



your resource for Affordable Housing



**Oasis at Plymouth
Project Information and Lottery Application
Plymouth, MA**

Reasonable Accommodations are available.

Attached is the information regarding the affordable rental units at Oasis at Plymouth in Plymouth, 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 20 Oasis Way, the Oasis at Plymouth is a new 320-unit rental development offering a total of 80 affordable one, two and three-bedroom apartments for eligible tenants, by lottery. At least one surface parking spot is available for each unit at no charge. Garage parking is available, based on availability, at \$200/mo. Each unit includes a washer and dryer. This is a smoke free development. A maximum of two pets, dogs and cats, are allowed. There is no weight limit for the first dog, however the second dog must be less than 50lbs. Breed restrictions apply. The monthly pet rent is \$35/mo. per cat and \$70/mo. per dog. Storage units are available for a monthly fee of \$50 for a small unit and \$75 for a large unit. The affordable units will be distributed through two lotteries. This application is for the first lottery for 38 apartments in Building 21, 22 and 23.

The rents are not based on your household income or subsidized; you are responsible for the full monthly rent as stated below. Section 8 or other housing vouchers are accepted but you should contact your Section 8 provider to determine if they will accept the project.

The monthly rents are:

One Bedroom:	\$1,801
Two Bedroom:	\$2,145
Three Bedroom:	\$2,453

Tenants are responsible for all utilities including water and sewer. A utility allowance has been deducted from the stated rent. The minimum income to lease an affordable apartment, without a Section 8 or other housing voucher, is: One Bedroom - \$54,030, Two Bedroom - \$64,350 and Three Bedroom - \$73,590.

Please note: Complete financial documentation is required and must be sent with your application to participate in the lottery. Included in this package is the list of required documentation and additional forms, if applicable, to be sent in with your application. Applications will be logged in at time of receipt and will be reviewed after the application deadline. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline.

Key Meeting Dates

Public Information Meeting via Zoom

6:30 p.m., Thursday, November 17, 2022

Go to Zoom.com and provide the following when prompted:



Meeting ID: 813 8026 7943
Passcode: 035261

Application Deadline
December 13, 2022

Lottery via Zoom
3:00 p.m., Friday, January 13, 2023
Go to Zoom.com and provide the following when prompted:
Meeting ID: 891 8244 4666
Passcode: 134611

Thank you for your interest in affordable housing at ***Oasis at Plymouth***. 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. 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 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 dukumentiyu muhiim ah. Fadlan MCO Housing kala soo xiriir 978-456-8388 si aad u hesho gargaar xagga luqadda oo bilaash ah. (Somali)

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

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

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



Oasis at Plymouth

Question & Answer

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD) and MassHousing.

What are the qualifications required for Prospective Tenants?

- Qualify based on the following gross maximum income table, which is adjusted for household size:

Household Size	1	2	3	4	5	6
Max Allowable Income	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750

(income limits are subject to change when HUD releases the 2023 income limits)

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits. Income from household member 18 or older are required.
2. When assets total \$5,000 or less, the actual income received is included in the annual income as income from assets OR when assets exceed \$5,000, annual income includes the greater of actual income from assets or a .06% imputed income calculation. Included in this package is the List of Required Financial Documentation.
3. In addition to income and asset eligibility you will also be subject to a screening by the project leasing agent and your eligibility will be determined based on the Leasing Office Screening. If a criminal background screening is part of the Leasing Office screening it will be conducted in accordance with DHCD's MODEL POLICY REGARDING APPLICANT SCREENING ON THE BASIS OF CRIMINAL RECORDS.
4. The units can be adapted to satisfy reasonable accommodation requests. Persons with disabilities will be given first preference for such units regardless of what pool they are in based on the requested bedroom size. Where a person with a disability is awaiting an accessible unit and a unit with adaptive features becomes available, the owner/management agent must offer to adapt the unit.
5. You can not own a home and lease an affordable apartment. The home must be sold prior to lease execution.

Are there units available for Local Preferences?

All units will be distributed through the Open Pool.

Are there adaptable/Group 2 units?

All of the units are adaptable. The units can be adapted to satisfy a reasonable accommodation request. There is an elevator in the building. There is one 1-bedroom, one 2-bedroom and one 3-bedroom Group 2 unit available (wheelchair access). There is one 1-Bedroom and one 3-bedroom hearing and vision impaired unit. Persons with disabilities are entitled to request a 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. The request for a reasonable accommodation must be made at time of initial lottery application with the required documentation, i.e. letter from doctor.

