

Information Package

Village at Robin Lane

Old Mill Road
Harvard, MA

This packet contains specific information on the affordable housing program as well as background, eligibility requirement, selection priority categories, and application process for 6 affordable homes being offered for purchase at Village at Robin Lane in the Town of Harvard.

We invite you to read this information packet and submit an application if you think you meet the eligibility requirements.

An Information Session will be held in December 3, 2026, to answer questions about the eligibility requirements, preferences for selections, and the lottery process. It will take place at the Harvard Public Library December 3, 2026, at 6:00 PM. *It is recommended, but not mandatory, that interested applicants attend.*

The deadline to submit a complete application is January 4, 2027, at 4:30 pm.

General Overview and Sales Prices

The Village at Robin Lane is a proposed residential development on approximately 11.47 acres of land. The development will consist of 24 homeownership units consisting of twelve duplex style buildings. The development will include six (6) affordable housing units of with 3 are two bedrooms and 3 are three bedrooms.

The buildings will be two-story duplex style units with custom-built dormers and eaves to provide an upscale look. The exteriors will feature clapboard and shingle accents with shutters and carriage house style garage doors. The development will provide parking for 48 vehicles dedicated to the individual unit owners. Each unit will have a one-car garage with the ability to park one car in the driveway.

The affordable homes will be made available to first-time*[1] homebuyer who are income and asset eligible. All 2-bedroom, 2 ½ bathroom and 3-bedroom, 2 ½ bathroom homes will feature a kitchen, living room and dining area. The units are heated by forced hot air by gas and include central air conditioning. Appliances include a gas range, dishwasher and over the range microwave.

The affordable sales prices are being set based upon Eastern Worcester County, MA HUD Metro FMR Area for families earning no more than 80% of median income. The sales price for the 2-bedroom home is $201,250 and the sales price for the 3-bedroom homes is $227,250. The monthly condo fee for all affordable homes will initially be set at $300.

The opportunity to purchase these homes will be done through a lottery process. Any eligible household that does not have an initial opportunity to purchase will be placed on a waiting list.

Unit Type	Bedroom Size	Bath	# Available	Unit Size (Approximate)	Income Limits	Sales Price	Condo Fee
Duplex	2BR	2 ½	3	1980 SF	80% AMI	$201,250	$300
Duplex	3BR	2 ½	3	1980 SF	80%AMI	$227,250	$300

Marketing and resident selection shall be in accordance with and adhere to all state fair housing laws. The developer and its representatives do not discriminate based on race, color, disability, religion, age, sex, familial status, sexual orientation, gender identity, national origin, genetic information, ancestry, children, marital status, or public assistance recipiency.

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 persons with disabilities equal opportunity to use and enjoy the housing.

[1] Defined as not having owned a home within the past three years. Some exceptions apply.

An Information Session will be held in **December 3, 2026,** to answer questions about the eligibility requirements, preferences for selections, and the lottery process. The Information Session will take place at the Harvard Public Library on **December 3, 2026 at 6:00PM**. ***It is recommended, but not mandatory, that interested applicants attend.***

Applications will also be mailed or emailed to interested individuals upon request by calling 978-256-7425 x 10. The application will be available for 90 days prior to the lottery beginning on ***November 5, 2026***. The deadline for submitting the lottery application will be **January 4, 2027, at 4:30 pm**. The lottery will be taking place in **mid-January 2027**. Exact date, time and location will be announced prior to closing of the Application Period.

Persons with disabilities who require a reasonable accommodation in obtaining or completing an application may call the Chelmsford Housing Authority to make special arrangements. The Chelmsford Housing Authority uses Mass Relay to communicate with applicants who may be speech or hearing impaired. **The Mass Relay telephone number is 1-800-439-2370 for TTY and 1-800-439-0183 for voice.**

Applicants with Limited English Proficiency who require translation, the lottery agent will offer the use of a translation service at no cost to the Applicant. Applicants can reach out to the Lottery Agent: Chelmsford Housing Authority/CHOICE, Inc.
10 Wilson Street, Chelmsford, MA 01824
Telephone: 978-256-7425 ext. 21 Fax: 978-256-1895

GENERAL ELIGIBILITY REQUIREMENTS

Maximum Allowable Income

To be eligible to apply for purchasing an affordable unit, the combined annual income for all income sources of all income-earning members in the household must be at or below eighty percent of median income for the **Harvard - Eastern Worcester County, MA HUD Metro FMR Area.** The maximum incomes allowed for this program are:

