



your resource for Affordable Housing



Lottery Information and Application Olde Forge Commons Easton, MA

Attached is the information regarding the affordable homes at Olde Forge Commons in Easton, 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 20 South Street in S. Easton, Olde Forge Commons is new 20-unit development offering one three and one four-bedroom single family home, by lottery, to eligible first-time homebuyers (certain exceptions apply). These homes have 1 ½ or 2 bathrooms and a 2-car garage. The 4-bedroom sq. ft is approximately 1,496. The 3-bedroom unit floorplan is not yet available. Refrigerator, stove/oven, dishwasher, microwave, central air conditioning is included. Washer and dryer hookups are provided. Gas heat, town water and town sewer.

The maximum sales prices for the affordable homes are: \$241,700 for the three bedroom and \$262,900 for the four-bedroom home. The homes will be sold by lottery as outlined in the attached package. The monthly HOA fee is \$200/month, and 2024 tax rate is \$13.35 per thousand. 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. A special accommodation letter and documentation for exception to the first-time homebuyer guidelines, if applicable, must be provided as well. An application will be considered incomplete and will not be included in the lottery if the above documentation is not received on or before the application deadline. The application must be completed in its entirety. Do not just sign the required pages, you MUST fill them out completely. We are NOT collecting the financial documentation as part of the initial application. If you have the opportunity to purchase it will be collected post lottery.

Applicants who submit an incomplete application by mail, email, or fax will be notified after the application deadline and will NOT be included in the lottery. FHA, VA, Rocket Mortgage and Quicken loans are not acceptable as they do not close on Deed Restricted properties.

KEY MEETING DATES

Public Information Meeting via Zoom.com

6:30 p.m., Monday, September 16, 2024

Log into Zoom.com and provide the following, when prompted:

Meeting ID: 892 5187 3057

Passcode: 111559

Application Deadline

October 15, 2024



Lottery via Zoom.com

3:00 p.m., Thursday, October 31, 2024

Log into Zoom.com and provide the following, when prompted:

Meeting ID: 843 2253 4895

Passcode: 422508

Thank you for your interest in affordable housing at Olde Forge Commons. We wish you the best of luck. 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. 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.



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.
[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)



Olde Forge Commons

AFFORDABLE HOMES through the Executive Office of Housing and Community Development (EOHLC)
Local Initiative Program
Question & Answer

What are the qualifications required for Prospective Buyers?

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

Household Size	1	2	3	4	5	6	7	8
Max Allowable Income	\$72,900	\$83,300	\$93,700	\$104,100	\$112,450	\$120,750	\$129,100	\$137,400

Income limits subject to change based on HUD updates.

LOTTERY APPLICANT QUALIFICATIONS:

1. Household income cannot exceed the above maximum allowable income limits. Income from all adults 18 or older will be counted towards income eligibility.
2. Household must be a first-time homebuyer defined as not having owned a residential property for three years, including a home in a trust. ** The following exceptions apply:
 - a. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
 - b. single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of who the individual has custody or joint custody, or is pregnant);
 - c. households where at least one household member is 55 or over;
 - d. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
 - e. households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of construction a permanent structure.

** A home owned by one of the above exception must be sold prior to closing on the affordable unit.

3. Total household assets shall not exceed \$75,000. Liquid retirement assets are counted.
 - 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 two years of application will be counted at full market value when determining eligibility.

Complete Income and Asset Guidelines will be provided upon request, if you have an opportunity to purchase or you can view online at www.mcohousingsservices.com.

Other program highlights for Lottery applicants:

- Unit must be principal residence of the owners and cannot be rented or leased with permission from the Monitoring Agent.
- Non-household members are not permitted to be co-signers on the mortgage.
- A mortgage pre-approval letter, from a bank experienced with deed-restricted properties, is required to participate in this lottery. VA and Quicken loans will not be accepted.



Are there mortgage guidelines that we need to follow? Yes, they are:

- (1) Must secure a 30-year fixed rate mortgage.
- (2) The loan must have a current fair market interest rate. No more than 2% points above the current MassHousing Rate.
- (3) The buyer must provide a down payment of at least 3%, 1.5% of the purchase price must come from the buyer's own funds.
- (4) The loan can have no more than 2 points.
- (5) The sales price of the unit is set by EOHLC to be affordable to an income-eligible household paying no more than 30% of their monthly income for housing costs. The buyer may not pay more than 38% of their monthly income for housing costs.
- (6) Non-household members are not permitted to be co-signers on the mortgage.

