



your resource for Affordable Housing



15 Lexington Newton, MA PHASE 1 – INFORMATION PACKAGE & ONLINE APPLICATION

Located at 15 Lexington Street in Newton, 15 Lexington is a new rental development offering 24 apartments. We are excited to have the opportunity to provide studio, one bedroom and two-bedroom apartments for eligible tenants earning up to 50%, 80% or 110% of AMI.

The PRODUCT:

Five (5) affordable rental apartments will be available by lottery for eligible households earning up to 50%, 80%, 110% of Area Median Income (AMI).

Community Highlights:

- Pets permitted under the property's pet policy. Pet rent is \$50 a month per pet
- One surface parking space per apartment is available at no charge. Additional surface parking spaces will be available for \$100/mo. based on availability. Garage spaces are available at \$200/mo. based on availability.
- Fully applianced kitchen and washer/dryer in unit

All units are Group 1 and adaptable. The units can be adapted to satisfy a reasonable accommodation request. There is an elevator in the building. There are two Group 2A apartments: one (1) bedroom and one 2 bedroom. Reasonable accommodations and modifications are available in accordance with applicable fair housing laws.

MONTHLY RENTS:

AMI	Total Bedrooms	Total Bathrooms	Square Footage	Monthly Rent	Minimum Annual Gross Income Required
50% AMI	0	1	647	\$1,376	\$41,280
50% AMI	1	1	857	\$1,521	\$45,630
80% AMI	1	1	933	\$2,559	\$76,770
80% AMI	2	1	1,359	\$2,787	\$83,610
110% AMI	1	1	933	\$3,772	\$113,160

Tenants are responsible for all utilities except hot water which is provided by the landlord.



The MAXIMUM Household Gross Income Requirements:

Household Size	1	2	3	4
Max Income at 50% AMI	\$60,000	\$68,600	\$77,150	\$85,700
Max Income at 80% AMI	\$96,000	\$109,700	\$123,400	\$137,100
Max Income at 110% AMI	\$132,000	\$150,920	\$169,730	\$188,540

HUD income limits are updated annually, and rents may be adjusted accordingly.

Minimum and Maximum Household Income Guidelines:

- Minimum income is calculated at 2.5 times the monthly rent.
- Income and assets may be considered together when determining minimum-income eligibility.
- The minimum-income requirement does not apply to applicants with a Section 8 voucher or other qualifying Housing vouchers.
- Rents are based on HUD guidelines, not individual household income. Unless you have rental assistance, you are responsible for the full rent shown above.

The SCHEDULE:

The affordable apartments are anticipated to be available for immediate occupancy. The key program dates are listed below:

Virtual Public Information Meeting

Via Zoom

October 19, 2026, at 6:30 p.m.

Meeting ID: 892 7327 3855 Passcode: 915453

<https://us02web.zoom.us/j/89273273855?pwd=RZ9Ze7MbHX4zTfpZbAp0PJvlnPKwy3.1>

The Public Information Meeting will be held live via Zoom and will be recorded. A recording will be available at www.mcohousingervices.com through the application deadline for applicants who are unable to attend the live meeting or who wish to review the information at a later time.