Are there preferences for Household Size?

In all cases, preference for the one-bedroom unit will be for households that require one-bedroom. Preference for the two bedrooms will be for households requiring two bedrooms. Preference for the three bedrooms will be for households requiring three bedrooms.

Unit size preferences are based on the following:

1. There is a 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 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.
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.

Applicants will not be offered a unit larger than their household is eligible for based on the above unit size preferences, i.e. a one-person household requesting a two bedroom unit. Make sure you check the appropriate bedroom size on the application, otherwise you may lose the opportunity to lease.

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 local, state or federal regulations.

Lottery Pools

Thirty-eight (38) affordable units are available by lottery at Oasis at Plymouth. All units will be distributed through the Open Pool. The unit breakdown is as follows:

Unit Size	# of Units
One Bedroom	15 – 1 unit is wheelchair accessible & 1 unit vision and hearing impaired
Two Bedroom	19 – 1 unit is wheelchair accessible
Three Bedroom	4 – 1 unit is wheelchair accessible & 1 unit vision and hearing impaired

All of the applicants will be pulled at the time of the lottery. This will establish the rankings for the distribution of units. This means if you are a one-person household and by the above definition require a one-bedroom unit and are drawn first in the lottery you will be offered a one-bedroom unit. If you are a three-person household and by definition require a two-bedroom unit and are drawn first, you will be offered a two-bedroom unit.

Please note: Applicants will not be offered a unit larger than their household is eligible for based on the above unit size preferences, i.e. a one-person household requesting a two-bedroom unit. (See page 3) Make sure you check the appropriate bedroom size on the application, otherwise you may lose the opportunity to lease. 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.

Households requiring the handicap accessible unit will have priority for the available units no matter where their ranking is on the lottery list.



Once the lottery rankings have been determined your information will be forwarded to the Leasing Office for credit and background checks. Any additional screening by the property shall meet DHCD'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, only then will you be offered a lease. A \$500 security deposit will be required prior to move-in.

You need to be determined eligible by MCO Housing Services, the Leasing Office and your Public Housing Authority(PHA), if you have a housing voucher. If the PHA determines you or the project do 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 they will be the beginning of the waiting list for future vacancies.

Time Frames

If you are selected and have the opportunity to lease a unit, you will speak or meet with a representative to review your application to verify all information. Please be advised that the official income verification will be done at the time you have an opportunity to lease. You also need to pass the Leasing Office screening before you will be offered a unit. The screening can include credit, past landlord, employment verification, CORI etc. If you do not pass the Leasing Office Screening you will not be offered a unit. If you have a Section 8 voucher your Public Housing Authority (PHA) needs to accept the project and rents before a leased is offered.

Acceptance of Units

The initial lottery "winners" may have a choice of the appropriately sized available affordable units. Post lottery each applicant will need to meet with the Leasing Office and complete their screening by the deadline provided. If you miss the deadline, we will move to the next applicant waiting for a unit and you may lose the opportunity to lease.

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

Floorplans can be viewed at oasisatplymouth.com

Availability Dates are subject to change based on construction.

Unit #	# of Bedrooms	Unit Style	Availability
Building 21			January 2023
101	3	Vista	
106 (H)	1	Escape	
109	2	Retreat	
112	2	Serenity	
202	2	Serenity	
203	1	Sanctuary	
211	3	Vista	
302	2	Serenity	
305	1	Horizon	
308	2	Retreat	
403	1	Sanctuary	
408	2	Retreat	
409	2	Retreat	
Building 22			April 2023
104	2	Retreat	
110	1	Escape	
111	2	Retreat	
204	2	Retreat	
208	1	Sanctuary	
209 (V&H)	1	Horizon	
214	2	Serenity	
301 (H)	3	Jewel	
306	2	Retreat	
307	1	Sanctuary	
310	1	Horizon	
402	2	Serenity	
408	1	Sanctuary	



412	1	Horizon	
Building 23			July 2023
103	1	Sanctuary	
110	2	Retreat	
204	2	Retreat	
209(H)	2	Mirage	
303	1	Sanctuary	
306	1	Horizon	
310	2	Retreat	
311 (V&H)	3	Vista	
405	1	Horizon	
408	2	Retreat	
409	2	Retreat	

(H) = Group 2 Handicap Accessible Units

(V&H) = Vision and Hearing Impaired Units

Note: The second lottery will be for 42 units in buildings 24, 25 and 27. The date is to be determined.

