

# THE RESIDENCES AT ANDOVER STREET TEWKSBURY – RENTAL LOTTERY #2



## AFFORDABLE HOUSING MARKETING & LOTTERY PLAN



## LOTTERY INFORMATION & APPLICATION

According to the US Census Bureau, the largest Tewksbury racial/ethnic groups are White (89.5%), Hispanic or Latino (3.1%), Black or African American (3%), and Asian (4.2%).

For applicants with Limited English Proficiency, the owner will provide a translation service at no charge.

Para los solicitantes con dominio limitado del inglés, el propietario proporcionará un servicio de traducción sin cargo.

对于英语能力有限的申请人，业主将免费提供翻译服务。

제한된 영어 능력을 가진 지원자의 경우 소유자가 무료로 번역 서비스를 제공합니다.

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## PROJECT DESCRIPTION

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The Residences at Andover Street is a conversion of an existing extended stay hotel into a 130 unit housing complex consisting of 97 market rate units and 33 affordable units, on a site containing approximately 8.75 acre community located at 1775 Andover Street. Building amenities include new laundry room, fitness room, community room with working space, new pool, children play structure, and pet relief area. Electric utilities paid by tenant; Landlord pays water and sewer. All units have one parking space. The project includes 7 handicap accessible units; 2 of which are affordable units. Eligible applicants with disabilities in need of accessible units will have first preference for such units.

Of the 130 total units, 33 are affordable rate units. Eleven of the 33 were rented through the first lottery earlier this year. The remaining 22 units will be rented through this second lottery. Of the 22 affordable rate units, 16 will be 1-bedroom units and 6 will be 2-bedroom. One of the 2-bedroom units is handicap accessible. **The attached lottery application is for this second lottery.**

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## APPLICATIONS

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Applications will be available via email or USPS mail from, and must be returned via email, fax or USPS mail to the Lottery Agent:

Kristen Costa, L.A. Associates, Inc., 5 Middlesex Ave., Unit 16, Wilmington, MA 01887  
phone (978) 758-0197 ; email: [kriscosta@laassoc.com](mailto:kriscosta@laassoc.com)

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For applicants with Limited English Proficiency, the owner will provide a translation service at no charge. TTY: 711, when asked 978-758-0197

Applications will also be available for pickup at Tewksbury Town Hall, 11 Town Hall Ave. (978) 640-4370 and Tewksbury Public Library, 300 Chandler St. (978) 640-4490.

Applications can also be downloaded at the following websites:

L.A. Associates, Inc.: [www.laassoc.com](http://www.laassoc.com)

The state affordable housing: [www.housingnavigatorma.org](http://www.housingnavigatorma.org)

**Application deadline: July 3, 2025**

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### PUBLIC INFORMATION MEETING

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A public information session will be held via Zoom approximately 30 days after the beginning of marketing (30 days before the application deadline). The date, time and place of the lottery will be announced and the lottery and tenant selection process will be explained. Applicants with limited English proficiency requiring translation assistance with the application may request and obtain assistance free of charge. Applicants may request other reasonable accommodations needed to fully participate in the public information session and to complete applications.

Advertising and other outreach materials will specify the date and how to access the public information session, and the application deadline (at least 60 days from the commencement of marketing activities) as well as the date and how to access the lottery drawing.

Date: **Wednesday, June 4, 2025 @ 6:00 pm.**

Meeting ID: 821 0494 1924, Passcode: 717560, Call in: (646) 931-3860

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### ELIGIBILITY AND PREFERENCES

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#### INCOME

Income eligibility is governed by the rules and standards employed by the Department of Housing and Urban Development (“HUD”) in the selection of income-eligible tenants for publicly subsidized housing. The provisions of this section are intended to complement and not to override or supersede any applicable fair marketing regulations of EOHL, the Massachusetts Commission against Discrimination, or any municipal regulation with jurisdiction and like purpose, and to provide low and/or moderate income housing.