Maximum Income Limit by Median Income (FY2026) 80% AMI

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
$74,800	$85,450	$96,150	$106,800	$115,350	$123,900	$132,450	$141,000

Approximate Minimum Income

While there is no specific minimum income, monthly housing costs (including principal, interest, property taxes, hazard insurance, private mortgage insurance, and condo or homeowner association fees) should not exceed 38% of monthly household income. The minimum income limits to qualify for a mortgage will be determined by an institutional lender. All applicants must receive mortgage preapproval and submit it with their application in order to be considered for eligibility.

Asset Limits

All households shall not have total gross assets exceeding $75,000 in value.

Household assets are calculated at the time of application. Any monies you would use as a future down payment on the home will still be counted as assets. Assets may include gifts, cash, savings and checking accounts, net cash value of stocks, net cash value of retirement accounts (such as 401K), real property, bonds and capital investments.

FAQs

Q: Who is eligible to apply for the affordable units?

A: In order to qualify for an affordable unit, households must meet each of the three following criteria:

1.) Everyone in the household must qualify as a "first-time homebuyer."
2.) The entire household's income and assets must be below the maximum allowable income and asset limits.
3.) The household must be pre-approved for a mortgage in amount sufficient to cover the purchase price of the home.
4.) The household must put down 3% of the purchase price when signing the Purchase and Sale agreement, half of which must come from its own funds.

Q. Who is a "first-time homebuyer"?

A: A person is a "first-time homebuyer" if no person in their household has, within the preceding three years, either owned the house they lived in or owned an interest in one or more other houses, such as through joint ownership. Exceptions may be made in the following instances:

1.) A displaced homemaker: A displaced homemaker is an adult individual who meets ALL the following criteria: Has not worked full-time 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; Owned a home with his or her partner, or resided in a home owned by the partner; Does not own the home previously owned with a partner; Is unmarried to or legally separated from the spouse.
2.) A 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 one or more children of whom the individual has custody or joint custody or is pregnant).
3.) An age-qualified household (in which at least one member is age 55 or over) that is selling a home in order to purchase an affordable unit.
4.) A household 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 constructing a permanent structure.
5.) A household that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.

Q: If someone in my household is age 55 or over, can I currently own a home?

A: Yes. You will not, however, be given the opportunity to purchase an affordable home until your current home is under a Purchase and Sale Agreement. For how much equity you are allowed to have in your current home, please see the Asset Limits in the following pages.

Q: Can I apply as a displaced homemaker or single parent if I currently own a home?

A: Yes. However, you will not be given the opportunity to purchase an affordable home until your current home is under a Purchase and Sale Agreement. For how much equity you are allowed to have in your current home, please see the Asset Limits in the following pages.

Q: Does my separation or divorce have to be finalized when I apply?

A: Your separation or divorce does not need to be finalized when you *apply* but it must be finalized *before you sign a Purchase and Sale Agreement* (see Step 5). You will not be allowed to purchase an affordable home until your separation or divorce is complete because the terms specifying the allocation of assets and custody of children must be finalized so that your income and asset eligibility can be accurately reviewed. If you have only filed for separation when it comes time to purchase an affordable home and you haven't finalized your divorce, you will not be allowed to purchase a home at that time. Therefore, you should try to expedite all divorce/separation hearings as your divorce/separation will need to be finalized in the next few months.

Q: Do I need to be a resident of Harvard to apply?

A: No. There is no residency requirement assigned to the purchase of an affordable unit at Village at Robin Lane; however, there will be a local preference assigned to 70% of these units. Subject to justification by the Town and presenting of satisfactory evidence to the Subsidizing Agency.

MAXIMUM INCOME AND ASSET LIMITS

Q: How is a household's income determined?

A: The Chelmsford Housing Authority, in its capacity as the Lottery Agent, will calculate the income a household makes over the course of a 12-month period. In an effort to provide as accurate an income estimation as possible, the CHA must review all current and historical income data.

ALL SOURCES OF INCOME ARE COUNTED. Any monies you receive will be counted as income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies received in court settlements and imputed interest and dividends on bank accounts and other assets.

