your resource for Affordable Housing

Eagles Crossing
Amesbury, MA
PHASE 1 Information Package and Lottery Application

Attached is the information regarding the affordable rental units at Eagles Crossing in Amesbury, 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 27.5 & 29 Clarks Road in Amesbury, Eagles Crossing this new rental development offers thirty one (31) affordable studio, one-, two- and three-bedroom apartments, by lottery, to income-eligible households earning up to 80% AMI. One or two bathrooms are provided, based on bedroom size. All kitchen appliances provided, including a washer and dryer. Surface parking is available at no charge. Garage parking, based on availability, is available for TBD per month. A maximum of two pets are allowed at ____ per month for dogs and____ per month for cats. Breed restrictions may apply. This is a smoke free building.

*****ANNOUCEMENT*****

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

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

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

The monthly rent for the affordable units is as follows: ***(rents subject to change prior to lottery.)***

Studios:	$2,029
One Bedroom:	$2298
Two Bedrooms:	$2,546
Three Bedrooms:	$2,786

Tenants are responsible for utilities, including water and sewer. A utility allowance has been factored into the listed rents. All affordable units will be distributed through a lottery process, as detailed in the attached information package.

These rents are NOT income based. Applicants are responsible for the full rent as stated above. Section 8 or other housing programs will be accepted, and it is up to you to talk with your voucher/program holder to determine if they will approve the project and accept the rents. There is a minimum income which is 2.5 times the monthly rent and it is required, if you do not have a Section 8 or other housing program. The minimum income, without a voucher/program are:

- Studio - $60,870
- One Bedroom - $68,940
- Two Bedroom - $76,380
- Three Bedroom - $83,580

Income and assets may be taken under consideration in determining minimum income.

Applications, both online and paper, must be filled out completely, truthfully, and accurately. Eagles Crossing Apartments or its representative has no obligation to process an incomplete application. Any false or misleading statements or material omission made on this application are grounds for denial. This Affordable Unit Application will not be considered complete unless all required information is received from all adults 18 years old or older.

KEY DATES

Public Information Meeting

Via Zoom

Go to Zoom.com, click on Join A Meeting and enter the meeting code and password when asked, or use the link provided above.

Application Deadline

Electronic Lottery

For those applicants who are unable to attend the live Zoom or otherwise want to review, the meeting will be recorded, with those portions not containing unauthorized sensitive personal information, and will be available for listening up to the application deadline, on mcohousingservices.com.

Thank you for your interest in affordable housing at ***Eagles Crossing, Amesbury MA***. 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 on completing this application.

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 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)

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ONLINE APPLICATION INFORMATION

Eagles Crossing Amesbury MA

Questions & Answers

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Executive Office of Housing and Livable Communities (EOHLC) through its Local Action Unit (LAU) program.

What are the qualifications required for Prospective Tenants?

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

Household Size	1	2	3	4	5	6
Max Allowable Income	**$92,650**	**$105,850**	**$119,100**	**$132,300**	**$142,900**	**$153,500**

Income limits are subjected to change based on HUD updates.

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits. Income for adults 18 or older is required.
2. Under HOTMA, households with total assets over $51,600.01 must include either actual or imputed income calculated using HUD's current passbook rate of 0.45% in their income eligibility, while those with $51,600.01 or less may exclude asset income. All financial accounts, digital wallets, lump-sum receipts, and recently disposed assets must be disclosed and verified. Assets divested at less than full market value within the past 2 years will be counted at full market value.
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. Applicants may not own a home and lease an affordable unit, including homes in a trust.
5. Persons with disabilities will be given first preference for such units regardless of what pool they are in based on the requested bedroom size. Where a person with a disability is waiting for an accessible unit and a unit with adaptive features becomes available, the owner/management agent must offer to adapt the unit.

Are there units available for Local Preferences?

No, all units will be distributed through the Open Pool

Are there Group 2 units?

Yes, the number of units are TBD. There is an elevator in the building. The units can be adapted to satisfy a reasonable accommodation request. Persons with disabilities are entitled to request reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. Such reasonable accommodation is not limited to Group 2A units.

Are there preferences for Household Size?

Household Size Preferences are based on the following:

1. There is at least one occupant per bedroom.
2. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
3. A person described in the first sentence of (2) shall not be required to share a bedroom if the consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.
4. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.

5. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

What happens if my household income exceeds the income limit?
Annually you will be recertified for eligibility. Once your household income exceeds 140% of the maximum allowable income adjusted for household size, then after the end of your current lease you will have the option of staying in your unit and paying the market rent or not renewing your lease.