Application Deadline

December 1, 2026

Electronic Lottery

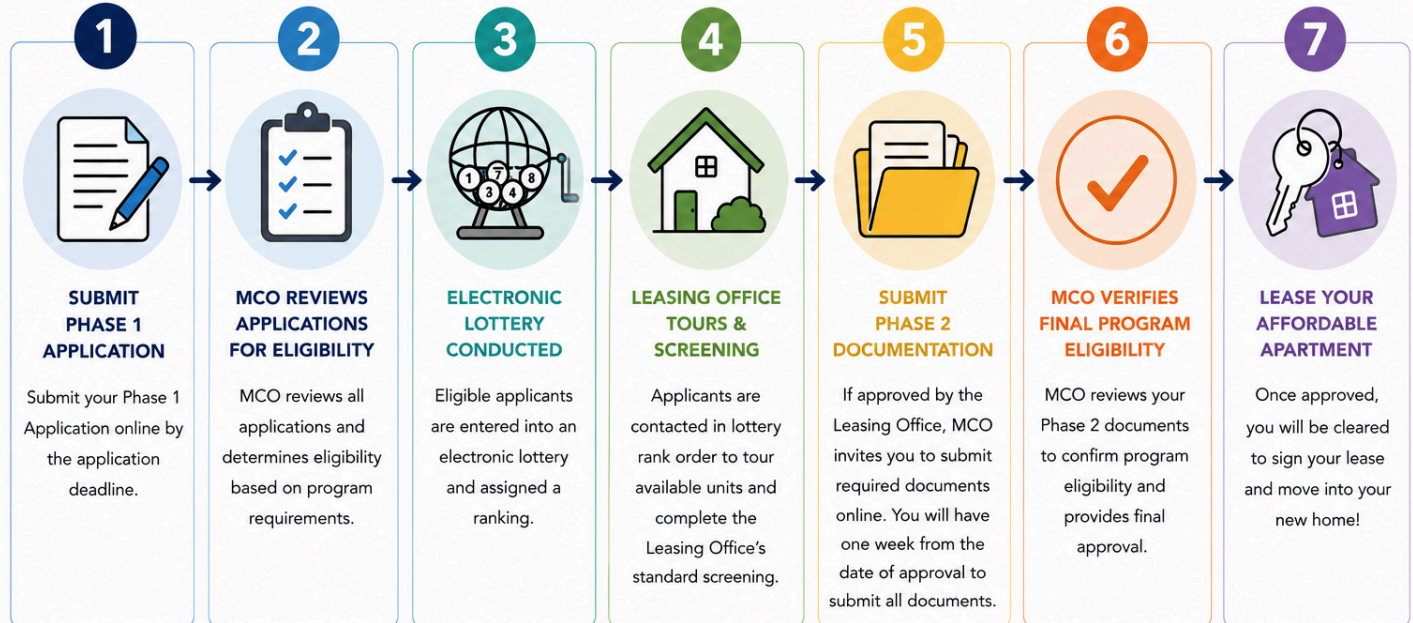
December 9, 2026, at 3:00 p.m.

The PROCESS:



HOW THE AFFORDABLE HOUSING PROCESS WORKS

The process below shows the steps from submitting your application to leasing your affordable apartment at The Project.



PLEASE NOTE: Being selected in the lottery does not guarantee approval for an affordable apartment. Applicants must also successfully complete the Leasing Office screening and MCO's Phase 2 eligibility review.

Phase 1 – Self Certification

In Phase 1, applicants submit basic household, income and asset information online. If you qualify for Local Preference you must provide evidence of status as part of the Phase 1.

The Local Preference criteria are:

- ☐ Current Newton resident
- ☐ Currently employed by the City of Newton or the Newton Public Schools
- ☐ Employee of a local Newton business or a household member with a bona fide offer of employment from a business located in Newton
- ☐ Household with children attending the Newton Public Schools, including METCO students

A complete Phase 1 Application must be submitted by the application deadline to be included in the lottery. Incomplete or late applications will not be reviewed or included in the lottery.

MCO will review completed applications after the application deadline. Ineligible applicants will be notified by email or mail that they are not included. Eligible applicants included in the lottery will receive notification confirming household size and preferences.



The lottery will be held electronically, and applicants will be notified of the lottery results within 72 business hours.

The Leasing Office will then contact applicants in lottery rank order to schedule home tours and begin their standard leasing screening process. The Leasing Office will conduct its standard review, including credit, landlord, and other leasing checks. Only applicants who pass the Leasing Office screening will continue to Phase 2 of the Application process.