There are some exceptions under which income will not be counted, most notably income from employment of children under the age of 18.
It is not up to the household to determine what monies should and should not be counted as its calculated income. All monies, therefore, should be listed on the application and the inclusion of these monies in determining a household's eligibility will be based on affordable housing guidelines.

Households must also submit their three most recent federal tax transcripts for all household members.

Q: I cannot withdraw money from my 401K or retirement fund now. Do I have to include it when I list my assets?

A: Yes. You need to include the net cash value of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal, but this does not technically mean that you cannot withdraw your funds or don't have access to them. The post-penalty amount is what you need to provide along with supporting documentation.

Q: Are there eligibility exceptions for households that are barely over the income limit but considerably under the asset limit (or vice versa)?

A: No. All households must be under BOTH the income limit and the asset limit. Eligibility is not based solely upon one or the other.

Age Qualified Households, Displaced Homemaker and Single Parent Exception:
Only households qualifying under the exceptions may own a home when applying. This home must be sold before they will be allowed to purchase an affordable unit. The amount that the household will retain in equity from the sale of the house will be added to their asset total. Their asset total must still be below $75,000.

MORTGAGE PRE-APPROVAL STANDARDS

Mortgage pre-approval is required with the application. Households can apply with any lender, but the pre-approval must meet the following standards:

Mortgage Standards

- The loan must have a fixed interest rate through the full term of the mortgage
- The loan must have a current fair market interest rate. (no more than 2 percentage points above the current Freddie Mac's weekly published rate*)
- The loan can have no more than two points
- The buyer must provide a down payment of at least 3% -- half of which must come from the buyer's own funds

Once an applicant is ready to seek a mortgage, we strongly encourage households to apply through banks that are familiar with resale restrictions and guidelines for affordable housing programs. These banks will likely be aware of mortgage products designed especially for first-time homebuyers.

Households will need to bring a copy of the EXAMPLE Deed Rider to their lender. A copy can be downloaded directly off our website at www.chelmsfordha.com. The Deed Rider is a document that details, among other things, the restrictions that will be placed upon the unit at the time of resale in order to preserve its affordability. It is in the buyer's best interest, therefore, to show all lenders a copy of the Deed Rider when applying for a mortgage. Otherwise, they may find a lender who grants a commitment for a mortgage but backs out at the time of purchase once they are made aware of the resale restrictions.

Q: Can a non-household member co-sign on the mortgage?

A: No. Only members of the applying household can sign on to the mortgage. All monies gifted to household members to assist in down-payment or other costs will be counted as assets.

HOUSEHOLD SIZE AND COMPOSITION

Q: How is appropriate household size determined?

A: First priority shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

a.) There is at least one occupant per bedroom;

b.) A married couple, 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 the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent received reliable medical documentation as to such impact of sharing.

Household size shall not exceed state sanitary code requirements for occupancy of a unit.

Q: Does the unborn child of a currently pregnant household member count towards our household size?

A: Yes. A household may count an unborn child as a household member. You will have to submit proof of pregnancy.

Q: I am currently going through a divorce/separation or planning on being divorced/separated soon. Can I still apply?

A: Your separation or divorce does not need to be finalized when you apply but it must be finalized before you sign a Purchase and Sale Agreement. You will not be allowed to purchase an affordable home until your separation or divorce is complete because the terms specifying the allocation of assets and custody of children must be finalized so that

your income and asset eligibility can be accurately reviewed. If you have only filed for separation when it comes time to purchase an affordable home and you haven't finalized your divorce, you will not be allowed to purchase a home at that time.

STEP-BY-STEP PROCESS AND TIMELINE

Q: What is the application, selection and move-in process for the affordable units being offered at Village at Robin Lane?

A: The following steps outline the entire process of applying for and purchasing an affordable unit.

Step 1: The Program Application

Once a household reads this Information Packet in its entirety, applicants will need to fill out a Program Application. The applying household must list all income and asset information for every person that will be residing in the unit. The Program Application must be signed and dated by all heads of household.

Additionally, the household must submit with their application all required income and asset documentation for every claim made in the Program Application. The Program Application will guide households through the documentation submission process.

All households must also submit a copy of their mortgage pre-approval.

All applications should be sent to:

Chelmsford Housing Authority
Re: Village at Robin Lane
10 Wilson St.
Chelmsford, MA 01824

You may also submit your application by fax at (978) 256-1895 or via email to:
lottery@chelmsfordha.com

Once a completed Program Application is received with all required documentation and a mortgage pre-approval, households will be reviewed for eligibility and compliance.