Project Amenities

Beach Entry Pool

Game Room

24/7 Fitness

Garages and Storage, for a monthly fee

Interactive Fitness Center

Summer Kitchen

Business Center

Wine and Coffee Bar

Dog Wash Station

Electric Vehicle Charging Station



PLEASE READ THE FOLLOWING CAREFULLY

1. More than 50% of applications submitted to MCO Housing Services for lotteries are incomplete and not included in lotteries. Please take the time to read the application and submit all required documentation. It is your responsibility to provide the correct documentation. It does not matter if you were the first application or the last application received, we will NOT review applications until AFTER the posted deadline.
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. DO NOT ASSUME you do not need to provide a certain document. When in question call or email BEFORE you submit your application.
5. 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 statement whether there are any funds in the account or not.
6. 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 included in the lottery, but depending on the circumstances, we may be able to work with you.
7. 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.
8. You can fax your information, but it is not recommended. If all pages are not received your application would be considered incomplete.

COMPLETE, SIGN, DATE AND RETURN

ALL APPLICABLE DOCUMENTS

FROM THIS POINT FORWARD



Oasis at Plymouth

LOTTERY APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Lottery Code: _____

Application Deadline: December 13, 2022

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Work Telephone: _____ Cell: _____

Email: _____ Do you own a home? Yes No

Do you have a Section 8 or other housing voucher: Yes No

Bedroom Size: One Bedroom; Two Bedroom; Three Bedroom

Preferred Move In: January 2023; April 2023; July 2023

Do you require a wheelchair accessible unit? Yes No

Do you require a Vision or Hearing Impaired Unit? Yes No

Do you need a special accommodation? Yes No

If yes: please describe: _____

The total household size is _____ (This is very important to determine the maximum allowable income for your household.)

Household Composition - include all who 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.)

Applicant's Monthly Base Income (Gross) _____
 Other Income, specify _____
 Co-Applicant's 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 (avg balance for 3 months) _____
 Savings _____
 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
Non-Minority	_____	_____	_____
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____



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 for placement into a lottery to have an opportunity to lease an affordable unit at Oasis at Plymouth. I (we) understand if selected all information provided shall be verified for accuracy at the time of lease. I/we understand if I/we provided an incomplete application it will not be included in the lottery.

Signature _____
Applicant(s)

Date: _____

Signature _____
Co-Applicant(s)

Date: _____

See page 20 for Submission information



Oasis at Plymouth

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Oasis at Plymouth through MassHousing in Plymouth, MA:

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	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750

Income from all family members must be included.

2. I/We understand the calculation of income will include the higher of actual income from assets (if over \$5,000) or an imputation of .06% of the value of total household assets which is added to a household's income in determining eligibility. If assets \$5000 or less the actual interest/dividends earned will be added to income in determining eligibility.
3. The household size listed on the application form includes all the people that will be living in the residence.
4. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that providing false information will result in disqualification from further consideration.
5. I/We understand that by being selected in the lottery does not guarantee that I/we will be able to lease a unit. I/We understand that all application data will be verified and additional financial information may be required, verified and reviewed in detail prior to leasing a unit. I/We also understand that the Project's Owner will also perform its own screening to determine your eligibility to lease.
6. I/We understand that if selected I/we may be able to select a unit. If I/we reject a unit I/we will move to the bottom of the waiting list and will likely not have another opportunity to lease an affordable unit at Oasis at Plymouth.
7. Program requirements are established by DHCD and MassHousing and are enforced by MassHousing. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by MassHousing is final.
8. I/We certify that no member of our family has a financial interest in Oasis at Plymouth.
9. I/We understand there may be differences between the market and affordable units and accept those differences.
10. I/We understand we need to be recertified annually to determine continued eligibility. I/We understand that if my/our total income exceeds 140% of the maximum allowable income at the time of annual recertification, after the end of my then current lease term I will no longer be eligible for the affordable rent. I/We also understand if we fail to provide the required recertification information, we have the option of paying market rent or moving out.
11. I/We understand that if my/our lottery application is incomplete it will not be included in the lottery and we will lose our opportunity to lease an affordable unit.