Phase 2 – Detailed Submission & Program Eligibility

Once the applicant has completed and passed the Leasing Office's standard screening process, MCO will invite the applicant to complete Phase 2, which involves submitting detailed financial documentation online. Each applicant will have one week from the date of MCO's Phase 2 invitation to submit all required documents. Applicants should be advised that Phase 2 requires an extensive amount of financial documentation. To prepare, review the list of commonly required documents under "Documents and Links" at www.mcohousingservices.com. If the required documents are not submitted within this one-week period, the applicant forfeits their spot, and MCO will move on to the next applicant in the ranking order.

MCO will review the Phase 2 documentation to confirm program eligibility and finalize approval for leasing. Subsequent applicants will be notified in order of ranking only after the preceding applicant has completed the leasing and eligibility process, ensuring a fair and orderly opportunity for all applicants. Household size requirements and Local Preference will continue to guide unit assignments during this process.

TO APPLY ONLINE:

To create a PRONTO account and submit your Phase 1 application, **click here:**

<https://prontohousing.io/registration/7ad13a7a-3ad4-4ad3-acba-565a33a82b48/>

Please be advised - MCO Housing Services uses PRONTO Housing for the online application process (Phase 1 & 2). For your first online lottery, you will need to establish an account and create a username and password. See the link to PRONTO and additional information below.

WHAT YOU WILL NEED:

Household size and household income and asset information.

Proof of Local Preference, if applicable

Examples include a current utility bill, voter registration, employers' letter or paystub.

APPLICATION DEADLINE:

All required information must be received by 11:59 p.m. on the established deadline. Applications may be submitted online or by email, fax, or mail.

SUBMISSION ADDRESS FOR PAPER APPLICATION AND CONTACT INFORMATION:

MCO Housing Services, LLC



P.O. Box 372, Harvard, MA 01451
Phone: 978-456-8388
Email: lotteryinfo@mcohousingservices.com | TTY: 711

QUESTIONS?

If you have questions regarding the application process or lottery eligibility, please contact MCO Housing Services at lotteryinfo@mcohousingservices.com or 978-456-8388.

Applicants will not be discriminated against on the basis of race, color, national origin, disability, age, ancestry, familial status, genetic information, marital status, receipt of public assistance, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Language assistance, including translation and interpreter services, as well as TTY/TDD and other communication aids, will be provided at no charge upon request to ensure equal access for all applicants.



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 dukumentiyi 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.
[Agency Name] [Phone #] (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)