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For this project, the applicant household income is required to be at or less than the **80%** of the Lowell, MA HUD FMR Area Median Income (AMI) as published by HUD for total Gross Annual Household Income. These income limits will apply for the initial lottery and rent-up. Gross Annual Household Income includes all wages prior to any deductions from all adult household members. The maximum allowable gross annual household income from all sources, adjusted for household size, may not exceed the following in order to be eligible for the lottery:

The maximum allowable gross annual household income from all sources, adjusted for household size, may not exceed the following in order to be eligible for the lottery:

Household Size	HUD 2025 Limits
1 person	\$73,200
2 person	\$83,650
3 person	\$94,100
4 person	\$104,550

*(Note: These income limits will be adjusted annually to reflect then-current HUD AMIs. New tenants must meet the 80% income limits in effect at the time they lease the unit. Incomes for existing tenants will be re-certified annually and upon re-certification of income, existing tenants will remain eligible as long as their incomes do not exceed 140% of then-current area median incomes).*

Income from assets will be added to total annual income by using the greater of a) the actual income earned from the assets; or b) an imputed interest rate equal to the federal passbook rate (currently 0.45%; subject to change) in accordance with EOHLC and HUD guidelines.

### HOUSEHOLD SIZE PREFERENCE

The objective of these State subsidy programs is to provide housing to appropriately sized families, and to that end, there will be a preference given in the lottery to households that need all of the bedrooms. ***In all cases, occupancy will not exceed the State Sanitary Code.***

A “household” is defined as two or more persons who will regularly live in the unit as their primary residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

First preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

1. There is at least one occupant and no more than two occupants per bedroom.
2. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom.
3. Other household members may share but shall not be required to share a bedroom.

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## LOCAL PREFERENCE

70% of the affordable units or **15** have been targeted for local preference. The following is a breakdown of the 22 affordable units:

<u>One Bedroom Units</u>	<u>Two Bedroom Units</u>
11 Local Preference	4 Local Preference
<u>5</u> General Pool	<u>2</u> General Pool
16 Total 1BR Units	6 Total 2BR Units

Local Preference households must meet one or more of the following criteria:

1. Town of Tewksbury Residents: Household where one or more members are living in the Town at the time of application. Proof of residency is required, such as rent receipts, utility bills, street listing or voter registration.
2. Town of Tewksbury Employee: Employees of the Town such as teachers, custodian, firefighters, police officers, librarians, or town hall employees.
3. Employees of Local Businesses: Employees of businesses located in Tewksbury.
4. Households with children attending Tewksbury schools, such as METCO students.

## Minority Preference – Pool Balancing

The Town is committed to providing equal access to all applicants. In the event that the pool of applicants with a local preference does not include at least **33.4%** of households who have one or more member who is a minority as defined below, then other eligible minority applicants will be included in the lottery for the local preference units. Minority preference categories include only Native American or Alaskan Native, Black or African American, Asian, Native Hawaiian or Pacific Islander; or other (non-White); and the ethnic classification Hispanic or Latino. Minority preference requires a separate self-declaration document.

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## RENT CALCULATION

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**RENT AMOUNTS ARE NOT INCOME-BASED; THEY ARE SET AS DEFINED BELOW.**

Rent for the affordable unit does not include electric utilities, which will be paid by the tenants. Initial rent has been adjusted using a utility allowance schedule provided by the Tewksbury Housing Authority. Heat, hot water, and cooking are provided by electric.