Additional Mortgage Specifics:

1. Your mortgage pre-approval **MUST** cover the purchase price. Anything less than your pre-approval will not be accepted. If you are applying for more than one unit size, then the approval must cover the highest priced unit.
2. Your mortgage pre-approval must be a fixed rate mortgage. Adjustable-rate mortgages will not be accepted, and you will not be included in the lottery.
3. At minimum, your pre-approval must show purchase price and financing amount. If it does not you will not be included in the lottery.
4. If your mortgage pre-approval does not have an expiration date, then after 60 days from date of issue it will be considered expired. If your pre-approval expires after your application submission, we will accept it, but should you have a chance to purchase it, it will need to be updated prior to final eligibility determination. If it expires prior to your application submission, you will not be included in the lottery.
5. If you plan on using a down payment assistance program then the program must be noted in the pre-approval, i.e. Mass Housing downpayment, etc. If a specific downpayment assistance program is not stated in the pre-approval it will not be taken into consideration.
6. **POST LOTTERY:** We will determine your downpayment amount based on your pre-approval. For example, your purchase price is \$250,000 and you are financing \$225,000 so we expect to see \$25,000 in assets to cover the purchase price. If some of a downpayment is coming through a gift that information should be provided with your application. If we do not see the \$25,000, whether it is your funds or gift monies, then you will not be included in the lottery. As a reminder, the minimum down-payment is 3% of your own funds. If you are receiving a downpayment gift or using a downpayment assistant program, then 1.5% of your own funds is required as long as the total downpayment equals the minimum 3%. Your downpayment can be more than 3% but not less. Also remember you are responsible for downpayment and closing costs.
7. **POST LOTTERY:** A gift letter must be for a specific amount. If the letter is provided with a range, we will count the highest amount. If this puts you over the asset limit you will be determined ineligible to participate in the lottery.
8. If your pre-approval is from any of the stated loans we will not accept (FHA, VA, Rocket Mortgage, Quicken loans) your application will not be included in the lottery. No exceptions.
9. Online mortgage pre-approvals will not be accepted. You must speak/meet with a mortgage lender who should be checking credit and pay history to determine your ability to secure a mortgage.
10. We will accept no pre-approvals where any information has been crossed out, whited out and submitted with the application.
11. Non-household members cannot be co-signers on your mortgage.

A mortgage pre-approval letter will be required to participate in the lottery. The pre-approval letter must be based on applicants' credit score and current financial situation. It **MUST** be from an institutional lender familiar with affordable deed restrictions and received with their application before the application deadline. An online letter will **NOT** be accepted.



It is recommended applicants consider the One Mortgage Program through MHP or MassHousing. For a list of some recommended lenders offering this program, please visit this page of our web site.

www.mcohousingervices.com/financing.htm.

Are there preferences for local residents and those with families?

There is no local preference. Both units will be distributed through the Open Pool.

Household size preferences are based on the following unit preferences.

Unit preferences are based on the following:

- a. There is at 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 the 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. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- e. 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.

Persons with disabilities are entitled to request a reasonable accommodation of rules, policies, practices, or services or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the person(s) with disabilities equal opportunity to use and enjoy the housing. The request must be made at the time of application with documented proof of needs, i.e. letter from doctor.

Are there any restrictions?

YES. Deed restrictions are used to ensure the units are affordable for future buyers. The deed rider requires principal residency, affordability for perpetuity and prior approval from the Town and EOHLC for capital improvements and refinancing. If you choose to sell your unit you must notify the town and EOHLC in writing. There is a limit on the resale price. The maximum resale price is determined by EOHLC using a Resale Price Multiplier, a figure calculated by taking the initial sales price and dividing it by the area median income. **For example**, if the initial three bedroom price is \$220,200 and the current area median income is \$152,600, the Resale Price Multiplier would be $\$220,200 / \$152,600 = 1.44$.

Upon resale, the Resale Price Multiplier is multiplied by the updated area median income number to determine the maximum resale price.

All selected applicants are urged to review the deed rider with their own attorney. All buyers will be provided with a copy at the time of Purchase and Sale Agreement. Email maureen@mcohousingervices.com for a copy of the deed rider.

How much money do I need to make to afford the unit?

The minimum income required to purchase is based upon an applicant's ability to secure a mortgage. Attached is a "Sample 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 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

The lottery has one pool, the Open Pool, open to all eligible applicants. Each eligible applicant will receive a lottery code and will be included in the lottery. All eligible applicants will be pulled, and their lottery code announced at the time of the lottery. This order of selection will establish the rankings for the home's distribution. The first applicants on the list that require a three and a four-bedroom unit will have the first opportunity to purchase.

