Couper Farm
Littleton, MA

Couper Farm is a new neighborhood consisting of 23 single family homes and 16 homes for age-qualified (55+) homebuyers being built off of Field Lane in the Town of Littleton. Three affordable detached single family homes are available by lottery for eligible age-qualified (55+) homebuyers.

The two bedroom affordable homes are priced at $236,500 and include 2 full bathrooms, 1 car garage and unfinished basement in +/- 1616 sq. ft. of living space. The monthly HOA fee is $75 and the 2019 tax rate is 18.24. All affordable units will be sold 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.

PLEASE NOTE: All applicants must include a mortgage pre-approval letter from an institutional lender familiar with affordable deed restrictions, and complete financial documentation with the application. An application will be considered incomplete and will not be included in the lottery if a mortgage pre-approval letter and all financial documentation is not received on or before the application deadline.

Applicants may deliver their complete application with all financial documentation and a mortgage pre-approval to our Harvard, MA office located at 206 Ayer Road. We will review your application for completeness while you wait. If it is determined at this review that you are missing documentation, you will have the opportunity to provide the missing documentation prior to the application deadline.

Applicants who submitted an incomplete application by mail, email, fax or who did not wait for a completeness review at our Harvard office will be notified after the application deadline and will NOT be included in the lottery. FHA or VA loans are not acceptable as they do not close on Deed Restricted properties.

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., Tuesday, December 3, 2019 in Room 103 at the Littleton Town Hall, 37 Shattuck Street, Littleton, MA. If you have questions and can attend this meeting, please hold them until that time.

OPEN HOUSE
Saturday, December 7, 2019
11:00 a.m. – 12:30 p.m.
20 Dean Lane

Applications may also be mailed to MCO Housing Services, P.O. Box 372, Harvard, MA 01451. The application deadline is January 4, 2020. All mailed applications must be postmarked on or before January 4th to be considered for the lottery. You are responsible for submitting a COMPLETE application. Incomplete applications will not be reviewed or included in the lottery. The lottery will be held 6:00 p.m., Wednesday, January 15, 2020 in Room 103 at Littleton Town Hall.

Potential applicants 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.
Thank you for your interest in affordable housing at COUPER FARM. 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 O’Hagan
MCO Housing Services
What are the qualifications required for Prospective Buyers?

1. The maximum allowable gross income guidelines, adjusted for household size, as follows:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max Allowable Income</td>
<td>$62,450</td>
<td>$71,400</td>
<td>$80,300</td>
<td>$89,200</td>
</tr>
</tbody>
</table>

(Note: This represents 80% of the annual household median income for the area and is subject to adjustments. This assumes a household size of 1-4 people. This income limit is subject to change based upon DHCD updating.)

2. At least one homebuyer must be 55 years of age or older and the remaining household members must be 18 years of age or older.

3. Eligible households are allowed up to $275,000 combination equity from home sale and assets. You can not purchase an affordable home unless your current home is sold. If you do not have a home to sell the asset limit is the same at $275,000.

Assets are determined as follows:
   a. Individual retirement, 401K and Keogh accounts are included at 100% of the account value.
   b. The value of Retirement and Pension Funds differ if you are employed or are no longer working. If still employed the value is determined using the amount you can withdraw less any penalties or transaction costs. At retirement, termination of employment or withdrawal periodic receipts from pension and retirement funds are counted as income. Lump sum receipts are counted as assets.
   c. Assets divested at less than full market value within the past two years will be counted at full market value in determining eligibility.

Other program highlights for Lottery applicants:
   • Units must be owner occupied. They cannot be rented or leased.
   • Non-household members are not permitted to be co-signers on the mortgage.
   • A mortgage pre-approval letter is required to participate in this lottery although buyers of units in a 55+ development may pay cash for the unit.
   • Guests under the age of 18 may only stay up to 6 months in any calendar year.

Are there specific mortgage guidelines?
Yes, they are:
1. Be a fully amortizing fixed rate mortgage with a down payment of at least 3%, at least half( 1.5%) of which must come from the buyer’s own funds.
2. Be made by an institutional lender.
3. Have a fixed interest rate through the full term of the mortgage that is a current fair market interest rate.
4. No more than 2 points.
5. Monthly housing (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 38% of the buyers monthly income for the mortgage.
6. Non-household members shall not be permitted as co-signers of the mortgage.
Are there preferences for local residents?
Yes. Preference will be given to local residents for 2 of the 3 affordable units. Proof of local residency will verified if you have the opportunity to purchase. See application for list of local preference criteria. Any questions regarding an applicant’s local preference eligibility will be directed to the Town of Littleton and/or DHCD for clarification.

