MCO HOUSING SERVICES
your resource for Affordable Housing

The Woodlands

Peabody, MA

PHASE 1 – INFORMATION PACKAGE & APPLICATION

The Woodlands at Peabody is a new residential community located at 190R Newbury Street in Peabody, Massachusetts. Developed through the Executive Office of Housing and Livable Communities (EOHLC) Local Action Unit (LAU) Program, the community includes sixty (60) apartment homes, including twelve (12) affordable rental apartments.

The PRODUCT:

Twelve (12) affordable rental apartments will be available by lottery for eligible households earning up to 80% of Area Median Income (AMI).

Community Highlights:

- (3) One Bedroom apartment homes featuring one full bathroom and approximately 700 square feet of living space.
- (9) Two Bedroom apartment homes featuring two full bathrooms and 1,036 to 1,141 square feet of living space.
- All kitchen appliances provided, including an in-unit washer & dryer
- Smoke-free community
- Pet-friendly community: maximum of two pets; monthly pet rent is $75 per dog and $45 per cat (breed restrictions may apply)
- Service animals and assistance animals welcomed in accordance with applicable fair housing laws
- One surface parking space is included at no charge; additional surface parking is $100 per month; garage parking, subject to availability, is $150 per month
- On-site storage is available for $75 per month.
- Reasonable accommodation is available for individuals with disabilities in accordance with applicable fair housing laws.

MONTHLY RENTS:

AMI	Total Bedrooms	Total Bathrooms	Monthly Rent
80% AMI	1	1	$2,250
80% AMI	2	2	$2,550

Utility allowances have been deducted from the rents. Tenants are responsible for paying all utilities directly, including water and sewer.

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The MAXIMUM Household Gross Income Requirements:

Household Size	1	2	3	4
80% AMI	$96,000	$109,700	$123,400	$137,100

The MINIMUM Household Gross Income Guidelines:

AMI	Bedroom Size	Total Bathrooms	Minimum Annual Gross Income
80% AMI	1	1	$67,500
80% AMI	2	2	$76,500

HUD income limits are updated annually, and rents may be adjusted accordingly.

Minimum and Maximum Household Income Guidelines:

- Minimum income is calculated at 2.5 times the monthly rent.
- Income and assets may be considered together when determining minimum-income eligibility.
- The minimum-income requirement does not apply to applicants with a Section 8 voucher or other qualifying rental assistance.
- Rents are based on HUD guidelines, not individual household income. Unless you have rental assistance, you are responsible for the full rent shown above.

The SCHEDULE:

The affordable apartments are anticipated to be available for occupancy on a schedule to be confirmed by the developer. The key program dates are listed below:

