

your resource for Affordable Housing





Commonwealth Residences Apartment Development Wayland, MA



NEW TENANT APPLICATION

Language assistance will be available, at no charge, by appointment. Call 978-456-8388. Reasonable Accommodations are available.

Attached is the information regarding the affordable rental units at Commonwealth Residences Apartment Development in Wayland, 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 recipiency, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

Located at 373 Commonwealth Road in Wayland, Commonwealth Residences Apartment Development is a 52 rental development offering affordable studio, one, two and three bedroom apartments. The studio has one bathroom in 476 sq. ft. The one bedroom units include one bath in 667-802 sq. ft. The two bedroom units include 1 or 2 bathrooms in 849 - 1102 sq. ft. Each unit includes a stackable washer and dryer. One cat or dog is allowed up to 25 lbs., based on approval of the leasing office. Pet fees are charged. This is a smoke free building.

The rents are not income based or subsidized. You are responsible for the full monthly rent. Section 8 is accepted but you should contact your Section 8 provider to determine if they will accept the project.

The 2022 monthly rents are: Studio - \$1,600; One Bedroom - \$2,097 All utilities are included in the rent. The minimum incomes to lease, without a Section 8 voucher or other housing voucher, are: Studio - \$48,000; One Bedroom - \$62,910.

<u>Please note</u>: Complete financial documentation is required and must be sent with your application to be considered. Included in this package is the list of required documentation and additional forms, if applicable, to be sent in with your application. Complete applications will have priority over incomplete applications.

Thank you for your interest in affordable housing at **COMMONWEALTH RESIDENCES APARTMENT DEVELOPMENT**. Please contact MCO Housing Services at 978-456-8388, TTY/TTD: 711 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 notice. Please have it translated. Este é um aviso importante. Queira mandá-lo traduzir. Este es un aviso importante. Sirvase mandario traducir. ĐÂY LÀ MỘT BẬN THÔNG CÁO QUAN TRỌNG XIN VUI LÔNG CHO DỊCH LẠI THÔNG CÁO ÂÝ Ceci esc important. Veuillez faire traduire.

本通知很重要、请将之译成中文、នេះគឺជានំណឹងល្អ សូមមេត្បាបកប្រែពួនផង

Это очень важное сообщение Обязательно переверите

Sincerely,

Maureen M. O'Hagan MCO Housing Services for

373 Commonwealth Residences LLC

Maureen M. O'Hagan

Commonwealth Residences Apartment Development

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 the Massachusetts Housing Partnership (MHP).

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

(income limits are subject to change upon HUD release of new income limits)

APPLICANT QUALIFICATIONS:

- 1. Household income cannot exceed the above maximum gross allowable income limits.
- 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 and determined eligible based on that basis.
- 4. 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 accessible/adaptable units?

Yes, the building has an elevator so the units are adaptable. There are three units for Handicap Accessible applicants; one 1 bedroom and two 2 bedroom units. Handicap Accessible applicants may request reasonable accommodations or modifications of the housing, when such accommodations or modifications are necessary to afford the Handicap Accessible person equal opportunity to use and enjoy the housing. 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.

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.

COMPLETE AND RETURN

ALL APPLICABLE DOCUMENTS FROM THIS POINT FORWARD

Return the following documents:

Complete and signed Application
Signed Affidavit and Disclosure Form
Complete and signed Household Eligibility Questionnaire
Signed Authorization to Release Information Form
Complete and signed Personal Identification & Income Verification Document Form
All required financial documentation
Complete and signed, applicable, Additional Documents

Return to:

MCO Housing Services P.O. Box 372 Harvard, MA 01451 FAX: 978-456-8986

E mail: lotteryinfo@mcohousingservices.com

Language assistance will be available by appointment at no charge. Call 978-456-8388 or TTY/TTD: 711 to schedule.

