

八（8）套設收入限制的公寓

市長卡蒂亞娜·巴蘭坦（Katjana Ballantyne）很高興向大家宣佈，Ennea將有八（8）套設收入限制的公寓開放招租，具體地址為7-9 Central Street



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簡介

市長戰略規劃與社區發展辦公室（OSPCD）與Maloney Properties, Inc.和7-9 Central Street LLC聯手合作，很高興地向大家宣佈即將透過市府的**包容性住房計畫**，以低於市場價的價格向符合資格的家庭出租八（8）套設收入限制的公寓。這些單元將按R1級價格向年收入等於或低於地區中位收入（AMI）50%的家庭提供，按R2級價格向年收入介於地區中位收入51%-80%的家庭提供，或按R3級價格向年收入介於地區中位收入81%-110%的家庭提供。收入資格表請見第5頁。優先情況請見第6-7頁。

這些公寓永久僅限向符合資格的家庭提供，並且將要求提供每年收入證明。租戶必須簽署租約和租約附加條款同意這些限制並每年向市府提供副本。有關租約附加條款和限制的更多資訊請見第12頁。

有關本次機會的更多資訊，可造訪www.EnneaLottery.com獲得。如想瞭解有關薩默維爾包容性住房計畫機會的更多資訊，請造訪：www.somervillema.gov/inclusionaryhousing。

程序上的問題請直接詢問Maloney

Properties地產公司的工作人員（資格要求・申請流程等）・電話：(617) 639-

3064分機794|美國中繼電話711或發送電郵至Ennea@MaloneyProperties.com更快獲取答覆。

申請可親自現場遞送，也可透過電子方式提交至：

- <http://www.EnneaLottery.com>
- 紙質申請書將在市政廳附屬大樓（地址：50 Evergreen Ave., Somerville）入口處，以及市政廳（地址：93 Highland Ave., Somerville）和所有薩默維爾公共圖書館分館提供。

住宅大樓/單元描述

Ennea位置便利，就坐落在麻塞諸塞州薩默維爾Spring Hill社區的中心。在Ennea，您將在LEED白金級的節能建築大樓中享受到薩默維爾的一切優勢。我們的地段很理想，就處在聯合廣場和波特廣場之間，臨近哈佛大學、塔夫茨大學、萊斯利大學、劍橋和波士頓市中心。

單元套數	單元規格	平方英尺	AMI	租金*
1	單間套房	573	50%	\$800
1	一室	722	50%	\$923
1	兩室	960	50%	\$1,030
1	三室	1,375	50%	\$1,151
1	單間套房	623	51%-80%	\$1,472
2	兩室	640	51%-80%	\$1,926
1	三室	1,375	81%-110%	\$3,167

*所有水電瓦斯費均由租戶支付。租金包含一個免費車位，如需額外車位，可選擇按市場價付費獲得。

本房產適用的費用和要求包括（含租金）：

初始費用：首月租金以及相當於一個月租金的押金。

租戶篩選要求：

- 如有以下任意情況，申請人將遭拒：
 - 自動失敗：催收欠租>\$1,500（2年）
 - 帶條件審批：催收欠租大於\$500，少於\$1,500（2年）
 - 租金與收入之比：2.0倍
 - 驅逐
 - 提請次數：>4 = 帶條件審批
 - 判決：失敗（\$0除外）
 - 撤案：忽略
 - 時間篩選條件：2年
 - 租賃史：遲交租金>3次 = 帶條件審批

獲批的申請人將需支付\$500押金。帶條件獲批的申請人將需支付相當於1個月租金的押金。

租戶保險：儘管我們並未要求購買租戶保險，但還是建議租戶購買租戶保險。投保價格可能各不相同，但一般而言，麻塞諸塞州保額大約\$20,000-\$30,000的情況下，保費為每年\$200。

What Eligibility Restrictions Apply?

- No households or incomes of convenience;
- Cannot own a home or interest in a home in the USA or abroad;
- Minimum household size;
- Minimum and maximum gross annual income limits;
- Maximum asset limit; AND
- All Head(s) of household cannot be a full-time student and status must be verified directly by institution at the time of an income certification; Student restrictions apply to PhD students.

