



your resource for Affordable Housing



First Come First Serve Application Parc Westborough Westborough, MA

Language assistance will be available, at no charge, by appointment. Call 978-456-8388

Attached is the information regarding the affordable rental units at Parc Westborough in Westborough, Massachusetts. Potential tenants will not be discriminated against on the basis of race, color, religious creed, marital status, military status, disability, national origin, sex, age, ancestry, sexual preference, source of income, presence of children, or any other basis prohibited by local, state or federal law.

Located at 346 Turnpike Road, Parc Westborough is providing affordable one and two bedroom units for eligible tenants on a first come first serve basis. Surface parking is available for all tenants in the designated tenant parking area at no charge. The one bedroom units have 1 bath and range in size from 777 – 932 sq. ft. The two bedroom units have 2 bathrooms and range in size from 1042 – 1230 sq. ft.

The rents are not income based or subsidized. You are responsible for the full monthly rent. Section 8 will be accepted but you should contact your Section 8 provider to determine if they will accept the rents and project. The monthly rents are as follows: 1 bed - \$1,118; 2 bed - \$1,332, utilities are not included. A utility allowance has been deducted.

Please note: Complete financial documentation is required and must be sent with your application. Included in this package is the list of required documentation to be sent in with your application.

Thank you for your interest in affordable housing at **Parc Westborough, Westborough**. 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.

Maureen M. O'Hagan

MCO Housing Services for
Parc Westborough



Parc Westborough, Westborough

AFFORDABLE HOMES

Question & Answer

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD) and MassHousing.

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	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250

APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum allowable income limits.
2. 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. Assets include checking and savings accounts, investment accounts, CD's, retirement etc. Included in this package is the List of Required Financial Documentation.
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. Potential tenants may not own another home. The affordable unit must be their principal, full-time residence.
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.

Household Size?

One bedroom unit will be for households that require one bedroom. Preference for the two bedrooms will be for households requiring two bedrooms.

Household size preferences are based on the following:

- a. There is a 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 (b) 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 reliable medical documentation is provided substantiating the adverse impact.
- 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.

Persons with disabilities are entitled to request a reasonable accommodation of rules, policies, practices, or services or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the person(s) with disabilities equal opportunity to use and enjoy the housing.

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 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.

Time Frames

If you are determined eligible and have the opportunity to lease a unit you will speak or meet with a representative to review your application to verify all information. Please be advised that the official income verification will be done at the time you have an opportunity to lease a unit. Also in addition to being income and asset eligible you will also be subject to a screening by the project and determined eligible or ineligible on that basis.

Acceptance of Units

Applicants will not have a choice of unit locations, style or schedules. You will not be able “pass” on a unit and wait for another unit. If you choose not to take the designated unit, you will go to the bottom of the list and may not have another opportunity.

AMENITIES

- Kid Pool
- Expansive clubhouse
- Childrens play area
- Complimentary coffee bar
- Interactive cardio fitness room
- Resident lounge and game room w/ pool table
- Saltwater pool with sundeck
- Public Wi-Fi throughout clubhouse and pool
- Dog spa
- 24-hour fitness center
- Outdoor grills and fire pit

PET POLICY

Only cats and dogs allowed. Maximum of 2 pets per apartment home. There is a \$500 Pet Deposit and a \$50 per month pet fee. Breed restrictions as follows: Pit Bulls (Bull Terriers or American Staffordshire Terriers), Rottweilers, Dobermans, Chow, German Shepherds, Akitas – full blooded or mixed breed. For additional information contact the Leasing Office.





Unit Aa - 1 Bedroom / 1 Bath - 790 Sq. Ft.



Toll Brothers 
APARTMENT LIVING

This plan has been created for illustrative purposes only and is an artist's rendering – conceptual only – and subject to change without notice. We reserve the right to make changes due to unforeseen conditions. All dimensions and square footages are approximate and may vary due to field conditions, and construction variances and tolerances. No guarantee is made that the actual facilities or features will be built, or if built, will be the same type, size or nature depicted. Balcony square footage is not included in the total square footage calculation. Please consult a Leasing Consultant for details.



Unit Aa2 - 1 Bedroom / 1 Bath - 831 Sq. Ft.



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Unit Aa3 - 1 Bedroom / 1 Bath - 815 Sq. Ft.



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Unit Aa4 - 1 Bedroom / 1 Bath - 793 Sq. Ft.



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Unit LWA - 1 Bedroom / 1 Bath - 1,037 Sq. Ft.