Step 2: Lottery Ticket Assigned

Once the CHA has received the Program Application, required documentation and mortgage pre-approval, it will determine initial eligibility and compliance.

If the household is determined to be eligible for the lottery, it will receive one or more Lottery Tickets in the order in which their completed application was received. This ticket will be entered into each Lottery for each affordable unit for which the applicant is eligible.

Households that are deemed ineligible by the CHA will be notified by mail.

Q: What happens if I don't submit all necessary documentation or fail to correctly complete my Affordable Housing Program Application?

A: If time allows households that submit incomplete documentation will be notified by mail or email detailing the additional documentation needed to make their application complete by the application deadline. The application will remain in an "Incomplete Application Pool" until all requested materials have been received.

Households with applications in the Incomplete Application Pool will not be entered into the Lottery.

Age-Qualified Households, Displaced Homemakers and Single Parents that have yet to sell their homes and/or finalize their divorce/separations will be given conditional approval and will be given a Lottery Ticket(s) to be entered into the lottery like all other eligible households. They will be required to submit all additional documentation verifying their claims later in the process if they wish to purchase a unit.

Step 3: The Lottery

The Lottery will be held at a date set after the application deadline has passed. Applicants are welcome, but do not have to attend the Lottery to remain eligible; results will be mailed to all participants. A representative from the Town of Harvard will pull the tickets and the "winners" will be determined in the order in which the tickets are drawn and then ranked according to household size.

For example, a household in need of a two-bedroom home will NOT be given the opportunity to purchase a three-bedroom home all households of appropriate size for a three-bedroom have been given the opportunity to purchase.

The Lottery will be held ***mid-January 2027 at 11:00 am*** at the **Harvard Public Library, 4 Pond Rd, Harvard, MA 01451**. Households do not have to attend the Lottery to remain eligible; results will be mailed to all participants.

Local Preference
A preference[2] will be given in the lottery to households with a local preference, defined as:

1.) Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
2.) Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
3.) Employees of Local Businesses: Employees of businesses located in the municipality.
4.) Households with children attending the locality's schools, such as METCO students.

The lottery will have four applicant pools: a local preference pool and an open pool for each unit size. Applicants with a local preference will be added into both pools. Prior to the lottery, the number of minority households with a local preference will be determined. There is no Local Preference applied to waitlist status; local preference is only applicable during the initial lottery process.

Minority Balancing
If the percentage of minority local resident households is less than the percentage in the HUD-defined Worcester area (28.2%), the lottery agent will hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool and rank the applicants in order of drawing.

Minority applicants will then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area.

Minorities will be identified in accordance with the classifications established by HUD and the U.S. Census Bureau, which are the racial classifications: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

The Lottery Process:
1. Draw eligible applicants by lottery and assign each applicant a number based on the lottery drawing.
2. Sort the eligible applications as follows:

Group A – All Eligible Applicants – Three Bedroom - Local
Applicants will be considered for the unit in the order in which their names were drawn in the lottery.

[2] Subject to justification by the Town of Harvard and presenting of satisfactory evidence to the Subsidizing Agency

Group B – All Eligible Applicants – Three Bedroom - Open
Applicants will be considered for the unit in the order in which their names were drawn in the lottery.

Group C – All Eligible Applicants – Two Bedroom - Local
Applicants will be considered for the unit in the order in which their names were drawn in the lottery.

Group D – All Eligible Applicants – Two Bedroom - Open
Applicants will be considered for the unit in the order in which their names were drawn in the lottery.

Groups	Unit Size	Units Available
Group A – Local	2 Bedroom	2
Group B – Open	2 Bedroom	1
Group C – Local	3 Bedroom	2
Group D – Open	3 Bedroom	1

The list generated from The Lottery will be compiled in the order in which each ticket is drawn. The Chelmsford Housing Authority will move down that list as people either move forward or not.

Step 4: Unit Selection

The Sales Office will set up a time for the lottery winners to select a unit. At this selection, households will receive a copy of the Condominium Documents, the Master Deed, Deed Rider, and the Reservation Form. Households will have to sign the Reservation Form and provide a $1,000 deposit (this will be considered as part of the 3% down payment) in the form of a certified or bank check.