What is a Household?

- A “household” includes all persons who will reside in an apartment. A Household includes babies, children teenagers and adults, *regardless of their ability to earn or receive income*;
- At time of income certifying, unrelated household members applying together must provide verification of mutual residency with all household members leading up to **September 18th, 2023**;
- A household which consists of ONLY full-time students (including PhD) is not eligible to apply;
- Applicants may not submit multiple applications as a member of multiple households;
- An unborn child is considered a household member if the mother is in her third (3rd) trimester of pregnancy at the time of the lottery.
- Minors under shared custody are considered household members if they live with the applicant at least 50% of the year. Adult dependents attending college as full-time students are considered household members.

Legally married couples shall both be considered part of the household, even if separated. However, in situations where a household member is legally married to a spouse absent from the household (whether or not officially divorced or separated) and the absent spouse will not be moving into the inclusionary condo, the applicant must provide current verification: (1) if divorced, a copy of a divorce decree; (2) if not divorced, a copy of a separation agreement; (3) if the applicant does not have the documentation in #1 or #2, documentation of residing in separate addresses (such as copies of leases). Where no such documentation exists of residing at separate addresses, a notarized affidavit from the parties (or party in the event it is not safe or possible for both

parties to do so) that they are separating and will be residing at separate addresses as of a certain date. Without any of the above verification, the ex-spouse will be considered part of the household and their income and assets will be counted in determining income eligibility, even if they do not plan on residing there.

Verification from a treating physician of being in the third (3rd) trimester, verification of full-time student status, custody arrangements or documentation of separation/separate residencies will be required at the time of income certification.

收入資格要求是什麼？

為滿足透過包容性住房計畫租賃公寓的收入資格，家庭的年度總收入必須處於按家庭規模調整的家庭年度總收入範圍要求表格的下列指導參考中。處於AMI 50%或以下，或AMI 80%且透過第8款等計畫接收租金補助的家庭免除最低收入要求。擁有租房券的家庭必須在申請中對此情況進行說明，並且必須在收入證明階段提供租房券的現行有效證明。收入資格表格請見下頁：

年度總收入範圍要求* 按家庭規模調整				
家庭規模	最低收入 R1級 (AMI 50%)		R1級 (AMI 50%)	R2級 (AMI 80%)
1	單間套房	\$21,499	\$51,950	\$51,951 - \$82,950
2			\$59,400	\$59,401 - \$94,800
3	一室	\$25,082	\$66,800	\$66,801 - \$106,650
4	兩室	\$28,665	\$74,200	\$74,201 - \$118,450
5			\$80,150	\$80,151 - \$127,950
6	三室	\$32,248	\$86,100	\$86,101 - \$137,450

*擁有行動租房券（第8款，麻州租房券計畫（MRVP），退伍軍人支持性住房（VASH）等）的家庭可免除最低收入要求

年度總收入範圍要求 按家庭規模調整	
家庭規模	R3級 (AMI 81%-110%)
1	\$82,951 - \$114,268
2	\$94,801 - \$130,592
3	\$10,6651 - \$146,976
4	\$118,451 - \$163,240
5	\$127,951 - \$176,299
6	\$137,451 - \$189,358

What is Considered Income?

Income is defined as all amounts, monetary or not, that goes to or is received on behalf of any household member, even if the family member is temporally absent. Income includes all amounts anticipated within the next 12 months going forward from the time of an income certification. Income information provided at the time of an income certification will be assumed to be true over the next 12 months unless there is source verification indicating otherwise. Income includes interest accrued from assets to which any household member has access. It is the applicant's responsibility to accurately divulge anticipated changes in income.

Examples of income include but are not limited to earnings from a job or self-employment including earnings from one-time events/gigs such as earnings from yard sales & art sales, childcare; Fundraising Campaigns (Go Fund me, Crowd Source, etc.); Unemployment Benefits; Pensions/Social Security/Disability Benefits; informal or formal Child Support (received or owed); Assistance from family/friends; Starting or closing of businesses.

Examples of anticipated income changes include but are not limited to seasonal work, changes in work hours, raises, bonuses, overtime pay, cost of living adjustments (COLAS), commissions, gain or loss of employment or income source, gain or loss of clients.

