



your resource for Affordable Housing



***147 S. Main Street
Lottery Information and Application
Cohasset, MA***

Attached is the information regarding the affordable rental unit being offered at 80% Area Median Income (AMI) and located at 147 S. Main Street in Cohasset, Massachusetts. Potential Tenants will not be discriminated against on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

Located at 147 South Main Street in Cohasset, MA, one 2-bedroom apartment is available, by lottery, for eligible applicants. The two-bedroom unit includes two full baths in 1,250 sq. ft. of living space. Washer and dryer are included. Surface parking is available at no charge. This is a smoke-free property and pet free property, although service animals will be accepted. Surface parking is available at no charge.

The monthly rent is \$2,511. Tenants are responsible for propane heat, electricity, hot water, water and sewer. A utility allowance has been deducted from the maximum allowable rent. This affordable unit will be distributed 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.

The rent is NOT subsidized, or income based. You are responsible for the full rent. Section 8 or other Housing vouchers will be accepted but it is your responsibility to find out if your Section 8 or Housing provider accepts the rent and project. The minimum income, without a Section 8 or Housing Voucher, is \$75,330. Income and assets may be taken into consideration to meet the minimum income requirement.

The PROCESS:

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.



Key Dates

Public Information Meeting via Zoom.com

Meeting ID: 810 3272 0822

Passcode: 097010

March 13, 2026, at 6:30 PM

Application Deadline

April 21, 2026, at 11:59 PM

Electronic Lottery

May 05, 2026, at 3:00 PM

Translation Assistance available at no charge, upon request.

The Public Information Meeting will be recorded and posted on our website, mcohousing.com, within 48 hours after the meeting for your listening pleasure.

Thank you for your interest in affordable housing at **147 S. Main Street**. We wish you the best of luck. Please contact MCO Housing Services at 978-456-8388 or email us at lotteryinfo@mcohousing.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 M. O'Hagan

Maureen O'Hagan



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)

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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.
[Phone #] [Agency Name] (Arabic)

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)



147 S. Main Street

Question & Answer

The units will be leased in accordance with policies and guidelines established by the Commonwealth of Massachusetts Executive Office of Housing and Livable Communities (EOHLC).

What are the qualifications required for Prospective Tenants?

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

Household Size	1	2	3	4
Max Allowable Income (80% AMI)	\$92,650	\$105,850	\$119,100	\$132,300

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum gross allowable income limits. Income is included for all household members 18 years of age or older.
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. Households cannot own a home, including homes in a trust, and lease an affordable unit.

Are there accessible/adaptable units?

Yes, the unit is adaptable. Applicants with disabilities may request reasonable accommodations or modifications of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing. All units are adaptable. Applicants must request special accommodation at time of application and provide documentation, if needed, i.e. letter from doctor.

Are there preferences for Household Size?

Unit 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 is 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.
5. 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.

What happens if my household income exceeds the income limit?

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 have the option of staying in your unit and paying the market rent or not renewing your lease.



Lottery Process

Due to the nature of the affordable units' 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

One (1) two-bedroom town home is available by lottery at 147 S. Main Street. The unit will be distributed through the Open Pool.

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.

Once you and/or the applicant(s) have been determined to be program eligible in Phase 2, your information will be forwarded to the Leasing Office. Once the Leasing Office has completed their screening process and determines the applicant(s) is eligible, then you will be offered a unit.

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.

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 EOHLG guidance in effect at the time of such determination.