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Commonwealth Residences Apartment Development

FIRST COME FIRST SERVE APPLICATION

For Office Use Only:				
Date Appl. Rcvd:				
Household Size:				

PERSONAL INFORMATION:	D	Date:					
Name:							
Address:	Town:	Zip:					
Home Telephone: Work Telep	hone: Cell:						
Email:							
Do you own a home? Yes No							
Do you have a Section 8 voucher (the units are NOT s	ubsidized or income based):	Yes No					
Bedroom Size (Check One): Studio; One Be	edroom						
Do you require a wheelchair accessible unit?:	Yes No <u>Are you disabled?</u> :	Yes No					
The total household size is (This is very imhousehold.)	portant to determine the maximum	allowable income for you	r				
Household Composition - include all that will be living	g in the apartment						
Name	Relationship	Age					
Name	Relationship	Age					
Name	Relationship	Age					
Name	Relationship	Age					
Name	Relationship	Age					
Name	Relationship	Age					
FINANCIAL WORKSHEET: (Include all Household Inco it for income), business income, veterans' benefits, a pension/disability income, supplemental second inco	limony/child support, unemployment	-					
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 require	ed 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 investn	nents	
Cash value of whole life or universal life insurance	ce 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:		
Annual Wage - Base:Additional:	 (Bonus, Commissio	on, Overtime, etc.)
ABOUT YOUR HOUSEHOLD: (OPTIONAL) You are requested to fill out the following section Please be advised that you should fill this out bath Please check the appropriate categories: Applicant Non-Minority Black or African American Hispanic or Latino Asian Native American or Alaskan Native Native Hawaiian or Pacific Islander	sed upon family membe	
SIGNATURES:		
The undersigned warrants and represents that a application is to establish the preliminary require Commonwealth Residences Apartment Develope verified for accuracy at the time of lease. I	ements to have an oppo	ortunity to lease an affordable unit at
Signature	Date:	
SignatureApplicant(s)	Date	
·(-)		
Signature	Date: _	
SignatureCo-Applicant(s)		

Commonwealth Residences Apartment Development

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Commonwealth Residences Apartment Development through the Massachusetts Housing Partnership in Wayland, 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.
- 3. The household size listed on the application form includes only and 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 determined eligible 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 Commonwealth Residences Apartment Development.
- 7. Program requirements are established by DHCD and the Massachusetts Housing Partnership (MHP) and are enforced by MHP. 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 MHP is final.
- 8. I/We certify that no member of our family has a financial interest in Commonwealth Residences Apartment Development.
- 9. I/We understand there may be differences between the market and affordable units and accept those differences.
- 10. I/We understand that 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 Commonwealth Residences Apartment Development. I/We am qualified based upon the program
guidelines and agree to comply with applicable regulations.

Date

Co-Applicant

Applicant

HOUSEHOLD ELIGIBILITY QUESTIONNAIRE

REVIEW THIS FORM CAREFULLY.

FOLLOW THE INSTRUCTIONS.
Read every line.

Answer every question.

Provide all information as requested.

Do <u>NOT</u> draw a line through all the no's.

Take your time when filling out.

