



your resource for Affordable Housing



**The West Apartments
Worcester, MA
PHASE 1 Information Package and Lottery Application**

Attached is the information regarding the affordable rental units at 49 West 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 49 West Street in Worcester, MA, this new rental development offers seven affordable apartments, by lottery, to income-eligible households earning up to 30% or 60%AMI. Each unit includes one bath in 365 – 925 sq. ft. depending on bedroom size. All kitchen appliances provided. On-street parking is available. One cat is allowed. Rental insurance must cover the cat otherwise there will be a monthly pet cat rent of \$50. Additional cats will require owner/landlord consent. This is a smoke free building.

*****ANNOUNCEMENT*****

MCO Housing Services is now accepting applications on-line. The application process will be in two phases. Phase 1 go to page 4 for information on how to apply on-line. You are self-certifying your eligibility.

Phase 2 is to provide your financial documentation, if you have the opportunity to lease, to determine program eligibility. This will happen post-lottery.

Paper applications will be accepted if you are unable to apply on-line.

The monthly rent for the affordable units is as follows:

	Non-Voucher	Section 8 Voucher
	<u>Rent</u>	<u>Rent</u>
• 3 - Studio (60% AMI):	\$1,254	\$1,588
• 3 - One-Bedroom (60% AMI):	\$1,428	\$1,599
• 1 - Two-Bedroom (30% AMI):	\$752	\$2,056

Hot Water, Gas heat, water and sewer are included in the rent. Tenants are responsible for electricity only. 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 incomes, without a voucher are listed below:

The MINIMUM Income Requirements:

Studio	\$37,620 Annually
One Bedroom	\$42,840 Annually
Two Bedroom	\$22,560 Annually

Applications must be filled out completely, truthfully, and accurately. 49 West 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 Via Zoom

May 18, 2026, at 6:30 PM

Go to Zoom.com, click on Join A Meeting and enter the meeting ID when asked

Meeting ID: 801 647 6106

Application Deadline

June 08, 2026

Electronic Lottery

June 22, 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.

The PROCESS:

In **Phase 1**, applicants submit basic household and income information online. MCO will review all completed Phase 1 applications to identify those applicants who are most likely to qualify for an affordable unit and to confirm any Local Preference eligibility. Please note that Phase 1 review is preliminary and does not guarantee placement in the lottery or approval to lease a unit.

Once this initial review is complete, MCO will assign each eligible applicant a lottery number and a corresponding group ranking. Applicants will be organized into groups (Group A, Group B, etc.), with Group A having the first opportunity to lease a unit. MCO will provide the Leasing Office with a list of applicants organized by group ranking.

MCO will then notify applicants in Group A via email that they should contact the Leasing Office to schedule a time to tour the available units. Please note that this notification does not guarantee approval to lease a unit. The Leasing Office will conduct its standard review, including credit, landlord, and other leasing checks.



Phase 2 – Detailed Submission & Program Eligibility

Once the Leasing Office approves an applicant, MCO will invite that applicant to complete Phase 2, which involves submitting detailed financial documentation online. Each group will have one week from the date of the Leasing Office's approval to submit all required documents. If the required documents are not submitted within this one-week period, the applicant forfeits their spot, and MCO will move on to the next applicant or group in the ranking order.

MCO will review the Phase 2 documentation to confirm program eligibility and finalize approval for leasing. Subsequent groups will be notified in order of ranking only after the preceding group has completed the leasing and eligibility process, ensuring a fair and orderly opportunity for all applicants. Household size requirements and Local Preference will continue to guide unit assignment during this process.

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

The FINE PRINT & Additional Information:

The following pages include more specific property information (floor plans, unit locations) as well as more detailed program information as it relates to your qualification and a paper application (if needed).

Thank you for your interest in the affordable homes being offered at 49 West in Worcester, MA. If you have any questions on the project or completing the application, please email lotteryinfo@mcohousingservices.com. or call MCO Housing Services, LLC at 978-456-8388.