Virtual Public Information Meeting
December 7, 2026 at 6:30 PM

https://us02web.zoom.us/j/83336905349?pwd=j1VPZbC7uo0xIDNbsCZNMOYLFBtfao.1

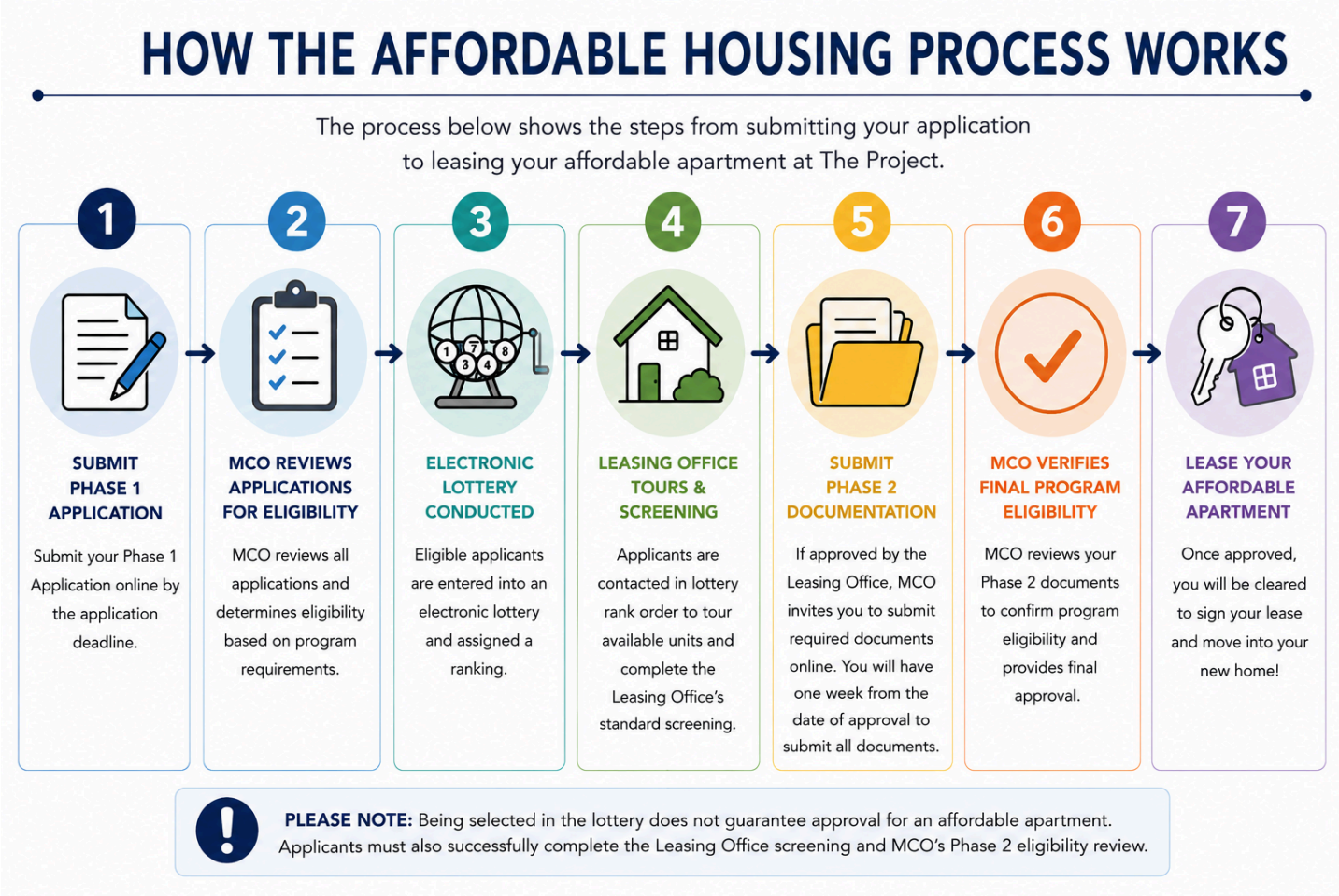
Meeting ID: 833 3690 5349
Passcode: 653967

The Public Information Meeting will be held live via Zoom and will be recorded. A recording will be available at www.mcohousingservices.com through the application deadline for applicants who are unable to attend the live meeting or who wish to review the information at a later time.

Application Deadline
January 6, 2027

Electronic Lottery

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Phase 1 – Self Certification

In Phase 1, applicants submit basic household, income and asset information online. If you qualify for Local Preference you must provide evidence of status as part of the Phase 1. The Local Preference criteria are:

- ❒ Current Peabody Resident
- ❒ Household Member employed by the City of Peabody or the Peabody Public Schools
- ❒ Household member employed working in the City of Peabody or with a bona fide offer of employment from a company located in Peabody
- ❒ Households with children attending the City of Peabody Public Schools, i.e. METCO

A complete Phase 1 Application must be submitted by the application deadline to be included in the lottery.
Incomplete or late applications will not be reviewed or included in the lottery.
MCO will review completed applications after the application deadline. Ineligible applicants will be notified by email or mail that they are included. Eligible Applicants included in the lottery will receive notification confirming household size and preferences.

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The lottery will be held electronically, and applicants will be notified of the lottery results within 72 business hours.

The Leasing Office will then contact applicants in lottery rank order to schedule home tours and begin their standard leasing screening process. The Leasing Office will conduct its standard review, including credit, landlord, and other leasing checks. Only applicants who pass the Leasing Office screening will continue to Phase 2 of the Application process.

Please be advised - MCO Housing Services uses PRONTO Housing for the online application process (Phase 1 & 2). For your first online lottery, you will need to establish an account and create a username and password. See the link to PRONTO and additional information below.

Phase 2 – Detailed Submission & Program Eligibility

Once the applicant has completed and passed the Leasing Office's standard screening process, MCO will invite the applicant to complete Phase 2, which involves submitting detailed financial documentation online. Each applicant will have one week from the date of MCO's Phase 2 invitation to submit all required documents. Applicants should be advised that Phase 2 requires an extensive amount of financial documentation. To prepare, review the list of commonly required documents under "Documents and Links" at www.mcohousingservices.com. 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 in the ranking order.

