell it? _____

Do you have a Section 8 or other housing voucher (the units are **NOT** subsidized, or income based): _____ Yes _____ No

Number of Bedrooms Needed: _____ Two Bedroom; _____ Three Bedroom

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

Do you require any adaptations or special accommodation? _____ Yes _____ No

If Yes, Please explain: _____

The total household size is _____

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

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 _____
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 _____

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.)

ABOUT YOUR HOUSEHOLD: (OPTIONAL)

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the apartment/unit. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of Dependents
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____
Not White	_____	_____	_____

SIGNATURES:

The undersigned warrants and represents that all statements herein are true. It is understood that the sole use of this application is to establish the preliminary requirements to have an opportunity to lease an affordable unit at MCO Cottage Rentals Lancaster. I (we) understand if selected all information provided shall be verified for accuracy at the time of lease.

Signature _____

Applicant(s)

Date: _____

Signature _____

Co-Applicant(s)

Date: _____

Refer to page 16 for submission information



MCO Cottage Rentals Lancaster

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable homes at MCO Cottage Rentals Lancaster, through the Executive Office of Housing and Community Development (EOHLC) and MassHousing:

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

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

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

Income Limits subject to change based on HUD updating the income limits.

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 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 being selected 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 will be offered a specific unit. I/We will have the option to accept the available unit, or to reject the available unit. If I/we reject the available unit I/we will move to the bottom of the waiting list and will likely not have another opportunity to lease an affordable unit at Ross Manor Apartments.
7. Program requirements are established by EOHLC and MassHousing and are enforced by the Project's Monitoring Agent, MassHousing. 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 Monitoring Agent, MassHousing, is final.
8. 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 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.

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 MCO Cottage Rentals Lancaster. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date

Refer to page 19 for submission information



APPLICATION TIPS

PLEASE READ THE FOLLOWING CAREFULLY

1. More than 50% of applications submitted to MCO Housing Services are incomplete. Please take the time to read the application and submit all required documentation. It is your responsibility to provide the correct documentation. Failure to do so can impact your ability to lease an affordable unit.
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. 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.
5. DO NOT ASSUME you do not need to provide a certain document. When in question call or email BEFORE you submit your application.
6. 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 tells us you have a retirement account only. You must provide the last statement from whoever is managing the account in order for MCO to determine the account's value.
7. 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.
8. 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 accepted, but depending on the circumstances, we may be able to work with you.
9. 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.
10. 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 above Application Tips.

Applicant Signature

Date

Co-Applicant Signature

Date



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

Provide all applicable information. Complete financial documentation is required and must be sent with your application. Incomplete applications will not be reviewed for eligibility until all documentation is received.

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. _____ One form of identification for all household members, i.e. birth certificates, driver's license, etc.
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) **consecutive** pay stubs for all jobs (check/direct deposit stubs). For unemployment, DOR verification stating benefits received. Verification 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.
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: copy of divorce papers, 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 complete the attached form.
7. _____ If you are self-employed you MUST provide a detailed Profit and Loss 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.
8. _____ Federal Tax Returns –2023 (NO STATE TAX RETURNS)
 - **NOTE:** Provide all pages that are submitted to the IRS. For example, if a Schedule 1 is submitted to the IRS and not part of your application, your application will be considered incomplete.
 - **NOTE:** If you did not submit a tax return for last year then you must provide a Verification letter of non-filing from the IRS. The form to request is 4506-T and can be found on [irs.gov](https://www.irs.gov) or you can set up an account at [irs.gov](https://www.irs.gov) and print out the letter.



- **NOTE:** If you filed your taxes and are unable to locate, you can request the transcript of your Federal taxes by submitting form 4506-T to the IRS. The form to request is 4506-T and can be found on [irs.gov](https://www.irs.gov) or you can set up an account at [irs.gov](https://www.irs.gov) and print out the letter.

9. _____ W2 and/or 1099-R Forms: 2023

- **NOTE:** If you filed are unable to locate you can request the transcript of your W2's/1099's by submitting form 4506-T to the IRS. The form can be found on [irs.gov](https://www.irs.gov) or you can set up an account at [irs.gov](https://www.irs.gov) and print out your 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, **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 individual statements.

- _____ 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/>.

- _____ Saving accounts – last three 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.

- _____ Revocable trusts



- _____ Equity in rental property or other capital investments
- _____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds, Money Market, Robinhood and all online accounts, etc.
- _____ Retirement accounts, IRA, Roth IRA, 401K, 403B, etc for all current and past jobs
- _____ Cash value of Whole Life or Universal Life Insurance Policy.
- _____ Personal Property held as an investment
- _____ Lump-sum receipts or one-time receipts

12. _____ Proof of student status for dependent household members over age of 18 and full-time or part-time students. Letter from High School or College providing student status, full time or part time for current or next semester.

13. _____ A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application, i.e. letter from doctor.

14. _____ If the applicant is in the process of a divorce or separation, the applicant must provide legal documentation that the divorce or separation has begun or has been finalized. Information must be provided regarding the distribution of family assets.

We understand if we do not provide all applicable financial documentation our application will not be reviewed for eligibility until all documentation has been provided.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

Refer to page 16 for submission information



MCO Cottage Rentals Lancaster
Lancaster, MA

Release of Information Authorization Form

Date: _____

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

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

Refer to page 16 for submission information



COMPLETE ONE FORM PER CHILD

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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Page 1 of 1



Return the following to MCO Housing Services:

1. Completed, signed, and dated application.
2. Signed and dated Affidavit and Disclosure Form.
3. Completed, signed, and dated Required Personal Identification and Income Verification Documents Form.
4. Signed and dated Application Tip Form.
5. All required financial documentation.
6. Complete, signed and dated *Release of Information Authorization Form*.
7. Special Accommodation Documentation, if needed.
8. Complete, sign and date Child Support and Custody Affidavit, if applicable. One copy for each child.

Applications can be mailed, emailed, or faxed to our offices as outlined below.

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