For self-employed household members: Self-employed household members (ride-share drivers, artists/musicians, business owners, etc.) must complete Profit/Loss Statements for each business at the time of an income certification. The Profit/Loss Statement must indicate month-by-month self-employment revenue and IRS allowable deducted business expenses for a 12-month period *preceding* the time of the income certification **AND** a Profit/Loss Statement for the 12 months *following* the date of the income certification showing month-by-month *anticipated* business revenue and IRS allowable deducted business expenses. For each claimed deductible business expense, back-up verification is required (contracts, receipts, payment verifications, paid invoices, etc.). Verifications must match the monthly deductions listed in the Profit/Loss Statements. The household member must explain or show how they arrived at their monthly deductions in writing.

What is the Asset Limit?

The maximum asset limit is set at \$75,000 in liquid assets, excluding restricted retirement, health, and college savings plans. This asset limit applies to all household members and includes all assets or joint interests in assets held in the United States or abroad. **All assets for all household members must be disclosed in the pre-lottery application** and the most recent three (3) months of **complete statements for all accounts** must be provided at the time of an income certification. Assets which the applicant(s) hold and may not use or have access to are still considered assets and statements must be provided. In cases where an asset was recently closed, verification must be provided. **Applicants must disclose all joint accounts held with absent spouses/household members in the application.**

Examples of assets include but are not limited to: Saving/checking accounts; CDs; mutual funds; investment accounts; IRAs; 401Ks; 457B; 403Bs; bonds; digital currency (Bitcoin, etc.); payment apps (Venmo/Paypal, Square etc.); life insurance; community funds; fundraising campaign platforms (Go Fund Me etc.), cash on hand, real estate, any investments held abroad etc.

Failure to disclose all current or anticipated income and assets may result in a determination of ineligibility at the time of the income certification.

Can I Apply if I Own a Home?

Applicants owning property or interest in property are ineligible for an income-restricted rental apartment unless they are in the process of selling their home and have sold it prior to the completion of an income certification. Proceeds from the sale of property will be counted towards the asset limit and must be documented during an income certification. Households are not permitted to rent an income-restricted unit if the sale of the home has not yet occurred by the date the income certification is completed, the household will not be eligible to receive a Proceed Letter and will be placed at the bottom of the lottery wait-list.

What Is the Significance of a Preference & How Do I Qualify?

Living or working in Somerville full-time may qualify you for a preference in this lottery. **To receive a preference, a household must indicate in a pre-lottery application that they live or work full-time in Somerville** and current documentation for preference eligibility claims will be verified at the time of an income certification. Verification must be current (dated within 30 days) at the time of an income certification.

Households that apply with a preference and are unable to provide necessary documentation to verify preference eligibility will be placed at the bottom of all waitlists.

If you are eligible for a preference, you will have a greater chance of being selected no. 1 for a unit in the lottery or be closer to the top of the waitlist for a unit. Households who either currently reside or are required to physically work full-time (32 hours or more) within the boundaries of the City of Somerville may receive a preference. Both live and/or work in Somerville preferences are co-equal. Applicants do not receive a greater preference if they both live and work in Somerville. The duration of your residency or employment in Somerville does not impact preferences.

Households that are ineligible for a preference may still apply and they will be placed on the waitlist behind households with preferences. Upon tenancy turnover, wait-listed households may have the opportunity to income certify for an apartment. Maloney Properties cannot determine the odds of moving into an apartment as the total number of applications received and the ratio of applicants with a preference is only known after the deadline. Households are encouraged to explore income-restricted housing opportunities in the city which they live or work to learn if these programs offer local live/work preferences.

Co-equal preference will be provided to eligible applicants providing current verification of *living or physically working full-time in Somerville (32+ hours/week)*. **Preference documentation must be dated within 30 days of an income certification.** Below includes acceptable documentation to receive a Somerville preference.

Proof of residency may include:

- Current signed lease; **OR**
- Notarized letter from landlord confirming ownership of property and applicant tenancy at property; **OR**
- Utility bill with current statement date. Do not use the bill due date; **OR**
- Bank/credit card/cable bill statement with Somerville address with a current statement date; **OR**
- Current voter registration, showing registration date within the last 30 days.

