MCO HOUSING SERVICES
your resource for Affordable Housing

30 Coppersmith
A 55+ Community
Canton, MA

Phase 1 Lottery Information and Application

The PRODUCT:

30 Coppersmith is a new 63-unit condominium development for age-qualified (55+) homebuyers located at 30 Coppersmith Way in the Town of Canton. Seven (7) affordable one- and two-bedroom units are available, by lottery, for eligible age-qualified (55+) homebuyers.

Each home includes one or two bathrooms and comes equipped with a refrigerator, stove/oven, microwave, central air conditioning, and washer/dryer hookups.

The homes utilize gas heat, while all other utilities are electric. Town water and sewer services are available.

The maximum sales prices and estimated monthly condominium fees (subject to change prior to the electronic lottery) are:

Condos Available for Purchase	Bedroom Size	Bathrooms	Square Feet	Monthly Condo Fee	Purchase Price
4	1	1	1,000 -1,050	$207	**$278,000**
3	2	2	1,166	$226	**$313,500**

*Pricing subject to change prior to the start of each lottery.

The 2026 tax rate of $9.75 per thousand. If you want to be eligible for both the one- and two-bedroom units your pre-approval must be submitted with the two-bedroom price, although keep in mind there are unit size preferences that will be followed.

*****ANNOUCEMENT*****

MCO Housing Services is now accepting applications online. The application process will be completed in two phases.

Applicants should continue to read the sections titled “Application and Lottery Process” for updated application instructions and “Eligibility Requirements” for additional information regarding program requirements and qualifications. Paper applications will still be accepted for applicants who are unable to apply online.

EQUAL HOUSING OPPORTUNITY

30 Coppersmith

Eligibility Requirements:

To qualify for an affordable unit, applicants must meet the following criteria:

1. Household income cannot exceed the maximum allowable limits, based on 80% of AMI for households of 1–4, and may change with HUD updates.

Household Size	1	2	3	4
Max Allowable Income	$96,000	$109,700	$123,400	$137,100

2. The applicant must sell all other homes prior to closing on the affordable home, and sale proceeds may not cause the household to exceed the maximum 7 limit.
3. Applicants must meet one of the Local Preference Eligibility Criteria to be included in the local preference pool.
4. The home must be the **main residence** of the owners and may not be rented or leased without permission from the Monitoring Agent, EOHLC.
5. Employees, agents, consultants, or individuals with a financial interest in the development, sale, marketing, financing, or administration of the affordable homes, as well as their immediate family members, are not eligible to participate in the affordable housing lottery or purchase an affordable home. This restriction includes employees of the developer, sales office, lottery agent, marketing agent, and any affiliated entities involved in the development, sale, or administration of the program.
6. Total household assets shall not exceed $275,000. Liquid retirement assets are counted.
   a. Individual retirement, 401K and Keogh accounts are included when the holder has access to the funds, even though a penalty may be assessed.
   b. The valuation of Retirement and Pension Funds differ depending on whether 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 or termination of employment or upon voluntary withdrawals, receipts from pension and retirement funds are counted as income The balance of the account is not counted as an asset. 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.

Mortgage Guidelines:

All mortgage requirements below must be met for your application to be considered. Applications that do not follow these guidelines will not be accepted for the lottery:

1. The pre-approval must be for a fixed-rate mortgage. Adjustable-rate mortgages are not permitted, and applicants with such pre-approvals will not be included in the lottery.
2. The mortgage pre-approval must cover the full purchase price of the unit and financing amount. Applications without this information will not be included in the lottery.
3. Applicants applying for multiple unit sizes must have a pre-approval that covers the highest-priced unit.
4. The loan must have a current fair market interest rate, not exceeding 2% (200 basis points) above the current EOHLC rate.
5. Buyers must provide a minimum down payment of 3% of the purchase price, with at least 1.5% coming from the buyer's own funds.
6. The loan may include no more than two (2) points.

