



*your resource for Affordable Housing*



***Five24  
Lottery information and Application  
Melrose, MA***

Attached is the information regarding the affordable rental unit at Five24 in Melrose, 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 524 Main Street in Melrose, Five24 is a new luxury rental development offering 1 affordable one-bedroom apartment, by lottery, for an eligible tenant. The unit includes 1 bath in 712 sq. ft. There is no parking available. A laundry room is available in the building, payable via an app. One pet is allowed, either a cat or a dog. A monthly pet rent is required, \$60 per month for a dog and \$35 per month for a cat. This is a smoke free building. Office and storage spaces are available for rent. Caffé Nero is moving into the commercial space on the first floor.

The monthly rent is \$1,637. Water and sewer are included in the rent. A utility allowance has been deducted from the rent. The affordable unit will be distributed by lottery as outlined in the attached package. Please review the enclosed information packet in detail and complete the application and disclosure statement at the rear of the packet.

The rents are NOT subsidized, or income based. You are responsible for the full rent. Section 8 or a Housing voucher will be accepted but it is your responsibility to find out if your Section 8 or Housing provider accepts the rent and project. The minimum income, without a Section 8 or Housing Voucher, is: One Bedroom: \$49,110.

***Please note: Complete financial documentation is required to participate in the lottery. Included in this package is the list of required documentation and additional forms, if applicable, to be sent in with your application. Applications will be logged in at time of receipt and will be reviewed after the application deadline. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline.***

**KEY MEETING DATES**

**PUBLIC INFORMATION MEETING via Zoom**

6:00 p.m., Thursday, September 2, 2021

Go to Zoom.com, Click Join Meeting and enter the Meeting ID: 847 1411 4338

Passcode: 675212

**APPLICATION DEADLINE**

Postmarked on or before Tuesday, October 5, 2021

**LOTTERY via Zoom**

3:00 p.m., Tuesday, October 26, 2021



Go to Zoom.com, Click Join Meeting and enter the Meeting ID: 840 3064 6098  
Passcode: 276497

Thank you for your interest in affordable housing at **Five24**. We wish you the best of luck. Please contact MCO Housing Services at 978-456-8388 or email us at [lotteryinfo@mcohousingservices.com](mailto: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.

Sincerely,



Maureen O'Hagan for 524-530 Main St, LLC

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

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)

## Five24

### Question & Answer

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

#### What are the qualifications required for Prospective Tenants?

- Qualify based on the following gross maximum income table, which is adjusted for household size:

| Household Size       | 1        | 2        |
|----------------------|----------|----------|
| Max Allowable Income | \$70,750 | \$80,850 |

#### LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits.
2. When assets total \$5,000 or less, the actual income received is included in the annual income as income from assets 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.
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. Households cannot own a home, including homes in a trust, and lease an affordable unit.

#### Is the unit available for Local Preferences?

The unit is open to all applicants. There is no local preference.

#### Is the unit accessible/adaptable?

Yes, the unit is adaptable. Applicants with disabilities may request reasonable accommodations or modifications of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.

#### Are there preferences for Household Size?

In all cases, preference for one bedroom units are for households requiring one bedroom. Unit size preferences are based on the following:

1. There is a 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.
5. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorces or separation has begun or has been finalized, as set forth in the application.

Households must not exceed the Massachusetts State Sanitary Code: 105 CMR 410. Applicants will not be offered a unit larger than they are eligible.

#### 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 local, state or federal regulations.

One unit is available by lottery. The unit will be distributed through the Open Pool available to all applicants.

The unit will be distributed based on lottery ranking and household size. The highest ranked applicant requiring a one bedroom unit will be offered the unit first.

Households must not exceed the Massachusetts State Sanitary Code: 105 CMR 410. Applicants will not be offered a unit larger than they are eligible.

Once the initial "winner" been determined their information will be forwarded to the Leasing Office for screening, i.e. credit, criminal, sex offender, judgement & summary processes and landlord checks. If the Leasing Office determines the applicant eligible, they will be offered the unit. You need to be determined eligible by MCO Housing Services and the Leasing Office. If either determines you do not meet the eligibility criteria, then you will not be able to lease a unit. If you have a Section 8 voucher, the PHA will have their own approval process.

### *Time Frame*

It is estimated the availability for occupancy will be immediate following the lottery.

