



your resource for Affordable Housing



Weathervane at Patriot Pines A 55+ Community Carver, MA

Phase 1 Lottery Information and Application

Weathervane at Patriot Pines was developed through the Local Initiative Program (LIP) and the Executive Office of Housing and Livable Communities (EOHLC) and will create 66 condominium homes for age-qualified (55+) homebuyers in the Town of Carver. Seven affordable homes will be offered to eligible households through a series of electronic lotteries. The homes will be priced based on 80% and 120% of the Area Median Income (AMI), adjusted for household size, as established by HUD.

This application is for the first lottery, which includes two (2) affordable homes available to eligible age-qualified (55+) households earning up to 80% of AMI. The other three 80% AMI homes and the two 120% AMI homes will be offered through future lotteries. **The first lottery will only include the two units for sale: 8 Fairway Landing and 16 Fairway Landing at 80% AMI.**

The Product:

Weathervane at Patriot Pines is a new 66-unit condominium development located on South Meadow Street in Carver. The development offers seven affordable two-bedroom homes for age-qualified (55+) homebuyers, available by lottery, for eligible households meeting the income and asset requirements of the program.

The affordable homes feature two-bedroom floor plans with one bathroom, depending on unit style, and range from approximately 1,180 to 1,260 square feet of living space. Each home includes a two-car garage and is designed to provide comfortable, low-maintenance living within a professionally managed condominium community.

All homes include a refrigerator, stove/oven, microwave, dishwasher, central air conditioning, and washer/dryer hookups. Heat is electric. The development is served by private water and private septic systems.

The estimated monthly condominium fee is \$225 and is subject to change prior to the lottery. The 2026 tax rate is \$13.61 per \$1,000 of assessed value.

All affordable homes will be sold through an electronic lottery process as outlined in this information package. Please review the enclosed materials carefully and complete the application and disclosure statement included at the end of this packet.

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

AMI	Condos Available for Purchase	Bedroom Size	Bathrooms	Monthly Condo Fee	Purchase Price
80%	2	2	1	\$225	\$293,800

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

*****ANNOUNCEMENT*****

MCO Housing Services is now accepting applications on-line. The application process will be in two phases. Phase 1 go to page 3 for information on how to apply on-line. You are self-certifying your eligibility and need to provide a mortgage pre-approval following the guidelines on pages 4 and proof of Local Preference.

Phase 2 is to provide your financial documentation, if you have the opportunity to purchase, to determine program eligibility. This will happen post-lottery.

Paper applications will be accepted if you are unable to apply on-line.

Weathervane at Patriot Pines

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 at 80%	\$96,000	\$109,700	\$123,400	\$137,100

2. At least one applicant must be 55 years of age or older.
3. 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 asset limit.
4. Applicants must meet one of the Local Preference Eligibility Criteria to be included in the local preference pool.
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. The home must be the **main residence** of the owners and may not be rented or leased without permission from the Monitoring Agent, EOHLC.
7. 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:

<i>Bedroom Size</i>	<i>AMI</i>	<i>Total # of Units</i>	<i># of Local Pool Condos</i>	<i># of Open Pool Condos</i>
Two Bedroom	80% AMI	2	1	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, EOHLC. EOHLC will make the final determination regarding your eligibility to proceed with a purchase.

After EOHLC 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 Weathervane at Patriot Pines in Carver, 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.

Resale of Units

The resale of all affordable homes will be coordinated by the Monitoring Agent. If you are selected to purchase an affordable home, you will receive a copy of the Homebuyer Disclosure Statement, which outlines the affordability restrictions associated with the home, including limitations on resale proceeds, the resale process, permitted capital improvements, and other program requirements.

If you would like to review a copy of the Homebuyer Disclosure Statement prior to applying, please email lotteryinfo@mcohousingservices.com and a copy will be provided to you.

Important dates for the program are listed below:

Public Information Meeting via Zoom

August 10, 2026 at 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 24, 2026

Electronic Lottery

September 08, 2026 at 3:00 PM

Weathervane at Patriot Pines
Affordable Unit Availability and Descriptions

Unit #	Income Limit	Homestyle	# of Baths	Est. Sq. Ft.	Estimated Occupancy Date*
8 Fairway Landing	80%	Pine Valley	1	1,180	Ready Now
16 Fairway Landing	80%	Pine Valley	1	1,180	January 2027

Monthly Condo Fee includes:

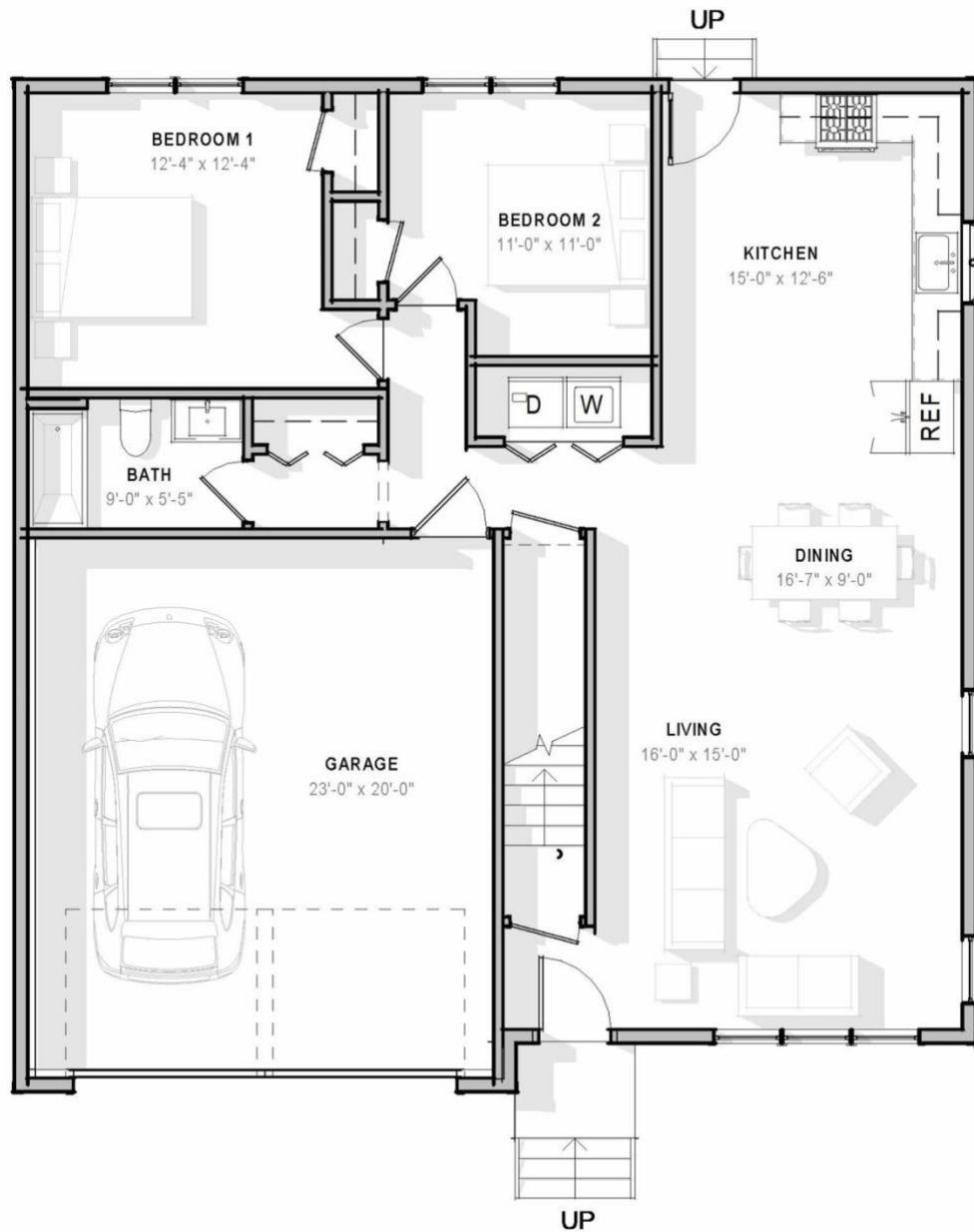
Landscaping
Snow removal
Street Maintenance
Trash Removal
Common Areas
Reserve Fund



PINE VALLEY FRONT ELEVATION

2 Bedrooms – 1 Bath

1,180 sq. ft.



PINE VALLEY
1st Floor

Weathervane at Patriot Pines

Registration Link

Now it's easy, fast, and secure to apply for affordable 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/registration/2cf084a8-af91-44a5-b1bb-0d1a569c2a3c/>



Weathervane at Patriot Pines

LOTTERY APPLICATION

Application Deadline: August 24, 2026

PERSONAL INFORMATION: PRINT LEGIBLY

For Office Use Only:

Date Appl. Rcvd: _____

Household Size: _____

Local Preference: Y / N

Lottery Code: _____

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home: _____ Work: _____ Cell: _____

Email: _____

Have you ever owned a home? _____ If so, when did you sell it? _____

You must meet one of the Local Preference Eligibility Criteria established by the Town of Carver to be in the Local Preference Pool. Please check the appropriate category(s) that applies to your household*:

- ☐ Current Carver Resident
- ☐ Employed by the Town of Carver or the Carver Public Schools
- ☐ Employee working in the Town of Carver or with a bonafide offer from an employer located in the Town of Carver.
- ☐ Parents of children attending Carver Public Schools, i.e. METCO.

Household Composition:

The total household size is _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

ABOUT YOUR HOUSEHOLD: (OPTIONAL)

Please be advised you should fill this out based only upon the family members that will be living in the home.

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	_____	_____	_____
Caucasian, not Hispanic	_____	_____	_____
Other	_____	_____	_____

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

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.)

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 deadline provided. 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