15 Lexington

PROPERTY INFORMATION

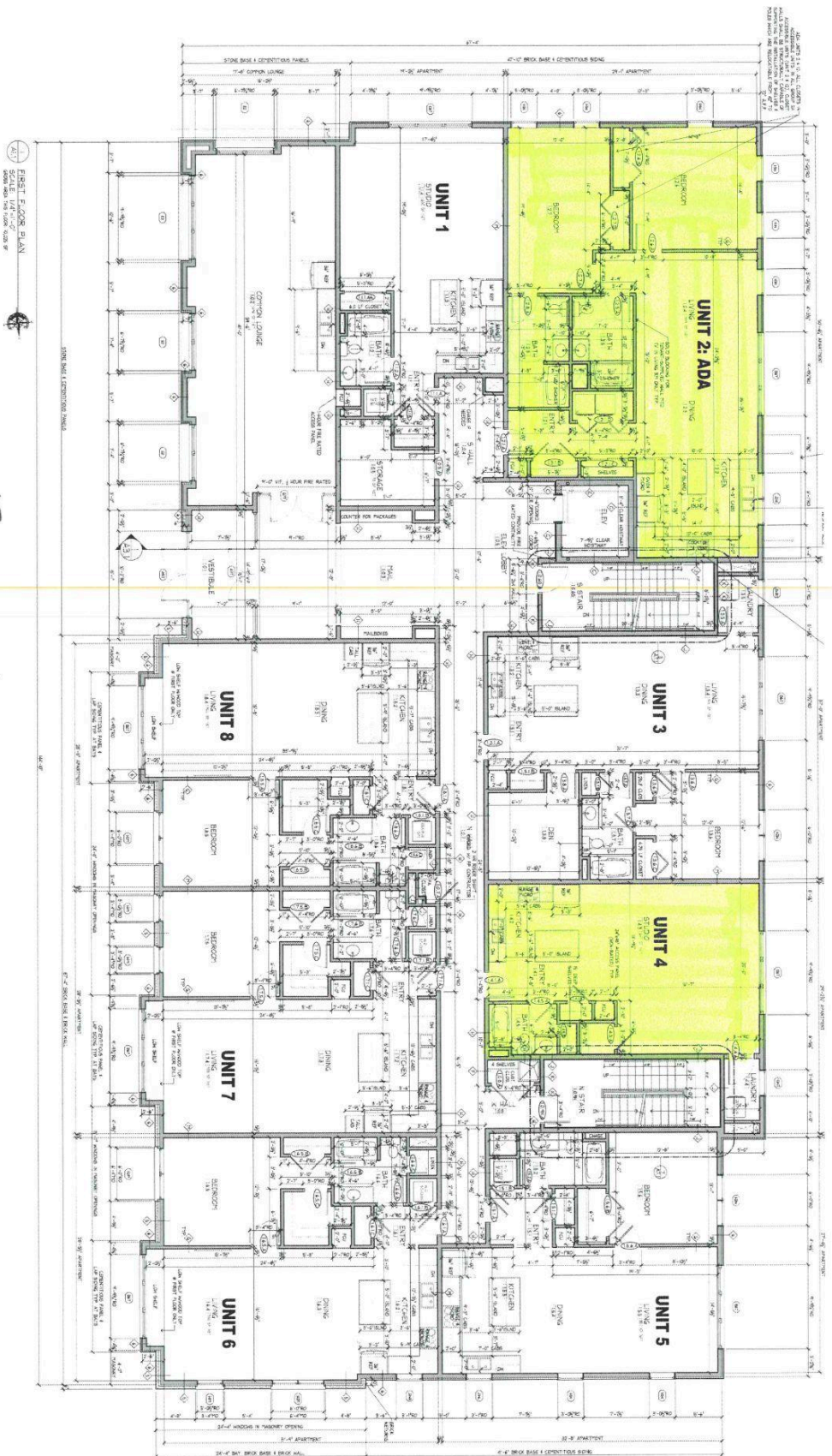


15 Lexington
Affordable Unit Locations and Descriptions

Unit #	AMI	Bedroom Size	# of Baths	Sq. Ft.	Estimated Occupancy Dates	Pool
2 (H)	80%	2	1	1,359	Immediate	Local
4	50%	Studio	1	647	Immediate	Open
12 (H)	50%	1	1	857	Immediate	Open
14	80%	1	1	933	Immediate	Open
22	110%	1	1	933	Immediate	Open