Preference for the two bedroom units will be given to households which require a two bedroom unit. Second preference will be given to households who require one bedroom.

Unit 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. 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.

Is there preference for minorities?
If the percentage of minority applicants in the Local Preference Pool is less than the percentage of minorities in the Surrounding HUD-defined area, currently 27%, a preliminary lottery will be held, comprised of all the minority applicants who do not qualify for the Local Preference Pool. These minority applicants would be drawn until their percentage in the local pool closely approximates the percentage in the Boston area population. Applicants not selected for the local pool would be in the at-large pool only.

Are there any restrictions?
YES. Deed restrictions are used to protect the affordability of the town homes for future buyers. The deed restrictions encumber the property in perpetuity, with certain exceptions. If you choose to sell your unit, there is a limit on the resale price. The maximum resale price is determined using a Resale Price Multiplier, a figure calculated by taking the initial sales price and dividing it by the area median income. For example, the initial 2 bedroom affordable condominium unit price is $236,500 and the current area median income is $113,300, the Resale Price Multiplier would be $236,500/$113,300 = 2.09.

Upon resale, the Resale Price Multiplier is multiplied by the updated area median income number to determine the maximum resale price. A resale fee up to 2% of the resale price may be added onto the resale price to be paid by the buyer to the Monitoring Agent.

Applicants are strongly encouraged to review the restrictions in the deed rider with their attorney.

How much money do I need to make to afford the condominiums?
The minimum income required to purchase is based solely upon an applicant’s ability to secure a mortgage. Attached is an “Affordability Analysis” based upon current interest rates and anticipated real estate taxes and related housing expenses.
**Lottery Process**

Due to the nature of the affordable homes 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**

Three single family homes are available by lottery at Couper Farm. The lottery has two pools – Local Preference and Open. The separation below provides the overall unit breakdown of the units only. Applicants included in the Local Preference Pool will select units first, post lottery. The pools breakdown as follows:

<table>
<thead>
<tr>
<th>Pool</th>
<th>Qualifications</th>
<th># of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Pool</td>
<td>Must meet at least one of the Local Preference Criteria as listed on the application.</td>
<td>2</td>
</tr>
<tr>
<td>Open Pool</td>
<td>All applicants – including local pool</td>
<td>1</td>
</tr>
</tbody>
</table>

Local applicants would have two opportunities to purchase a unit by being in both the Local and Open Pools.

All of the applications will be pulled and a lottery code will be announced for each application at the time of the lottery. This order of selection will establish the initial rankings for allocating the affordable units. There will be two pools of applicants, one for local applicants only (Local Preference Pool) and the second for local and non-local applicants (Open Pool). Units will then be allocated based upon household size and the initial Lottery Pool ranking. Local Pool applicants will select their units first from the available units. The units will be offered to the appropriate bedroom size first based on lottery ranking. If we are unable to fill the units with the appropriate bedroom size from the Local Preference Pool, we will then offer the units to the Open Pool. If all appropriate size households between the Local Preference Pool and Open Pool are exhausted, we will then begin offering units to smaller households. The same process will be used when filling the Open Pool units.

**Time Frames**

Couper Farm is currently under construction and one home will be available for immediate occupancy. The remaining homes completion dates are to be determined.

If you are selected and have the opportunity to purchase a unit you will speak or meet with a representative to review your application to verify all information. Applicants selected for units approaching completion will need to start working with an approved lender immediately to secure the necessary mortgage. Please be advised the official income verification will be done at the time you have an opportunity to purchase a unit. Meaning, if one year after the initial lottery you have the opportunity to purchase a unit and you are over income at that time, you may not be able to purchase.

**Acceptance of Homes**

It is important for all applicants to understand that specific units are attached to specific lottery rankings based upon the projected availability of the completed unit. 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.
Resale of Units
The resale of the affordable units will be coordinated by the Monitoring Agent. If you have an opportunity to purchase you will receive a copy of the Homebuyer Disclosure Statement which outlines the limitation on profit, steps to resell the unit, time allowed to sell, and capital improvements etc. If you would like to receive a copy of this document send an email to maureen@mcohousingservices.com and a copy will be emailed to you.