HOUSEHOLD ELIGIBILITY QUESTIONNAIRE

Property Name: Unit:								
Certification Type Move In/Initial C Re-certification Other:			lousing Program: ow Income Housir IOME other:	ng Tax Credi	t			
	I. HOUSEHOL	D COMPOSIT	ION					
Unless assistance is required, this t								
 List each person who will reside in a social security number. 	the unit along with the	relationship to	the head of house	ehold, date c	f birth, and			
 Do not include minors who will be p 	resent less than 50%	of the time.						
List FT student status for any member enrolled for any part of 5 months in mechanical schools.								
HOUSEHOLD MEMBER NAME	RELATIONSHIP	DOB	Last 4 of SSN	FT S	TUDENT?			
1.	HEAD	202	2001 101 0011	[]YES	[] NO			
2.				[]YES	[]NO			
3.				[]YES	1100			
4.				[]YES	1100			
5.				[]YES	[]NO			
6.				[]YES	[]NO			
7.				[]YES	[]NO			
8.				[]YES	[]NO			
Are any HH changes expected in next 1	12 months? []	YES []NO			2. 2			
If YES explain: Are any student changes expected in no lif YES explain:	ext 12 months? []	YES []NO						
	II. STUDI	ENT STATUS						
Is every member of the household a FT	student as defined at	oove?						
 If NO continue to Section III 				[]YES	[] NO			
	If YES please complete the following questions:							
Does a student receive assistance unde		[]YES	[] NO					
(i.e. TANF or AFDC but not SS or SSI)?		[]163	[]140					
Was a student previously a foster child?		[]YES	[]NO					
Is a student enrolled in a program funded by the Workforce Investment Act or similar federal/state/local program?								
Is a student married and eligible to file a	a joint tax return?			[]YES	[]NO			
Is a student a single parent who is not o		nt by another in	ndividual?	[]YES	1100			
Are the minors in the household claimed	erena arusus (1995) in de 1, entre aucontest	[]YES	[] NO					

INCOME INSTRUCTIONS:

- List gross amounts anticipated to be received in the 12 month period following move in or recertification
- For minors include unearned income such as benefits, SSA, SSI, gifts, child support, income from assets
- For adults include both earned income from jobs and unearned income
- Answer each YES-NO question. For each YES include the gross amount and frequency
- Do not leave any unanswered questions

III. HOUSEHOLD INCOME

Use an extra copy of pages 2 and 3 as needed if more than 2 adult members are included in the household. All adults must sign the form.

	Head of Household		Co Head and/or Other Member			
Type of Income	Check One	Amount	Frequency	Check One	Amount	Frequency
Salary or pay from job	[]YES []NO	\$		[]YES []NO	\$	
2. Overtime or shift pay	[]YES []NO	\$		[]YES []NO	\$	
3. Bonus/commission/etc.	[]YES []NO	\$		[]YES []NO	\$	
4. Do you have a 2 nd job?	[]YES []NO	\$		[]YES []NO	\$	
5. Seasonal/sporadic work	[]YES []NO	\$		[]YES []NO	\$	
6. Tips	[]YES []NO	\$		[]YES []NO	\$	
7. Cash pay	[]YES []NO	\$		[]YES []NO	\$	
8. Self employment income	[]YES []NO	\$		[]YES []NO	\$	
9. Periodic gift income	[]YES []NO	\$		[]YES []NO	\$	
10. Non cash contributions	[]YES []NO	\$		[]YES []NO	\$	
11. Formal child support	[]YES []NO	\$		[]YES []NO	\$	
12. Is child support awarded but	t not paid?	[]YES [] NO	[]YES []NO	\$	
13. Informal child support	[]YES []NO	\$		[]YES []NO	\$	
14. Formal spousal support	[]YES []NO	\$		[]YES []NO	\$	
15. Is spousal support awarded	but not paid?	[]YES [] NO	[]YES []NO	\$	
16. Informal spousal support	[]YES []NO	\$		[]YES []NO	\$	
17. Social Security	[]YES []NO	\$		[]YES []NO	\$	
18. SSI	[]YES []NO	\$		[]YES []NO	\$	
19. TANF, AFDC, etc.	[]YES []NO	\$		[]YES []NO	\$	
20. Unemployment benefits	[]YES []NO	\$		[]YES []NO	\$	
21. Worker's compensation	[]YES []NO	\$		[]YES []NO	\$	
22. Severance pay	[]YES []NO	\$		[]YES []NO	\$	
23. Pension income	[]YES []NO	\$		[]YES []NO	\$	
24. Retirement acct payments	[]YES []NO	\$		[]YES []NO	\$	
25. Investment acct payments	[]YES []NO	\$		[]YES []NO	\$	
26. Annuity acct payments	[]YES []NO	\$		[]YES []NO	\$	
27. Trust acct payments	[]YES []NO	\$		[]YES []NO	\$	
28. Disability/death benefits	[]YES []NO	\$		[]YES []NO	\$	
29. Real estate rent income	[]YES []NO	\$		[]YES []NO	\$	
30. Student financial aid	[]YES []NO	\$		[]YES []NO	\$	
31. Military pay	[]YES []NO	\$		[]YES []NO	\$	
32. Veterans/VA income	[]YES []NO	\$		[]YES []NO	\$	
33. Other income:	[]YES []NO	\$		[]YES []NO	\$	
34. Other income:	[]YES []NO	\$		[]YES []NO	\$	