Lottery Process

Due to the nature of the affordable units' availability, it is important for everyone to understand the procedure. Please understand the allowable income guidelines are adjusted based upon your household size. Also be advised that the program and its requirements are subject to changes in state or federal regulations.

Lottery Pools

Twelve (12) affordable units are available by lottery at Eagles Crossing. The lottery has two pools: Local Preference and Open. You must meet at least one of the Local Preference Criteria to be included in the Local Pool. The units breakdown as follows:

Unit Size	# of Units	Local Pool	Open Pool
Studio			
One Bedroom			
Two Bedroom			
Three Bedroom			

Each eligible applicant will receive a confirmation email, prior to the lottery, which will include your lottery code. The lottery will be conducted electronically and will not be conducted through Zoom.

All eligible applicants will be pulled electronically at the time of the lottery. Post lottery the ranking lists will be broken out by bedroom size. This will establish the lottery rankings for the distribution of units. If you have the initial opportunity to lease you will then upload your financial documentation online or provide it by email, fax or mail within one week of notification. Unit distribution will be based on the lottery pool and will go to the highest ranked applicants meeting appropriate household size who uploads or submits their financial documentation on or before the designated deadline and is determined program eligible. This process will be identical and will be used for all unit sizes until all units are leased or until the lottery list is exhausted.

Please note: Household size preference will override local preference. 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). Applicants will not be approved for units larger than their household size allows.

Once program eligibility has been determined your information will be forwarded to the Leasing Office for screening which may include credit, past landlord and other reference checks to the extent permitted by EOHLC guidance in effect at the time of your application. A criminal background (CORI) may also be conducted. If the Leasing Office determines you are eligible, then you will be offered a unit.

You need to be determined eligible by MCO Housing Services, the Leasing Office, and if you have a Section 8 or other housing voucher, your Public Housing Authority (PHA). If the PHA determines you or the project does 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, based on the order in which such applicants were drawn from the Open Pool and subject to any applicable preferences for accessible units and household size, MCO Housing Services will establish a waiting list for future vacancies. Local preference will not be applied beyond the initial marketing and lease up.

Time Frames

Please be advised that the official income verification will be done at the time you have an opportunity to lease through Phase 2 of the application process. Also understand you need to be income eligible but will also, at minimum, be subject to a credit screening, landlord screening, employment verification, criminal background and CORI checks by the project and determined eligible or ineligible on that basis to the extent consistent with EOHLC guidance in effect at the time of such determination.

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

Unit Number	Bedroom Size	# of baths

Eagles Crossing
LOTTERY APPLICATION

For Office Use Only:
Date Appl. Rcvd: ____________
Household Size: ___________
Lottery Code: _______________

Application Deadline:

PERSONAL INFORMATION:

Date: ___________________

Name: ____

Address: ____Town: ______________________ Zip: ________________

Home Telephone: __________________ Work Telephone: ____________ Cell_________________________

Email: ____

Do you own a home? _______ If so, when did you sell it? _______

Do you have a Section 8 or other form of rental assistance? ____ Yes ____ No

Bedroom Size: _____ Studio; ______One Bedroom; _____Two Bedroom; _____Three Bedroom

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

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

If Yes, Please explain:____

The total household size is _________

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

Name ______________________________Relationship_________ Age_____ DOB ______ Last 4 Digits SS#________

Name ______________________________Relationship_________ Age_____ DOB ______ Last 4 Digits SS#________

Name ______________________________Relationship_________ Age_____ DOB ______ Last 4 Digits SS#________

Name ______________________________Relationship_________ Age_____ DOB ______ Last 4 Digits SS#________

Name ______________________________Relationship_________ Age_____ DOB ______ Last 4 Digits SS#________

Name ______________________________Relationship_________ Age_____ DOB ______ Last 4 Digits SS#________

FINANCIAL WORKSHEET: (All lawful, verifiable sources of income will be considered, including, without limitation, child support, grants, pensions, GI benefits, disability funds, trust funds, student loans, social security, savings accounts, and federal, state, or local public assistance or housing subsidies; however, discretionary bonuses may not be considered.)