MCO will review the Phase 2 documentation to confirm program eligibility and finalize approval for leasing. Subsequent applicants will be notified in order of ranking only after the preceding applicant 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 assignments during this process.

TO APPLY ONLINE:

To create a PRONTO account and submit your Phase 1 application, **click here:**
https://prontohousing.io/registration/68eed346-aead-43dc-8ce2-afa02ad8e24c/

WHAT YOU WILL NEED:

1. **Household size and household income and asset information.**
2. **Proof of Local Preference, if applicable**
    a. Examples include a current utility bill, voter registration, employers' letter or paystub.

APPLICATION DEADLINE:

All required information must be received by 11:59 p.m. on the established deadline. Applications may be submitted online or by email, fax, or mail.

SUBMISSION ADDRESS FOR PAPER APPLICATION AND CONTACT INFORMATION:

MCO Housing Services, LLC
P.O. Box 372, Harvard, MA 01451
Phone: 978-456-8388
Email: lotteryinfo@mcohousingservices.com | TTY: 711

QUESTIONS?

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If you have questions regarding the application process or lottery eligibility, please contact MCO Housing Services at lotteryinfo@mcohousingservices.com or 978-456-8388.

Applicants will not be discriminated against on the basis of race, color, national origin, disability, age, ancestry, familial status, genetic information, marital status, receipt of public assistance, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Language assistance, including translation and interpreter services, as well as TTY/TDD and other communication aids, will be provided at no charge upon request to ensure equal access for all applicants.

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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 dukumentiyo 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. يرجي الاتصال بـ MCO Housing على الرقم 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)

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The Woodlands at Peabody

Affordable Unit Locations and Descriptions

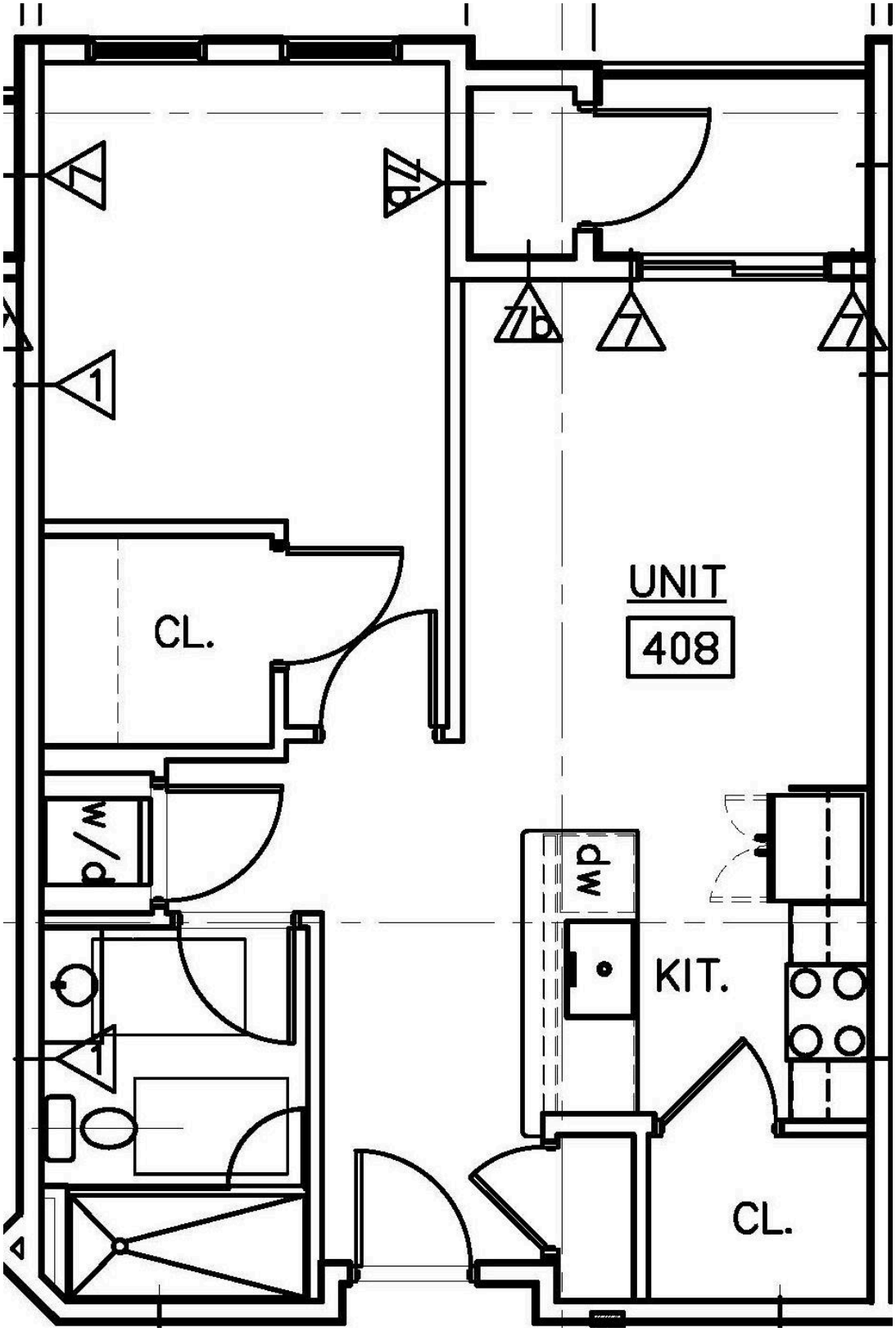
Unit Number	Floor	# Bedrooms	# Baths	Square Footage	Estimated Occupancy Date
102	First	2	2	1,036	March 2027
104	First	2	2	1,108	March 2027
110	First	2	2	1,047	March 2027
112	First	2	2	1,112	March 2027
201	Second	2	2	1,066	March 2027
207	Second	1	1	700	March 2027
214	Second	2	2	1,041	March 2027
305	Third	2	2	1,057	March 2027
309	Third	1	1	704	March 2027
315	Third	2	2	1,141	March 2027
407	Fourth	1	1	700	March 2027
411	Fourth	2	2	1,059	March 2027