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 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.
[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)



The West Apartments 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/b7d51543-581f-4646-a498-1f823b0721fe/>



49 West 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	3	4
30% - Max Gross Allowable Income	\$26,190	\$29,940	\$33,690	\$37,410
60% - Max Gross Allowable Income	\$52,380	\$59,880	n/a	n/a

Income limits submit 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. If an applicant's household has financial assets exceeding \$52,787, the actual income generated must be provided or 0.4% of the asset value will be included for qualification purposes. Assets of \$52,787 or less the earned interest/dividend will be added to income to determine final eligibility.
3. In addition to income and asset eligibility you will also be subject to a screening by the leasing office 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 is one (1) bedroom Group 2 apartment 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

- a. Seven (7) affordable units are available by lottery at 49 West Street. The Lottery has two pools: Local Preference Pool and the Open Pool. If you meet at least one of the “Local Preference Criteria” you can be included in the Local Pool which will have a preference of up to 70% of the available affordable homes. Proof of Local Preference documentation must be submitted with the Phase 1 Application. MCO Housing Services will review the documentation you submit with your application and verify if you meet the Local Preference Criteria. If you do not qualify for local preference, you will be in the open pool. The unit breakdown for the homes at The West Apartments is as follows:

Unit Size	# of Units	Local Pool	Open Pool
Studio	3	2	1
One Bedroom	3	2	1
Two Bedroom	1	1	0

- a. Applicants in the Local Preference Pool will also be included in the Open Pool, providing two opportunities for selection.

Lottery Results & Group Rankings

- a. The lottery will be conducted electronically, and results for both pools will be posted with ranking codes. Each eligible applicant will be assigned a number and a corresponding group ranking. Group A will have the first opportunity to lease a unit, followed by Group B, and so on. MCO will provide the Leasing Office with a list of applicants organized by group ranking.

Leasing Office Review & Phase 2 Submission

- a. MCO will notify applicants in the current group via email to contact the Leasing Office and schedule a tour of available units. The Leasing Office will conduct its standard review, including credit, landlord, and other checks.



- b. Once the Leasing Office approves an applicant, MCO will invite them to submit Phase 2 documentation for final program eligibility verification. Each group has one week from the date of Leasing Office approval to submit all required documents. Failure to meet this deadline will result in forfeiture of the spot, and MCO will move to the next applicant or group. Subsequent groups will only be notified after the preceding group completes the leasing and eligibility process.

Unit Assignment & Priority Rules

- a. Unit distribution will be based on lottery pool ranking and household size. The highest-ranked applicants in either pool who meet household size requirements and submit required documentation on time will be offered units first. For example, the Local Preference Pool one-bedroom unit will go to the highest-ranked eligible household, followed by the next eligible applicant. This process continues for all unit sizes until all units are leased or 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 a one-bedroom unit, we will then move to the open pool for households requiring one bedroom. 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).

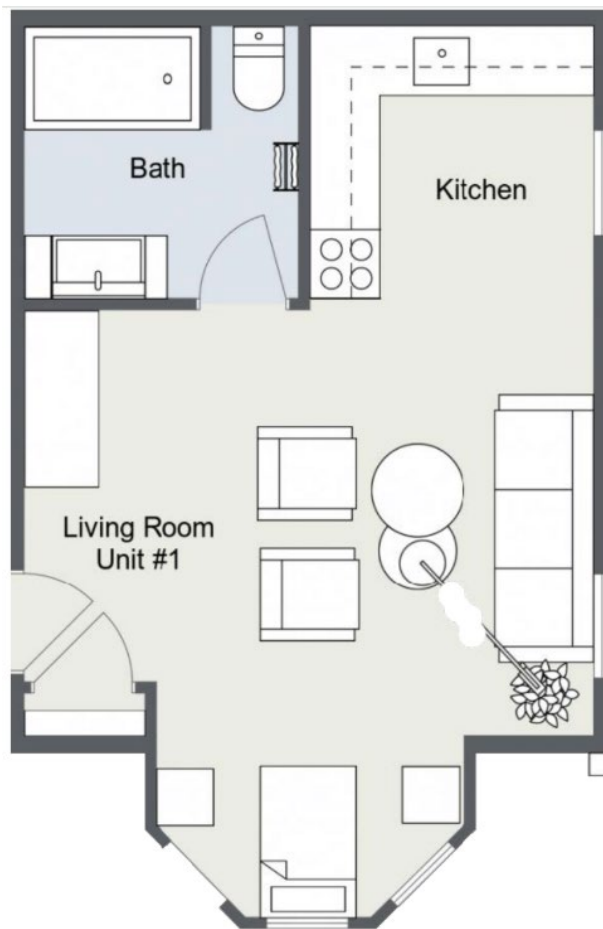
- a. Applicants will only have the opportunity to lease the unit once the Phase 2 application has been submitted and you have met the program eligibility criteria and all relevant leasing office reviews have been completed.
- b. If all the affordable units are leased and lottery applicants remain, the established Open Pool ranking lists are used to create a waiting list for the project. Local preference will not be applied beyond the initial marketing and lease up.



