



your resource for Affordable Housing



The Oasis at Plainville Plainville, MA

Attached is the information regarding the affordable rental units at The Oasis at Plainville in Plainville, 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 85 Washington Street, The Oasis at Plainville is a new affordable rental project providing 62 affordable one, two and three bedroom units for eligible tenants. The Leasing Trailer opens February 1st and is located at 138 E. Bacon Street in Plainville. The units will be distributed through two lotteries. This application is for the first lottery is for 27 units: 16 one bedroom and 11 two bedroom units. The three bedroom units will be in the second lottery only.

Surface parking is available for all tenants in the designated tenant parking area at no charge. The one bedroom units have 1 bath and are +/-775 sq. ft. The two bedroom units have 2 bathrooms and are +/- 1090 sq. ft. Up to two pets are allowed. There are breed restrictions and monthly pet fees. Wheelchair accessible units are available. The project is smoke free.

The monthly rents are as follows: 1 bed - \$1,278 and 2 bed - \$1,409, utilities are not included. All affordable units 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 minimum income to lease units based on bedroom size are: 1 bedroom - \$38,340 and 2 Bedroom - \$42,270. These units are NOT income based where you pay 30% of your income for rent. You are responsible for the full rent plus utilities. Section 8 or other housing vouchers will be accepted if your Section 8 or Housing Voucher provider approves the project.

MCO HOUSING SERVICES ONSITE APPLICATION CONSULTATIONS

Location: Leasing Trailer, 138 E. Bacon Street, Plainville

Dates/Times: Saturday, February 11, 2017 – 11:00 a.m. – 1:00 p.m.

Sunday, March 5, 2017 – 1:00 p.m.– 3:00 p.m.

Sunday, March 19, 2017 – 11:00 a.m. – 1:00 p.m.

Please note: Complete financial documentation is required to participate in the lottery. Included in this package is a list of required documentation. Applications will be logged in a time of receipt. Applications will be reviewed after the application deadline. If your application is incomplete, you will not be included in the lottery and you will be notified after the application deadline. PLEASE READ EVERYTHING CAREFULLY AND FOLLOW INSTRUCTIONS.

A Public Information Meeting will be held to answer specific questions and provide an overview of the lottery process. The meeting is scheduled for 6:30 p.m., Thursday, March 9, 2017 at the Plainville Senior Center located at 9 School Street. If you have questions and can attend this meeting please hold them until that time.



The application deadline is March 23, 2017. You must submit a complete application postmarked on or before March 23rd to be in the lottery. The lottery is scheduled for 6:30 p.m., Thursday, April 20, 2017 at the Senior Center in Plainville.

Thank you for your interest in affordable housing at ***The Oasis at Plainville, Plainville***. We wish you the best of luck. Please contact MCO Housing Services at 978-456-8388 or email us at lotteryinfo@mcohousingservices.com if you have any questions. We encourage you to advise other people or organizations that may be interested in this program and make copies of the relevant information as needed.

Sincerely,

Maureen M. O'Hagan

Maureen M. O'Hagan
MCO Housing Services for Picerne Plainville LLC



The Oasis at Plainville, Plainville

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).

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
Max Allowable Income	\$51,150	\$58,450	\$65,750	\$73,050

Income limits are subject to change based on new HUD limits.

LOTTERY 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.

Are there preferences for Household Size?

In all cases, preference for the 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 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 (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.

Are there considerations for minorities?

There is no local preference for this lottery. All units, except for the wheelchair accessible units, will be distributed through the Open Pool so everyone will have an equal opportunity to lease.



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.

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.