The development includes three accessible units: one Group 2A one-bedroom apartment, one Group 2A/hearing- or visually-impaired one-bedroom apartment, and one Group 2A two-bedroom apartment. Specific unit locations are to be determined.

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The Woodlands at Peabody

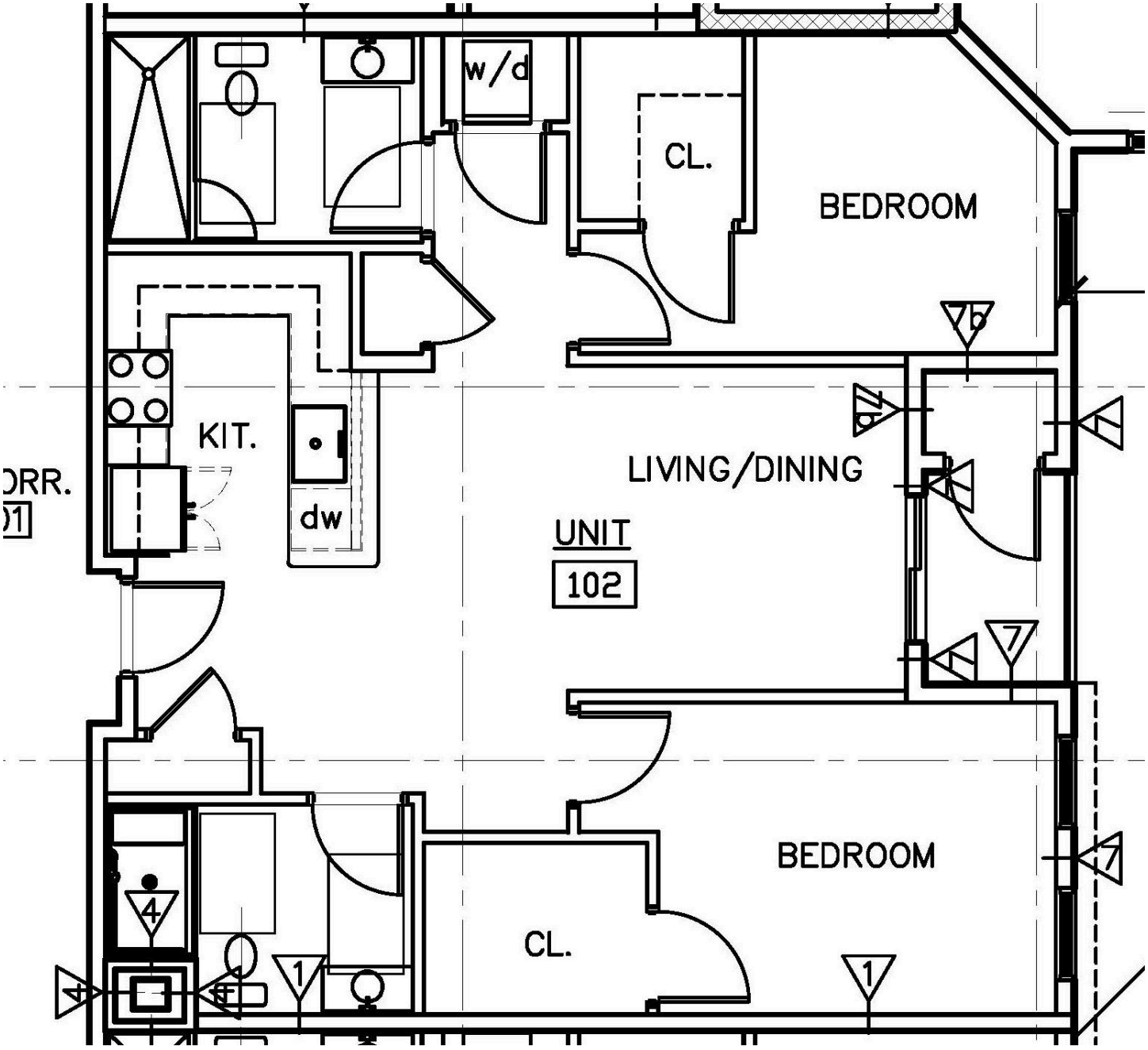
Typical One Bedroom Floor Plan



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The Woodlands at Peabody

Typical Two Bedroom Floor Plan



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PAPER APPLICATION – Use only if On-line application cannot be completed.

For Office Use Only:
Date Received: _____
Household Size: _____
Local Pool: Y / N
Lottery Code: _____

The Woodlands at Peabody
PHASE 1 APPLICATION

Application Deadline: January 4, 2027

APPLICANT INFORMATION:

Name: _____

Address: _____Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____

Cell_____

Email: _____

HOUSEHOLD COMPOSITION: *(Complete for everyone to be living in the unit, including the applicant).*

Name _____Relationship_____ Age_____ DOB _____

Name _____Relationship_____ Age_____ DOB _____

Name _____Relationship_____ Age_____ DOB _____

Name _____Relationship_____ Age_____ DOB _____

The total household size is _____.

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 in Phase 1.***

- ❒ Current Peabody Resident
- ❒ Household Member employed by the City of Peabody or the Peabody Public Schools
- ❒ Household member employed working in the City of Peabody or with a bona fide offer of employment from a company located in Peabody
- ❒ Households with children attending the City of Peabody Public Schools, i.e. METCO

Do you have a Housing Choice Voucher (Section 8) or other rental assistance? ____ Yes ____ No

Bedroom Size (select all sizes you are willing to accept; homes will initially be distributed by household size in accordance with program guidelines, as outlined in the application. After the initial distribution, applicants may have the opportunity to lease a different bedroom size, if available)**:**

