



your resource for Affordable Housing



***Abbot Mill
New Tenant Application
Westford, MA***



Reasonable Accommodations are available.

Attached is the information regarding the affordable rental units at Abbot Mill in Westford, 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 1 Pleasant Street, Westford, Abbot Mill provides affordable loft style studios, one, and two bedroom units for eligible tenants. This is a smoke free development.

Surface parking is available for all tenants at no charge. Garage parking available for \$75- \$120/month, additional garage parking available for \$75-\$120.00. Pets are allowed per pet policy (restricted breeds list) with a monthly pet rent of \$50.00 for dogs and \$35.00 for cat. Central Air Conditioning, washer and dryer is in each unit and all kitchen appliances are included. The building does have elevator access. Building amenities include Fitness room, club house, firepit, dog park, dog washing station

The rents are not income based or subsidized. You are responsible for the full monthly rent. Section 8 is accepted but you should contact your Section 8 provider to determine if they will accept the project and the rents. Utilities are not included. Tenants are responsible for electricity, heat/cooking (electric). A utility allowance has been deducted from the final rents.

The monthly rents are as follows **50% AMI Units:**

studio – \$1,020.00; 1 bedroom – \$1,146.00; 2 bedrooms \$1,249.00 utilities are not included.

The minimum income required, without a Section 8 or housing voucher is:

studio – \$30,600.00; 1 bedroom – \$34,380.00; 2 bedrooms \$37,470.00

The monthly rents are as follows **80% AMI Units:**

studio – \$1,651.00; 1 bedroom – \$1,867.00; 2 bedrooms \$2,061.00 utilities are not included.

The minimum income required, without a Section 8 or housing voucher is:

studio – \$49,530.00; 1 bedroom – \$56,010.00; 2 bedrooms \$61,830.00

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

Thank you for your interest in affordable housing at **Abbot Mill** Please contact MCO Housing Services at 978-456-8388 or email us at lotteryinfo@mcousing.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.

Sincerely,

Maureen M. O'Hagan

Maureen M. O'Hagan
MCO Housing Services for
Abbot Mill



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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 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.
(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)



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Abbot Mill

Question & Answer

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

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 50% AMI	\$47,950	\$54,800	\$61,650	\$68,450	\$73,950	\$79,450
Max Allowable Income 80% AMI	\$73,200	\$83,650	\$94,100	\$104,550	\$112,950	\$121,300

(income limits are subject to change when HUD releases new income limits)

APPLICANT QUALIFICATIONS:

- Household income cannot exceed the above maximum gross allowable income limits. Income for household members 18 and older is required.
- 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
- 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.
- 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.
- You may not own a home and rent an affordable apartment.
- HOTMA Student Eligibility:** Under HUD's HOTMA regulations, full-time students enrolled in institutions of higher education must meet additional eligibility criteria. If any household member is a full-time student and under the age of 24, they must demonstrate independence (via marriage, dependents, veteran status, etc.) or provide documentation of parental income. Students who are not independent and do not meet exemption criteria may be deemed ineligible for the affordable housing unit. See Appendix A for the Student eligibility checklist and the list of required documents for Students Eligibility on page 12.

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.

Unit size preferences are based on the following:

- There is at least one occupant per bedroom.
- 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.
- A person described in the first sentence of (2) shall not be required to share a bedroom if the consequence of sharing is 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.
- A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- 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.



Abbot Mill

NEW TENANT APPLICATION

FOR OFFICE USE ONLY:

Date Rcvd: _____

PERSONAL INFORMATION: PRINT LEGIBLY

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell: _____

Email: _____ Do you own a home? ☐ Yes ☐ No

Do you have a Section 8 voucher (the units are NOT subsidized or income based): ☐ Yes ☐ No

Bedroom Size (Check One): ☐ Studio Bedroom; ☐ One Bedroom; ☐ Two Bedroom

Do you require a wheelchair accessible unit?: ☐ Yes ☐ No

Are you disabled?: ☐ Yes ☐ No

The total household size is _____ (This is very important to determine the maximum allowable income for your household.)

Household Composition (including applicant(s))

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

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.)

Continued next page

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.)



[Type here]



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 (avg balance for 3 months) _____
 Savings _____
 Stocks, Bonds, Treasury Bills, CD or
 Money Market Accounts and Mutual Funds _____
 Individual Retirement, 401K and Keogh accounts _____
 Retirement or Pension Funds (amt you can w/d w/o penalty) _____
 Revocable trusts _____
 Equity in rental property or other capital investments _____
 Cash value of whole life or universal life insurance policies _____

TOTAL ASSETS _____

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
Non-Minority	_____	_____	_____
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____

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 to have an opportunity to lease an affordable unit at Abbot Mill 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: _____

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Abbot Mill

Affidavit & Disclosure Form

I/We understand and agree with the following conditions and guidelines regarding the distribution of the affordable units at Abbot Mill are through Executive Office of Housing and Livable Communities (EOHLC).

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

Household Size	1	2	3	4	5	6
Max Allowable Income 50% AMI	\$47,950	\$54,800	\$61,650	\$68,450	\$73,950	\$79,450
Max Allowable Income 80% AMI	\$73,200	\$83,650	\$94,100	\$104,550	\$112,950	\$121,300

Income from all family members must be included.