After unit selection is complete, the Sales Office will prepare the Purchase and Sale agreement; this agreement must be signed by the applicant within 7 business days of receipt. It is highly recommended that the household retain an attorney to review the P&S. The remainder of the 3% down payment in the form of a certified or bank check must also be paid at this time.

Households that currently own a home when they applied will need to provide a copy of a signed P&S Agreement to the Chelmsford Housing Authority showing that their current residence is under agreement to be sold before being allowed to select a unit.

Applicants who are in the process of being separated/divorced when they applied must provide a copy of their Divorce Decree/ Separation Agreement before being allowed to select a unit.

Q: Can I buy upgrades from the developer?
A: Yes, however these upgrades cannot change the purchase price of the home.

Step 4: Obtain Mortgage Commitment

Mortgage pre-approval does not ensure a mortgage commitment. Once a household has signed a P&S Agreement, it needs to obtain a mortgage commitment. At this time, the lender will want to see the P&S Agreement, Condominium Documents, Master Deed, and Deed Rider. The lender will also order an appraisal of the property once the Town of Harvard issues an occupancy permit. Upon completion of a satisfactory appraisal, the household will be able to close on the home.

Step 5: Final Review of Eligibility

Three weeks prior to the losing date, households must submit the following documentation to the Chelmsford Housing Authority (CHA):

- A copy of the Purchase and Sale Agreement.
- A copy of the Mortgage Commitment Letter from the buyer's lender, including interest rates, points, length of loan and annual percentage rate.
- A signed Local Initiative Homeowner Disclosure Form.
- Contact information for the loan closing attorney including name, address, and phone and fax numbers.

The CHA will forward this documentation to **Monitoring Agent/Sudbury Housing Trust,** which is the Affordability Monitoring Agent for this development. **Monitoring Agent/Sudbury Housing Trust** requires the documents no less than two weeks before the closing date. The agency will review the P&S and mortgage, then provide the Resale Price Certificate, Deed Rider and a copy of the non-financial mortgage.

If more than 60 days lapses between the lottery and the closing, the CHA must perform another review of the household's income and asset eligibility as well as its mortgage eligibility.
It is essential that all households continue to maintain records of all income and assets until they close on their affordable unit.

Age-Qualified Households, Displaced Homemakers and Exempt Single Parents who are current homeowners will not be able to close until they have sold their home. Once the home is sold, the households will need to send the HUD-1 Settlement Statement Certificate (received at closing) to the CHA. The CHA will then perform a final review of eligibility to ensure that the household does not exceed the established limit of $75,000 once the net proceeds from the sale of the home are considered.

Step 6: Closing and Move-in

The P&S Agreement will set the Closing Date. If all the steps above are followed, the closing should go smoothly. Your lender and lawyer will be able to guide you through the process.

Once you have closed on the unit, you may move in. Additionally, once you have closed on the unit, there are no future income or asset eligibility reviews.

DEED RIDER SUMMARY/ PROPERTY RESTRICTIONS

The Deed Rider will be prepared for your specific unit in time for the closing. A copy of an example Deed Rider will be available on the CHA's website, www.chelmsfordha.com.

The purpose of the following summary of the deed rider is intended to be informational only and is not a substitute for independent legal advice. It is intended to highlight some of the obligations a purchaser will have upon resale. The Deed Rider is an especially important legal document; in part, it ensures that the home remains affordable for future buyers of your property. Purchasers are encouraged to read carefully and to seek legal counsel to have a full understanding of their obligations of the Deed Rider in its entirety.

All of the deeds for the homes designated as affordable will have a deed rider, which you will be required to sign.

Assuming you qualify, you will be given an opportunity to purchase a home at a substantial discount ("the affordable price") of the property's fair market value.

However, at a minimum, the purchaser must agree to the following:

PRINCIPAL RESIDENCE
To occupy the home as a principal residence, where you regularly live, eat, sleep, are registered to vote, etc.

LEASING AND REFINANCING
You may not rent, lease or refinance your home without the prior written consent from the EOHLC.

NOTICES WHEN SELLING YOUR HOME
When you wish to sell your home, you must notify **Monitoring Agent/ Sudbury Housing Trust** in writing. This notice is referred to as the "Conveyance Notice" in the Deed Rider. **Monitoring Agent/ Sudbury Housing Trust** will set the Maximum Resale Price in accordance with the terms outlined in the Deed Rider.