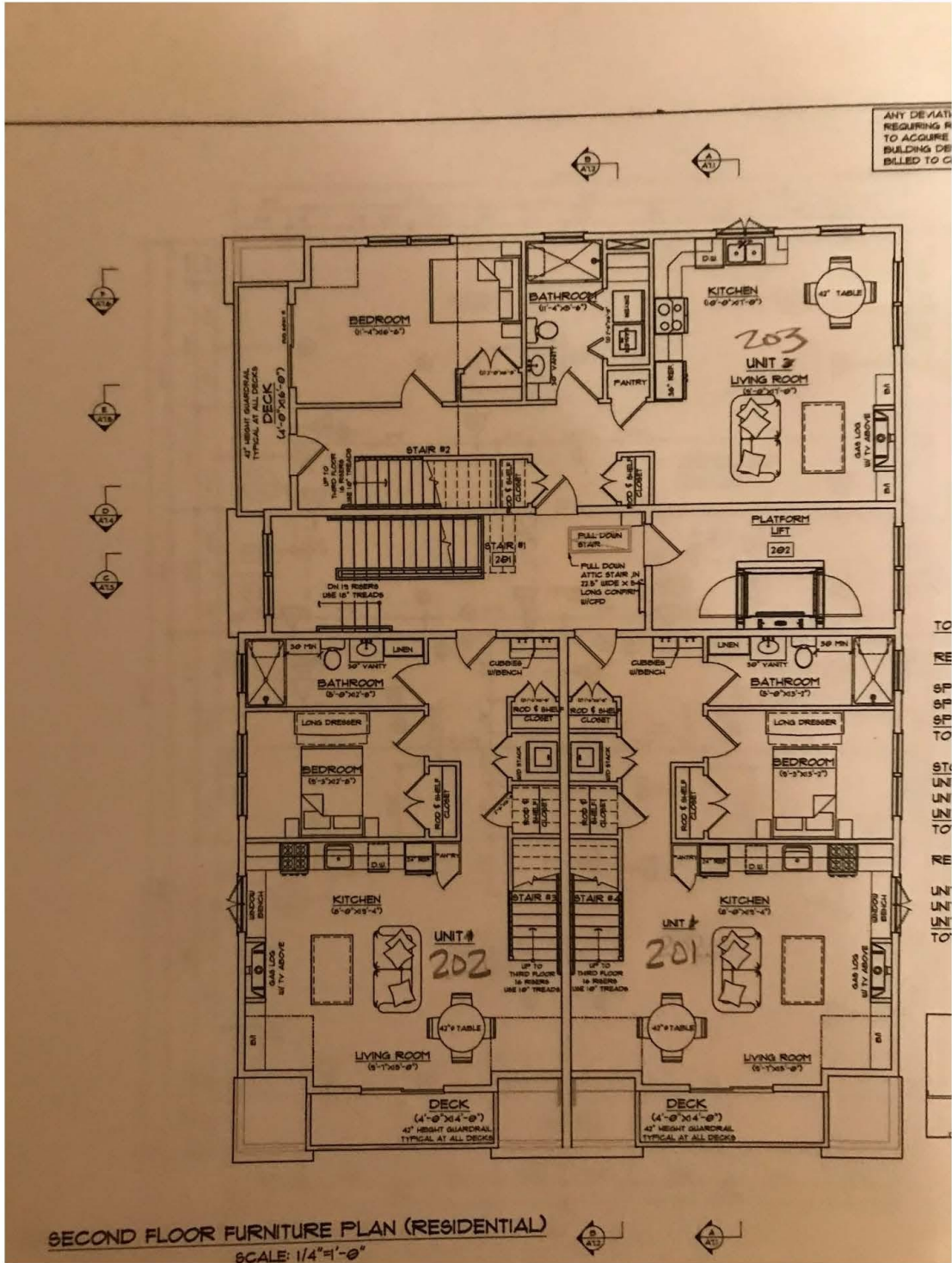
Summary

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

Unit #	Bedroom Size	Sq. Ft.
202	2	1,250





147 S Main St 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/054fcaff-7968-483e-b56b-870a01c5ea55/>



147 S. Main Street

LOTTERY APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Lottery Code: _____

Application Deadline: April 21, 2026

PERSONAL INFORMATION: Print Legibly

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Cell Phone Number: _____ Work Telephone: _____

Email: _____

Have you ever owned or currently own a home? _____ If so, when did you /will you sell the home? _____

Do you have a Section 8 or Housing voucher (the units are NOT subsidized or income based): _____ Yes _____ No

Are you disabled? _____ Yes _____ No

Do you require special accommodation? _____ Yes _____ No

If yes, please state what is needed: _____

Household Composition – include ALL 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.)

Tenants Monthly Base Income (Gross) _____

Other Income, specify _____

Co-Tenants Monthly Base Income (Gross) _____

Other Income, specify _____

TOTAL MONTHLY INCOME: _____



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

Checking _____
 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 _____

TOTAL ASSETS _____

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

Employer: _____
 Street Address: _____
 Town/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 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 apartment/unit. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of Dependents
White/Non-Minority	_____	_____	_____
Black or African American	_____	_____	_____
Hispanic or Latino	_____	_____	_____
Asian	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Native Hawaiian or Pacific Islander	_____	_____	_____

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 Schiavo Realty Trust. 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)

Refer to page 13 for submission information



147 S. Main Street

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable units at 147 S. Main Street through the EOHLC in Cohasset, MA:

1. The gross annual household income for my family does not exceed the allowable limits, at 80% AMI, as follows:

Household Size	1	2	3	4
Max Allowable Income (80% AMI)	\$92,650	\$105,850	\$119,100	\$132,300

Income from all family members must be included.

2. If an applicant's household has financial assets exceeding \$52,787, the actual income generated must be provided or .4% of the asset value will be included for qualification purposes.
3. The household size listed on the application form includes only 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 likely not have another opportunity to lease an affordable unit at Schiavo Realty Trust.
7. Program requirements are established by EOHLC and are enforced by EOHLC. 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 EOHLC is final.
8. I/We certify that no member of our family has a financial interest in Schiavo Realty Trust.
9. I/We understand there may be differences between the market and affordable units and accept those differences.
10. I/We understand that 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 and have the option of moving out or paying market rent.
11. I/We understand that MCO Housing Services (MCO) is not responsible for incomplete applications if received by mail, email, or fax. It is understood that MCO will not notify tenants if their application is incomplete until after the deadline.



I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available units at 147 S. 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 13 for submission information



Return the following to MCO Housing Services:

1. Completed, signed and dated application
2. Read, signed and dated Affidavit and Disclosure Form
3. Read, signed and dated Application Tip Information Sheet
4. Completed, signed and dated Required Personal Identification and Income Verification Documents Form
5. All required financial and other documentation
6. Complete, signed and dated *Release of Information Authorization Form*
7. Documentation for Special Accommodation, if needed
8. Identification for all household members
9. Custody and Child Support Affidavit, if applicable

All information must be received by 11:59 p.m. on April 21, 2026. You may apply online or via email, fax or mail (postmarked on or before 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