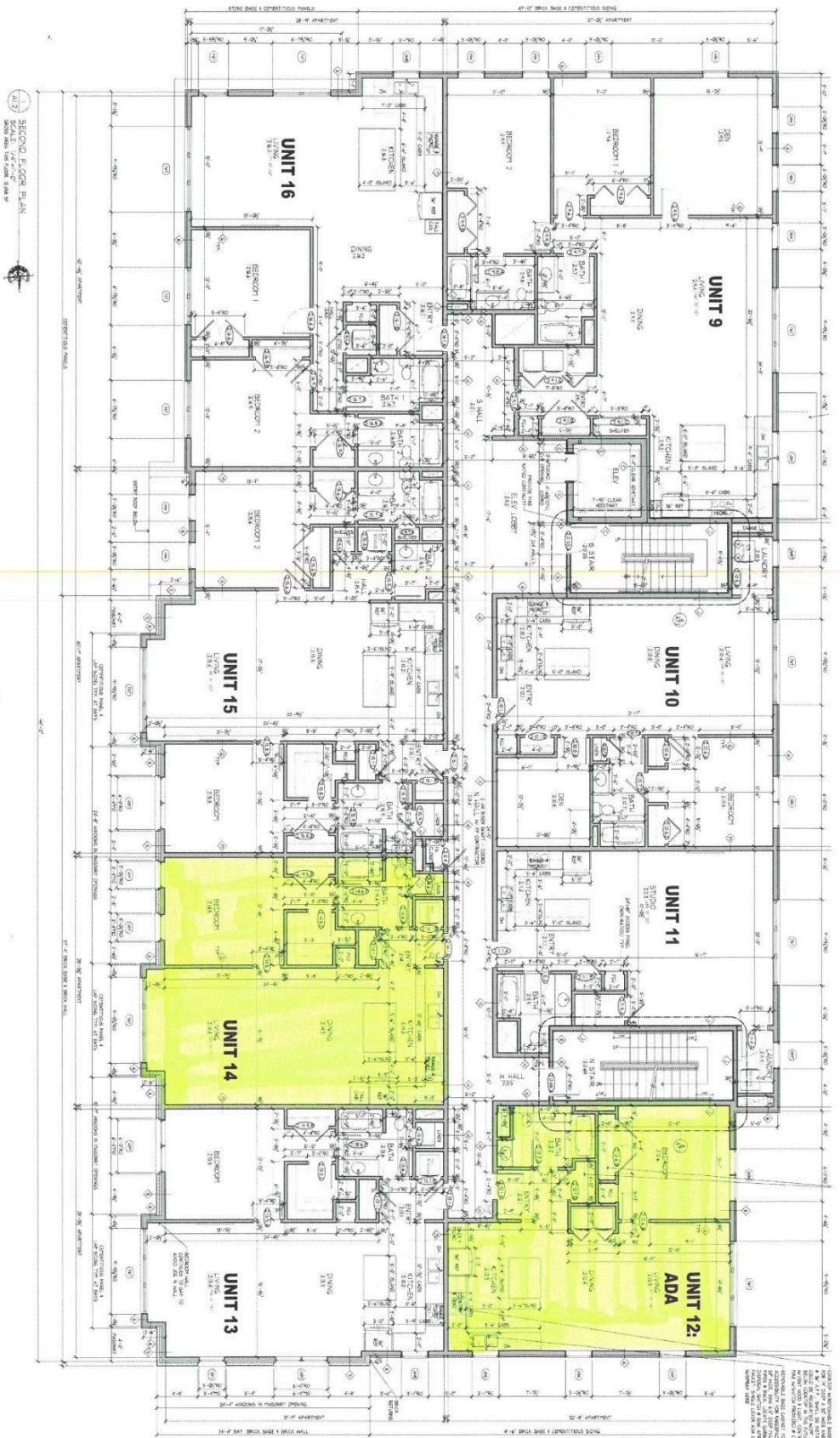
(H) The group 2A wheelchair-accessible units are 2 & 12. The building has an elevator.