35. Are any income changes expected in the next 12 months? [] YES [] NO If YES please describe:

=or	each	source o	of income	checked	YES	above.	please	com	plete	the	foll	owing	a

Income #	HH Member	Name of Source	Address/Phone/Email

IV. HOUSEHOLD ASSETS

- List assets for all household members including minors
- Cash value is market value minus any costs/penalties/fees required to convert to cash Do not list assets that are not accessible to the family

Household Eligibility Questionnaire © SPECTRUM ENTERPRISES 2020



Page 2 of 3



		Head of Household		Co Head an	d/or Other Member			
Type of Asset		Check One	Apprx Cash Value	Check One	Apprx Cash Value			
1. Checking acco		[]YES []NO	\$	[]YES []NO	\$			
2. 2 nd checking a	- 3	[]YES []NO	\$	[]YES []NO	\$			
3. Savings accou		[]YES []NO	\$	[]YES []NO	\$			
4. 2 nd savings ac	1230 0200 0200 0007	[]YES []NO	\$	[]YES []NO	\$			
5. Debit /direct d	eposit card	[]YES []NO	\$	[]YES []NO	\$			
6. 2 nd prepaid de	ebit card	[]YES []NO	\$	[]YES []NO	\$			
7. Cash on hand		[]YES []NO	\$	[]YES []NO	\$			
8. Certificate of D	Deposit	[]YES []NO	\$	[]YES []NO	\$			
9. Other bank ac		[]YES []NO	\$	[]YES []NO	\$			
10. Mutual Fund		[]YES []NO	\$	[]YES []NO	\$			
11. Stocks		[]YES []NO	\$	[]YES []NO	\$			
12. Portfolio/brok		[]YES []NO	\$	[]YES []NO	\$			
13. IRA/401K/etc	D.	[]YES []NO	\$	[]YES []NO	\$			
14. 2 nd IRA/401K	Vetc.	[]YES []NO	\$	[]YES []NO	\$			
15. Treasury bills	s/bonds	[]YES []NO	\$	[]YES []NO	\$			
16. Company ret	tirement acct	[]YES []NO	\$	[]YES []NO	\$			
17. Annuity		[]YES []NO	\$	[]YES []NO	\$			
18. Pension		[]YES []NO	\$	[]YES []NO	\$			
19. Revocable tr	ust	[]YES []NO	\$	[]YES []NO	\$			
20. Life insurance	e (not term)	[]YES []NO	\$	[]YES []NO	\$			
21. Real estate e	equity	[]YES []NO	\$	[]YES []NO	\$			
22. Other asset		[]YES []NO	\$	[]YES []NO	\$			
23. Other asset		[]YES []NO	\$	[]YES []NO	\$			
24. Has anyone	received any lu	imp sum amounts ir	the past 2 years (i.e. lotte	ery/gambling/inherita	ance)? []YES []NO			
25. Has anyone	disposed of any	y assets for less tha	n fair market value in the	past 2 years?	[]YES []NO			
If yes, please	e list details suc	h as the type of ass	set; the disposal date; the	fair market value, ar	nd the amount received:			
For each asset o	checked YES al	bove, please comple						
Asset #	HH Member	Name of Sou	ırce	Address/Phone	/Email			
					<u> </u>			
Under penalti	ies of periurv. I/	we certify that the ir	nformation presented on th	his form is true and a	accurate to the best of			
			lete information may resul					
1559								
Head	d of Household	d Signature		Printed Name				
Co Head a	nd/or Other M	ember Signature		Printed N	lame			
M	lanagement Si	gnature		Date	<u> </u>			

