



your resource for Affordable Housing



Lottery Information and Application
464 Main Street
Falmouth, MA

Located at 464 Main Street in Falmouth, MA, 464 Main Street is a new construction rental community offering 15 one- and two-bedroom units, by lottery, to eligible applicants earning up to 80% or 120% AMI. Each unit includes all kitchen appliances, 1 bathroom, surface parking, in 672 to 990 square feet of living space. There is an on-site coin op Laundromat. Pets will be allowed with breed restrictions. Pet rent to be determined. Service animals will be allowed. Smoking is not allowed.

The current rents are: (rents are subject to change prior to lottery)

- 4 - One Bedroom @ 80% AMI: \$1,963
- 5 - One Bedroom @ 120% AMI: \$3,031
- 6 - Two Bedroom @ 120% AMI: \$3,379

Tenants are responsible for all utilities, except water and sewer which is included in the rent. A utility allowance has been deducted from the rents. All affordable units will be distributed by lottery as outlined in the attached package. Please review the entire information packet in detail and complete the application and disclosure statement at the rear of the packet and submit all required financial information.

These rents are NOT income based. Applicants are responsible for the full rent as stated above. Section 8 or other housing vouchers will be accepted, and it is up to you to talk with your voucher holder to determine if they will approve the project and accept the rents. Generally, the minimum income needed to lease a unit, without a Section 8 or other housing voucher, are:

- 4 - One Bedroom @ 80% AMI: \$58,890
- 5 - One Bedroom @ 120% AMI: \$90,930
- 6 - Two Bedroom @ 120% AMI: \$101,370

Income and assets may be used in determining minimum income eligibility, if needed.

Important dates to be mindful of regarding the lottery are as follows:

Public Information Meeting via Zoom

Monday, March 30, 2026, at 6:30 PM

Meeting ID: 819 3076 2098

Passcode: 720030

Application Deadline

Monday, April 20, 2026, at 11:59 PM

Lottery via Zoom

Monday, May 04, 2026, at 3:00 PM



Potential applicants will not be discriminated against based on 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.

*****ANNOUNCEMENT*****

MCO Housing Services, LLC, now collects applications online. The application process will be in two phases. In Phase 1 you will simply add your income and household information to self-certify, enabling you to participate in the lottery. This process can be easily completed in one session.

Phase 2 will occur after the lottery, if you are selected and have ensured an opportunity to rent. In this phase you will upload your detailed financial information and other documentation on-line within the allowable time frame. All submitted financial information will be reviewed and verified. There is a significant amount of materials that will need to be provided, however, you will not be asked to complete unless you have been selected and have the chance to rent the unit.

MCO Housing Services uses PRONTO Housing for the application process. For your first online lottery, you will need to establish an account and create a username & password. On the page before the Application in this packet is a QR Code for you to click to sign into the system.

Thank you for your interest in affordable rental housing at 464 Main Street. If you have questions and cannot attend the Public Information Meeting, please contact MCO Housing Services at 978-456-8388 or email us at lotteryinfo@mcohousingservices.com.

Sincerely,



Maureen M. O'Hagan
MCO Housing Services, LLC



This is an important document. Please contact [AGENCY NAME] at [PHONE #] for free language assistance.

Este documento es muy importante. Favor de comunicarse con el MCO Housing en 978-456-8388 para ayuda gratis con el idioma. (Spanish)

Este é um documento importante. Entre em contato com o MCO Housing Serv no número 978-456-8388 para obter assistência gratuita com o idioma. (Portuguese)

Dokiman sila a enpòtan. Tanpri kontakte MCO Housing la nan 978-456-8388 pou asistans gratis nan lang. (Haitian Creole)

此文件為重要文件。如果您需要免費的語言翻譯幫助，請聯絡 MCO Housing 聯絡方式：978-456-8388。(Chinese, Traditional)

此文件为重要文件。如果您需要免费的语言翻译帮助，请联络 MCO Housing 联络方式：978-456-8388。(Chinese, Simplified)

