



your resource for Affordable Housing



***Hanover Everett
Everett, MA
Information Package and Lottery Application***

Attached is the information regarding the affordable rental units at Hanover Everett in Everett, 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 337 Second Street in Everett, Hanover Everett is a new rental development offering 17 affordable studio, one-, two- and three-bedroom apartments, by lottery, for eligible tenants. One garage space per affordable apartment at no charge. Additional garage parking spaces will be available for \$150/mo. for an unreserved space and \$215/mo. for a reserved space. EV parking is \$230/mo. Each unit includes one or two bathrooms, depending on bedroom size, and a washer and dryer. Up to two pets, cats and/or dogs, are allowed per unit. Breed restrictions for dogs do apply. Two pets maximum per apartment. No weight limit. Monthly pet rent up to \$40 for pets up to 25 lbs. and \$75/mo. for pets 25 lbs. or heavier. This is a smoke-free building. Storage units are available, based on availability, for \$50 - \$200/mo. depending on size. Requirements are subject to reasonable accommodation.

The monthly rents are: Studio - \$2,113; One Bedroom - \$2,385; Two Bedroom - \$2,637; Three Bedroom - \$2,883. Tenants are responsible for all utilities. A utility allowance has been deducted from the stated rents. All affordable units will be distributed by lottery as outlined in the attached package.

These rents are NOT income based. Applicants are responsible for the full rent as stated above. Section 8 or other housing vouchers will be accepted, and it is up to you to talk with your voucher holder to determine if they will approve the project and accept the rents. Generally, the minimum income needed to lease a unit, without a Section 8 or other housing voucher, are: Studio - \$63,390; One Bedroom - \$71,550; Two Bedroom - \$79,110; Three Bedroom: \$86,490. Income and assets may be used in determining minimum income eligibility, if needed.

Units are available for August/September 2025. Timing is subject to change.

PLEASE NOTE: All applicants must include complete financial documentation with the application. An application will be considered incomplete and will not be included in the lottery if all financial documentation is not received on or before the application deadline.

Applicants who submitted an incomplete application will be notified after the application deadline and will NOT be included in the lottery. Applicants that submit an incomplete application will be notified via email, if available, or by letter. The email or letter will include the list of missing documentation. If you submit the missing documentation and your application is determined complete you would be added to the waiting list. If unfilled units remain after the lottery, the available units would then be offered to you based on the date you were added to the waiting list, subject to applicable preferences and eligibility.

KEY DATES

Public Information Meeting Via Zoom.com

6:30 p.m., Monday, July 21, 2025

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



Meeting ID: 838 1027 8277

Passcode: 927923

Application Deadline

August 18, 2025

Lottery Via Zoom.com

3:00 p.m., Friday September 19, 2025

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

Meeting ID: 870 7313 6683

Passcode: 812255

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, on mcohousingservices.com and will be available for your listening pleasure.

Thank you for your interest in affordable housing at **HANOVER EVERETT**. 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 ដើម្បីទទួលបានជំនួយ
ផ្នែកភាសាដោយឥតគិតថ្លៃ។ [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.
(Arabic)
[Agency Name] [Phone #]

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

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



Hanover Everett
Question & Answer

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 Chapter 40R 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 Gross Allowable Income	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900	\$153,500

Income limits subject to change with 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. When assets total \$5,000 or less, the actual interest/dividend income earned is included in the annual income OR when assets exceed \$5,000, annual income includes the greater of actual income from assets or a .06% imputed income calculation. Assets divested at less than full market value within two years of application will be counted at full market value when determining eligibility. Assets for adults 18 and over are required.
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 awaiting 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?

Yes, subject to certain fair housing and household size limitations herein, the initial occupancies of 11 units are given preference for households who meet at least one of the Local Preference Criteria as stated in the application.

Are there 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 Group 2 apartment and one three (3) bedroom Group 2 apartment available. Additionally, there is one (1) bedroom hearing impaired unit. 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 2 units. The request for reasonable accommodation must be made at the time of initial lottery application with the required documentation, i.e. letter from doctor.