7. The sales price of each 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. Buyers may not pay more than 38% of their monthly income toward housing costs.
8. Non-household members may not serve as co-signers on the mortgage.
9. FHA loans as well as mortgage pre-approvals from Rocket Mortgage or Quicken Loans, are not accepted, as these programs typically will not close on deed-restricted properties.
10. A mortgage pre-approval letter is required to participate in the lottery and must be submitted with the application before the application deadline. The pre-approval must be based on the applicant's credit score and current financial information. Online pre-approval letters will not be accepted.
    a. If the pre-approval does not list an expiration date, it will be considered expired after 60 days from the issue date. If the pre-approval expires after the application is submitted, it will be accepted for the lottery but must be updated prior to final eligibility determination if the applicant is selected. Pre-approvals that expire before the application submission date will not be accepted.
    b. If a down payment assistance program will be used, it must be clearly identified in the pre-approval letter (e.g., MassHousing down payment assistance). Programs not specifically referenced in the pre-approval will not be considered.
11. Down payment amounts will be verified using the mortgage pre-approval. For example, if the purchase price is $250,000 and the financing amount is $225,000, applicants must demonstrate $25,000 in assets to cover the difference. If a portion of the down payment comes from a gift, documentation must be submitted with the application. Applicants who cannot demonstrate the required funds will not be included in the lottery.
    a. As a reminder, the minimum down payment is 3%, with at least 1.5% coming from the buyer's own funds. If using a down payment assistance program or gift funds, the applicant must still contribute at least 1.5% of their own funds, provided the total down payment equals or exceeds the 3% minimum. Buyers are also responsible for closing costs.
12. Gift letters must state a specific dollar amount. If a gift letter provides a range, the highest amount will be counted toward the applicant's assets. If this causes the applicant to exceed the asset limit, they will be deemed ineligible to participate in the lottery.
13. Pre-approvals from FHA, Rocket Mortgage, or Quicken Loans will not be accepted, and such applications will not be included in the lottery.
14. Online mortgage pre-approvals will not be accepted. Applicants must speak with a mortgage lender who verifies credit and income information to determine borrowing eligibility.
15. Pre-approval letters that contain alterations, such as crossed-out or whited-out information, will not be accepted.
16. Non-household members may not serve as co-signers on the mortgage.

Applicants are encouraged to explore the ONE Mortgage Program through the Massachusetts Housing Partnership (MHP) (www.mhp.net) and/or MassHousing (www.masshousing.com), both of which offer programs designed for first-time homebuyers.

Application and Lottery Process

It is important for all applicants to understand the application process. Income limits depend on the number of people in your household. Please note that program rules and requirements may change if local, state, or federal regulations are updated.

Lottery Pools

The lottery has two pools – Local Preference and Open. The pool and unit breakdown is as follows:

Bedroom Size	***Total # of Units***	***# of Local Pool Condos***	***# of Open Pool Condos***

One Bedroom	***4***	**2**	**2**
Two Bedroom	**3**	**2**	**1**

The information above reflects all available units. For each lottery, the application will be updated to show the number of units available in the Local Preference Pool and the Open Pool.

Application Timeline

MCO Housing Services, LLC collects applications online. The application process consists of two phases.

Phase 1: Applicants self-certify their eligibility to participate in the lottery. Additionally, applicants must include a mortgage pre-approval letter to participate. Applicants who do not submit a completed application will not be included in the lottery. After the application deadline, applicants will be notified of their eligibility status via email, or by mail if email is unavailable.

Phase 2: Post lottery, MCO Housing Services will invite selected applicants, based upon the randomized lottery rankings to provide financial documents to confirm eligibility. Please be advised that MCO will ask for a significant number of documents and information to verify program eligibility during Phase 2 of the process. However, you will only need to submit these documents if you are selected in the lottery and have the chance to purchase a home. All documents must be submitted by your established deadline. If anything is missing or incomplete, you will not move forward, and MCO Housing Services will contact the next person on the list. If you provide the missing documentation after your deadline, you may be added to a waiting list for available homes.

MCO Housing Services uses PRONTO Housing for the application process. For your first online lottery, you will need to create an account with a username and password. A QR Code is provided in this application packet. Scan the QR Code to sign into the system and start your application.

Once MCO Housing Services has determined that you are eligible, your application will be reviewed by the Monitoring Agent, MassHousing. MassHousing will make the final determination regarding your eligibility to proceed with a purchase.

After MassHousing issues a conditional approval, applicants will have the opportunity to view and select units with the seller. Applicants approved to purchase will receive a Purchase and Sale Agreement from the seller and will have two (2) weeks from issuance to review and sign it.

Fine Print & Additional Information

The following pages include more details about the property, such as floor plans and unit locations, projected availability dates, as well as important program information related to your eligibility. Paper applications are also available if needed.

Thank you for your interest in the affordable homes at 30 Coppersmith in Canton, MA. If you have any questions about the project or the application process, please email **lotteryinfo@mcohousingservices.com** or call MCO Housing Services, LLC at 978-456-8388**.**

Potential Tenants will not be discriminated against on the basis of race, color, national origin, disability, age, ancestry, familial status, genetic information, marital status, receipt of public assistance, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law. Language assistance, including translation and interpreter services, as well as TTY/TDD and other communication aids, will be provided at no charge upon request to ensure equal access for all applicants.