Это весьма важный документ. Свяжитесь с сотрудником MCO Housing на предмет оказания бесплатной помощи по переводу на иностранный язык (978-456-8388). (Russian)
(Phone #)

នេះគឺជាឯកសារសំខាន់។ សូមទំនាក់ទំនង MCO Housing តាមរយៈ 978-456-8388 ដើម្បីទទួលបានជំនួយ ផ្នែកភាសាដោយឥតគិតថ្លៃ។ [Mon-Khmer, Cambodian]

Đây là một tài liệu quan trọng. Vui lòng liên hệ MCO Housing tại 978-456-8388 để được hỗ trợ ngôn ngữ miễn phí. (Vietnamese)

Kani waa dukumentiyu muhiim ah. Fadlan MCO Housing kala soo xiriir 978-456-8388 si aad u hesho gargaar xagga luqadda oo bilaash ah. (Somali)

هذه وثيقة مهمة. يرجى الاتصال بـ MCO Housing بـ 978-456-8388 للمساعدة اللغوية المجانية. (Arabic)
[Agency Name] [Phone #]

Ce document est très important. Veuillez contacter le MCO Housing au 978-456-8388 afin d'obtenir une assistance linguistique gratuite. (French)

Il presente è un documento importante. Si prega di contattare il MCO Housing al 978-456-8388 per avere assistenza gratuita per la traduzione. (Italian)



464 Main Street

AFFORDABLE HOMES through the LAU Program Question & Answer

What are the qualifications required for Prospective Tenants?

1. Qualify based on the following maximum income table, which is adjusted for household size:

Household Size	1	2	3	4
80% AMI Gross Allowable Income	\$74,800	\$85,450	n/a	n/a
120% AMI Gross Allowable Income	\$112,200	\$128,175	\$144,225	\$160,200

Income limits subject to change based on HUD updates.

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits. Income for adults 18 or older is required.
2. Under HOTMA, households with total assets over \$52,787 must include either actual or imputed income calculated using HUD's current passbook rate of 0.4% in their income eligibility, while those with \$52,787 or less may exclude asset income. All financial accounts, digital wallets, lump-sum receipts, and recently disposed assets must be disclosed and verified. Assets divested at less than full market value within the past 2 years will be counted at full market value.
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. Applicants may not own a home and lease an affordable unit, including homes in a trust.
5. Persons with disabilities will be given first preference for such units regardless of what pool they are in based on the requested bedroom size. Where a person with a disability is waiting for an accessible unit and a unit with adaptive features becomes available, the owner/management agent must offer to adapt the unit.

Are there units available for Local Preferences?

Yes, 10 of the 15 units will be for Local Preference, three 80% units and seven 120% units. Local Preference applies for the initial lottery only. The Local Preference criteria are on page 9.

Are there Group 2 units?

All units are intended to be adaptable. There are no Group 2 wheelchair accessible units. All units are Group 1. The units can be adapted to satisfy a reasonable accommodation request. Persons with disabilities are entitled to request reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing. Such reasonable accommodation is not limited to Group 2 units. The request for reasonable accommodation must be made at the time of initial lottery application with the required documentation, i.e. letter from doctor.

Are there preferences for Household Size?

Preference for the two bedrooms will be for households requiring two bedrooms.

Household Size Preferences are based on the following:

1. There is at least one occupant per bedroom.
2. 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.
3. A person described in the first sentence of (2) shall not be required to share a bedroom if the consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.
4. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.



Are there considerations 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 15%, a preliminary lottery will be held comprised of all the minority applicants who do not qualify for the Local Preference Pool. Minority applicants not otherwise qualifying for the Local Preference Pool would be drawn at random from the Open Pool until the percentage of minorities in the Local Pool is no longer below the percentage of minorities in the surrounding HUD-defined area. Applicants not selected for the Local Preference Pool would be in the Open Pool only.

What happens if my household income exceeds the income limit after occupying the units?

Annually you will be recertified for eligibility. Once your household income exceeds 140% of the maximum allowable income adjusted for household size, then after the end of your current lease you will need to move out.