<b>Utility Allowances:</b>	<b>1-BR</b>	<b>2-BR</b>
Electric Heat	\$53	\$73
Electric Cooking	\$10	\$11
Electricity	\$52	\$75
Electric Hot Water	<u>\$57</u>	<u>\$66</u>
<b>Total</b>	<b>\$172</b>	<b>\$225</b>

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### Rent Calculation:

As specified in LIP Guidelines, rents are calculated as the amount affordable to a household at 80% of area median income (AMI) paying 30% of their income for rent and utilities. Household size for a unit is calculated as one person per bedroom plus one (2-person household for a 1-bedroom unit; 3-person household for a 2-bedroom unit):

1-Bedroom rent calculation: 2025 income limit for 1.5-person household: \$78,425

$\$78,425 / 12 \times .3 = \$1,960/\text{mo.}$  less utilities of  $\$172/\text{mo.} = \$1,788/\text{mo.}$

2-Bedroom rent calculation: 2025 income limit for 3-person household: \$88,050

$\$94,100 / 12 \times .3 = \$2,352/\text{mo.}$  less utilities of  $\$225/\text{mo.} = \$2,127/\text{mo.}$

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### THE LOTTERY

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An application deadline will be established that is at least 60 days after the commencement of marketing and outreach. The Lottery will be scheduled 10 to 14 days after the application deadline. Applications will be reviewed for eligibility as they are received, and every effort will be made to contact applicants whose applications are incomplete to give them an opportunity to provide the missing information prior to the application deadline. Applications that are incomplete or unsigned by the application deadline or that are received after the application deadline will not be included in the lottery. Applications that are reviewed and found to be ineligible will not be included in the lottery.

Applicants with disabilities may request modifications to a unit or accommodations to our rules, policies, practices or services if necessary to afford an equal opportunity for housing.

The lottery will take place remotely via Zoom. Following are the details for meeting access:

Date: **July 16, 2025 @ 6:00 pm**

Meeting ID: 814 3483 7389, Passcode: 584000, Call in: (929) 205-6099

### Lottery Procedures:

1. Persons must submit all the necessary information by the application deadline. Late applications (applications mailed and/or received after the above date) and applications that are incomplete will not be accepted.
2. All applicants will be screened for eligibility. Applicants who have been deemed ineligible will be notified in writing of the decision and given time to contact the Lottery Agent in writing to disagree with the determination.

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3. Once the Lottery Agent has verified the information contained in the application and confirmed eligibility, applicants will be given lottery numbers and told the date, time and place of the lottery.
4. All lottery participants are subject to final approval by Massachusetts Housing Partnership. Qualification for the lottery is not an assurance that those tenants awarded units will ultimately rent.
5. Eligible applicants with disabilities in need of accessible units will have first preference for such units.
6. There will be two lottery pools maintained for this project: local preference and general. Units are awarded based on bedroom size within the lottery pool. The top ranked household needing at least the number of bedrooms in the home will be offered the opportunity to rent the specific unit. Within an applicant pool, first preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:
  - There is at least one occupant and no more than two occupants 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.
7. Once the Lottery Agent has verified the information in the application and confirmed eligibility, applicants will be notified of their eligibility, issued a ballot number to ensure privacy and told the date, time and place of the lottery. The lottery will be held via Zoom. The lottery numbers will be pulled for each pool by an independent, un-biased, third party. The lottery numbers will be ranked in the order in which they are drawn and recorded on the Lottery Drawing List. The list of numbers drawn will be posted and all applicants will be informed of their ranking. Applicants are encouraged, but not required, to attend.
8. The lottery agent will create the initial lottery list (wait list) in the order selected as outlined above and will provide the list and the application files to the Property Manager who will process applicants in the order in which they are listed to complete tenant screening (e.g., credit CORI and landlord reference checks). Background checks will meet EOHLC's Model Policy Regarding Applicant Screening on the Basis of Criminal Records. The Property Manager will offer the units to the first qualified tenants in order from the wait list. Applicants not initially offered units may remain on the wait list in accordance with the approved Tenant Selection Plan. If a vacancy occurs in a unit during the first year after the lottery, the next person in line for a unit will be offered the unit. Applicants wishing to be added to the wait list after the lottery will be added in the order received. If a unit becomes available more than a year after the initial lottery, a new lottery will be held to revise the order of the list to give newer applicants an equal opportunity to secure an affordable unit.