Are there preferences for Household Size?

The preference for the two bedrooms will be for households requiring two bedrooms. Preference for the three-bedroom units will be for households requiring three bedrooms.

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 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.

Are there considerations for minorities?

If the percentage of minority applicants in the Local Preference Pool is less than the percentage of minorities in the Surrounding HUD-defined area, currently 33.4%, a preliminary lottery will be held comprised of all the minority applicants who do not qualify for the Local Preference Pool. Minority applicants not otherwise qualifying for the Local Preference Pool would be drawn at random from the Open Pool until the percentage of minorities in the Local Pool is no longer below the percentage of minorities in the surrounding HUD-defined area. Applicants not selected for the Local Preference Pool would be in the Open Pool only.

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

Seventeen (17) affordable units are available by lottery at Hanover Everett in Everett. 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	4	2	2
One Bedroom	9	6	3
Two Bedroom	3	2	1
Three Bedroom	1	1	0

All eligible applicants will be sent a lottery code prior to the lottery. The lottery code is what will be announced during the lottery to protect your privacy. All applicants included in the Local Pool will also be included in the Open Pool and will have two opportunities for a unit. Open Pool applicants are only included in the Open Pool, unless non-local minorities are moved into the Local Pool.

All the applicants for a given pool 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 two-person household and meet the Household Size Preference (see Page 4) for a two-bedroom unit and are drawn first in the lottery, you will be offered a two-bedroom unit. If you are a three-person household and meet the Household Size Preference for a three-bedroom unit and are drawn first, you will be offered a three-bedroom unit. This process will be identical for both the Local Preference Pool and Open Pool and will be used until all units are leased or until the lottery list is exhausted. Applicants in the Local Preference Pool will select units first then the Open Pool applicants.

Please note: Household size preference will override local preference. This means if we exhaust the applicants in the local pool that require two-bedroom units we will move to the open pool for households requiring two bedrooms. 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.



Once the lottery rankings have been determined your information will be forwarded to the Leasing Office for credit and background checks to the extent permitted by EOHLC guidance in effect at the time of your application. If the Leasing Office determines you are eligible then you will be offered a unit. At lease signing you will be required to pay the first month's rent and security deposit which is \$300 for a studio and one bedroom, \$500 for two bedrooms and \$750 for a three-bedroom apartment.

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 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, 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

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 the information. Please be advised that the official income verification will be done at the time you have an opportunity to lease. Also understand you need to be income and asset 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.

Acceptance of Units

The initial lottery "winners" may have a choice of the appropriately sized available affordable units. Local Preference Pool applicants will select units first and then the Open Pool applicants will select. 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.



Hanover Everett will include residential amenities such as a roof deck, professionally landscaped courtyards with a resort-style pool, dog run and BBQ grills for outdoor cooking. The project will also feature a clubhouse fit with a demonstration kitchen, fitness center, a viewing room with theater seating, a conference room, an e-lounge and a dog washing station.

Unit Availability

Unit floorplans can be found at hanovereverett.com

Unit #	Sq. Ft.	Unit Type	# of Bedrooms	# of Baths	Group 2 or Hearing Impaired
101	514	S1.1G	S	1	
135	705	A2G	1	1	Hearing Impaired
225	787	A4	1	1	
231	1583	C22AB	3	2	Group 2
251	713	A1	1	1	
274	1153	B3	2	2	
308	707	A1.1	1	1	
315	1136	B1	2	2	
339	536	S1	S	1	
421	636	S2	S	1	
427	783	A424	1	1	Group 2
461	787	A4	1	1	
515	1136	B1	2	2	
539	536	S1	S	1	
557	713	A1	1	1	
643	787	A2.1	1	1	
652	773	A3	1	1	





