Do You Qualify?
Residents of Cottage Street and Hapgood Apartments must meet the eligibility guidelines established by the U.S. Department of Housing and Urban Development (HUD) and the Low-Income Housing Tax Credit Program (LIHTC) including:

- The head of household must be 18 years of age or older.
- Residents must be income-qualified.

Residents pay a percentage of their adjusted monthly income for rent, which includes heat and hot water. A utility allowance is factored into the rent to allow for self-payment of electricity. Residents are responsible for telephone and cable services.

How to Apply
Applications are accepted on an ongoing basis. As apartments become available, applicants will be selected from a waiting list in accordance with eligibility requirements. For more information or to apply, contact:

Cottage Street Apartments
198 Harrington Street, #B5 • Athol, MA 01331
978.249.6268

or

RCAP Solutions, Inc.
Housing Consumer Education Center
205 School Street • Gardner, MA 01440
978.630.6770
Cottage Street Apartments

Cottage Street Apartments, located in Athol, Massachusetts, offers federally subsidized apartments for income-qualified individuals or families.

Five multi-family apartment buildings are set in a quiet, rural area, only minutes from a hospital, schools, banks, retail shops and other conveniences; and only 1 hour from Worcester and 2 hours from Boston.

These beautifully designed one to four bedroom units feature:
- private entrances
- fully applianced kitchens
- carpeting/vinyl floors
- 2 units are mobility impaired accessible

Safety & Special Features

smoke, heat, and CO detectors
on-site laundry facilities
on-site mail delivery
tenant and guest parking
grounds maintenance and snow removal
professional management team
24-hour emergency on-call maintenance

Hapgood Apartments

Hapgood Apartments, located in Athol, Massachusetts, offers federally subsidized apartments for income-qualified individuals or families.

This former school house rehabbed in 1974 includes five apartments set on a corner lot surrounded by trees. These charming one or two bedroom units feature:
- fully applianced kitchens
- carpeting/hardwood floors
- sliding glass doors to balcony

On a historical note, the Hapgood Apartments building is located on the site of the first meetinghouse in the area, once known as Paquoia, dating back to 1741.

Massachusetts Rental Voucher Program (MRVP) subsidies are administered by the Athol Housing Authority.