Important dates for the program are listed below:

Virtual Public Information Meeting
Via Zoom
July 09, 2026 @ 6:30 PM

Meeting ID: 801 647 6106

For those applicants who are unable to attend the live virtual Public Information Meeting or otherwise want to review, the meeting will be recorded and will be available (www.mcohousingservices.com) for listening up to the application deadline.

Application Deadline
August 11, 2026

Electronic Lottery
August 25, 2026, at 3 PM

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 ដើម្បីទទួលបានជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ។ [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 dukumentiyo 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. يرجي 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)

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30 Coppersmith – Canton, MA

Affordable Unit Locations and Descriptions

Unit #	**Bedroom Size**	Bath	**Floorplan**	**Estimated Occupancy Date**
102	1	1	Jameson	Fall 2026
105	1	1	Kingston	Fall 2026
205	2	2	Franklin	Fall 2026
211	1	1	Magnolia	Fall 2026
305	2	2	Franklin	Fall 2026
405	2	2	Franklin	Fall 2026
503	1	1	Jameson	Fall 2026

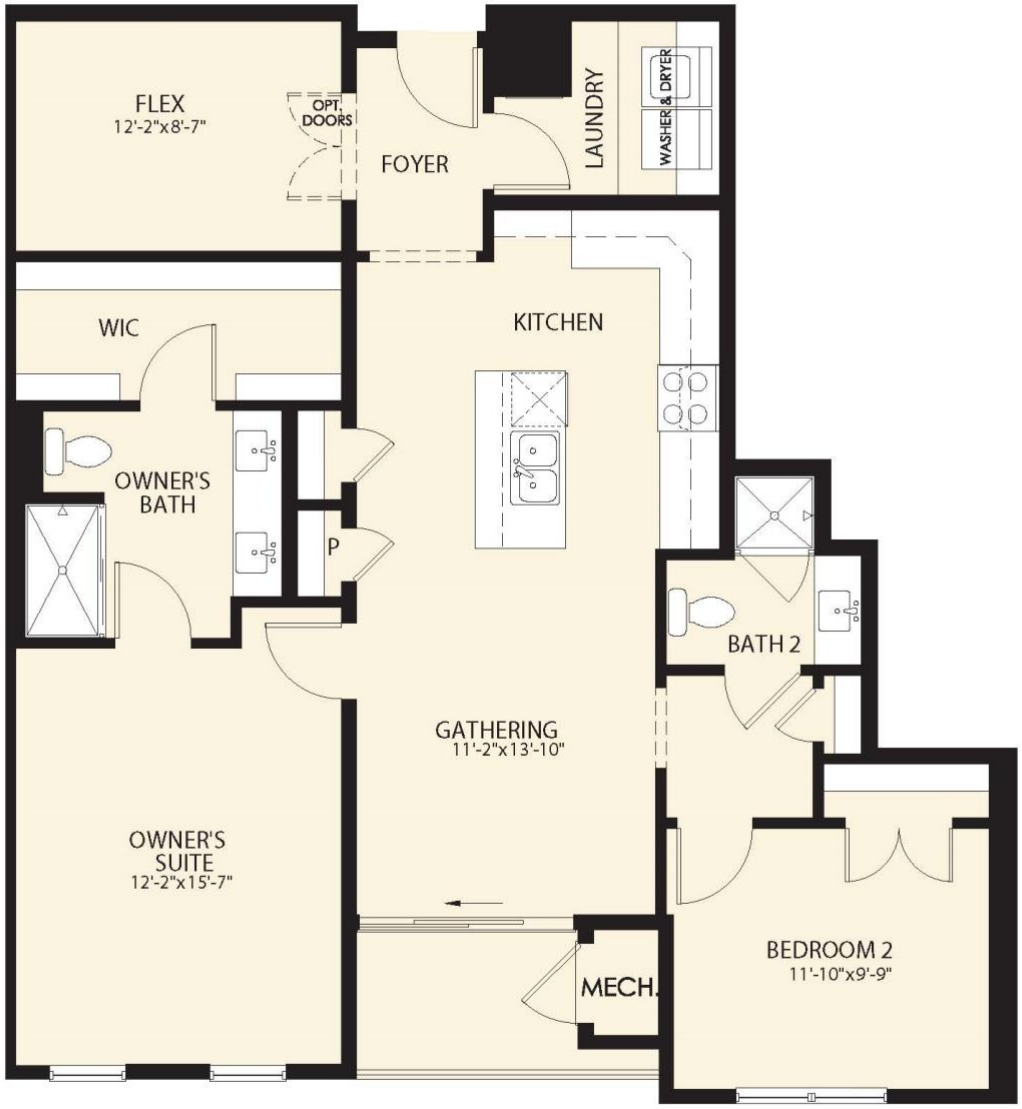
Monthly Condo Fees includes:

Limited Landscaping
Snow removal
Trash Removal
Common Areas
Maintenance
Reserve Fund

30 Coppersmith - Canton, MA

Franklin Floor Plan (typical)

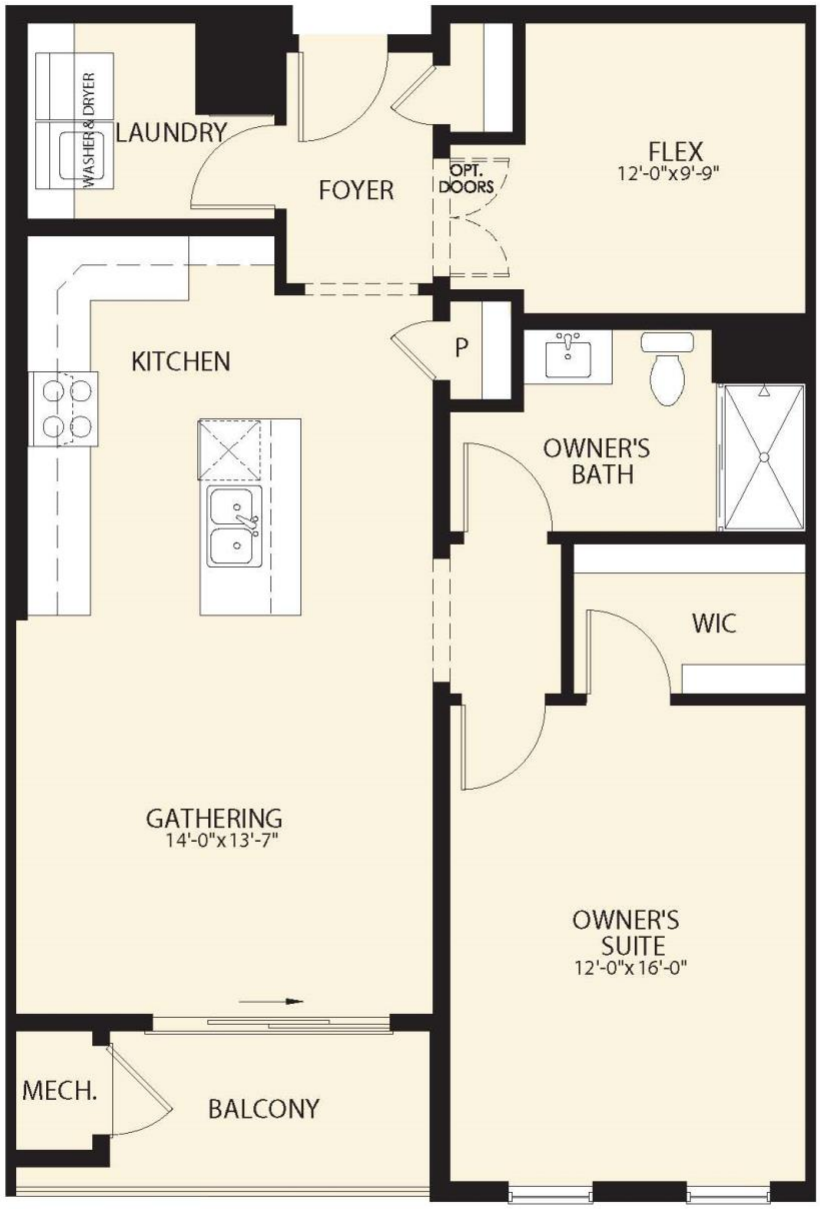
30 Coppersmith
Franklin



Please visit Pulte.com/30Coppersmith to access our interactive floor plan online to further customize the options available for this home.

©2025 PulteGroup, Inc. Floor plans are for illustrative purposes only and may differ from the actual features and measurements of the completed Home. Dimensions and square footages are approximate and variances may occur due to field conditions, final construction plans, construction variances and/or compliance with building codes or other governmental requirements. Features, options, amenities, floor plans, designs, materials and dimensions are subject to change without prior notice. Floor plans are the property of PulteGroup, Inc. and its affiliates.