Lottery Process

All applicants who submitted a completed application in Phase 1 will receive a confirmation email which will include your household size. Lottery codes are not determined prior to the lottery. The applicant code will determine the applicant’s ranking. The ranking is determined after the electronic lottery date. An email with your ranking code will be sent to the applicant post lottery. The highest ranked applicant that meets the Household Size Preference (see page 4) for each unit type will have the initial opportunity to lease.

Please note: Household size shall not exceed, nor may the maximum allowable household size be more restrictive than State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400). Applicants will not be approved for units larger than their household size allows.

The applicant needs to be determined eligible by MCO Housing Services as well as the Leasing Office. Additionally, if the applicant has a Section 8 or other housing voucher, your Public Housing Authority (PHA) must determine your program eligibility. If the PHA determines the applicant, or the project, does not meet the eligibility criteria then the applicant will not be able to lease a unit. If MCO Housing Services, the Leasing Office, or the PHA determine that the applicant(s) does not meet their eligibility criteria, then applicant will not be able to lease a unit.

Once you have been determined program eligible in Phase 2, you information will be forwarded to the Leasing Office. Once the Leasing Office has completed their screening process and determines you are eligible, then you will be offered a unit.

If there are lottery applicants remaining once the affordable units are leased, then, based on the order in which such applicants were drawn from the Open Pool and subject to any applicable preferences for accessible units and household size, MCO Housing Services will establish a waiting list for future vacancies.

Lottery Pools

Fifteen (15) affordable units are available by lottery at 464 Main Street. The units will be available through the Local Preference and Open Pool. The unit’s breakdown, as follows:

	Total # of Units	Local Pool	Open Pool
One Bedroom @ 80% AMI:	4	2	2
One Bedroom @ 120% AMI:	5	4	1
Two Bedroom @ 120% AMI:	6	4	2

All applicants that were determined eligible to participate in the lottery will receive a lottery code, which will be announced during the lottery. Local Pool applicants will have two opportunities for a unit as they will be included in both the Local Preference and Open Pool.

All the applicants for a given pool will be pulled at the time of the lottery. This will establish the rankings for the distribution of units. This means if you are a two-person household and meet the Household Size Preference and AMI



(see Page 4) for a one-bedroom 80% unit and are drawn first in the lottery, you will be offered a one-bedroom unit. If you are a three-person household and meet the Household Size Preference and AMI for a two-bedroom unit and are drawn first, you will be offered a two-bedroom unit. This process will be identical for both the Local Preference Pool and Open Pool and for 80% and 120% AMI and will be used until all units are leased or until the lottery list is exhausted. Applicants in the Local Preference Pool will select units first then the Open Pool applicants.

Please note: Household size preference will override local preference. This means if we exhaust the applicants in the local pool that require two-bedroom units we will move to the open pool for households requiring two bedrooms. Household size shall not exceed, nor may the maximum allowable household size be more restrictive than State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400). Applicants will not be approved for units larger than their household size allows.

Once the lottery rankings have been determined your information will be forwarded to the Leasing Office for credit and background checks to the extent permitted by EOHLC guidance in effect at the time of your application. If the Leasing Office determines you are eligible then you will be offered a unit. There will be established policies regarding security deposits prior to the lottery.

You need to be determined eligible by MCO Housing Services, LLC, the Leasing Office, and if you have a Section 8 or other housing voucher, your Public Housing Authority (PHA). If the PHA determines you or the project does not meet the eligibility criteria, then you will not be able to lease a unit.

If there are lottery applicants remaining once the affordable units are leased then, based on the order in which such applicants were drawn from the Open Pool and subject to any applicable preferences for accessible units and household size, MCO Housing Services will establish a waiting list for future vacancies.

Time Frames

Please be advised that the official income verification will be done at the time you have an opportunity to lease through Phase 2 of the application process. Also understand you need to be income eligible but will also, at minimum, be subject to a credit screening, landlord screening, employment verification, criminal background and CORI checks by the project and determined eligible or ineligible on that basis to the extent consistent with EOHLC guidance in effect at the time of such determination.

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.