Affidavit and Disclosure Form
Signature Page

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

Applicant

Co-Applicant

Date

See page 20 for Submission information



Oasis at Plymouth
Plymouth, MA

Release of Information Authorization Form

Date: _____

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

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

See page 20 for Submission information



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

Provide one copy of all applicable information. Complete financial documentation is required and must be sent with your application to be reviewed. Incomplete applications will NOT be included in the lottery. If you have questions it is your responsibility to contact MCO Housing Services prior to submitting your application at 978-456-8388.

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

1. _____ Identification for each household member, i.e. Social Security Card, Birth Certificate etc.
2. _____ If you have a Section 8 Voucher or other Housing Voucher, you MUST provide a valid copy with your application.
3. _____ If you require a Reasonable Accommodation you must request the reasonable accommodation 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, copies of unemployment checks or DOR verification stating benefits received. Same for disability compensation, worker's compensation and/or severance pay.
 - **NOTE:** If you have obtained a new job within the last 12 months you must provide a copy of the Employment Offer Letter.
 - **NOTE:** If you are no longer working for an employer you worked for in the last 12 months, 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: court document indicating the payment amount, DOR statement or copy of your divorce papers. If you do not receive child support provide a letter stating that you are not receiving child support or use the attached form.
7. _____ If you are self-employed you MUST provide a detailed expense and income statement for the last 12 months and three months of business checking and savings accounts along with last three Federal Income Tax Returns. Uber, Lyft, Dashboard etc are self-employment.
8. _____ Federal Tax Returns –2021 (NO STATE TAX RETURNS)



- **NOTE:** Provide all pages that are submitted to the IRS. For example, if a Schedule C is submitted to the IRS and not part of your application, your application will be considered incomplete.
- **NOTE:** If you filed but do not have copies of your Federal Income Tax returns, you can obtain a copy of your transcripts using form 4506-T that you can obtain at irs.gov.
- **NOTE:** If you have not filed tax returns you must provide a letter from the IRS verifying non-filing of your tax return(s). Request verification by using form 4506-T that you can obtain at irs.gov.

9. _____ W2 and/or 1099-R Forms: 2021

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:

i. _____ Checking accounts – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.

NOTE: If you have cash deposits or non payroll or income deposits you MUST identify where the funds have come from. If you fail to explain, they will be counted as income, which may put you over the income limit. ***This includes all VENMO, PayPal, Cash Apps etc.***

NOTE: Do **NOT** provide a running transaction list of activity. You must provide the individual statements which include your name and account number(s). You can obtain e-statements on your bank's website.

ii. _____ Pre-paid debit card statements – current month.

NOTE: This is **NOT** your ATM/Debit card. This is usually a separate debit card statement showing income deposited directing onto the debit card, i.e. Social Security or other regular income.

NOTE: If Social Security payments are deposited on a Direct Express card it is your responsibility to provide proof. You can print a statement from the Direct Express website at <https://www.usdirectexpress.com/>.

iii. _____ Saving accounts – last three months of full statements – Every page – Front and Back

NOTE: If you have cash deposits or non payroll or income deposits you MUST identify where the funds have come from. If you fail to explain, they will be counted as income, which may put you over the income limit. ***This includes all VENMO, PayPal, Cash Apps etc.***

NOTE: Do **NOT** provide a running transaction list of activity. You must provide the individual statements which include your name and account number(s). You can obtain e-statements on your bank's website.

iv. _____ Revocable trusts

v. _____ Equity in rental property or other capital investments

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

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

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

ix. _____ Personal Property held as an investment

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



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

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 the divorce or separation has been started or finalized. Information must be provided regarding the distribution of family assets. If information is not available, then the income and assets from both parties will be counted in determining eligibility, even if one of the parties will not be living in the unit.

15. _____ If you have a home to sell you must provide a copy of your last mortgage statement and a market analysis with estimated sale price. You cannot own a home and lease an affordable apartment.