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9. An applicant who is determined to be ineligible may appeal the determination to the Lottery Agent at L.A. Associates. The applicant(s) will meet with the Lottery Agent to review the decision. If the applicant(s) remains dissatisfied, the Office Manager at LAA will review the application and the appeal to render a final decision. The appeal process should be concluded within a week.
10. The Fair Housing Act prohibits discrimination in housing because of Race or color, National origin, Religion, Sex, Familial status. The developer and its lottery agent shall not discriminate in the marketing and rental of units on the basis of race, color, religious creed, national origin, ancestry, sex, marital status, children, veteran status, age, handicap/disability, sexual orientation, gender identity, or public assistance. An applicant who believes that they have been discriminated against in the tenant selection and lottery process may contact: the Massachusetts Commission Against Discrimination (617) 994-6000; and/or the United States Department of Housing and Urban Development (617) 994-8300.
11. Disabled persons are entitled to request reasonable accommodation of rules, policies, or services, or reasonable modification of housing.
12. The Affordable Housing Marketing & Lottery Plan and the Tenant Selection Plan are available upon request.

### **Post-Lottery Procedures:**

1. The lottery will establish the Waiting Lists for each unit type. Applicants will move forward to the leasing process per the Waiting Lists.
2. The leasing process includes completion of a rental application and authorization for the leasing office to secure an investigative consumer report, which may contain, but not limited to, a credit report, criminal history records, rental history and employment and income verification.
- 3. Tenants should not be paying more than 33% of their annual income on rent, and should have a credit score of 600 or higher.**
4. Once approved by the leasing agent, tenant eligibility will be confirmed by the state through a third party compliance service. Tenants will not be allowed to sign a lease until final approval is issued.
5. The post-lottery process takes approximately 2 weeks.

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## RENTAL APPLICATION

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### AFFORDABLE HOUSING APPLICATION

Application Deadline: July 3, 2025

Applicant Legal Name \_\_\_\_\_ Phone Number \_\_\_\_\_ E-mail \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State/Zip \_\_\_\_\_

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

Website: \_\_\_\_\_ Letter: \_\_\_\_\_

Advertisement: \_\_\_\_\_ Other: \_\_\_\_\_

This application is not complete if not filled out completely, signed and submitted with ONE COPY of each of the following documentation. Failure to provide a complete application package can delay the approval process and your ability to participate in the lottery.

#### REQUIRED INCOME VERIFICATION DOCUMENTS:

\_\_\_\_\_ Last 3 year's Federal tax returns (NO STATE RETURNS), including 1099's, W-2's and schedules, for every person living in the household over the age of 18.

\_\_\_\_\_ 5 most current, consecutive pay stubs, for all salaried employed household members over 18. Six months of income for hourly and seasonal workers. For unemployment, disability or worker's compensation and/or severance pay, copies of checks or DOR verification stating benefits received.

\_\_\_\_\_ Child support and alimony: legal court document indicating payment amount.

\_\_\_\_\_ Self employed: provide a detailed income and expense statement for the 5 months prior to the lottery, and 3 copies of business checking and savings accounts.

\_\_\_\_\_ Recent statements received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, etc.

\_\_\_\_\_ Asset statements showing current value including all bank accounts, investment accounts, retirement accounts, cash value of whole life policies, etc.

\_\_\_\_\_ Interest, dividends and other income from real or personal property.

\_\_\_\_\_ School registration for any full time student for any household member over 18.

\_\_\_\_\_ If in the process of a divorce or separation, provide legal proof that the process has begun or been finalized.

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**BEDROOM SELECTION:** I/We are applying for the following unit size:

\_\_\_\_\_ 1-bedroom unit at \$1,788/mo.    \_\_\_\_\_ 2-bedroom unit at \$2,127/mo.