***MUST BE COMPLETED BY ALL APPLICANTS WHETHER or NOT YOU ARE CURRENTLY OR A HOUSEHOLD MEMBER IS CURRENTLY A STUDENT

STUDENT STATUS AFFIDAVIT

(LIHTC or Tax Exempt Bond Compliance Period)

-	oplicant/Tenant Name: ddress:		- - -
C	ompleted For: (check one)		-
	Move-in; effective date:		
	ill all of the persons in your household be or have been full-time s onths of the certification year?[]Yes []No	tudents during fiv	/e calendar
lf	YES, then is anyone in your household: • A student and receiving AFDC/TANF?	[]Yes	[] No
	 A student who was previously in a foster care program under Part Part E of title IV of the Social Security Act? 	Bor []Yes	[] No
	 A student enrolled in a job training program funded under the Workforce Investment Act or similar federal, state or local program A single parent living with his/her minor children and such parent is not a dependent (as defined in Section 152) and whose children ar 	re	[] No
	not dependants of another individual other than a parent?	[]Yes	[] No
	 Married and file a joint return Has the person attended school full-time during any part of 5 mont of this calendar year? 	[]Yes hs []Yes	[] No [] No
	Months/year attended full time/_ / to/_ /		
status r	to notify management immediately if my student status changes. I undenay affect my eligibility to participate in this Program.		
best of	certify under penalty of perjury that the information provided above is my knowledge. I consent to release such information in order to comply and that providing false or misleading information may subject me to cr	with Program reg	
-	(Signature of Tenant)	Date	e
¥	(Signature of Co-Tenant)	Date	e
5 <u></u>	(Signature of Co-Tenant)	Date	e
-	(Signature of Co-Tenant)	Date	e
-	(Signature of Manager)	Date	<u> </u>

<u>Commonwealth Residences Apartment Development</u> <u>Wayland, MA</u>

Release of Information Authorization Form

Date:		
I/We hereby authorize MCO Housing Service Commonwealth Residences LLC, or any of its information, to verify any and all household, landlord or financial institution to release an Apartment Development Leasing Office, 373 the Projects Administrator, for the purpose of Development.	s assignees to verify any and all income, , resident location and workplace inform ny information to MCO Housing Services, B Commonwealth Residences LLC, or any	assets and other financial ation and directs any employer, Commonwealth Residences of its assignees and consequently
A photocopy of this authorization with my si	ignature may be deemed to be used as a	duplicate original.
Applicant Name (Please Print)		
Applicant Name (Please Print)		
Applicant Signature		
Applicant Signature		
Mailing Address		

Required Personal Identification and Income Verification Documents TO BE RETURNED WITH APPLICATION ALL APPLICANTS 18 YEARS OR OLDER MUST PROVIDE THEIR INCOME AND ASSETS STATEMENT

Provide <u>one copy</u> of all applicable information. Complete financial documentation is required and must be sent with your application to participate in the lottery. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline.

<u>Initial each that are applicable, a</u>	<u>ınd provide the documents,</u>	or write N/A if not	t 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.	Proof of Local Preference, you must provide copies of one form of local preference, i.e. utility bill.
3.	If you require a reasonable accommodation you must make the request at time of application, i.e doctors letter or other documentation.
1.	The most recent last five (5) <u>consecutive</u> 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. NOTE: If you are unemployed or have Zero income you must complete the attached Unemployment Status Affidavit and Certificate of Zero Income.
5.	Current 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. If you are not working, even if you receive income for the above you must complete the Unemployment Status Affidavit.
3 .	Child support and alimony: court document indicating the payment amount, DOR statement or divorce papers. Complete Custody and Child Support Affidavit for each child, even if you do not receive.
7.	If you are self-employed you MUST provide a detail 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 etc. are considered self employment. Complete attached Self-Employment Affidavit.