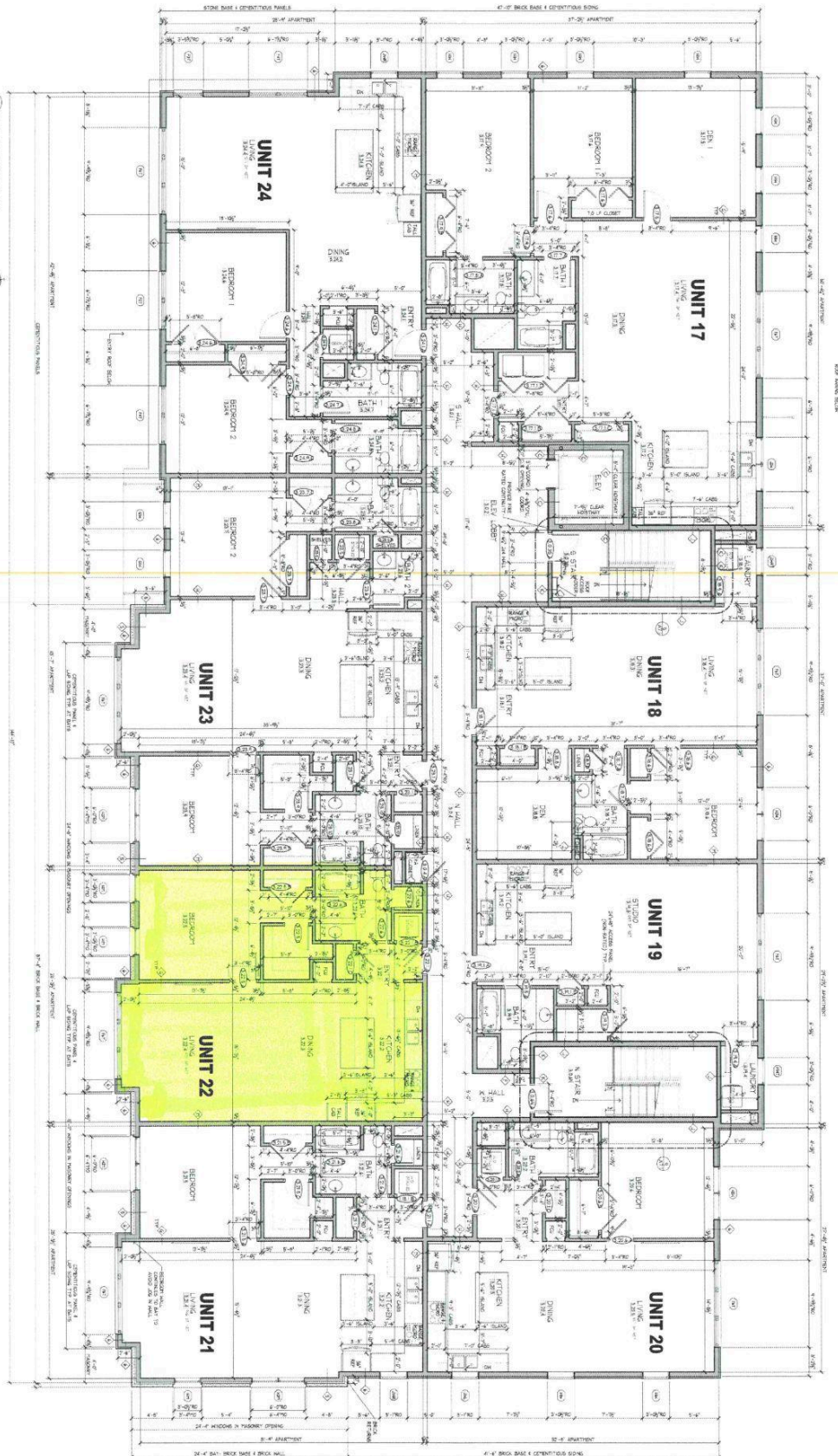




First Floor

Second Floor





THIRD FLOOR PLAN
SCALE: 1/4" = 1'-0"

Third Floor

15 Lexington Program Information & Disclosures

The units will be rented in accordance with policies and guidelines established by the Commonwealth of Massachusetts Executive Office of Housing and Livable Communities (EOHLC).