Lottery Pools

Twenty-seven affordable units are available by lottery at The Oasis at Plainville. The lottery has one Open Pool. The unit breakdown as follows:

<u>Unit Size</u>	<u>Open</u>
One Bedroom Units	16 (includes 2 wheelchair accessible units)
Two Bedroom Units	11 (includes 1 wheelchair accessible unit)

All the applicants will be pulled at the time of the lottery. This will establish the rankings for the distribution of units. For example, if we are filling a two-bedroom unit and you are a two-person household and by the household size preference definition require a one bedroom unit and are drawn first in the lottery, we will move to the first applicant on the list that meets the household size preference for the two bedroom unit. Each bedroom size will be distributed based on lottery ranking and the above household size preferences until all units are filled. If the list is exhausted and units are remaining, we will begin working from the top of the list and you may have an opportunity to lease a two bedroom unit. All applicants requiring wheelchair accessible units will have priority in filling the wheelchair accessible units. If there are wheelchair accessible units remaining the units will be distributed through the open pool.

Time Frames

The first building will be available for occupancy May 2017. If you are selected and have the opportunity to lease a unit you will speak or meet with a representative to review your application to verify all 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 eligible to participate in the lottery, you will also be subject to the Leasing Office screening which may include credit, background and landlord checks. If you do not pass the Leasing Office screening you will not be offered a unit.

Acceptance of Units

Applicants may 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.

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.



**Oasis at Plainville
Unit Availability and Distribution**

Building #	Est. Occupancy	1 Bed	1 Bed Hand	2 Bed	2 Bed Hand
8	Mid/Late May	4	1	2	0
1	Mid/Late May	3	1	3	0
2	Mid June	4	0	2	0
3	End of June	3	0	3	1
TOTAL		14	2	10	1

COMMUNITY AMENITIES

IMAC Stations

On-site 24/7 Maintenance

Grilling Stations

24/7 Fitness Center and Aerobics Room

Fitness on Demand (www.fitnessondemand247.com)

Business Center

Coffee Bar

Beach Entry Pool

Garage/Storage Available

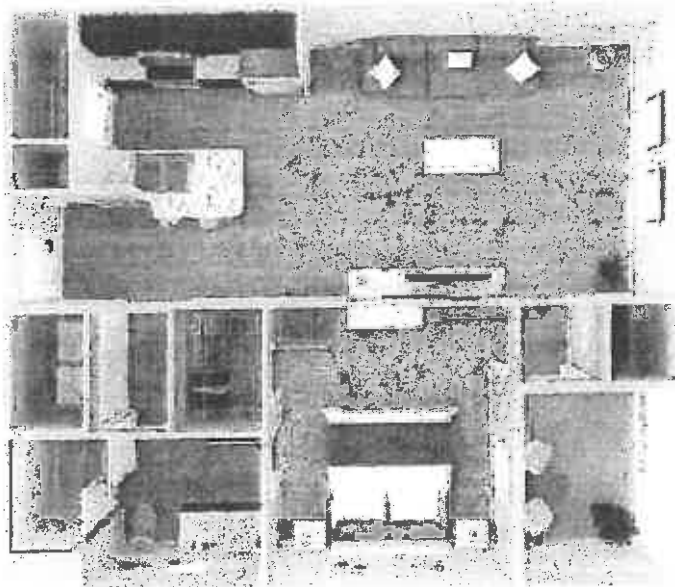
Pet Friendly

In Unit Washer and Dryer





The OASIS
at Plainville
 Luxury Apartment Homes



Horizon

Bedrooms **1**

Bathrooms **1**

Square Ft. (approx.) **775**

Rent \$ _____

The Oasis at Plainville Luxury Apartment Homes
 87 Washington St.
 Plainville, MA 04572
 414-811-590-5218
www.OasisAtPlainville.com