Proof of employment in Somerville may include:

- Signed and dated letter from employer on company letter head that includes the Somerville address where you work **AND** the number of hours you work per week in Somerville; **OR**
- A current paystub showing the Somerville address of where you work **AND** the number of hours you work per pay period.
- Ownership of a business *does not* mean you work there. Business owners must provide verification of ownership, a current bill connecting the owner's name with the address of the Somerville business **AND** a current paystub showing the number of hours worked **OR** if paystubs are not available, a notarized affidavit confirming the number of hours worked per week at the Somerville business.

*Somerville **work preferences may not be granted** for households providing **co-working spaces** as verification of employment in Somerville.*

PREFERENCE VERIFICATIONS MUST BE COMPLETE AND INCLUDE ALL PAGES

What Is a Complete Application?

ONLY complete and eligible applications are included in the lottery. Maloney Properties staff may review applications for completion and provide assistance, however it is the applicant's responsibility to submit a complete application. Applications that are submitted within one (1) week of the application deadline may not be reviewed or have an opportunity to update the application. *A complete application includes:*

1. All questions on the application are answered. Applicants must write "N/A" or cross out questions that are not applicable. **No part of the application should be left blank.** Correspondence will be via email if

the household has an email address or via regular mail if the household does not have an email address. Applicants will be notified in writing in advance of the lottery if their applications are incomplete or otherwise ineligible. Only applicants that submit their applications more than 5 business days prior to the application deadline will have the opportunity to update their application if found incomplete or ineligible;

2. Household must disclose all assets and income (and changes) for the next 12 months;
3. The application must be signed on the last page by all adult household members age 18+;
4. The applicant's name, email and phone number must be printed and legible;
5. Households must indicate preference eligibility on the application. Preference to be verified at the time of income certification; And
6. Households must indicate having a rental voucher on the application. Verification will be required at the time of an income certification.

限期以及如何提交申請

提交完整且符合資格的申請以參與抽籤的截止日期是2023年10月18日週三下午5點。申請應在限期之前透過以下任一方式提交：

- 電郵至：Ennea@MaloneyProperties.com，或者
- 郵寄至Maloney Properties，地址：

Maloney Properties, Inc.,
Attn: Ennea Lottery
27 Mica Lane
Wellesley, MA 02481

如果您要郵寄申請，請至少留出一（1）週的郵寄時間以確保申請在限期之前送到（不以郵戳為憑）。

注意：

- 發送到除Ennea@MaloneyProperties.com以外的電子郵箱的申請將不會得到受理。
- 零碎寄送或截圖的申請將不會得到受理。請不要多次提交相同的申請。
- Maloney Properties的工作人員將會按收到申請的順序審閱申請以查看申請是否完整。家庭應負責在提交之時以及限期之前確保完整並準確地填寫好申請，並提交全部證明文檔。
- 在申請截止日期之前5個工作日內收到的申請可能沒機會在審閱後進行更新。
- 工作人員將按接收的先後順序，在處理完成後立即確認您的申請的狀態。

How Will I Know if My Application Has Been Received?

Households to be included in the lottery will receive Unique Identifiers once an application has been reviewed and deemed eligible for the lottery. Unique Identifiers are used to keep applicant names confidential. Unique Identifiers will be provided via email to applicants providing emails and with a phone call to those without access to an email.

When is the Lottery?

The lottery will be held virtually through Zoom approximately 1-2 weeks following the lottery application deadline. All participating applicants will receive unique identifiers and information to join the virtual lottery, prior to the drawing. Attendance of the lottery is not required. All unique identifiers will be called in the order in which they are drawn and placed on a lottery list. The lottery itself will be posted on Maloney Properties' website.

How Will I Know of My Position on the Lottery Wait-List?

The winner(s) in the lottery will be contacted by Maloney Properties within one (1) day to initiate an income certification. Households that have not been contacted by the Maloney Properties within one (1) day have not been selected no. 1 in the lottery. The results of the lottery will be posted on the City of Somerville Inclusionary website. Participating applicants who did not win may learn of their positioning in the lottery by viewing the website.

What Happens If I Am Selected No. 1 in the Lottery?