8	SIGNED 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 do not have a copy of your tax return you can obtain a transcript through the IRS using form 4506-T. You can obtain the form at the irs.gov.
•	NOTE: If you did not file taxes in any of the required years you must provide a verification of non-filing letter from the IRS using form 4506-T. You can obtain the form at irs.gov.
9	W2 and/or 1099-R Forms: 2021
•	NOTE: If you do not have a copy of your W2's/1099's you can obtain a transcript through the IRS using form 4506-T. You can obtain the form at the irs.gov.
10	Interest, dividends and other net income of any kind from real or personal property.
	Asset Statement(s): provide current statements of all that apply, unless otherwise noted: 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. NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements.
i	 Pre-paid debit card statements – current month. NOTE: This is <u>NOT</u> 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/.
i	iiSaving accounts – last three months of full statements
	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. NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements.
i	vRevocable trusts
\	vEquity in rental property or other capital investments
\	iInvestment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual
	Funds, Money Market, Robinhood and all online accounts etc.
\	viiRetirement including, i.e. IRA's, Roth IRA's, 401K, 403B, Keogh accounts, Pensions etc. from
,	current and past employment. viiiCash value of Whole Life or Universal Life Insurance Policy.

ixPersonal Property hel	d as an investmen	t	
xLump-sum receipts or	r one-time receipt	5	
_	ge providing stude	ehold members over age of 18 and ent status, full time or part time fo idavit, even if there are no studer	r current or next
13A household may count ar proof of pregnancy with the applicat			old must submit
	eparation has beg old income and as	un or has been finalized. Failure to sets from the soon to be ex will be	o provide the
15 If you currently own a ho and last mortgage statement.	me or rental prop	erty you MUST provide a copy of t	he market analysis
We understand if we do not provide reviewed for eligibility until all requi	• •	• •	on will not be
Print Applicants Name(s):			
Applicants Signature	DATE	Co-Applicants Signature	DATE

ADDITIONAL FORMS

ONLY COMPLETE IF APPLICABLE

Call us should you have questions at 978-456-8388 or TTY/TTD - 711.

NOTES:

READ THE FOLLOWING FORMS CAREFULLY AND ANSWER ALL QUESTIONS OR PROVIDE INFORMATION

ADDITIONAL DOCUMENTS MAY BE REQUESTED

CERTIFICATION OF ZERO INCOME

(To be completed by all adult household members with no reported income)

Applicant/Tenant:		Unit #:	
1. [] I currently have no income of armonths. (If you have <u>ANY</u> income what			
2. I have been living with zero income	for years and	months.	
3. I hereby certify that I do not individua. Wages from employment (ib. Income from the operation resources (Avon, Mary Kay, ec. Rental income from real or d. Interest or dividends from a e. Social Security payments, a funds, pensions, or death ben f. Unemployment or disability g. Public assistance payments h. Periodic allowances such a persons not living in my house i. Income from driving for Ube j. Cash payments k. Student financial aid I. Any other source not named	including commissions, tips, of a business or Sales from etc.) personal property assets annuities, insurance policies nefits payments as alimony, child support, or ehold er/Lyft	, bonus, etc.) i self-employed s, retirement	
4. The reason I have no income is:	-		
5. I will be using the following sources Rent: Utilities:	of funds to pay for:		
Food:			
Clothing and laundry:			
Transportation:			
Internet/Cable/Phone: Toiletries:			
Credit cards/loans/bills:	-		
(Signature of Tenant)			
Signature of Manager)			