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STATISTICS

THE HANOVER COMPANY
COMMUNITY DEVELOPMENT
COMMUNITY DEVELOPMENT

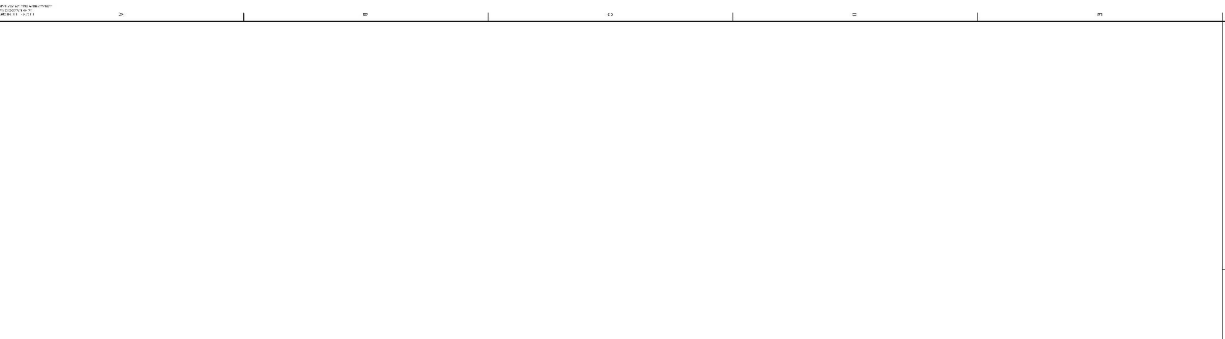
UNIT SUMMARY
UNIT SUMMARY
UNIT SUMMARY

DIMENSIONS
DIMENSIONS
DIMENSIONS

UNIT 100

UNIT 100

UNIT 100





Stantec

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THE HANOVER COMPANY

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UNIT SUMMARY

Diagram

G-101





HANOVER EVERETT LOTTERY APPLICATION

Application Deadline: August 18, 2025

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Local: Yes/No

Lottery Code: _____

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home/Cell Telephone: _____ Work Telephone: _____

Email: _____

Have you or do you own a home? _____ If yes, has it been sold? _____ When did you sell it? _____

LOCAL PREFERENCE: (Check all that apply) Proof of Local Preference will be required if you have the opportunity to lease.

- ☐ Current Everett Resident
- ☐ Currently employed by the Town of Everett or the Everett School Department
- ☐ Employees of local Everett businesses or with an offer of bonafide employment from a company located in the Town of Everett
- ☐ Household with children attending the Everett School System, such as METCO students

Do you have a Section 8 or other housing voucher (the units are **NOT** subsidized, or income based): _____ Yes _____ No

Bedroom Size: _____ Studio; _____ One Bedroom; _____ Two Bedroom; _____ Three Bedroom

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

Do you require a hearing-impaired unit? _____ Yes _____ No

Do you require special accommodation? _____ Yes _____ No

If Yes, please explain: _____

The total household size is _____

Household Composition - complete for everyone that 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.)

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 _____

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
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____
Not White	_____	_____	_____



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 Hanover Everett. I (we) understand if selected all information provided shall be verified for accuracy at the time of lease.

Signature _____
Applicant(s)

Date: _____

Signature _____
Co-Applicant(s)

Date: _____

Refer to page 22 for submission information



Hanover Everett

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Hanover Everett in Everett, MA through the Executive Office of Housing and Livable Communities:

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 Gross Allowable Income	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900	\$153,500

Income from all family members, over the age of 18, 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 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 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 our eligibility to lease.
6. I/We understand that if selected I/we will be offered a specific unit. I/We will have the option to accept the available unit, or to reject the available unit. If I/we reject the available 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 Hanover Everett.
7. Program requirements are established by EOHLC and are enforced by the Project's Monitoring Agent. 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 EOHLC is final.
8. 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.