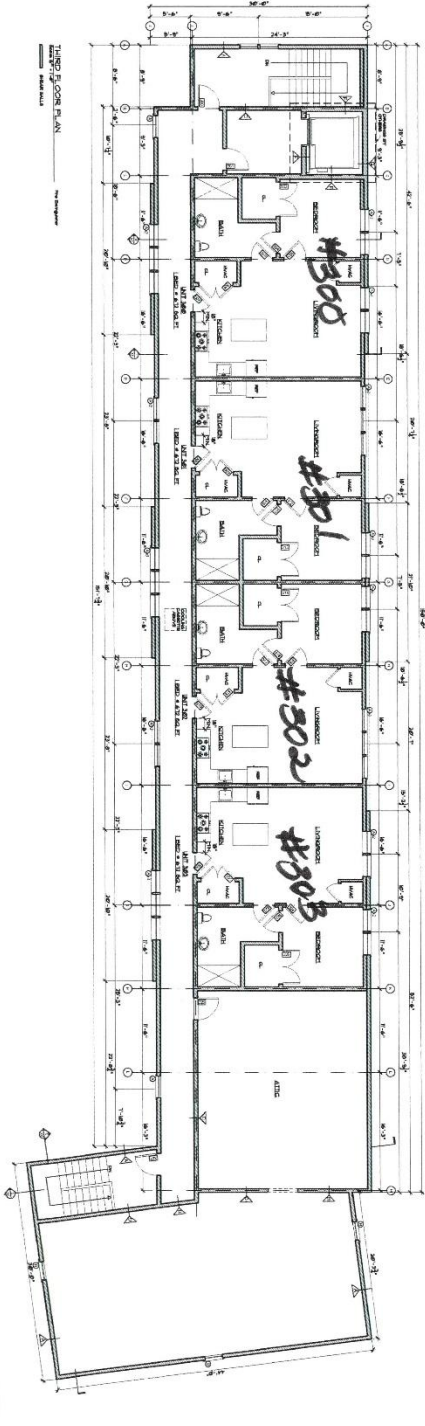
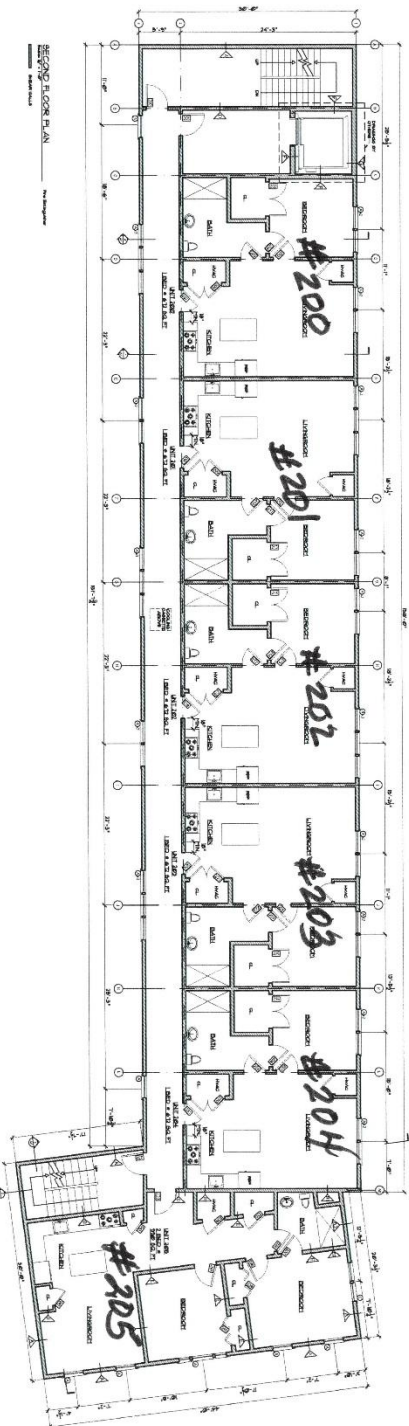
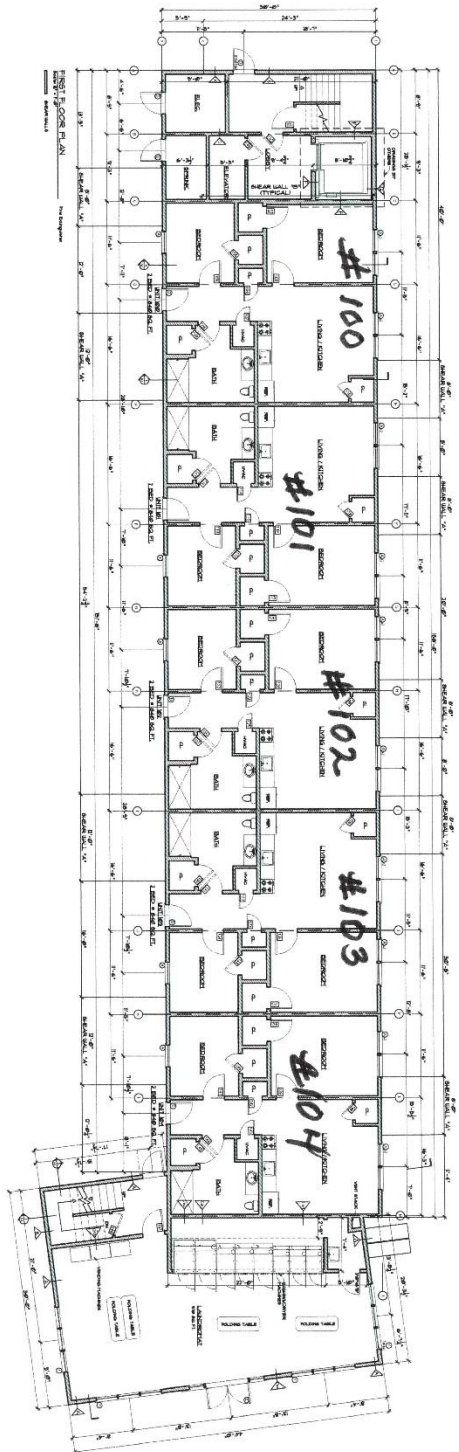
Unit Availability and Distribution