### *Acceptance of Units*

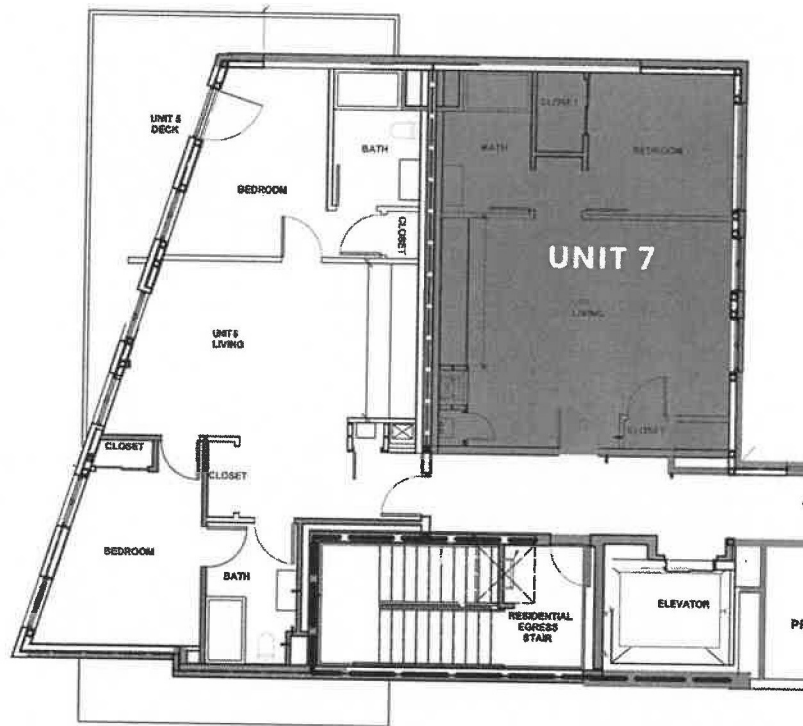
It is important for all applicants to understand that applicants may have an opportunity to select their unit if they meet all the deadlines, to be provided post lottery to all that have the initial opportunity to lease. Unit selection will be in done in ranking order, post lottery for the available unit. Selection will happen after the Leasing Office application has been completed and approved. If the Leasing Office denies your application then you will not be able to lease. Those with a Section 8 or other Housing Voucher the project and rent need to be approved by your voucher holder. If they do not accept the rents or project you will not be able to lease, even if you were approved by the Leasing Office. Applicants that miss the provided deadlines will lose the opportunity to lease as we will move to the next applicant on the lottery list.

### *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.

## UNIT AVAILABILITY

| Unit # | Bedroom Size | Sq. Ft. |
|--------|--------------|---------|
| 7      | 1            | 712     |



## COMMUNITY AMENITIES

- Rooftop terrace
- Professional work center
- Pet-friendly community
- Secure video entrance
- Storage units available
- Bike storage
- Elevator
- Laundry onsite
- Online payments available

## INTERIOR FEATURES

- Open Concept Floorplans
- White Oak Floors
- Custom Italian cabinetry
- Quartz countertops and backsplash
- Stainless steel appliance package
- Spa-like stone bath
- Oversized loft-like windows and french doors

## **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. Pay attention to the NOTES provided on the Required Financial Documentation pages 11 - 13. It can make the difference between being eligible or ineligible.**
- 3. 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.**
- 4. Do not take photos with your cell-phone of any documentation and email it to us. The photos are not legible and we will not accept them.**
- 5. You can fax your information but it is not recommended. If all pages are not received your application would be considered incomplete.**

**ALL FORMS MUST BE COMPLETELY FILLED OUT, SIGNED AND DATED**

# Five24

## LOTTERY APPLICATION

Application Deadline: October 5, 2021

|                             |       |
|-----------------------------|-------|
| <b>For Office Use Only:</b> |       |
| Date Appl. Rcvd:            | _____ |
| Household Size:             | _____ |
| Lottery Code:               | _____ |

**PERSONAL INFORMATION:**

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Work Telephone: \_\_\_\_\_ Cell: \_\_\_\_\_

Email: \_\_\_\_\_

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

I learned of this lottery from (check all that apply):

|                      |               |
|----------------------|---------------|
| Website: _____       | Letter: _____ |
| Advertisement: _____ | Other: _____  |

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

Are you disabled? \_\_\_ Yes \_\_\_ NO

The total household size is \_\_\_\_\_

**Household Composition - Include ALL that will be living in the unit**

|            |                    |           |
|------------|--------------------|-----------|
| 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.)

|  |       |
|--|-------|
| Tenants Monthly Base Income (Gross)    | _____ |
| Other Income, specify _____            | _____ |
| Co-Tenants 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 3months)  | _____ |
| 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:**

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: *This section is Optional.*

|                                     | 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 for placement into a lottery to have an opportunity to lease an affordable unit at Five24. I (we) understand if selected all information provided shall be verified for accuracy at the time of lease.