_____ One-Bedroom _____ Two-Bedroom

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

If yes, please explain: _____

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HOUSEHOLD INCOME:

Include all Household Income for all household members. This shall include gross wages, retirement income (if drawing for income), business income, veterans' benefits, alimony/child support, unemployment compensation, social security, pension/disability income and any Department of Transitional Assistance (DTA) benefits. If you exceed the income limits for the project, based upon household size, you will not be able to proceed with the application.

Applicant(s) *(Examples of Potential Income Sources to be included)*

Base Employment Income: _____
Bonus & Overtime Income: _____
Social Security/Pension/Annuity: _____
DTA Benefits: _____
Child Support/Alimony: _____
Business Income: _____
Other: _____

TOTAL ANNUAL HOUSEHOLD INCOME: _____

HOUSEHOLD ASSETS: *(Examples of Potential Assets Sources to be included)*

Checking _____
Savings _____
Debit Card _____
Stocks, Bonds, Treasury Bills, CD or Money Market 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 _____
Money/Gifted funds _____
Other: _____

TOTAL HOUSEHOLD ASSETS: _____

ABOUT YOUR HOUSEHOLD: (*OPTIONAL)*

Please be advised you should fill this out based only upon the family members that will be living in the home. 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	_____	_____	_____
Caucasian	_____	_____	_____
Other	_____	_____	_____

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SIGNATURES:

The undersigned warrants and represents that all statements herein are true. It is understood the sole use of this application is for inclusion into a lottery for affordable apartments. I/we understand if selected in the lottery, I/we understand all financial and additional documentation will need to be provided for program eligibility determination.