**RENT AMOUNTS ARE NOT INCOME-BASED; THEY ARE SET AS DEFINED ABOVE.**

**HOUSEHOLD INFORMATION:** List all members of your household including yourself.

Names of all Persons to Reside in Dwelling (First Name, Middle Initial, Last Name)	Relation to Head	Age	Date of Birth	Minority Status * (Optional)
1				
2				
3				
4				

\*Minority preference categories include only Native American or Alaskan Native, Black or African American, Asian, Native Hawaiian or Pacific Islander; or other (non-White); and the ethnic classification Hispanic or Latino. Requires a separate self-declaration document.

Are you, or any member of your household, a disabled person requesting reasonable accommodation of rules, policies, or services, or reasonable modification of housing?

\_\_\_\_\_ Yes    \_\_\_\_\_ No

**LOCAL PREFERENCE:**

Using the definitions found in the Information Packet, please check one or more of the following local preference categories, if applicable.

- Town of Tewksbury Resident
- Town of Tewksbury Employee
- Employee(s) of Local Business(es)
- Household with Children attending Tewksbury schools

To be considered for the Local Preference category, one of the above boxes must be checked and proof of preference, such as a copy of license, tax bill, utility bill, census listing, birth certificate, pay stubs, etc. must be provided.

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**INCOME:** List all income of all members over the age of 18 listed on the application to reside in the unit, such as wages, child support, Social Security benefits, all types of pensions, employment, Unemployment Compensation, Workman's Compensation, alimony, disability or death benefits and any other form of income; including rental income from property. Adults with no income are required to submit a notarized statement. If additional space is needed, please attach another sheet.

#	Source of Income	Address/Phone# of Source	Amount per Year
1			
2			
3			
4			
5			
<b>TOTAL</b>			

Do you have a Section 8 voucher?     Yes     No

If so, with what City/Town? \_\_\_\_\_

**EMPLOYMENT STATUS:**

**Applicant's Name:** \_\_\_\_\_

Occupation: \_\_\_\_\_

Present Employer: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Name & Title of Supervisor: \_\_\_\_\_

Date of Hire: \_\_\_\_\_      Annual Gross Salary: \_\_\_\_\_

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**Co-Applicant's Name:** \_\_\_\_\_

Occupation: \_\_\_\_\_

Present Employer: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Name & Title of Supervisor: \_\_\_\_\_

Date of Hire: \_\_\_\_\_ Annual Gross Salary: \_\_\_\_\_

**ASSETS:** List all checking, savings accounts, CD's, stocks, bonds, retirement accounts, savings bonds and any other investments below. If additional space is needed, please attach another sheet. Household assets do not include necessary personal property.

#	Type of Asset	Bank/Credit Union Name	Account No	Value, Balance
1	Checking account			
2	Checking account			
3	Savings account			
4	Savings account			
5	Retirement account			
6	Retirement account			
7	Other: _____			
8	Other: _____			
		<b>TOTAL</b>		

**THE RESIDENCES AT ANDOVER STREET – MARKETING PLAN**

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**APPLICANT(S) CERTIFICATION**

1. I/We certify that our household size is \_\_\_\_\_ persons, as documented herein.
2. I/We certify that our total household income equals \$ \_\_\_\_\_, as documented herein.
3. I/We certify that the information in this application and in support of this application is true and correct to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that false or incomplete information may result in disqualification from further consideration.
4. I/We certify that no member of our family has a financial interest in the project.
5. I/We understand that 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 prior to leasing a unit. I/We also understand that the project's owner will perform its own screening to determine eligibility.
6. I/We authorize L.A. Associates, Inc. to verify all financial and household information and direct any employer, landlord or financial institution to release any information to L.A. Associates, Inc. and the project owner to determine eligibility.
7. I/We understand that there may be differences between the market and affordable unit and accept those differences.
8. I/We understand that if my/our total income exceeds 140% of the maximum allowable income at the time of annual recertification, I will no longer be eligible for the affordable rental the end of my current lease term.
9. I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available units. I/We am/are qualified based on the program guidelines and agree to comply with applicable regulations.

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Applicant Signature

Date

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Co-Applicant Signature

Date

***THIS IS APPLICATION IS ONLY FOR THIS SPECIFIC DEVELOPMENT.***