COMPLETE ONE FORM FOR EACH CHILD

Custody & Child Support Affidavit

Applicant/Tenant:	<u> </u>	Unit #:		
Please complete a sepai both	rate form for ea biological or a			
Child Name/SSN(last four digits))/DOB :			
Name of Absent Parent:				
Will this child live with you in the	tax credit apartme	nt at least 50% of	the time?	
□ YES □ NO				
Was there a legal marriage to th	e other parent?	YES NO	STILL LEGALLY MARRIED	
 If YES, please submit a document outlining custs If NO, please submit docrecords showing placem 	ody arrangements. cuments such as co		on agreement, or other	
Who claimed the child as a depe	endant on their mos	st recent tax returr	1?	
☐ I did ☐ The absen	it parent □ Othe	er:	□ No one	
Do you receive support (moneta (Note: "Support" may be legally o			0	
If YES list amount \$	per			
Have you ever been awarded ar □ YES □NO	n amount of child su	upport for this child	d through the courts?	
lf awarded but not paid, have yo □ YES □ NO	u taken legal actior	n to collect child si	upport?	
If so, please describe efforts and	d proof:			
Do you expect to receive child so	upport for this child	in the next 12 mo	nths?	
Under penalty of perjury, I cer accurate to the best of my kno representation herein constitu may result in the termination of	owledge. The unde ites an act of fraud.	ersigned further ur False, misleadin	derstand that providing false	
(Signature of Household Member	r)		Date	
(Signature of Manager)			Date	

Custody & Child Support Affidavit
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GIFT INCOME VERIFICATION

Send this form to any person or organization providing ongoing cash contributions to a tenant/applicant or for any ongoing contributions made on behalf of a tenant/applicant such as rent payments, utility bills, etc.

Applicant/Tenant:			Unit #:
Name and Address of Contril	butor:		
Name:			Relationship:
Address:			
City:	State:	Zip:	
Phone:	Email:		
I,individual.		, am conti	ributing the following assistance to the above named
List all monetary and non-mo	netary amo	ounts and fre	equency (i.e. monthly, weekly, etc.):
Cash:	_\$		Frequency:
Rent Payment:	\$		Frequency:
Utility Payment:	\$		Frequency:
Cable/Cell Phone/Internet:	\$		Frequency:
Transportation:	\$		Frequency:
Cash for food:	\$		Frequency:
Clothing:	\$		Frequency:
Alcohol, tobacco, etc.	\$		Frequency:
Diapers/Items for Children:	\$		Frequency:
Cash for Child Care:	\$		Frequency:
Other:	\$		Frequency:
Will this assistance change	in the nex	ct 12 month	ns? []YES []NO
If YES please describe:	-		
NOTE: Section 1001 of Title 18 of to any Department or Agency of the	ne U.S. Code i United States	makes it a crim as to any matt	ninal offense to make willful false statements or misrepresentations ter within its jurisdiction
			sented in this certification is true and accurate to the best of providing false representation herein constitutes an act of
(Signature of Contributor)			Date

SELF-EMPLOYMENT INCOME AFFIDAVIT

Use this form for any applicant or resident who receives income as a business owner, independent contractor, sole proprietorship, cash pay, odd jobs, etc.

Applicant/Tenant:		
Name of Business:		
Business Address:		
Type of Business:		
Position Held:		
Start Date:		
Anticipated Gross Annual Income:	\$	
Anticipated Annual Business Expenses:	\$	
Anticipated Annual Profit:	\$	
Previous Year Profit (or Loss):	\$	
Cash Withdrawals from Business:	\$	
Do you file tax returns? [] YES Taxp	payer ID#	[] NO
If YES please submit tax returns with the m	nost recent schedule Cr	
If NO please state why:		
 If tax returns were not filed, please s business started 	submit a profit/loss report for e	each month since the
Please include documents such as in accountant statement of business in		iness plan, or
Under penalty of perjury, I certify that the information of my knowledge. The undersigned further understaract of fraud. False, misleading or incomplete informa	nnd that providing false representation	n herein constitutes an
Applicant Signature		Date

TIP / GRATUITY INCOME AFFIDAVIT

Appli	cant/Tenant: ַ	4	Uni	t #:
lame (of Employer:			
ob Titl	le:		<u></u>	
1.	Do you receive	tips or gratuities at this job?		
	[] YES	[] NO		
2.	Please list the a	average amount of tip/gratuity red	ceived:	
\$		per []day []v	veek other	
3.	Are all tips repo	orted to the employer?	[]YES	[] ио
	If NO please ex	plain:		
accu repre	irate to the best o esentation herein	ury, I certify that the information p if my knowledge. The undersign constitutes an act of fraud. Fals	ed further understand	that providing false
may	result in the term	ination of a lease agreement.		
(Sign	ature of Tenant)			Date
(Sign	ature of Manager)			Date