Once the buyers have been identified they will be emailed the list of required documentation that must be provided within a defined period of time. Failure to provide all the required documentation and we will move onto the next buyer on the list.

Time Frames

If you are selected and have the opportunity to purchase the unit, you will need to provide all the required financial documentation within the timeframe provided post lottery. Once received and reviewed, your information will be forwarded to the Monitoring Agent for final eligibility determination. Once you have been determined eligible by the Monitoring Agent, you will be shown the unit and your information will be forwarded to the sellers attorney to prepare the Purchase and Sale Agreement. There may be a delay in submitting documentation for final approval based on the occupancy date.

Acceptance of Home

If you choose not to purchase the property, you will go to the bottom of the list and will likely NOT have another opportunity.

Summary

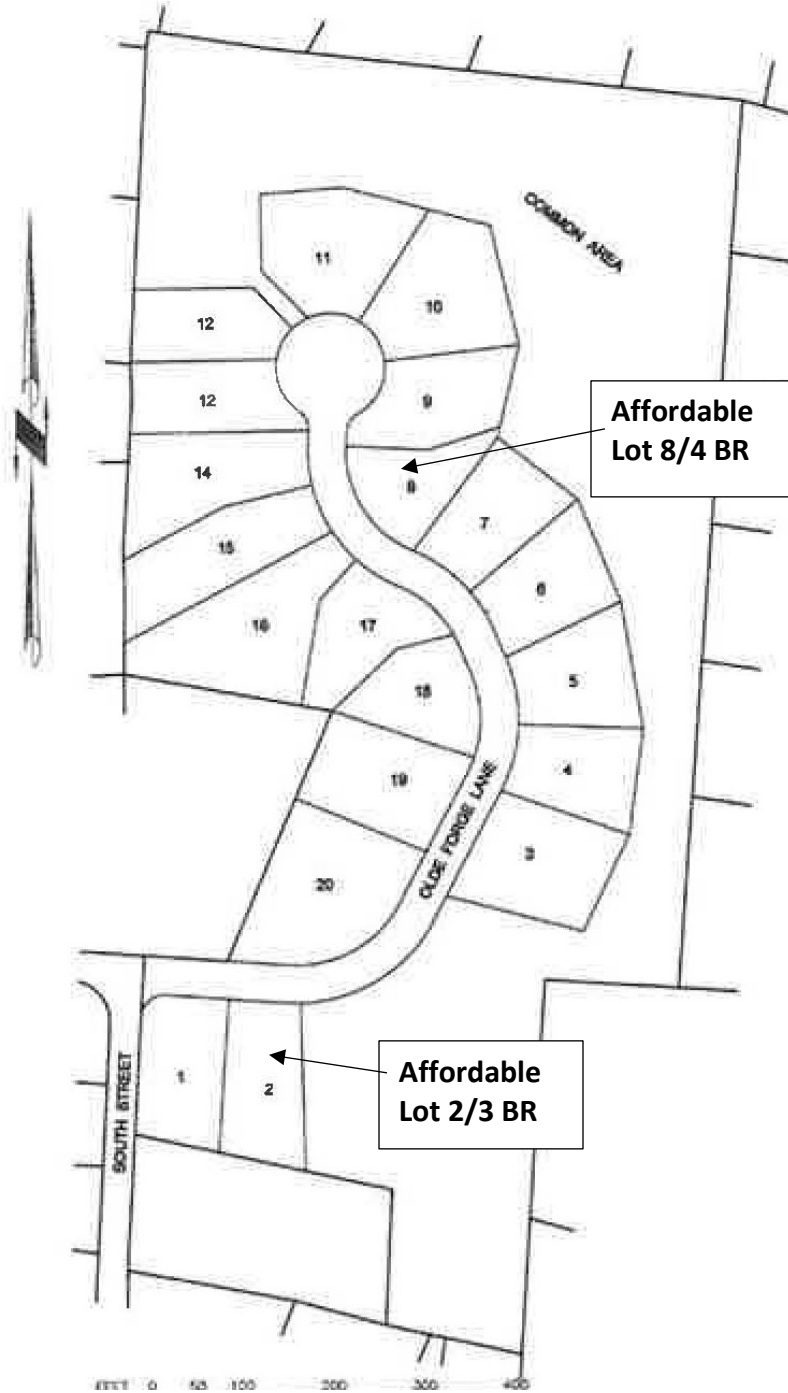
We hope this helps explain the process by which the units will be distributed. It can be a lengthy and sometimes complicated process. We greatly appreciate your participation and wish you the best of luck in the lottery process.