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Unit B - 2 Bedrooms / 2 Baths - 1,042 Sq. Ft.



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Unit Ba ADA - 2 Bedrooms / 2 Baths - 1,058 Sq. Ft.



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Unit C - 2 Bedrooms / 2 Baths - 1,230 Sq. Ft.



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Parc Westborough

First Come First Serve Application

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home #: _____ Work #: _____ Cell #: _____

Email: _____

Have you ever owned a home? _____ If so, when did you sell it? _____

Do you have a Section 8 Voucher? _____ Yes _____ No

Bedroom Size: _____ One _____ Two

Do you require a handicapped accessible unit? _____ Yes _____ No

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.)

Borrowers Monthly Base Income (Gross) _____

Other Income, specify _____

Co-Borrowers 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 6 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 _____

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

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 _____
 Name _____ Relationship _____ Age _____
 Name _____ Relationship _____ Age _____



ADDITIONAL INFORMATION:

The MAXIMUM allowable gross annual household income is as follows:

Household Size	1	2	3	4	5	6
Max Allowable Income	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250

These income limits are FIRM and cannot be adjusted. Please be advised that the income to be used should include income for all members of the household that are to be residing in the home.

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 an opportunity to lease an affordable unit at Parc Westborough. 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: _____

Return with signed Affidavit & Disclosure Form and complete financial documentation to:

MCO Housing Services
P.O. Box 372
Harvard, MA 01451



Parc Westborough

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Parc Westborough through the MassHousing 40B in Westborough, MA:

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	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250

Income from all family members 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 and all the people that will be living in the residence.
4. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that providing false information will result in disqualification from further consideration.
5. I/We understand that by 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 further authorize MCO Housing Services 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 and consequently the Projects Administrator, for the purpose of determining income eligibility for Parc Westborough.
7. 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 Parc Westborough.
8. Program requirements are established by DHCD and MassHousing and are enforced by MassHousing. 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.
9. I/We certify that no member of our family has a financial interest in Parc Westborough.
10. I/We understand there may be differences between the market and affordable units and accept those differences.
11. 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 Parc Westborough. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date

Return with completed application and complete financial documentation to:

MCO Housing Services, P.O. Box 372, Harvard, MA 01451



Parc Westborough
Westborough, MA

Release of Information Authorization Form

Date: _____

I/We hereby authorize MCO Housing Services, Parc Westborough Leasing Office, 346 Turnpike LLC, 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, Parc Westborough Leasing Office, 346 Turnpike LLC, or any of its assignees and consequently the Projects Administrator, for the purpose of determining income eligibility for Parc Westborough.

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



**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. If you have any questions please call, 978-456-8388.

Please initial each that are applicable, and provide the documents, or write N/A if not applicable and return this sheet with your application.

1. ____ Identification for each household member, i.e. Social Security Card, Birth Certificate etc.
2. ____ Federal Tax Returns –2015 – NO STATE TAX RETURNS
3. ____ W2 and/or 1099-R Forms: 2015
4. ____ Five (5) **consecutive** pay stubs ending within one month of lottery application for all jobs (check/direct deposit stubs). For unemployment, copies of unemployment checks or DOR verification stating benefits received. Same for disability compensation, worker’s compensation and/or severance pay.
5. ____ 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.
7. ____ Interest, dividends and other net income of any kind from real or personal property.
8. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:
 - ____ Checking accounts – **SIX (6)** months of statements – EVERY PAGE – FRONT AND BACK
 - ____ Pre-paid debit card statements – current month
 - ____ Saving accounts – current statement
 - ____ Revocable trusts
 - ____ Equity in rental property or other capital investments
 - ____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds and Money Market Accounts including all individual retirement accounts, 401K, Keogh accounts and Retirement and Pension funds.
 - ____ Cash value of Whole Life or Universal Life Insurance Policy.
 - ____ Personal Property held as an investment
 - ____ Lump-sum receipts or one-time receipts
9. ____ Proof of student status for dependent household members over age of 18 and full-time students.
10. ____ A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
11. ____ If the applicant is in the process of a divorce or separation, the applicant must provide legal proof that the divorce or separation has begun or has been finalized, as set forth in the application.
12. If you are self-employed you **MUST** provide a detail expense and income statement for the previous 12 months and six months of business checking and current savings accounts.

Print Applicants Name: _____

Applicants Signature	DATE	Co-Applicants Signature	DATE
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Please return: MCO Housing Services, P.O. Box 372, Harvard, MA 01451