Signature _____ Date: _____
Applicant(s)

Signature _____ Date: _____
Co-Applicant(s)

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The Woodlands at Peabody
Program Information & Disclosures

The units will be rented in accordance with policies and guidelines established by the Commonwealth of Massachusetts Executive Office of Housing and Livable Communities (EOHLC).

1. Eligibility for this lottery is subject to maximum household income limits based on household size. Please refer to the Maximum Household Gross Income Requirements table earlier in this application. Income limits are established by the U.S. Department of Housing and Urban Development (HUD) and are subject to change.
2. Detailed Applicant financial qualification information:
    a. Household income cannot exceed the above-mentioned maximum gross allowable income limits. Income for all adults 18 or older in household must be included.
    b. Applicants may not own a home and lease an affordable unit (this includes homes held in a trust).
    c. All financial accounts, digital wallets, lump-sum receipts, and assets disposed of within the past two years must be disclosed and verified. Assets disposed of for less than fair market value within the past two years will be counted at their full market value when determining eligibility.
    d. Assets:
        a. If the applicant's total assets are $5,000 or less, any actual interest or dividend income earned from those assets will be included in the household's annual income.
        b. If the applicant's total assets are more than $5,000, the household's annual income will include whichever is greater:
            i. the actual income earned from the applicant's assets, or
            ii. income calculated using a 0.06% imputed rate on the applicant's assets.

3. In addition to income and asset eligibility you also be screened and need to be approved by the developer's Leasing Office for credit, landlord references, criminal background checks, etc.

4. Employees, agents, consultants, or individuals with a financial interest in the development, ownership, management, leasing, or marketing of The Woodlands at Peabody, as well as their immediate family members, are not eligible to participate in the affordable housing lottery or lease an affordable unit. This restriction includes employees of the developer, property management company, Leasing Office, lottery agent, and any affiliated entities involved in the development or operation of the project.

5. Persons with disabilities will be given first preference for handicap-approved units based on the requested bedroom size, regardless of what lottery pool they may be in.

6. 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.

7. Local Preference: Subject to fair housing and household-size requirements, eight (8) of the twelve (12) affordable apartments are initially designated for applicants who meet at least one of the Local Preference Criteria outlined in this application.

8. **Accessibility and Adaptability:**

    a. 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.



b. The development includes three accessible apartments as described in the Affordable Unit Locations and Descriptions section. Specific accessible-unit locations are to be confirmed.

9. Affordable homes are distributed to match the household size. For example, a single person cannot generally be given a two-bedroom home. There are exceptions, but the general standards which apply are as follows:

    a. There is at least one occupant per bedroom.
    b. 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.
    c. A person described in the first sentence of (b) 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.
    d. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
    e. 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.

10. Minority Representation: If the percentage of minority applicants in the Local Preference Pool is less than the percentage of minorities in the surrounding HUD-defined area, currently 33.4%, a preliminary lottery will be held comprising minority applicants who do not otherwise qualify for the Local Preference Pool. Applicants will be added from the Open Pool until the Local Preference Pool meets the applicable minority representation percentage. Applicants not selected for the Local Preference Pool will remain in the Open Pool.

11. You need to comply with maximum income guidelines at the time of the lottery. If you reside at the property, your income must be certified annually to ensure continued program compliance. Once a resident, your income is allowed to increase to, but not exceed, 140% of the current income guidelines. If that occurs, after the end of your current lease you will have the option of staying in your unit and paying market rent or not renewing your lease.

12. **Lottery Process**

    Due to the nature of the affordable units' availability, it is important for everyone to understand the procedure. Please be advised the program and its requirements are subject to changes in state or federal regulations.

a. Lottery Pools. The lottery has two pools: the Local Preference Pool and the Open Pool. Applicants who meet at least one Local Preference Criterion may be included in the Local Preference Pool for the eight (8) locally designated apartments. Proof of Local Preference must be submitted with the Phase 1 Application. Applicants who do not qualify for local preference will be included in the Open Pool.

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

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.

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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.

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