Unit #	Bedroom Size	# of Baths	Sq. Ft.	AMI
100	2	1	840	120%
101	2	1	840	120%
102	2	1	840	120%
103	2	1	840	120%
104	2	1	840	120%
200	1	1	672	80%
201	1	1	672	120%
202	1	1	672	120%
203	1	1	672	120%
204	1	1	672	80%
205	2	1	990	120%
300	1	1	672	120%



301	1	1	672	80%
302	1	1	672	120%
303	1	1	672	80%





Sample 2 Bedroom unit



464 Main Street Housing Lottery Registration Link

Let's Get Started with Pronto Housing

Now it's **easy**, **fast**, and **secure** to apply for affordable housing with **Pronto Housing!**

 Scan the QR code to begin.

- Make an account
- Answer some simple questions
- All online, from your phone or computer!

Need help? Just ask!

<https://prontohousing.io/accounts/registration/9f29b94c-aa9a-473d-8a59-33862a384547/>



464 Main Street

LOTTERY APPLICATION – Rental Units

APPLICATION DEADLINE: April 20, 2026

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Local: Y / N

Lottery Code: _____

PERSONAL INFORMATION:

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell: _____

Email: _____

Do you currently own a home? Y /N. If so, when did or will you sell it? _____

LOCAL PREFERENCE: (Check all that apply) Proof of Local Preference will be required if you have the opportunity to lease.

- Current Falmouth Resident
- Currently employed by the Town of Falmouth or the Falmouth School Department
- Employees of local Falmouth businesses or with an offer of bonafide employment from a company located in the Town of Falmouth
- Household with children attending the Falmouth School System, such as METCO students

Do you have a Section 8 or other housing voucher (the units are **NOT** subsidized, or income based): ____ Yes ____ No

Bedroom Size: ____ One Bedroom ____ Two Bedroom

Do you require any adaptations or special accommodation? ____ Yes ____ No

If Yes, please explain: _____

The total household size is _____

Household Composition - complete for everyone that will be living in the unit.