- 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.
- The household size listed on the application form includes only and all the people that will be living in the residence.
- I/We certify all data supplied on the application as 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.
- I/We understand that by being determined eligible it does not guarantee that I/we will be able to lease a unit. I/We understand that all application data will be verified, and additional financial information may be required, verified and reviewed in detail prior to leasing a unit. I/We also understand that the Project's Owner will also perform its own screening to determine your eligibility to lease.
- I/We understand that if selected I/we may be able to select a unit. If I/we reject a unit I/we will move to the bottom of the waiting list and will likely not have another opportunity to lease an affordable unit at Abbot Mill.
- Program requirements are established by EOHLC. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by MassHousing is final.
- I/We certify that no member of our family has a financial interest in Abbot Mill.
- I/We understand there may be differences between the market and affordable units and accept those differences.
- I/We understand that if my/our total income exceeds 140% of the maximum allowable income at the time of annual eligibility determination, after the end of my then current lease term I will no longer be eligible for the affordable rent.

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

Applicant

Co-Applicant

Date



[Type here]



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	

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: _____



[Type here]



Required Documents for HOTMA Student Eligibility

1. Proof of Enrollment

- Letter from the college or university confirming full-time or part-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.

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).

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants



[Type here]



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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Page 1 of 1



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Abbot Mill
Westford, MA

Release of Information Authorization Form

Date: _____

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

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



[Type here]



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

Provide one copy of all applicable information. Complete financial documentation is required and must be sent with your application to be reviewed. Incomplete applications will not be reviewed until all documentation is submitted. MCO may ask for additional information or documentation that may not be listed here due to its need to help determine eligibility.

Initial each item that are applicable AND provide the document. Write N/A if not applicable and return this sheet with your application.

1. _____ Identification for each household member, i.e. Driver's License , Birth Certificate, Passport etc.
2. _____ If you have a Section 8 Voucher or other Housing Voucher, you MUST provide a valid copy with your application.
3. _____ 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.
4. _____ The most recent last five (5) **consecutive** pay stubs for all jobs (check/direct deposit stubs). 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, semi-weekly, bi-weekly or monthly.
5. _____ 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.
6. _____ Child support and alimony: court document indicating the payment amount, DOR statement. If you do not receive child support provide a letter stating, that you are not receiving child support or see attached form.
7. _____ Foster Children or Adult state-based payment
8. _____ If you are self-employed you MUST provide a detailed expense and income statement for the last 12 months and three months of business checking and savings accounts along with last three Federal Income Tax Returns.
9. _____ 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 filed but do not have copies of your Federal Income Tax returns, you can obtain a copy of your Tax Transcript using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Tax Transcript.
- **NOTE:** If you have not filed tax returns you must provide a letter from the IRS Verifying Non-filing of your tax return(s). Request Verification of Non-filing letter by using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Verification of Non-filing letter.

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

- **NOTE:** If you do not have copies of W2's and/or 1099's, you can obtain a copy of your Wage Transcript using form 4506-T that you can obtain at irs.gov or create an account at irs.gov and print out the Wage Transcript.

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

12. _____ For Full or Part-Time Dependent Students Whose household is not on Section 8: Complete **Appendix A** with all supporting documentation.

13. 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.

i. _____ Checking accounts – Most Recent statement – 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 only, **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.

NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements.

ii. _____ 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 directing onto the debit card, i.e. Social Security or other regular income.

NOTE: If Social Security payments are deposited on a Direct Express card it is your responsibility to provide proof. You can print a statement from the Direct Express website at <https://www.usdirectexpress.com/>.

iii. _____ Saving accounts – most recent full statement.

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.

- iv. _____ CashApp, VENMO, Apple Cash, PayPal, Chime or similar accounts – most recent full statement.
 - v. _____ Revocable trusts
 - vi. _____ Equity in rental property or other capital investments
 - vii. _____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds, Money Market, Robinhood and all online accounts, etc.
 - viii. _____ Retirement accounts, IRA, Roth IRA, 401K, 403B, etc for all current and past jobs. The balance of these accounts will not be counted as an asset. Any distributions of periodic payment or dividends will be considered income. Most recent statement must be provided.
 - ix. _____ Cash value of Whole Life or Universal Life Insurance Policy.
 - x. _____ Personal Property held as an investment
 - xi. _____ Lump-sum receipts or one-time receipts
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 that the divorce or separation has begun or has been finalized. Information must be provided regarding the distribution of family assets.
16. _____ If you have a home to sell you need to provide a copy of your last mortgage statement and a market analysis which provides the sale price. The home must be sold before you can lease an affordable apartment.
17. _____ If you are receiving gift monies on a regular basis you need to provide a letter stating who is providing the funds and the monthly amount.

We understand if we do not provide all applicable financial documentation our application will not be reviewed for eligibility. We understand that additional documentation may be requested if it is needed to determine eligibility.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

REMEMBER IF YOU CHECKED YES TO ANY OF THE ABOVE YOU MUST PROVIDE THE REQUIRED DOCUMENTATION AND STATED ADDITIONAL FORMS OR YOUR APPLICATION WILL BE CONSIDERED INCOMPLETE.



[Type here]



Return application and ALL required financial documentation to:

MCO Housing Services

P.O. Box 372

Harvard, MA 01451

Overnight: 206 Ayer Road, Harvard, MA 01451

Email: lotteryinfo@mcohousingservices.com

Phone: (978) 456-8388/Fax: 978-456-8986



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