

1775 ANDOVER STREET, TEWKSBURY, MA

THE LANDING, ANDOVER STREET TEWKSBURY



AFFORDABLE RENTAL HOUSING INFORMATION & APPLICATION



UPDATED 5/27/2026

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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. TTY: 711, when asked 978-758-0197.

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.

PROJECT DESCRIPTION

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.

**THERE ARE CURRENTLY ONLY 1-BEDROOM UNITS AVAILABLE
ON A FIRST COME, FIRST SERVED BASIS.**

APPLICATIONS

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

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

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ELIGIBILITY

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 EOHLC, the Massachusetts Commission against Discrimination, or any municipal regulation with jurisdiction and like purpose, and to provide low and/or moderate income housing.

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 rent-up. Gross Annual Household Income includes all wages prior to any deductions from all adult s in the household.

The maximum allowable gross annual household income from all sources, adjusted for household size, may not exceed the following limits:

Household Size	HUD 2026 Limits
1 person	\$76,750
2 person	\$87,700
3 person	\$98,650
4 person	\$109,600

(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.

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RENT CALCULATION

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.

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

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:

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

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LANDLORD'S RENTAL CRITERIA

THE FOLLOWING CRITERIA WILL BE APPLIED IN EVALUATING EVERY APPLICANT:

1. MINIMUM INCOME: HOUSEHOLD MONTHLY INCOME MUST BE **2.5 TIMES MONTHLY RENT** TO QUALIFY FOR A LEASE. **AFFORDABLE UNIT MONTHLY RENT FOR A 1-BEDROOM UNIT IS \$1,788.00 PLUS UTILITIES. MINIMUM HOUSEHOLD INCOME IS \$53,640/YEAR.**
APPLICANTS MAY MAKE LESS IF THEY HAVE SUFFICIENT SAVINGS TO DRAW FROM.
APPLICANTS RECEIVING HOUSING ASSISTANCE (LIKE SECTION 8) ARE NOT SUBJECT TO THE MINIMUM INCOME REQUIREMENT, BUT ARE SUBJECT TO REVIEW OF CREDIT, TENANT HISTORY, AND CRIMINAL BACKGROUND (CORI) CHECKS AS ARE ALL OTHER APPLICANTS.
2. SATISFACTORY CREDIT REPORT: ALL ACCOUNTS MUST BE CURRENT AND IN GOOD STANDING. NO OUTSTANDING LIENS OR JUDGEMENTS OF ANY KIND. NO BANKRUPTCY. APPLICANTS MUST HAVE A **MINIMUM CREDIT SCORE OF 600.**
3. COMPLETE LANDLORD'S RENTAL APPLICATION.
4. CURRENT LANDLORD (IF APPLICABLE) VERIFYING PAYMENT HISTORY AND COMPLIANCE WITH LEASE TERMS. IF LESS THAN TWO YEARS AT CURRENT ADDRESS, PREVIOUS LANDLORD MUST BE CONTACTED.
5. AFFORDABLE UNIT RECERTIFICATION: TENANTS WILL BE RECERTIFIED ANNUALLY FOR ELIGIBILITY. IF, AFTER INITIAL OCCUPANCY, THE INCOME OF A TENANT EXCEEDS ONE HUNDRED FORTY PERCENT (140%) OF THE MAXIMUM INCOME PERMITTED FOR SUCH UNIT, AT THE EXPIRATION OF THE APPLICABLE LEASE TERM, THE TENANT WILL HAVE THE OPTION OF PAYING MARKET RATE RENT OR VACATING THE UNIT.
6. PET FEES: CATS \$35/MO.; DOGS \$50/MO.
7. NO SMOKING BY TENANTS OR BY ANY OTHER OCCUPANTS OF THE APARTMENT (GUEST, VISITORS) ANYWHERE IN THE BUILDING OR ELSEWHERE ON LANDLORD'S PROPERTY.
8. TENANTS MUST PAY FIRST MONTH'S RENT AND A SECURITY DEPOSIT EQUAL TO ONE MONTH'S RENT PRIOR TO OCCUPANCY.

ADDITIONAL CONDITIONS WILL BE OUTLINED IN THE LEASE AGREEMENT OR BY SEPARATE ADDENDUM.

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RENTAL APPLICATION

AFFORDABLE HOUSING APPLICATION – 1-BEDROOM UNIT \$1,788/MO. N/I UTILITIES

Name _____ Phone _____ E-mail _____

Address _____ City _____ State/Zip _____

I learned of this opportunity 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.

REQUIRED INCOME VERIFICATION DOCUMENTS:

_____ Last 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 past 5 months, and copies of most recent business checking and savings accounts.

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

_____ Most current asset statement 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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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
1				
2				
3				
4				

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

INCOME: List all income of all members over the age of 18 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			
TOTAL			

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

If so, with what City/Town? _____

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EMPLOYMENT STATUS:

Applicant's Name: _____

Occupation: _____

Present Employer: _____

Employer Address: _____

Name & Title of Supervisor: _____

Date of Hire: _____ Annual Gross Salary: _____

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			

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5	Retirement account			
6	Retirement account			
		TOTAL		

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 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.

Applicant Signature

Date

Co-Applicant Signature

Date