Eagles Crossing
Amesbury, MA
PHASE 2 INFORMATION and PROGRAM ELIGIBILITY DETERMINATION

You have the initial opportunity to lease an affordable unit at Eagles Crossing in Amesbury, MA based on the lottery results.

The next step is to determine your program eligibility. You need to upload, email, fax or mail **ALL** applicable financial and other documentation on or before ______________________ in order for MCO Housing Services to determine your program eligibility. Failure to meet the deadline or to submit complete information could result in loss of unit.

If you have questions, please call 978-456-8388. If you are unable to upload you can email, fax, drop-off or mail the information to our office by the deadline. Full mailing details are on the last page.

As a reminder, the monthly rent for the affordable units is as follows:

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

Tenants are responsible for all utilities. 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:

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

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

The units are available for immediate occupancy after you have been determined program eligible and you have passed the Leasing Office screening.

APPLICATION TIPS

PLEASE READ THE FOLLOWING CAREFULLY

1. 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.
2. All financial documentation, income, assets and tax returns, are required from all household adults aged 18 or older. No exceptions.
3. All Asset statements must include your name, account number and Institution name. Do not take photos or copy a statement from your phone. If you provide any asset statements without the above information your application is an automatic incomplete.
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. We will not use the amount listed on your paystubs or W2's regarding your retirement account i.e. 401K, 403B, IRA, Roth IRA etc. Your paycheck and W2's tells us you have a retirement account only. You must provide the last statement from whoever is managing the account in order for MCO to determine the account's value.
6. Do NOT forget to include statements from Robinhood, Acorn or any other online investment or banking accounts. They are considered part of your assets. If you have an open account, you must provide a statement whether there are any funds in the account or not.
7. 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.
8. 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.
9. You can fax your information, but it is not recommended. If all pages are not received your application would be considered incomplete.

I/We have read the above Application Tips.

____ ____

Applicant Signature Date Co-Applicant Signature Date

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

Provide all applicable information. You can upload to your online application, email, fax or mail the information. Complete financial documentation is required and must be received on or before the deadline listed on page 1 to move forward with the leasing process. Call 978-456-8388 with questions.

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

1. _____ If you have a Section 8 Voucher or other Housing Voucher, you MUST provide a valid copy with your application.

2. _____ Identification for all household members, i.e.: drivers license, passport, birth certificate etc.

3. _____ If you were included in the local pool you need to provide documentation, i.e. copy of lease, utility bills, voter registration etc.

4. _____ If you require a Special Accommodation you must request as part of your application and if documentation is required, i.e. doctors letter.

5. _____ Last five (5) **<u>consecutive</u>** pay stubs for all jobs (check/direct deposit stubs).

- **<u>NOTE:</u>** If you have obtained a new job within the last 12 months you must provide a copy of the Employment Offer Letter.
- **<u>NOTE:</u>** 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.
- **<u>NOTE:</u>** You need to provide 5 pay stubs whether you are paid weekly, bi-weekly, semi-weekly or monthly.

6. _____ All lawful, verifiable sources of income will be considered, including, without limitation:
Check all that apply and provide documentation.
    - ____Child support
    - ____Foster Children
    - ____Adult state based payments
    - ____Alimony
    - ____Grants
    - ____Severance Payments
    - ____Unemployment
    - ____Pensions
    - ____GI benefits
    - ____Disability funds
    - ____Trust funds
    - ____Student loans
    - ____Workers Compensation
    - ____Social security, SSI, SSDI

- ____Federal, state, or local public assistance or housing subsidies
- ____Gift funds
- ____Other, please explain_________________________________

7. _____ If you are self-employed, you MUST provide a detailed Profit and Loss 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, Grubhub, etc. are considered self-employment.

8. _____ Federal Tax Returns – 2024 (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 did not submit a tax return for last year then you must provide a Verification letter of non-filing from the IRS. The form to request is 4506-T and can be found on irs.gov or you can go to irs.gov to create an account and print out the letter.
- **NOTE:** If you filed your taxes and are unable to locate you can request the transcript of your Federal taxes by submitting form 4506-T to the IRS. The form can be found on irs.gov or you can go to irs.gov, create an account and print out transcript.

9. _____ W2 and/or 1099-R Forms: 2024

- **NOTE:** If you filed your taxes and are unable to locate your W2's or 1099's you can submit form 4506-T to the IRS requesting copies. The form can be found on irs.gov or you can go to irs.gov, create an account and print out transcript.

10. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:

GENERAL NOTE: ALL ASSETS STATEMENTS MUST INCLUDED YOUR NAME, ACCOUNT NUMBER AND INSTITUTION NAME FOR ALL CHECKING, SAVINGS, INVESTMENT ACCOUNTS AND RETIREMENT ACCOUNTS. ANY ACCOUNTS PROVIDED WITHOUT THIS INFORMATION IS AN AUTOMATIC INCOMPLETE APPLICATION.

- _____Checking accounts – One recent Bank Statement not older than 30 days – Please submit 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's, PAYPALL, CASH APPS etc.***
  NOTE: Do NOT provide a running transaction list of activities. You must provide individual statements.