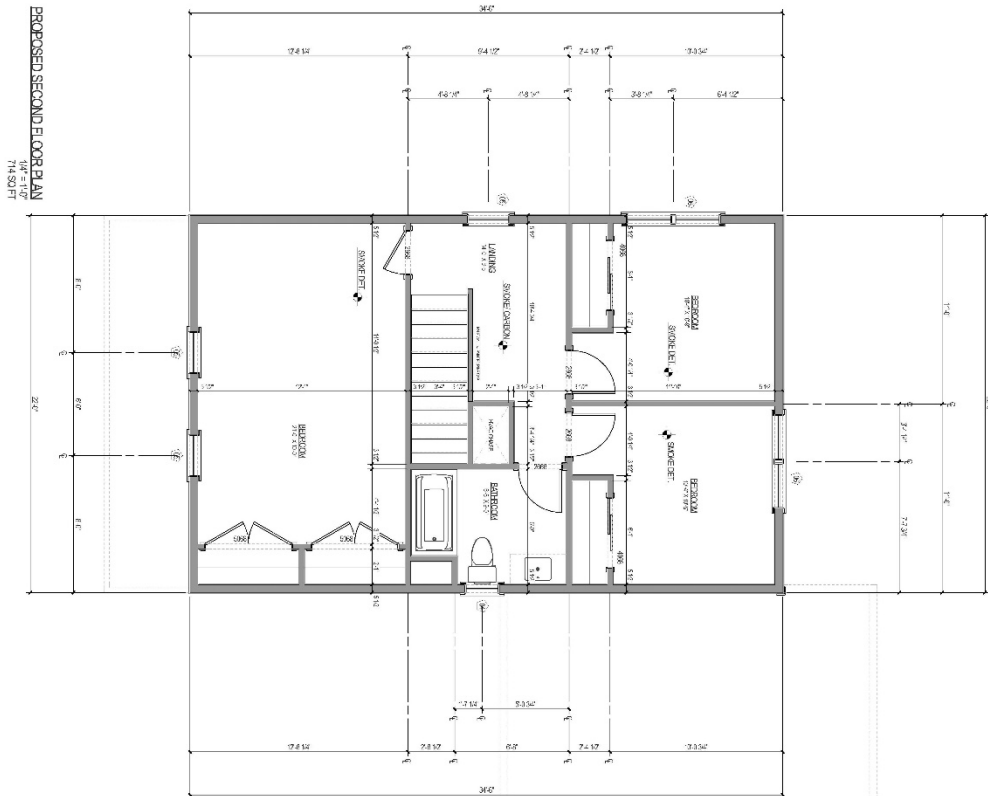
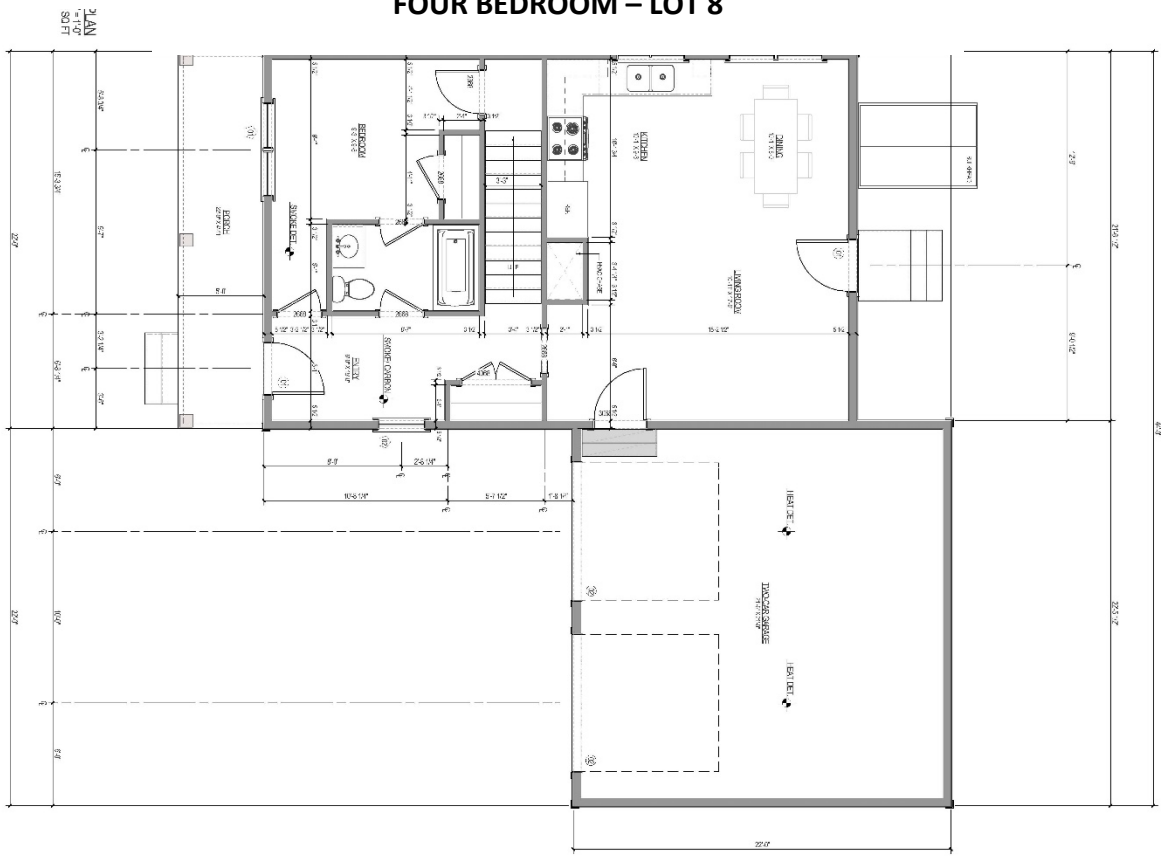
AVAILABLE UNITS