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.

The HOA Fee includes the following:
- Lawn Mowing
- Road Plowing including Driveways
- Septic System Maintenance
- Trash Removal

Homebuyers are responsible for homeowner insurance and maintenance on the home.
AFFORDABILITY ANALYSIS
(FOR ILLUSTRATION PURPOSES ONLY)

<table>
<thead>
<tr>
<th>Home Price</th>
<th>$236,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Rate</td>
<td>3.89%</td>
</tr>
<tr>
<td>Down Payment (%)</td>
<td>5%</td>
</tr>
<tr>
<td>Down Payment ($)</td>
<td>$11,825</td>
</tr>
<tr>
<td>Mortgage Amount</td>
<td>$224,675</td>
</tr>
</tbody>
</table>

**Monthly Expenses**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal &amp; Interest</td>
<td>$1,059.00</td>
</tr>
<tr>
<td>Real Estate Taxes</td>
<td>359.00</td>
</tr>
<tr>
<td>Private Mortgage Insurance*</td>
<td>146.00</td>
</tr>
<tr>
<td>Insurance</td>
<td>118.00</td>
</tr>
<tr>
<td>Estimated Association Fee</td>
<td>75.00</td>
</tr>
<tr>
<td><strong>TOTAL Monthly Expenses</strong></td>
<td>$1,757.00</td>
</tr>
</tbody>
</table>

**NOTES:**

ALL Values are estimates and are subject to change.

Littleton 2019 Residential Tax Rate = $18.24 per thousand

**Unit Availability and Unit Distribution**

<table>
<thead>
<tr>
<th>Unit #</th>
<th>Address</th>
<th>Estimated Availability*</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>20 Dean Lane</td>
<td>Immediate</td>
</tr>
<tr>
<td>3A</td>
<td>28 Dean Lane</td>
<td>TBD</td>
</tr>
<tr>
<td>1A</td>
<td>32 Dean Lane</td>
<td>TBD</td>
</tr>
</tbody>
</table>

*All Dates are Estimates
Provided for informational purposes not for building
*measurements are subject to changes
Couper Farm

LOTTERY APPLICATION

Application Deadline: January 4, 2020

PERSONAL INFORMATION:

Date: _____________________

Name: _____________________________________________

Address: ___________________________________________ Town: _____________________ Zip: ________________

Home/CELL Telephone__________________ Work Telephone: __________________________

Email: _____________________________________________

Do you currently own a home? ______ If so, when did you sell it? ______

Do you meet any of the Local Preference Eligibility Criteria established by the Town of Littleton? ______ Please check the appropriate category below*:

☐ Current Littleton Resident
☐ Employed by the Town of Littleton or the Littleton Public Schools
☐ Employee working in a business located in the Town of Littleton or with a bonafide offer letter of employment from a business located in the Town of Littleton.

Proof of local residency will be verified if you have the opportunity to purchase.

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. A complete list will be provided should you have an opportunity to purchase or you can view online at www.mcohousingservices.com. Complete all that apply with current account balances)

Checking (avg balance for 3 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

Down Payment Gift

TOTAL HOUSEHOLD ASSETS

EMPLOYMENT STATUS: (include for all working household members. Attach separate sheet, if necessary.)

Employer:
Street Address:
City/State/Zip:
Date of Hire (Approx):
Annual Wage - Base:
Additional: (Bonus, Commission, Overtime, etc.)

ABOUT YOUR FAMILY: (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 condominium. 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

Name ____________________________ Relationship ____________________________ Age _____

Name ____________________________ Relationship ____________________________ Age _____

Name ____________________________ Relationship ____________________________ Age _____

Name ____________________________ Relationship ____________________________ Age _____

ADDITIONAL INFORMATION:
Applicants will be responsible for all closing costs associated with the purchase of a home. A copy of the deed rider can be found at www.mcohousingservices.com or you can email lotteryinfo@mcohousingservices.com for a copy.
SIGNATURES:
The undersign 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 purchase an affordable condominium at Couper Farm. I (we) understand if selected all information provided shall be verified for accuracy at the time of bank application.