  Acct #1:___________________________________ Last 4 Digits of account number:____________
  Acct #2:___________________________________ Last 4 Digits of account number:____________
  Acct #3:___________________________________ Last 4 Digits of account number:____________
  Acct #4:___________________________________ Last 4 Digits of account number:____________

- _____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 directly 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/.

- _____Saving accounts – One recent Bank Statement not older than 30 days. Please submit 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's, PAYPALL, CASH APPS etc***
  __**NOTE:**__ Do NOT provide a running transaction list of activity. You must provide the individual statements.

  Acct #1:___________________________________ Last 4 Digits of account number:_____________
  Acct #2:___________________________________ Last 4 Digits of account number:_____________
  Acct #3:___________________________________ Last 4 Digits of account number:_____________
  Acct #4:___________________________________ Last 4 Digits of account number:_____________

- _____Revocable trusts
- _____Equity in rental property or other capital investments
- _____Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds, Money Market, Robinhood and all online accounts, etc. Current statements only
- _____ Retirement accounts, IRA, Roth IRA, 401K, 403B, etc for all current and past jobs. Current statements only
- _____Cash value of Whole Life or Universal Life Insurance Policy.
- _____Personal Property held as an investment
- _____Lump-sum receipts or one-time receipts

11. _____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 or next semester. See Exhibit A: Student Eligibility Checklist.

12._____If the applicant is in the process of a divorce or separation, the applicant must provide legal documentation that the divorce or separation has begun or has been finalized. Information must be provided regarding the distribution of family assets. If not yet determined, then all household income and assets will be counted even if one adult will not be living in the unit.

We understand if we do not provide all applicable financial documentation our application will not be reviewed for eligibility, although we will be notified that our application is not complete, which will include the list of missing documentation.

Print Applicants Name(s): ____

____ ____
Applicants Signature DATE Co-Applicants Signature DATE

EQUAL HOUSING OPPORTUNITY

Appendix A: HOTMA Student Eligibility Checklist

A. Student Identification

- Student Full Name: ____
- Date of Birth: ____________
- Institution Name: ____
- Enrollment Status: ☐Full-time ☐ Part-time

B. Independence Status (Student must meet one of the following)

Criteria	Documentation Required	Verified?
Student is 24 years or older	Government-issued ID or birth certificate	___
Married	Marriage certificate	___
Has dependent children	Birth certificates, custody, or tax returns	___
Veteran of U.S. Armed Forces	DD-214 or similar	___
Graduate or professional student	Enrollment records	___
Emancipated from foster care or ward of court	Court records or official letter	___
Orphan or ward of the court (prior to age 18)	Court documents	___

C. Parental Information (if student is under 24 and not independent)

Criteria	Documentation Required	Verified?
Student lives with parents	Lease or proof of residency	___
Student claimed as dependent	IRS Tax Transcript or signed 1040	___

D. Financial Aid Income Treatment

Description	Required Documents	Excluded?	Included?
Tuition and mandatory fees	Financial aid award letter	☐	☐
Room/board, stipends, other expenses	Financial aid breakdown	☐	☐
Exemption for students over 23 with dependent children	Birth certificates or tax return	☐	☐

E. Additional Considerations

- ☐ Student is NOT living in institution-owned housing excluded under Section 8 rules
- ☐ IRS Form 4506-T submitted (for income/tax verification)
- ☐ Certificate of Non-Filing provided if applicable
- ☐ Affidavits for non-filing (if no tax returns)

Final Determination: ☐ Student is Eligible ☐ Student is Ineligible ☐ More documentation required

Reviewed by: _____________________________ Date: _______________

Required Documents for HOTMA Student Eligibility

1. **Proof of Enrollment**
   - Letter from the college or university confirming full-time enrollment.
2. **Proof of Independence** (if under 24, provide at least one of the following):
   - Government-issued ID or birth certificate (if age 24 or older).
   - Marriage certificate.
   - Birth certificate of dependent child or tax return showing dependent claimed.
   - DD-214 (military discharge).
   - Enrollment in graduate or professional program.
   - Court records showing emancipation, ward of the court, or orphan status.
3. **Financial Aid Documentation**:
   - Financial aid award letter (for tuition and mandatory fees).
   - Breakdown of financial aid (showing stipends, room and board, etc.).
4. **Additional Forms**:
   - IRS Form 4506-T (for tax transcript request).
   - Certificate of Non-Filing (if applicable).
   - Affidavits for non-filing (if no tax return was filed).

Eagles Crossing
Amesbury, MA

Release of Information Authorization Form

Date: ________________

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

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

____

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Return the following to MCO Housing Services:

1. Completed, signed and dated Required Personal Identification and Income Verification Documents Form
2. All required financial documentation
3. Completed Appendix A – HOTMA Student Eligibility Checklist, if applicable
4. Complete, signed and dated *Release of Information Authorization Form*
5. Proof of Local Preference, if applicable
6. Special Accommodation Documentation, if needed

RETURN ALL, by ________________ 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

DO NOT TAKE PHOTOS COPIES OF ANY DOCUMENTATION AND EMAIL. ALL EMAIL DOCUMENTS MUST BE IN .PDF AND ATTACHED TO THE EMAIL OR USE DROP BOX.