Unit #	# of BED	# of BATHS	Sq. Ft.	Availability
Lot 2 Olde Forge Lane	3			TBD
Lot 8 Olde Forge Lane	4	2	1,496	October 2024

The Floorplan for Lot 2 is not yet available.



FOUR BEDROOM – LOT 8



AFFORDABILITY ANALYSIS

	Three Bedroom	Four Bedroom
Home Price	\$ 241,700.00	\$ 262,900.00
<i>Interest Rate</i>	7.07%	7.07%
<i>Down Payment (%)</i>	5%	5%
Down Payment (\$)	\$ 12,085.00	\$ 13,145.00
Mortgage Amount	\$ 229,615.00	\$ 249,755.00
Monthly Expenses		
<i>Principal & Interest</i>	\$ 1,538.00	\$ 1,675.00
<i>Real Estate Taxes</i>	269.00	292.00
<i>Private Mortgage Insurance</i>	149.00	162.00
<i>Hazard Insurance</i>	121.00	131.00
<i>Monthly HOA Fee</i>	200.00	200.00
TOTAL Monthly Expenses	\$ 2,277.00	\$ 2,460.00

NOTES:

ALL values are estimates and are subject to change.

Easton 2024 Residential Tax Rate = \$13.35 per thousand

Monthly HOA Fees cover:

- Landscaping – Common Area Only
- Snow Removal – Roadway Only
- Street Maintenance
- Street Lighting
- Common Areas
- Wetland and Basin Repairs, Replacement and Maintenance

HOMEOWNERS ARE RESPONSIBLE FOR HOMEOWNERS INSURANCE AND MAINTENANCE ON THEIR PROPERTY



Olde Forge Commons

LOTTERY APPLICATION

APPLICATION DEADLINE: October 15, 2024

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Lottery Code: _____

PERSONAL INFORMATION: PRINT LEGIBLY

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Work: _____ CELL: _____

Email: _____

Have you or any member of your household ever owned or currently own a home? _____ If so, when did you or will you sell it? _____

Bedroom Size: _____ Three _____ Four

The total household size is _____

Household Composition: Include Applicant(s)

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

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, supplement second income and dividend income.)