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

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 Annual Base Income (Gross) _____

Other Income, specify _____

Co-Applicants Annual Base Income (Gross) _____



Other Income, specify _____

TOTAL ANNUAL INCOME: _____

Household Assets: (This is a partial list of required assets. Complete all that apply with current account balances)

- Checking _____
- Savings _____
- Debit Card _____
- 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 _____

EMPLOYMENT STATUS: (include for all working household members. Attach separate sheets, 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 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
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____
Not White	_____	_____	_____

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 464 Main Street. 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)



464 Main Street
Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at 464 Main Street – Falmouth, MA through the Executive Office of Housing and Livable Communities (EOHLC):

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

Household Size	1	2	3	4
80% AMI Gross Allowable Income	\$74,800	\$85,450	n/a	n/a
120% AMI Gross Allowable Income	\$112,200	\$128,175	\$144,225	\$160,200

Income from all family members, over the age of 18, must be included.

2. If an applicant’s household has financial assets exceeding \$52,787, the actual income generated must be provided or 0.4% of the asset value will be included for qualification purposes.
3. The household size listed on the application form includes only 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 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 our eligibility to lease.
6. I/We understand that if selected I/we may 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 not have another opportunity to lease an affordable unit at 464 Main Street.
7. Program requirements are established and enforced by the Project’s Monitoring Agent, EOHLC. I/We agree to be bound by whatever program changes may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the EOHLC is final.
8. Affordable units may not be leased to individuals who have a financial interest* in the development or to a Related Party**, or to their families. I/we certify that no member of our household has a financial interest in this Project, is a Related Party, or is a family member of someone who has a financial interest or is a Related Party.

*“Financial interest” means anything that has a monetary value, the amount of which is or will be determined by the outcome of the Project, including but not limited to ownership and equity interests in the Developer or in the subject real estate, and contingent or percentage fee arrangements; but shall not include third party vendors and contractors.

****Related Party means:**

1. any person that, directly or indirectly, through one or more intermediaries, controls or is controlled by or is under common control with the Developer, as well as any spouse of such person or “significant other” cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
2. any person that is an officer of, member in, or trustee of, or serves in a similar capacity with respect to the Developer or of which the Developer is an officer, member, or trustee, or with respect to which the Developer serves in a similar capacity, as well as any spouse of such person or “significant other” cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;
3. any person that, directly or indirectly, is the beneficial owner of, or controls, 10% or more of any class of equity securities of, or otherwise has a substantial beneficial interest (10% or more) in, the Developer, or of which the



Developer is directly or indirectly the owner of 10% or more of any class of equity securities, or in which the Developer has a substantial beneficial interest (10% or more) , as well as any spouse of such person or “significant other” cohabiting with such person, and any parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of such person;

4. any employee of the Developer; and

5. any spouse, parent, grandparent, sibling, child or grandchild (natural, step, half or in-law) of an employee of the Developer or “significant other” cohabiting with an employee of the Developer.

2. I/We understand there may be differences between the market and affordable units and accept those differences.

10. I/We understand 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 464 Main Street. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date

Refer to page 14 for submission information



Return the following to MCO Housing Services, LLC:

1. Completed, signed and dated application.
2. Signed and dated Affidavit and Disclosure Form.
3. Proof of Local Preference, if applicable.

**RETURN ALL, postmarked on or before the April 20, 2026
application deadline to:**

MCO Housing Services, LLC
P.O. Box 372
Harvard, MA 01451
Overnight mailing address: 206 Ayer Road, Harvard, MA 01451
Phone: 978-456-8388
FAX: 978-456-8986
Email: lotteryinfo@mcohousingservices.com
TTY: 711, when asked 978-456-8388

NOTE: If you are mailing your application close to the application deadline, make sure you go into the Post Office and have them date stamp and mail. As I understand, mail that is sent to the central sorting facility may use bar codes so we would have no idea when the application was mailed, and it can take longer for MCO to receive. If we receive an application after the deadline that has a barcode it will be counted as a late application and will not be included in the lottery.