Applicants Monthly Base Income (Gross) ________________________
Other Income, specify __________________ ________________________
Co-Applicants Monthly Base Income (Gross) ________________________

Other Income, specify _________________ _______________________

TOTAL MONTHLY INCOME: _______________________

Household Assets: (This is a partial list of required assets. Complete all that apply with current account balances)

Checking ________________________
Savings ________________________
Debit Card ________________________
Stocks, Bonds, Treasury Bills, CD or
Money Market Accounts and Mutual Funds ________________________
Individual Retirement, 401K and Keogh accounts ________________________
Retirement or Pension Funds (amt you can w/d w/o penalty) ________________________
Revocable trusts ________________________
Equity in rental property or other capital investments ________________________
Cash value of whole life or universal life insurance policies ________________________
Gift ________________________

TOTAL ASSETS _______________________

EMPLOYMENT STATUS: **(include for all working household members. Attach separate sheet, if necessary.)**
Employer: ____
Street Address: ____
City/State/Zip: ____
Date of Hire (Approximate): ____
Annual Wage - Base: __________________________
Additional: ______________________ (Bonus, Commission, Overtime, etc.)

SIGNATURES:

The undersigned warrants and represents that all statements herein are true. It is understood that the sole use of this application is to establish the opportunity to lease an affordable unit at Eagles Crossing I (we) understand if selected in the lottery I/we understand all financial and other documentation will need to be provided for program eligibility determination.

Signature ________________________________ Date: _________________________
Applicant(s)

Signature ________________________________ Date: _________________________
Co-Applicant(s)

Refer to page 16 for submission information

EQUAL HOUSING OPPORTUNITY

Eagles Crossing Amesbury

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Eagles Crossing in Amesbury MA

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

Household Size	**1**	**2**	**3**	**4**
Max Allowable Income	**$92,650**	**$105,850**	**$119,100**	**$132,300**

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

2. I/We understand that if household assets exceed $51,600.01, the calculation of income will include the greater of the actual income earned from those assets or imputed income based on HUD's current passbook rate of 0.45%, which will be added to the household's total income when determining eligibility.

3. The household size listed on the application form includes only all the people that will be living in the residence.

4. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief. I/We understand that providing false information will result in disqualification from further consideration.

5. I/We understand that by providing the following documentation does not guarantee that I/we will be able to lease a unit. I/We understand there are two Phases in the lottery. Phase 1 is to register for the lottery and Phase 2 is to provide financial and other documentation to determine program eligibility post lottery.

6. Program requirements are established by The City of Amesbury and EOHLC and are enforced by the Program Administrator. I/We agree to be bound by whatever program changes may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the Program Administrator are final.

7. Affordable units may not be leased to individuals who have a financial interest* in the development or to a Related Party,** or to their families. I/we certify that no member of our household has a financial interest in this Project, is a Related Party, or is a family member of someone who has a financial interest or is a Related Party.

   ***"Financial interest**" means anything that has a monetary value, the amount of which is or will be determined by the outcome of the Project, including but not limited to ownership and equity interests in the Developer or in the subject real estate, and contingent or percentage fee arrangements; but shall not include third party vendors and contractors.

   ****Related Party means**:
   1. any person that, directly or indirectly, through one or more intermediaries, controls or is controlled by or is under common control with the Developer, as well as any spouse of such person or "significant other" cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
   2. any person that is an officer of, member in, or trustee of, or serves in a similar capacity with respect to the Developer or of which the Developer is an officer, member, or trustee, or with respect to which the Developer serves in a similar capacity, as well as any spouse of such person or "significant other" cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
   3. any person that, directly or indirectly, is the beneficial owner of, or controls, 10% or more of any class of equity securities of, or otherwise has a substantial beneficial interest (10% or more) in, the Developer, or of which the Developer is directly or indirectly the owner of 10% or more of any class of equity securities, or in which the

Developer has a substantial beneficial interest (10% or more) , as well as any spouse of such person or "significant other" cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;

4. any employee of the Developer; and

5. any spouse, parent, grandparent, sibling, child or grandchild (natural, step, half or inlaw) of an employee of the Developer or "significant other" cohabiting with an employee of the Developer.

8. I/We understand there may be differences between the market and affordable units and accept those differences.

9. I/We understand if my/our total income exceeds 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 Eagles Crossing I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

________________________	_____________________________	______________________
Applicant	Co-Applicant	Date

Refer to page 13 for submission information

Return the following to MCO Housing Services:

1. Completed, signed and dated application
2. Signed and dated Affidavit and Disclosure Form

All information must be received by 11:59 p.m. on ________. You may email, fax or mail (postmarked on or before deadline) to:

MCO Housing Services, LLC
P.O. Box 372
Harvard, MA 01451
Overnight mailing address: 206 Ayer Road, Harvard, MA 01451
Phone: 978-456-8388
FAX: 978-456-8986
Email: lotteryinfo@mcohousingservices.com
TTY: 711, when asked 978-456-8388