We understand if we do not provide all applicable financial documentation we will not be included in the lottery. We also understand we will be notified after the application deadline that our application is incomplete

Print Applicants Name(s): _____

Applicant's Signature	DATE	Co-Applicant's Signature	DATE
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See page 20 for Submission information



Return the following documents:

- Complete and signed Lottery Application
- Signed and dated Affidavit and Disclosure Form
- Signed and dated Authorization to Release Information Form
- Complete, signed and dated Personal Identification & Income Verification Document Form
- All required personal identification and financial documentation
- Special accommodation documentation, if needed

RETURN ALL, postmarked on or before the December 13, 2022 application 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

NOTE: If you are mailing your application close to the application deadline, make sure you go into the Post Office and have them date stamp and mail. Mail that is sent to the central sorting facility may use bar codes so we would have no idea when the application was mailed and it can take longer for MCO to receive. If we receive an application after the deadline that has a barcode it will be counted as a late application and will not be included in the lottery.



**THE FOLLOWING INFORMATION IS APPLICABLE ONLY IF
YOU HAVE THE OPPORTUNITY TO LEASE POST LOTTERY.**

YOU DO NOT NEED TO RETURN THIS FORM.

THIS FORM IS FOR INFORMATION PURPOSES ONLY.





Affordable Applicant Selection Criteria

Picerne Real Estate Group would like to thank you for choosing *The Oasis at Plymouth* as your new community to call home! We comply with all Federal Fair Housing laws as well as all applicable state and local housing laws. The rental criteria below outline policies of this community with regard to qualifying standards which must be met by each adult application in order to be approved for residency. If in the unfortunate event we are unable to approve your application, we will inform you via phone call and a letter will be sent to your current residence.

Applicant(s): Each applicant(s) must be at least 18 years of age and qualified to execute a legally binding lease agreement. All persons age 18 and older are considered applicants (dependents of applicants, exclusive of guarantors, are excluded). All applicants and occupants are required to be listed on the signed application and legally binding lease agreement.

A valid, verifiable social security number is required from each applicant(s). The preferred means of verifying a valid social security number is for a member of the property's leasing and/or management staff to view an authentic, non-laminated social security card as issued by the Social Security Administration. Other Acceptable forms of verification are:

- Pay stubs
- W-2 forms
- 1099 forms

An I-20 form, I-9 form, or an Individual Tax Identification Number (ITIN) or a valid, verifiable Visa or Green Card indicating permission to reside in the United States will be accepted for applicants without a valid, verifiable social security number. The preferred means of verifying a valid ITIN is for a member of the property's leasing and/or management staff to view an authentic, non-laminated ITIN card as issued by the Department of the Treasury, Internal Revenue Service. Once the individual is issued a Social Security Number or ITIN number, they must provide that to management.

Apartment Availability Policy: Apartments become available when a current household provides a member of the property's leasing and/or management staff with a written notice of their intention to vacate their apartment. The existing household has the right to rescind or postpone their intention to vacate at any time. If a vacate notice is rescinded, the apartment previously available will no longer be available.

Available apartments and rental rates are subject to change at any time and without notice. Apartments, and their corresponding rental rates, are considered rented when **\$250.00 of the applicant's first-month's rent** is paid and a completed application is provided to a member of the property's leasing and/or management staff. An incomplete application will not be processed.

Application Process: In order to apply for an apartment, the applicant(s) must submit a completed, signed and dated application. Once management has approved the application, the balance of the applicant/tenant's first-month's rent is due and payable on the date the applicant/tenant takes possession of the apartment.

For an application to be processed, the applicant(s) will be required to provide certain information and/or documentation to the property's leasing or management staff. If an applicant(s) fails to provide the requested information and/or documentation within five (5) days of the initial time and date of application, the applicant(s) may forfeit the right to secure a particular apartment. Each application submitted for processing must include, but is not limited to, the following: household composition; valid, verifiable social security number(s) of applicant(s); valid, verifiable Individual Tax Identification Number(s) of applicant(s); I-20 form(s); valid, verifiable Visa or Green Card; date(s) of birth; current and previous physical address (not P.O. boxes); phone number(s); current and previous landlord information; employment/asset information; vehicle identification; description of pets; credit references; emergency contact name, address and phone number. The property's leasing and/or management staff reserves the right to request any additional information deemed necessary to complete the processing of the application.

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Occupancy Standards:

Standard for apartment occupancy follow the Massachusetts Sanitary and Building Codes.

Income:

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD). The following are the income limits and rents for 2022. Income limits and rents can change on an annual basis based on new HUD limits.