1. Eligibility for this lottery is subject to maximum household income limits based on household size. Please refer to the Maximum Household Gross Income Requirements table earlier in this application. Income limits are established by the U.S. Department of Housing and Urban Development (HUD) and are subject to change.
2. Detailed Applicant financial qualification information:
 - a. Household income cannot exceed the above-mentioned maximum gross allowable income limits. Income for all adults 18 or older in household must be included.
 - b. Applicants may not own a home and lease an affordable unit (this includes homes held in a trust).
 - c. All financial accounts, digital wallets, lump-sum receipts, and assets disposed of within the past two years must be disclosed and verified. Assets disposed of for less than fair market value within the past two years will be counted at their full market value when determining eligibility.
 - d. Assets:
 - a. If the applicant's total assets are \$5,000 or less, any actual interest or dividend income earned from those assets will be included in the household's annual income.
 - b. If the applicant's total assets are more than \$5,000, the household's annual income will include whichever is greater:
 - i. the actual income earned from the applicant's assets, or
 - ii. income calculated using a 0.06% imputed rate on the applicant's assets.
3. In addition to income and asset eligibility you also be screened and need to be approved by the developer's Leasing Office for credit, landlord references, criminal background checks, etc.
4. Employees, agents, consultants, or individuals with a financial interest in the development, ownership, management, leasing, or marketing of 15 Lexington, as well as their immediate family members, are not eligible to participate in the affordable housing lottery or lease an affordable apartment. This includes employees of the developer, property management company, Leasing Office, lottery agent, and affiliated entities involved in the development or operation of the project.
5. Applicants who require the accessibility features of a Group 2A unit will receive preference for the accessible apartments based on requested bedroom size, regardless of lottery pool.
6. 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.
7. Local Preference: Subject to fair housing and household-size requirements, one (1) of the five (5) affordable apartments are initially designated for households meeting at least one of the Newton Local Preference criteria stated in this application.
8. **Accessibility and Adaptability:**
 - a. 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.



- b. Two of the affordable apartments are Group 2A wheelchair-accessible. The building has an elevator.
9. Affordable homes are distributed to match the household size. For example, a single person cannot generally be given a two-bedroom home. There are exceptions, but the general standards which apply are as follows:
- a. There is at least one occupant per bedroom.
 - b. 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.
 - c. A person described in the first sentence of (b) 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.
 - d. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
 - e. 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.
10. Minority Representation: 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 with minority applicants who do not otherwise qualify for the Local Preference Pool. Applicants will be drawn from the Open Pool until the Local Preference Pool meets the applicable percentage. Applicants not selected for the Local Preference Pool will remain in the Open Pool only.
11. You need to comply with maximum income guidelines at the time of the lottery. If you reside at the property, your income must be certified annually to ensure continued program compliance. Once a resident, your income is allowed to increase to, but not exceed, 140% of the current income guidelines. If that occurs, after the end of your current lease you will have the option of staying in your unit and paying market rent or not renewing your lease.

12. Lottery Process

Due to the nature of the affordable units' availability, it is important for everyone to understand the procedure. Please be advised the program and its requirements are subject to changes in state or federal regulations.

- a. Lottery Pools. The lottery has two pools: the Local Preference Pool and the Open Pool. Applicants meeting at least one Newton Local Preference criterion may be included in the Local Preference Pool. One (1) apartment initially designated for the Local Preference Pool, and four (4) apartments are designated for the Open Pool, subject to fair housing and household-size requirements.
- b. Applicants in the Local Preference Pool will also be included in the Open Pool, providing two opportunities for selection.

Unit Assignment & Priority Rules

- A. Unit distribution will be based on lottery pool ranking and household size. The highest-ranked applicants in either pool who meet household size requirements and submit required documentation on time will be offered units first. For example, the Local Preference Pool one-bedroom unit will go to the highest-ranked eligible household, followed by the next eligible applicant. This process continues for all unit sizes until all units are leased or the lottery list is exhausted.

Please note: Household-size preference overrides local preference. If the Local Preference Pool does not contain an eligible household requiring the available bedroom size, the apartment may be offered through the Open Pool. Household



size may not exceed applicable State Sanitary Code occupancy requirements, and applicants will not be approved for apartments larger than their household size allows.