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Applicant(s)

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Co-Applicant(s)

**For submission information go to page 15**



# Five24

## ***Affidavit & Disclosure Form***

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at Five24 through DHCD in Melrose, MA:

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

| <b>Household Size</b>       | <b>1</b>        | <b>2</b>        |
|-----------------------------|-----------------|-----------------|
| <b>Max Allowable Income</b> | <b>\$70,750</b> | <b>\$80,850</b> |

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. The interest /dividends earned for assets \$5,000 or under will be added to income in determining eligibility. Assets divested at less than full market value within two years of application will be counted at full market value 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 understand that if selected I/we may 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 Five24.
7. Program requirements are established by DHCD and are enforced by DHCD. 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 DHCD is final.
8. I/We certify that no member of our family has a financial interest in Five24.
9. I/We understand there may be differences between the market and affordable units and accept those differences.
10. 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 and have the option of moving out or paying market rent.
11. I/We understand that MCO Housing Services (MCO) is not responsible for incomplete applications if received by mail, email, or fax. It is understood that MCO will not notify tenants if their application is incomplete until after the application deadline.

I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available units at Five24. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

**For submission information go to page 15**

**Required Financial Documentation Form  
TO BE RETURNED WITH APPLICATION**

Provide one copy of all applicable information. Complete financial documentation and a mortgage pre-approval 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 on what to provide it is YOUR responsibility to ask prior to application submission.

**Initial each that are applicable and provide the documents. Return this sheet with your application.**

1. \_\_\_\_\_ You must provide identification for all household members, i.e. birth certificate, drivers license.
2. \_\_\_\_\_ If you have a Section 8 or other housing voucher you must provide a valid copy at time of application.
3. \_\_\_\_\_ If you require a reasonable accommodation you must request at time of application and provide any supporting documentation, if needed, i.e. letter from doctor, at the same time.
4. \_\_\_\_\_ The most recent last five (5) **consecutive** pay stubs 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.
  - **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 or monthly.
5. \_\_\_\_\_ Current year Benefit letter providing full amount of gross 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 and/or DOR statement. If you do not receive child support provide a letter stating, that you are not receiving child support or complete the attached form.
7. \_\_\_\_\_ If you are self-employed you **MUST** provide a detail expense and income spreadsheet for the last 12 months and three months of business checking and savings accounts. Lyft, Uber, Doordash etc are considered self employed.
8. \_\_\_\_\_ Federal Tax Returns –2020 (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 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](http://irs.gov), to the IRS and they will mail you the letter.

- **NOTE:** If you are unable to locate your tax returns you can submit a transcript to of your tax return. To obtain a transcript complete Form 4506-T, located at irs.gov, and submit to the IRS.
9. \_\_\_\_\_ W2 and/or 1099-R Forms: 2020
- **NOTE:** If you are unable to locate your tax returns you can submit a transcript to of your tax return. To obtain a transcript complete Form 4506-T, located at irs.gov, and submit to the IRS.
10. \_\_\_\_\_ Interest, dividends and other net income of any kind from real or personal property.
11. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:
- \_\_\_\_\_ Checking accounts – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.  
**NOTE:** If you have cash deposits or non payroll or income deposits you MUST identify where the funds have come from. If you fail to explain they will be counted as income, which may put you over the income limit.  
**NOTE:** Do NOT provide a running transaction list of activity. You must provide the individual statements.
  - \_\_\_\_\_ 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  
**NOTE:** If you have cash deposits or non payroll or income deposits you MUST identify where the funds have come from. If you fail to explain they will be counted as income, which may put you over the income limit.  
**NOTE:** Do NOT provide a running transaction list of activity. You must provide the individual statements.
  - \_\_\_\_\_ 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, IRS, Roth IRS, 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
12. \_\_\_\_\_ Proof of current 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 **and** next semester.

13. \_\_\_\_\_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.

14. \_\_\_\_\_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 you are unable to provide then both parties income/assets and first time homebuyer status will be used is determining eligibility.

We understand if we do not provide all applicable financial documentation and mortgage pre-approval we will not be included in the lottery. We also understand we will be notified after the application deadline that our application is incomplete and will not be included in the lottery.

Print Applicants Name(s): \_\_\_\_\_

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
DATE

\_\_\_\_\_  
Co-Applicants Signature

\_\_\_\_\_  
DATE

**For submission information go to page 15**

**Five24**  
**Melrose, MA**

***Release of Information Authorization Form***

Date: \_\_\_\_\_

I/We hereby authorize MCO Housing Services, Five24 Leasing Office, 524-530 Main St, 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, Five24 Leasing Office, 524-530 Main St, LLC or any of its assignees and consequently the Projects Administrator, for the purpose of determining income eligibility for Five24 North.

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  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## 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 and other documentation
5. Copy of Section 8 or other housing voucher, if applicable
6. Identification for all household members
7. Special Accommodation documentation, if needed

**RETURN ALL, postmarked on or before the October 5, 2021 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](mailto:lotteryinfo@mcohousingservices.com)  
TTY: 711, when asked 978-456-8388

**NOTE:** If you are mailing your application close to the application deadline, make sure you go into the Post Office and have them date stamp and mail. As I understand, mail that is sent to the central sorting facility use bar codes so we would have no idea when the application was mailed and it can take longer for MCO to receive. If we receive an application after the deadline that has a barcode it will be counted as a late application and will not be included in the lottery.