The applicant whose unique identifier is number one (1) in the lottery for each unit will be contacted immediately after the lottery by phone and email or regular mail. Households have 5 business days from the date of notification to submit all required preference, rental voucher, income, asset and Federal Tax documentation to Maloney Properties needed to verify a household's preference and eligibility status (more details on required documents under, What Does an Income Certification Require, below). This household must submit the income documentation listed below, including 2023 Federal Tax, W2s as well as complete income and asset documentation to Maloney Properties. **Maloney Properties reserves the right to request additional income and asset documentation as necessary to complete an income certification.**

Upon reviewing the initial information provided, Maloney Properties staff will contact the applicant with a first (1st) request for complete documentation which discloses and verifies all household income sources, assets and most recent Federal Tax Returns. This request will outline specific items needed to determine eligibility. The household will have five (5) business days from this notification date to submit the requested documentation. Maloney Properties will provide applicants with three (3) such requests thereafter. If the household is unable to provide requested documentation after three (3) additional requests are made and all required documentation to determine eligibility is not received, Maloney Properties staff may conclude that the requested information is not provided in a timely manner or in good faith effort. Maloney Properties reserves the right to discontinue the income certification and offer this opportunity to the next household on the lottery wait-list.

Household no. 2 will be notified if household No. 1 is determined ineligible or unable to lease-up. They will have five (5) business days from notification to submit initial income documents to Maloney Properties. Households participating in the lottery should set these documents aside prior to the lottery to facilitate timely submission to Maloney Properties after the lottery. Where there are two (2) apartments at the same income limit, household no. 1 and no.2 will be notified immediately to income certify.

What Does an Income Certification Require?

Income documents include but are not limited to:

1. Preference verification that is within 30 days of initiation of an income certification;
2. Current verification of a rental voucher, if applicable;
3. 2023 Federal Tax Returns, all pages and schedules, including W2s and any 1099s or a letter from the IRS confirming that you did not file taxes. If 2023 taxes have not yet been filed, we will require proof of a tax extension and the previous year of tax returns. If your Federal Tax Return includes W2s from employer(s) you are no longer working for, termination of employment must be verified directly from the former employer. This letter must be on the company letterhead, signed, dated, including your last date of employment, whether there are any pending payments and the company's intent to rehire you within the next 12 months. **Do not provide State Tax Returns.**
4. Most recent three (3), consecutive months of paystubs and/or other income documentation (child support, pensions, Social Security benefits, pages 5-6 for more on income). Households selected no. 1 must provide statements for the months of August 2023, July 2023, June 2023.;

5. Employer Verification forms signed by the employee(s) with the employer's contact information (the form will be sent directly by the Maloney Properties to employers);
6. Most recent three (3), consecutive months of all asset statements for all household members including but not limited to all account types listed in the Asset Section of this Info. Packet on page 6. Households selected no. 1 must provide asset statements for the months of August 2023, July 2023, June 2023. For statements that are issued on a quarterly basis, the most recent quarterly statement should be submitted. Explanation of deposits (Maloney Properties to provide form) for all asset accounts including all unexplained deposits*;
7. Signed and notarized affidavit disclosing the amount of cash on hand;
8. No Income Statements for adults in the household not receiving income signed and notarized by both the adult not receiving income and the head of household. Maloney Properties will provide you with this Statement;
9. Verification of student status directly from learning institutions for household members who are 18+ and full or part-time students;
10. Verification of business ownership;
11. Two (2) profit and loss statements for household members who are self-employed (Lyft & Uber included). One (1) profit and loss statement must disclose business revenue including IRS eligible deductions for the last twelve (12) months. The second profit and loss statement must disclose anticipated revenue including expenses for the next twelve (12) months;
12. Verification of having a history of living together if household members are unmarried and unrelated;
13. Verification of custody of a minor; Verification of divorce decree;
14. Verification of real estate under sales agreement;
15. Other documents may also be requested by the City at the time of the income certification.

**For each unclear deposit into bank/asset statements (cash deposits, transfers from persons outside of the household, etc.) households must explain the source and nature of each deposit.*

DO NOT SUBMIT INCOME & ASSET DOCUMENTATION WITH YOUR PRE-LOTTERY APPLICATION.