9. I/We understand there may be differences between the market and affordable units and accept those differences.
10. I/We understand 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.
11. I/We understand if we submitted an application with missing required documentation we will not be included in the lottery. I/We understand if we submit the missing documentation, we will be added to the waiting list only and will not be included in the lottery.
12. I/We understand that changes will not be made or accepted to your application after the application deadline. This includes submission of additional documentation.

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

Applicant

Co-Applicant

Date

Refer to page 22 for submission information



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, assets and tax returns, are required from all household adults aged 18 or older. No exceptions.
4. 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.
5. DO NOT ASSUME you do not need to provide a certain document. When in question call or email BEFORE you submit your application.
6. 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 for MCO to determine the account's value.
7. 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 a statement whether there are any funds in the account or not.
8. 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.
9. 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.
10. 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 information.

Print Name

Signature

Date

Print Name

Signature

Date



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

Provide 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. If you have any questions contact MCO Housing Services at 978-456-8388.

Initial each that are applicable, and provide the documents, or write N/A if not 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. _____ One form of identification for all household members, i.e. birth certificates, driver's license, etc.
3. _____ If you qualify for the Local Preference Pool, provide a copy of utility bills, voter registration etc.
4. _____ If you require Special Accommodation you must request as part of your application and if documentation is required, i.e. doctors letter, it MUST be included with the application.
5. _____ The most recent last five (5) **consecutive** pay stubs for all jobs (check/direct deposit stubs). This also jobs include per diem, seasonal or sporadic employment. For unemployment, DOR verification stating benefits received and payment history. 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, semi-weekly, or monthly.
6. _____ 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.
7. _____ Child support and alimony: court document indicating the payment amount, DOR statement or copy of divorce papers. If you do not receive child support provide a letter stating that you are not receiving child support or complete the attached form.
8. _____ 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 the last three Federal Income Tax Returns. Uber, Lyft, Grubhub, etc. are considered self-employment.
9. _____ Federal Tax Returns – 2024 (NO STATE TAX RETURNS)



- **NOTE:** Provide all pages that are submitted to the IRS. For example, if a Schedule 1 is submitted to the IRS and not part of your application, your application will be considered incomplete.
- **NOTE:** If you have not filed tax returns, in the required years, you must submit a letter from the IRS verifying you have not filed. To obtain the letter submit form 4506-T, located at irs.gov, to the IRS and they will mail you the letter or create an account at irs.gov and print out the Verification of Non-filing letter for the tax year needed.
- **NOTE:** If you are unable to locate your tax returns you can submit a Tax Transcript of your tax return. To obtain a Tax Transcript complete Form 4506-T, located at irs.gov, and submit to the IRS or create an account at irs.gov and print out the Tax Transcripts for the year needed.

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

NOTE: If you are unable to locate your W2/1099's you can submit a Wage and Income Transcript of your W2/1099's. To obtain a transcript complete Form 4506-T, located at irs.gov, and submit to the IRS or create an account at irs.gov and print out the required Wage Transcripts.

11. _____ Interest, dividends and other net income of any kind from real or personal property.

12. 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 – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.

NOTE: Direct deposits from Payroll, SS, tax refund, transfers between your accounts, DOR, DTA etc. we can identify. If you have cash deposits, payroll or non-payroll or other income deposits you MUST identify where the funds have come from. For example, **VENMO, EBAY, POSHMARK, PAYPAL, CASH APP, ATM and MOBILE deposits, ZELLE and other transfers between any accounts but your accounts, etc. There is no way we can list all sources.** If you fail to explain these deposits 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 individual statements, every page front and back.

- _____ 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 – last three months of full statements

NOTES: Direct deposits from Payroll, SS, tax refund, transfers between your accounts, DOR, DTA etc. we can identify. If you have cash deposits, payroll or non-payroll or other income deposits you MUST identify where the funds have come from. For example, **VENMO, EBAY, POSHMARK,**



PAYPAL, CASH APP, ATM and MOBILE deposits, ZELLE and other transfers between any accounts but your accounts, etc. There is no way we can list all sources. If you fail to explain they will be counted as income, which may put you over the income limit.