30 Coppersmith
Jameson



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30 Coppersmith - Canton, MA

Kingston Floorplan (typical)

30 Coppersmith - Canton

Magnolia Floor Plan (typical)

30 Coppersmith 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/fb1976fb-09b3-4e7a-95fc-ede22f6c0703/

PAPER APPLICATION – Use only if On-line application cannot be completed.

For Office Use Only:

Date Received: _____

Household Size: _____

Local Pool: Y / N

Lottery Code: _____

30 Coppersmith
Canton, MA

LOTTERY APPLICATION

Application Deadline: August 04, 2026

APPLICANT INFORMATION: ***Date:*** _____

Name: _____

Address: _____Town: _____ Zip: _____

Home Telephone: _____ Work Telephone: _____ Cell_____

Email: _____

HOUSEHOLD COMPOSITION: *(Complete for everyone that will be living in the unit, including the applicant).*

Name _____Relationship_____ Age____ DOB _____ Last 4 Digits SS#_____

Name _____Relationship_____ Age____ DOB _____ Last 4 Digits SS#_____

Name _____Relationship_____ Age____ DOB _____ Last 4 Digits SS#_____

Name _____Relationship_____ Age____ DOB _____ Last 4 Digits SS#_____

The total household size is _____.

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

LOCAL PREFERENCE: *(Check all that apply) Proof of Local Preference will be required in Phase 1.*

- ❒ Current Canton Resident
- ❒ Employed by the Town of Canton, the Canton Public Schools
- ❒ Employee working in the Town of Canton or with a Bonafide offer of employment from a company located in Canton
- ❒ Parents with children attending the Town of Canton Public Schools, i.e. METCO

Bedroom Size (select all sizes you are willing to accept; homes will initially be distributed by household size in accordance with program guidelines, as outlined in the application. After the initial distribution, applicants may have the opportunity to purchase a different bedroom size, if available):

_____ One Bedroom
_____ Two Bedroom

Do you need reasonable accommodation/modification due to a disability (optional)? _____ Yes _____ No

If Yes, please explain:_____

HOUSEHOLD INCOME:

Include all Household Income for all household members. This shall include gross wages, retirement income (if drawing for income), business income, veterans' benefits, alimony/child support, unemployment compensation, social security, pension/disability income and any Department of Transitional Assistance (DTA) benefits. If you exceed the income limits for the project, based upon household size, you will not be able to proceed with the application.

Applicant Information- *Please Complete for All Household Members Age 18 or Older* (attach additional pages if needed).

Base Employment Income: _____
Bonus & Overtime Income: _____
Social Security/Pension/Annuity: _____
DTA Benefits: _____
Child Support/Alimony: _____
Business Income: _____
Other: _____

TOTAL ANNUAL HOUSEHOLD INCOME: _____

HOUSEHOLD ASSETS: *Please include all that apply with current account balances.*

Checking	_____
Savings	_____
Debit Card	_____
Stocks, Bonds, Treasury Bills, CD or Money Market 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	_____
Money/Gifted funds	_____
Other:	_____

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 (Approximate): _____
Annual Wage - Base: _____
Additional: _____ (Bonus, Commission, Overtime, etc.)

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

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

ABOUT YOUR HOUSEHOLD: (*OPTIONAL)*

Please be advised that you should fill this out based only upon the family members that will be living in the home. Please check off 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	_____	_____	_____
Caucasian, not Hispanic	_____	_____	_____
Other	_____	_____	_____

SIGNATURES:

The undersigned warrants and represents that all statements herein are true. It is understood the sole use of this application is for inclusion into a lottery for affordable apartments. I/we understand if selected in the lottery, I/we understand all financial and additional documentation will need to be provided for program eligibility determination.

Signature _____ Date: _____
Applicant(s)

Signature _____ Date: _____
Co-Applicant(s)

Required Verification Documents
TO BE RETURNED WITH APPLICATION

If you are completing your application online, you may upload the following documentation. If you are submitting by email or mail, please provide one copy of all applicable documents. Incomplete applications will not be processed**.**

Initial each item that is applicable AND provide a copy of the document. Write N/A if not applicable. Include this sheet with your application.

1. _____Proof of Local Preference: i.e. current utility bills, voter registration etc.

2. _____ Mortgage Preapproval Letter

3. _____ Completed, signed and dated Application

All information must be received by 11:59 p.m. on the established deadline. You may apply online or email, fax, mail the application (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