UNEMPLOYED STATUS AFFIDAVIT

All adults who are unemployed should complete this form

ruii name:
I am currently unemployed: [] YES
[] If my employment status changes between now and the move in (or recertification) date I understand that I must inform the manager before moving into this apartment
I have been unemployed for years and months
My last job paid \$ per hour and I worked hours per week
Please complete either Section A, B, or C as applicable Section A I [print name],, state that I am currently unemployed and that I do not anticipate becoming employed within the next twelve months.
Section B I [print name],
Section C I [print name],
I certify that the information given above is true to the best of my knowledge and that any misrepresentation of information will lead to cancellation and/or rejection of my application for tenancy. I am signing this under penalty of perjury.
Applicant/Tenant Signature: Date

SCHOOL EMPLOYEE AFFIDAVIT

Any adult applying to live in a tax credit unit who is employed by an educational institution should complete this form

Appli	icant/Tena	nt:	Unit #:		
Name	of School:				
Positio	on Held (i.e.: t	teacher, bus driver, assistant)			
Do you	ı work at the	school during the summer months?			
	[]YES	[] NO			
If you a	answered NC	D, please check the following as applicable	e to the summer	months:	
1. 2. 3. 4. 5. 6.	I have/will le I will receive I will receive I will have z Other	y salary, but will not work during the sumr ook for another job e unemployment benefits e gift income from friends/family/etc zero income status 2, 3 or 4 please list the amount of income	[]YES []YES []YES []YES	[]NO []NO []NO []NO []NO received:	
•	during sum	PROPERTY MANAGEMENT: Employme mer months must be verified via third part please explain:		ft income earned	
the b	er penalty of pest of my kno	perjury, I certify that the information preser owledge. The undersigned further unders of fraud. False, misleading or incomplete	tand that providir	ig false representation	herein
(Signa	ature of Tenan	t)		Date	
(Signa	ature of Manag	ger)	<u> </u>	Date	

SEASONAL WORKER AFFIDAVIT

Any adult applying to live in a tax credit unit who has a seasonal job should complete this form

Appli	cant/Tenant:	_Unit #:				
Name	of Seasonal Employer:					
Are yo	u employed at this job for only	a portion of the year?				
	YES NO					
Please	list the dates that you DO NO	T work at this job:				
During	your lay off period, please che	eck the following as applicable:				
1. 2. 3. 4. 5.	I will receive unemployment I I have/will look for another jo I will receive gift income from I will have zero income status Other	b []YES	0			
•	If YES to 1, 2 or 3 please list the amount of income expected to be received:					
•	If OTHER please explain:					
Und	er penalty of perjury, I certify th	nat the information presented in this	certification is true and			
accu repr	rate to the best of my knowled	dge. The undersigned further under an act of fraud. False, misleading or	stand that providing false			
(Sigr	nature of Tenant)		Date			
(Sigr	nature of Manager)	+	Date			

Return the following documents:

Ш	Complete, signed and dated Lottery Application
	Signed and dated Affidavit and Disclosure Form
	Complete and signed Household Eligibility Questionnaire
	Complete, signed and dated Authorization to Release Information Form
	Complete, signed and dated Personal Identification & Income Verification Document Form
	All required financial documentation. SIGN YOUR FEDERAL INCOME TAX RETURN
	Complete, signed and dated additional, applicable, Documents/Forms.

Return to:

MCO Housing Services P.O. Box 372 Harvard, MA 01451 FAX: 978-456-8986

E mail: lotteryinfo@mcohousingservices.com

Questions:

(978) 456-8388 TTY/TTD: 711