- _____ 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.
- _____ Retirement accounts, IRA, Roth IRA, 401K, 403B, etc for all current and past jobs
- _____ Cash value of Whole Life or Universal Life Insurance Policy.
- _____ Personal Property held as an investment
- _____ Lump-sum receipts or one-time receipts

NOTE: 401K, 403B or whatever your retirement account is called are required for **Current and Past Jobs**. If you have rolled over an old account you need to let us know and provide the documentation.

13. _____ 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.
14. _____ 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.
15. _____ If the applicant is in the process of a divorce or separation, the applicant must provide legal documentation the divorce or separation has begun or has been finalized. Information must be provided regarding the distribution of family assets. If not provide then the all-household income and assets will be counted even if one adult will not be living in the unit.
16. _____ If you receive money to assist with your monthly expenses that is considered a gift and will count towards your income eligibility. If you receive monies then you need to provide a letter documenting amount and who the funds are from. If you have the opportunity to lease a form will be sent to be completed by the gift giver.

We understand if we do not provide all applicable financial documentation we will not be included in the lottery. We also understand that in such an event we will be notified after the application deadline that our application is incomplete. We also acknowledge that MCO Housing Services will not make any changes to our application before the deadline date.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

Refer to page 22 for submission information



Hanover Everett
Everett, MA

Release of Information Authorization Form

Date: _____

I/We hereby authorize MCO Housing Services, Hanover Everett Leasing Office, John Hancock Life Insurance Company (U.S.A.), 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, Hanover Everett Leasing Office, John Hancock Life Insurance Company (U.S.A.), or any of its assignees and consequently the Projects Administrator, for the purpose of determining income eligibility for Hanover Everett.

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



Custody & Child Support Affidavit

Applicant/Tenant: _____ **Unit #:** _____

Please complete a separate form for each minor in this unit not living with both biological or adoptive parents:

Child Name/SSN(last four digits)/DOB : _____ / _____ / _____

Name of Absent Parent: _____

Will this child live with you in the tax credit apartment at least 50% of the time?

☐ YES ☐ NO

Was there a legal marriage to the other parent? ☐ YES ☐ NO ☐ STILL LEGALLY MARRIED

- If **YES**, please submit a copy of the divorce decree, separation agreement, or other document outlining custody arrangements.
- If **NO**, please submit documents such as court order, tax return, school records, or DHS records showing placement of child

Who claimed the child as a dependant on their most recent tax return?

☐ I did ☐ The absent parent ☐ Other: _____ ☐ No one

Do you receive support (monetary or not) for this child? ☐ YES ☐ NO
(Note: "Support" may be legally ordered or an informal agreement)

If **YES** list amount \$ _____ per _____

Have you ever been awarded an amount of child support for this child through the courts?

☐ YES ☐ NO

If awarded but not paid, have you taken legal action to collect child support?

☐ YES ☐ NO

If so, please describe efforts and proof: _____

Do you expect to receive child support for this child in the next 12 months?

☐ YES ☐ NO

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand that providing false representation herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement.

(Signature of Household Member)

Date

(Signature of Manager)

Date

Custody & Child Support Affidavit

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Return the following to MCO Housing Services:

1. Completed, signed and dated application
2. Signed and dated Affidavit and Disclosure Form
3. Completed, signed and dated Required Personal Identification and Income Verification Documents Form
4. All required financial documentation
5. Complete, signed and dated *Release of Information Authorization Form*
6. Proof of Local Preference
7. Special Accommodation Information, if needed
8. Custody and Child Support Affidavit, if applicable, for each child

RETURN ALL documents by email, fax or by mail postmarked on or before the August 18, 2025 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: We will accept applications that are postmarked on or before August 18, 2025 and received on or before September 2, 2025. We are aware the Post Office is taking longer to deliver mail. We suggest you mail your application certified or priority with a tracking number. Applications received after September 2, 2025 and postmarked on or before the application deadline will be added to the waiting list.