- a. Applicants will only have the opportunity to lease the unit once the Phase 2 application has been submitted and you have met the program eligibility criteria and all relevant Leasing Office reviews have been completed.
- b. If all the affordable units are leased and lottery applicants remain, the established Open Pool ranking lists are used to create a waiting list for the project. Local preference will not be applied beyond the initial marketing and lease up.



**15 Lexington
PHASE 1 APPLICATION**

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Local Pref: _____

Application Deadline: December 2, 2026

APPLICANT INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell _____

Email: _____

HOUSEHOLD COMPOSITION: *(Complete for everyone to be living in the unit, including the 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# _____

The total household size is _____.

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

LOCAL PREFERENCE: *(Circle all that apply) Proof of Local Preference will be required in Phase 1.*

- A. Current Newton resident
- B. Currently employed by the City of Newton or the Melrose Public Schools
- C. Employee of a local Newton business or a household member with a bona fide offer of employment from a business located in Newton
- D. Household with children attending the Newton Public Schools, including METCO students

Do you have a Housing Choice Voucher (Section 8) or other rental assistance? _____ Yes, _____ No

Bedroom Size (select all sizes you are willing to accept; homes will initially be distributed by household size in accordance with program guidelines, as outlined in the application. After the initial distribution, applicants may have the opportunity to lease a different bedroom size, if available):

_____ One-Bedroom _____ Two-Bedroom

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



If yes, please explain: _____

HOUSEHOLD INCOME:

Include all Household Income for all household members. This shall include gross wages, retirement income (if drawing for income), business income, veterans' benefits, alimony/child support, unemployment compensation, social security, pension/disability income and any Department of Transitional Assistance (DTA) benefits. If you exceed the income limits for the project, based upon household size, you will not be able to proceed with the application.

Applicant(s)

Base Employment Income: _____

Bonus & Overtime Income: _____

Social Security/Pension/Annuity: _____

DTA Benefits: _____

Child Support/Alimony: _____

Business Income: _____

Other: _____

EMPLOYMENT STATUS: *(include for all working household members. Attach a separate sheet, if necessary.)*

Employer: _____

Street Address: _____

City/State/Zip: _____

Date of Hire (Approximate): _____

Annual Wage - Base: _____

Additional: _____ (Bonus, Commission, Overtime, etc.)

TOTAL ANNUAL HOUSEHOLD INCOME: _____

HOUSEHOLD ASSETS: *Please include all that apply with current account balances.*

Checking _____

Savings _____

Debit Card _____

Stocks, Bonds, Treasury Bills, CD or Money Market 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 _____

Money/Gifted funds _____

Other: _____

TOTAL HOUSEHOLD ASSETS: _____

ABOUT YOUR HOUSEHOLD: (OPTIONAL)

Please be advised you should fill this out based only upon the family members that will be living in the home.

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	_____	_____	_____
Caucasian	_____	_____	_____
Other	_____	_____	_____

SIGNATURES:

The undersigned warrants and represents that all statements herein are true. It is understood the sole use of this application is for inclusion into a lottery for affordable apartments. If selected in the lottery, I/we understand all financial and additional documentation will need to be provided for program eligibility determination.

Signature _____ Date: _____
 Applicant(s)

Signature _____ Date: _____
 Co-Applicant(s)



**Required Verification Documents
TO BE RETURNED WITH APPLICATION**

If you are completing your application online, you may upload the following documentation. If you are submitting by email or mail, please provide one copy of all applicable documents. Incomplete applications will not be processed.

Initial each item that is applicable AND provide a copy of the document. Include this sheet with your application.

1. _____ Proof of local preference
2. _____ Complete online or Paper application not both
3. _____ Completed, signed and dated Application

Once you have submitted the above, you will receive an email invitation to complete the online application. If you are unable to do the online application, please contact MCO Housing Services at 978-456-8388 to request it in another form. You will have a week to provide the required documentation for MCO to determine eligibility to purchase.

Return by email or mail 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
Email: lotteryinfo@mcohousingservices.com
TTY: 711, when asked 978-456-8388