Household Size	1	2	3	4	5	6
Max Allowable Income	\$78,300	\$89,500	\$100,700	\$111,850	\$120,800	\$129,750

The 2022 Rents are listed below:

- 1 Bedroom: \$1,801
- 2 Bedroom: \$2,145
- 3 Bedroom: \$2,453

The minimum incomes to lease, without a Section 8 or other housing voucher are:

- 1 Bedroom: \$54,030
- 2 Bedroom: \$64,350
- 3 Bedroom: \$73,590

UTILITIES ARE NOT INCLUDED IN THE RENT AND ARE THE FULL RESPONSIBILITY OF THE TENANT.

Landlord/Rental History Verification: The most recent thirty-six (36) month rental history must be provided. Each applicant(s) is required to provide the name, address and phone number for all current and previous landlords included in the thirty-six (36) month rental history. While the applicant(s) is only required to provide the most recent thirty-six (36) month rental history, all rental history obtained will be evaluated. An applicant(s) that has been evicted, owes an outstanding balance to a previous landlord, or has a negative verified rental history will not be accepted. No applicant(s) will be accepted with a derogatory rental history (payment or otherwise).

Credit History:

Credit and landlord/mortgage history is obtained through a third-party verification service. Applicant(s) will receive a credit score based on payment history, outstanding debt, and age of accounts. An additional deposit may be required based on the results. The following will result in an automatic denial of an application:

- Bankruptcy within the last 12 months and any bankruptcy that has not been discharged
- Foreclosure less than one year old or multiple foreclosures.
- Severe late payments and/or multiple NSF payments.
- Severe credit risk

Criminal Background:

Criminal background checks are also obtained through a third-party verification service. We evaluate an applicant's criminal background consistent with applicable federal, state, and local laws. Criminal convictions for crimes that indicate a demonstrable risk to the residents and their property may be denied.

For example:

- Felony convictions relating to arson, homicide, kidnapping, sex crimes, child molestation, human trafficking, terrorism, crimes against the government or government officials or the illegal distribution or manufacture of a controlled substance will result in a denial of the application.
- Other felony convictions within the last 10 years may also result in denial of an application.

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- Misdemeanor convictions relating to arson, homicide, kidnapping, sex crimes, human trafficking, terrorism, crimes against children, or the illegal distribution or manufacture of a controlled substance may result in a denial.
- Misdemeanor convictions within the last 7 years involving violence, or crimes against the government or government officials, may also result in a denial of application.

Each application will be evaluated on a case-by-case basis to determine whether the applicant should be excluded. We take into consideration a number of factors, which, depending on the circumstances, include: the nature and severity of the criminal conduct; the age of the applicant at the time of the conviction; the number of convictions; when the convictions occurred; subsequent convictions; and the rental history of the applicant after being released from incarceration. Applicants are invited to share any background information that he/she would like to provide for consideration relating to mitigating factors or evidence of rehabilitation.

Pets:

Each apartment home is allowed a maximum of two pets. All pets must have up-to-date vet records. Cats must be indoor cats. Any dog outside of an apartment home must be on a leash with the exception of pets visiting a designated Dog Park area. Management reserves the right to refuse any pet from living in the community. Breed restrictions are as follows:

- Akitas, Alaskan Malamutes, Bull Terriers (includes Pit Bulls and Staffordshires), Chow Chows, Coyotes, Doberman Pinschers, German Shepherds, Great Danes, Huskies, Presa Canarios, Rhodesian Ridgebacks, Rottweilers, Siberian Huskies, St. Bernards, Wolf Hybrids or any mixed breed in which a prohibited breed is part of the dog ancestry.

Community:

Smoking Policy - Given the known harmful risks of secondhand smoke along with the increased potential of fire, we have implemented a Smoking Policy for all residents and guests to this community. I/we agree that smoking is prohibited within 25 feet from all amenity areas, common areas, and buildings.

Renters Insurance:

I/we agree that proof of Renters Insurance must be provided to the management team prior to receiving possession of the apartment. The policy must minimally cover \$100,000 personal liability insurance and \$10,000 personal content insurance. Management will provide all other additional requirements.

_____	_____	_____
Printed Name of Applicant	Applicant Signature	Date
_____	_____	_____
Printed Name of Applicant	Applicant Signature	Date
_____	_____	_____
Printed Name of Applicant	Applicant Signature	Date
_____	_____	_____
Printed Name of Applicant	Applicant Signature	Date

2/23/2022