Borrowers Monthly Base Income (Gross) _____

Other Income _____

Co-Borrowers Monthly Base Income (Gross) _____

Other Income _____

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. Complete all that apply with current account balances)

Checking	_____
Savings	_____
Stocks, Bonds, Treasury Bills, CD or Money Market Accounts and Mutual Funds	_____
Individual Retirement, 401(k) and Keogh accounts	_____
Retirement or Pension Funds	_____
Revocable trusts	_____
Equity in rental property or other capital investments	_____
Cash value of whole life or universal life insurance policies	_____
Down Payment Gift	_____
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 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 home. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of Dependents
Black or African American	_____	_____	_____
Asian	_____	_____	_____
Hispanic/Latino	_____	_____	_____
Native Hawaiian / Pacific Islander	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____
Other, Not White	_____	_____	_____

ADDITIONAL INFORMATION:

Please be advised that the income to be used should include income for all members of the household that are to be residing in the home. Applicants will be responsible for all closing costs associated with the purchase of a home. The down payment must be a minimum of 3%, ½ of which must come from the buyer’s own funds, based upon standard underwriting procedures. Some of this may be in the form of a gift depending on the lending institution.

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 Webber Village. I (we) understand if selected we will then be asked to provide all financial documentation.

Signature _____	Date: _____
Applicant	
Signature _____	Date: _____
Co-Applicant	



Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of affordable homes at Olde Forge Commons in Easton, MA.

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

Household Size	1	2	3	4	5	6	7	8
Max Allowable Income	\$72,900	\$83,300	\$93,700	\$104,100	\$112,450	\$120,750	\$129,100	\$137,400

Income from all family members, 18 or older, must be included. Income may change based on HUD updates.

2. I/We have not individually or jointly owned a single-family home, town home, condominium or co-op within the past three (3) years, including homes in a trust. We understand the exceptions that apply.
3. I/We certify that my/our total household assets do not exceed the \$75,000 asset limit and understand additional asset guidelines will be provided if we have an opportunity to purchase. I/We understand that assets divested at less than full market value at least two years prior to application will be counted at full value in determining eligibility.
4. The household size listed on the application form includes only all the people that will be living in the residence.
5. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief. I/We understand that providing false information will result in disqualification from further consideration.
6. I/We understand that being selected in the lottery does not guarantee that I/we will be able to purchase a home. I/We understand that all application data will be verified and additional financial information will be required, verified and reviewed in detail in order to determine final eligibility, post lottery.
7. I/We understand that it is my/our obligation to secure the necessary mortgage pre-approval for the home purchase through a bank experienced with deed-restricted housing. I/We understand all expenses, including closing costs and down payments, are my responsibility.
8. 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.
9. I/We understand that if selected I/we will be offered a specific home. I/We will have the option to accept the available home, or to reject the available home. If I/we reject the available home I/we will move to the bottom of the waiting list and will likely not have another opportunity to purchase an affordable home.
10. Program requirements are established by the Dept of Housing and Community Development (EOHLC) and the Town of Easton. 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.
11. I/We certify that no member of our family has a financial interest in the project.
12. I/We understand there may be differences between the market and affordable units and accept those differences.
13. I/We understand these are deed restricted units and acknowledge that it is recommended we consult an attorney.



Affidavit and Disclosure Form
Olde Forge Village

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

Applicant

Co-Applicant

Date:

See page 16 for submission information



**Required Documentation Form
TO BE RETURNED WITH APPLICATION**

Provide **one copy** of all applicable information. A mortgage pre-approval 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. 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. Return this sheet with your application.

1. _____ Mortgage Pre-approval – FHA, VA, Rocket Mortgage and Quicken loans are not accepted. Your pre-approval must follow the mortgage guidelines and additional mortgage tips as stated on page 4 of this application. Bring them to your lender.

2. _____ 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, at the same time.

3. _____ If you meet one of the first-time home buyer exceptions as state on page 3, #2 you must provide documentation.

We understand if we do not provide the above applicable documentation, we will not be included in the lottery, receive reasonable accommodation or meet the first-time homebuyer exceptions. We also understand we will be notified after the application deadline that our application is incomplete.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

**ALL FINANCIAL DOCUMENTATION WILL BE REQUESTED AFTER THE LOTTERY AND ONLY TO THOSE THAT HAVE THE
INITIAL OPPORTUNITY TO PURCHASE.**

See page 16 for submission information



Return the following to MCO Housing Services:

1. Completed, signed and dated Application
2. Signed and dated Affidavit and Disclosure Form
3. Completed, signed and dated Required Documentation Form
4. Mortgage Pre-approval
5. Reasonable Accommodation documentation, if needed
6. Exception to first time homebuyer rule, if applicable

ONLY SUBMIT ONE APPLICATION PER HOUSEHOLD

Application Deadline: October 15, 2024

Return by email or fax to be in MCO Housing Services office by 11:59 p.m. on or before the above application deadline or mail postmarked on or before the above 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 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.