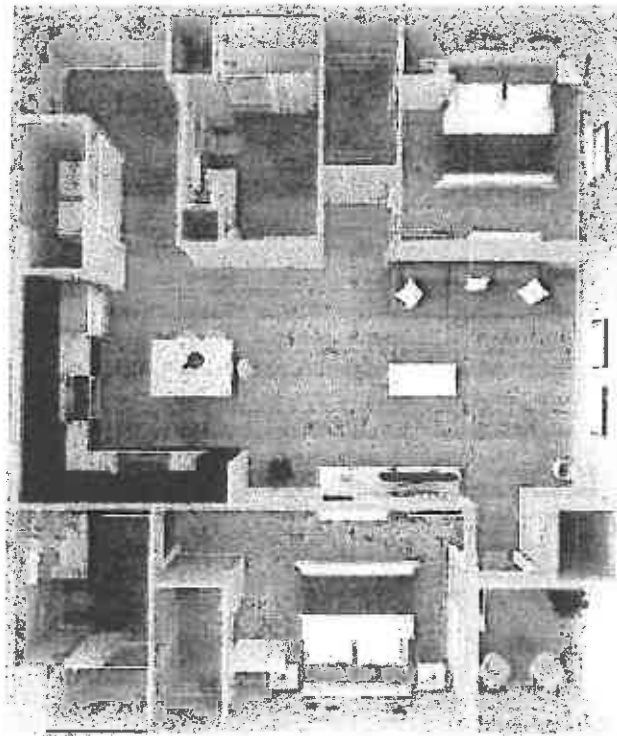
Retreat

Bedrooms 2

Bathrooms 2

Square Ft (approx) 1,090

Rent \$ _____



The Oasis at Plainville Luxury Apartment Homes
 55 W. High St.
 Plainville, MA 01060
 TEL: 844-200-5306



The Oasis at Plainville

LOTTERY APPLICATION

Application Deadline: March 23, 2017

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Lottery Code: _____

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell: _____

Email: _____ Have you ever owned a home? Yes No If so, when did you sell it? _____

Do you have a Section 8 or other Housing Voucher? (These units are NOT income based), Yes No

Bedroom Size: _____ One _____ Two

Do you require a wheelchair accessible unit? Yes No

Are you disabled? 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.)

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 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 _____

(Please complete reverse side)



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 _____

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 The Oasis at Plainville. 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)

Based upon the preliminary information provided, it is my judgment that the applicant should be allowed to participate in the lottery for affordable units at The Oasis at Plainville. If selected all information provided shall be verified for accuracy at the time of lease.

Signature _____ Date: _____
Certifying Agent (MCO Housing Services)

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

MCO Housing Services
P.O. Box 372
Harvard, MA 01451
Email: lotteryinfo@mcohousingservices.com



The Oasis at Plainville

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at The Oasis at Plainville through the Department of Housing and Community Development in Plainville, MA:

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

Household Size	1	2	3	4
Max Allowable Income	\$51,150	\$58,450	\$65,750	\$73,050

Income from all family members must be included. Income units can change based on HUD.

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 your 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 The Oasis at Plainville.
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 The Oasis at Plainville.
8. 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.
9. I/We certify that no member of our family has a financial interest in The Oasis at Plainville.
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 The Oasis at Plainville. 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

Email: lotteryinfo@mcohousingservices.com



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

Provide **one copy** of all applicable information. Failure to provide complete information will make you ineligible to participate in the lottery. If you have any questions please call, 978-456-8388. Please initial each of the following that are applicable and write N/A if not applicable and return this sheet with your application.

1. _____ Federal Tax Returns –2015, 2016 – NO STATE TAX RETURNS
2. _____ W2 and/or 1099-R Forms: 2015, 2016
3. _____ 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.
 - If you received a W2 or 1099 from an employer from 2016 and are no longer employed by them you need to provide a letter from the employer providing the separation date.
4. _____ 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.
5. _____ Child support and alimony: court document indicating the payment amount or DOR statement. Provide letter if you do not receive child support
6. _____ Interest, dividends and other net income of any kind from real or personal property.
7. 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
 - You **MUST** identify all non payroll deposits in your checking accounts. Failure to do so and the deposits will be counted as gift income and may put you over the income limit.
 - _____ Pre-paid debit card statements – current statement
 - _____ 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
8. _____ Proof of student status for dependent household members over age of 18 and full-time students, i.e letter from college/high school with student status.
9. _____ A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
10. _____ 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.



11. 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 savings accounts, along with last three years of Federal Income Tax returns.

Applicants Signature

DATE

Co-Applicants Signature

DATE

RETURN WITH COMPLETE APPLICATION