Income assets and tax returns are only required if a household is selected in the lottery.

Eligibility Determination

Households will have the opportunity to select an apartment for which they are eligible based on their placement in the lottery drawing for that unit, income tier and preference pool. For example, a two (2)-person household applying for both 1BR and 2BR apartments, with a Tier 1 income (50% AMI) selected no. 1 in the lottery will have the first opportunity to choose an apartment amongst all available 1 and 2BR apartments available to households with incomes at Tier 1. When a household is found income eligible, Maloney Properties issues a Proceed Letter outlining the next steps. Once certified and after having received a Proceed Letter, the household will contact the property management which will then conduct their own credit and background screening. If approved by the property management a lease will be offered. Only after a lease is offered and a move in date is agreed upon in a lease and lease rider, should the tenant give their current landlord notice. The Proceed Letter will provide further information regarding agencies that may provide start-up costs assistance if needed (up to \$3,000 in startup/moving costs assistance based on available funds).

DO NOT provide notice to a current landlord until a lease is offered.

Appeals

Pre-lottery determination of eligibility by Maloney Properties is based upon the following: 1) having a complete application; 2) having the appropriate household size for the particular Unit; 3) having the

appropriate income that falls within the Unit's stated eligibility range, based on what the households self-report for income in the application. The Housing Division has adopted the U.S. Department of Housing and Urban Development (HUD) 24 CFR 5.609 Part 5 definition of "Annual Income" which anticipates gross income, including income from assets, over the next 12 months. Staff annualize what households self-report as their monthly income and compare that against the income eligibility range the Unit is designated at. It is the applicant's responsibility to disclose accurate information and to complete the entire application before the deadline. If any errors were made which affected the applicant's eligibility to participate in the lottery, the applicant has five (5) business days from the date of an email/eight (8) business days from the date of a letter regarding ineligibility to correct the error/discrepancy with the Maloney Properties by replying to the email/letter. The correction must include specific terms (for example, inclusion of income sources no longer received, forgotten household members, questions left blank, or assumptions made in the calculation). Households can also make the correction by providing an updated application with the changes initialed and dated.

Post lottery/income certification determination: A household deemed ineligible upon the completion of the income certification process has the right to appeal the income¹ determination. To initiate the appeals process, the ***applicant must send a written Appeal Request to Maloney Properties within one week of receipt of the ineligibility determination.*** A written request includes one sent by email. In this written request to the Director of the Housing Division, the household must identify in specific terms (for example, inclusion of an income source no longer received, or assumptions made in the calculation) what about the determination is being appealed. If a household needs more time to identify in specific terms what about the determination is being appealed, the household must identify good cause for additional time, and still must send a notice of intent to submit a written appeal request within one week of the receipt of the ineligibility determination.

While it is the responsibility of the household to provide Maloney Properties with all of their current income documents and to disclose all reasonably anticipated income within the next 12 months upfront during the initial certification process, if there are other documents the household wishes to supply that are new, that provide clarifying information, or are unanticipated/unexpected, the household should state such in its written appeal, and either include the additional documents in the appeal request, or provide a timeline within which such documents can be provided. It is within the discretion of the Housing Director whether to accept/wait for additional documents; however, the documents should be provided without any unreasonable delay, with time being of the essence. The Housing Division Director will consider the appeal request and any new information or documentation provided and make a determination.

The household will be notified in writing by the Housing Director regarding the outcome of the appeals determination, including the reasons and supporting facts and documents relied upon. Such determination shall be made within 10 business days of receipt of complete appeal documents, and if such determination cannot be made within 10 business days, the Housing Director will provide a reason why additional time is needed, along with an estimate as to how much additional time is needed.