Signature ______________________  Date: ______________________
    Applicant(s)

Signature ______________________  Date: ______________________
    Co-Applicant(s)

Return with signed Affidavit & Disclosure Form to:
MCO Housing Services,
P.O. Box 372,
Harvard, MA 01451
Drop Off: 206 Ayer Road, Harvard, MA
Phone: 978-456-8388
lotteryinfo@mcohousingservices.com
Couper Farm
Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable condominiums at Couper Farm through the LAU program in Littleton, MA:

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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max Allowable Income</td>
<td>$62,450</td>
<td>$71,400</td>
<td>$80,300</td>
<td>$89,200</td>
</tr>
</tbody>
</table>

Income from all family members must be included.

2. I/We certify that my/our total assets do not exceed the $275,000 asset limit and the full value or a portion of our retirement assets will be included. I/We understand any equity we earn if we have a home to sell will be counted as part of the $275,000 asset limit. Assets divested within the last two years at below market value 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. All household members must be at least 18 years of age and at least one homebuyer must be 55 years of age.

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 perjury 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 purchase a unit. I/We understand that all application data will be verified, and additional financial information will be required, verified and reviewed in detail prior to purchasing a unit.

6. I/We understand that it is my/our obligation to secure a mortgage for the unit purchase through a bank familiar with deed restricted properties, if a mortgage is necessary. All expenses, including closing costs and down payments, are my responsibility. We also understand a deed rider is attached to the unit which restricts the resale price.

7. 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 project’s monitoring agency, for the purpose of determining income eligibility for Couper Farm.

8. 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 purchase an affordable unit at Couper Farm.

9. Program requirements are established by DHCD and the Town of Littleton. 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 the Monitoring Agent is final.

10. I/We certify that no member of our family has a financial interest in Couper Farm.

11. I/We understand that there may be differences between the affordable and market rate unit and accept those differences.

12. I/We understand this is a deed restricted unit and it is recommended we consult an attorney prior to purchase.

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

________________________________________  __________________________________________  ______________________________
Applicant                                              Co-Applicant                                              Date

Return with completed application, complete financial documentation and Mortgage Pre-Approval to:
MCO Housing Services, LLC, P.O. Box 372, Harvard, MA 01451
Required Financial Documentation Form
TO BE RETURNED WITH APPLICATION

Provide one copy of all applicable information. Complete financial documentation 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. You may drop off your application at MCO Housing Services Harvard Office. If you drop off and wait while we review your application, you would have the opportunity to provide the missing documents prior to the 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, or write N/A if not applicable and return this sheet with your application.

1. _____ Proof of Age: i.e. Birth Certificate

2. ______ Mortgage Pre-approval. You may pay cash for the unit.

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.

   • 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 do not have a copy of your tax return you can obtain a transcript through the IRS using form 4506-T. You can obtain the form at the irs.gov.
   • NOTE: If you did not file taxes in any of the required years you must provide a verification of non-filing letter from the IRS using form 4506-T. You can obtain the form at irs.gov.

5. _____ W2 and/or 1099-R Forms: 2016, 2017, 2018

6. _____ 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 2018, 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.

7. _____ 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.
8. _____ 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.

9. _____ Interest, dividends and other net income of any kind from real or personal property.

10. 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
   • _____ 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

11. _____ 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.

12. _____ 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 in determining eligibility.

13. _____ 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.
14. If you will be receiving a gift for down payment and closing costs you need to provide a letter stating who is providing the gift and the amount. All applications will be checked for downpayment and closing costs funds at time of application. We must see proof of those assets at time of application.

15. If you have a home to sell you must provide a copy of your last mortgage statement, if applicable, and a market analysis from a real estate agent in order to determine the sale price. This information is used to determine the equity in your home and the equity will be counted towards the $275,000 asset limit.

We understand if we do not provide all applicable financial documentation we will not be included in the lottery. We also understand we will be notified after the application deadline that our application is incomplete. We also acknowledge that MCO Housing Services will not make any changes to our application, before the deadline date unless we came to the Harvard office to make the necessary changes.

Print Applicants Name(s): ________________________________________________________

________________________________________________________

Applicants Signature Date Co-Applicants Signature Date

Return the complete application, Signed Affidavit and Disclosure Form, Signed and completed and signed Required Financial Documentation Form to:

MCO Housing Services
P.O. Box 372
Harvard, MA 01451
Drop Off: 206 Ayer Road, Harvard, MA
Email: lotteryinfo@mcohousingservices.com