Affordable Unit Numbers

Unit Number	Bedroom Size	# Bathroom	Estimated Square Ft.
1	Studio	1	Approx. 365
2 (HGrp 2)	1	1	Approx. 615
3	Studio	1	Approx. 365
4	1	1	Approx. 615
5	1	1	Approx. 615
6	Studio	1	Approx. 365
7	2	1	Approx. 925

All Units will be available for immediate Move in
 (HGrp2) is a wheelchair accessible apartment

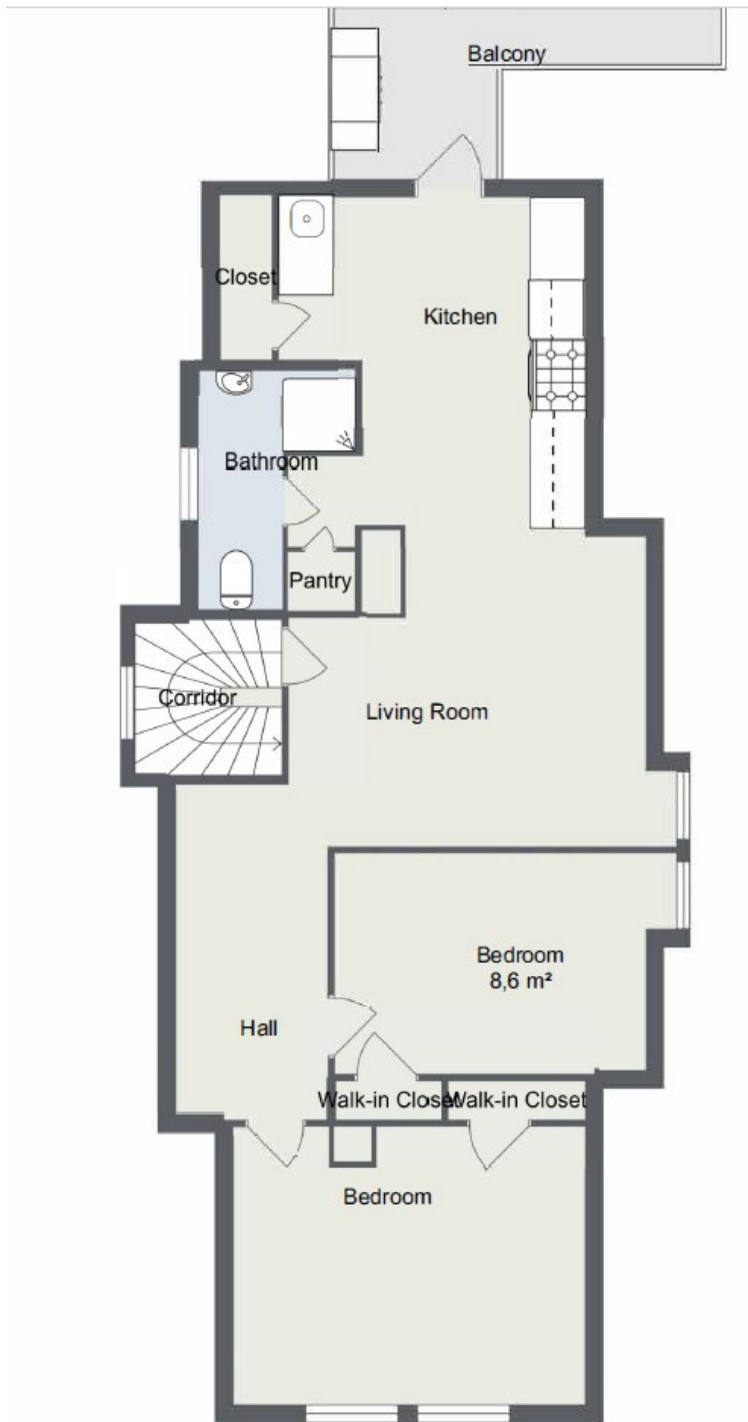


Studio





ONE BEDROOM UNIT



TWO BEDROOM UNIT

49 WEST STREET LOTTERY APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Local Pool: Y / N

Lottery Code: _____

Application Deadline:

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; _____ One Bedroom; _____ Two Bedroom

Do you require a wheelchair accessible Group 2 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# _____

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.)

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	_____	_____	_____
Other	_____	_____	_____

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 49 West 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 _____ Date: _____



Applicant(s)

Signature _____
Co-Applicant(s)

Date: _____

Refer to page 13 for submission information



Return the following to MCO Housing Services:

1. Completed, signed and dated application
2. Local Preference letter, if applicable

All information must be received by 11:59 p.m. on _____. 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