While an appeal is pending, Maloney Properties may proceed with income certifications of the next person(s) on the wait list but not to the point where the appealing applicant would be denied the opportunity to rent or purchase the subject unit (if the appeal were to be decided in his/her favor). The following agencies may be able to provide (free) assistance with the applicant's appeal:

Cambridge and Somerville Legal Services (CASLS)
60 Gore Street, Suite 203, Cambridge, MA 02141
Community Action Agency of Somerville, Inc. (CAAS)

Phone: (617) 603-2700

^{1/} 市府為包容性分區計畫採用了美國聯邦法規第24章5.609節第5部分對「年度收入」的定義。

66-70 Union Square, Suite 104, Somerville, MA 02143 Phone: (617) 623-7370
City of Somerville Office of Housing Stability (OHS), Director Ellen Shachter
 50 Evergreen Avenue, 1st floor, Somerville MA 02145 Phone: (617) 625-6600 x2580

A copy of this appeal process, including the name, mailing address, and email address of the Director of the Housing Division, shall be provided to the applicant with the OSPCD's Housing Division's written communication of its initial denial of income eligibility.

What Restrictions Apply to These Units?

The opportunity to rent an income-restricted apartment at below market rent is offered through the City of Somerville's Inclusionary Housing Program. As an inclusionary (affordable/income-restricted) apartment, certain eligibility requirements and restrictions apply. You will sign a "Lease Rider" annually which describes the restrictions on the apartment and your responsibilities as a program participant. These restrictions will remain with the apartment permanently and will apply to you and all subsequent renters. The following is an overview of the most important aspects of the Lease Rider and is meant for informational purposes only.

- **Principal Residence:** The unit must be used as your primary principal residence;
- **Student Status:** Head of household cannot be full-time students;
- **Income Eligibility:** Income certifications are good for one (1) year. Annual income re-certifications are required in order to continue to lease an affordable unit. You must remain income eligible in order to occupy an affordable rental unit.
 - If your household occupies a Tier 1 (50% AMI) unit, your household can increase income up to 140% of 50% of the Area Median Income. If household income exceeds 140% of 50% AMI at the time of a re-certification and you wish to remain in the affordable unit, you will be charged a rent calculated as affordable to a household at 80% AMI. If your household occupies a Tier 3 (81%-110% Area Median Income) unit, your household can increase income up to 120% of Area Median Income. If your household exceeds 120% AMI, they will no longer be eligible for the unit and must vacate the unit upon the end of the current lease term.
 - Rents may increase annually.
- **Renting:** Households may not sublet, rent out or Airbnb the affordable unit or space in a unit under any circumstance.

抽籤的時間線

重要日期

	日期時間	地點
資訊會議	2023年9月27日週三中午12:00 2023年10月4日週三下午6:00	https://maloneyproperties.zoom.us/j/84871148984?pwd=aENINUpOanNGYVNpRm5zNEUxNUV0UT09 會議ID : 848 7114 8984 密碼 : 648894 一觸式加入連線號 +16469313860,,89425238407#,,,,*802113# US
申請的截止日期	2023年10月18日週三下午5:00	申請必須在 下午5:00 之前填寫完成交送至： Maloney Properties: Attention: Ennea Lottery 27 Mica Lane, Wellesley, MA 02481 電郵至： Ennea@MaloneyProperties.com
遲交，或填寫不完整，或零碎提交或用截圖提交的申請將不會進入抽籤程序。 發送到其他電子郵箱或傳真號的申請將不會得到受理。		
抽籤和通知	在申請截止日期後1-2週	選好抽籤日期後，我們將會透過電子郵件通知所有申請人。

以下申請必須在2023年**10月18日週三**下午5:00之前按第8頁所列的其中一種方式送達Maloney Properties。如果您寄送了申請，但申請在截止日期後才送達，則申請不會得到受理。如果您要郵寄申請，請在申請截止日期之前至少1週將申請郵寄以確保我們及時收到申請。

被選中進入抽籤程序的家庭將需要填寫收入證明包並提交必要的收入，資產和稅收證明文檔以證實收入資格。

請保存好此資訊包（第1-13頁），以防您後續有所疑問。
資訊包到此為止

需要輔助設備和服務來實現有效溝通，需要其他格式的書面材料，或政策及流程上的合理修改來獲得薩默維爾市計畫和活動或參加會議的殘障個人應聯絡美國殘疾人法案（ADA）協調員Adrienne Pomeroy，聯絡電話為617-625-6600 x2059，聯絡電郵為apomeroy@somervillema.gov。

薩默維爾包容性住房計畫
普羅斯佩克特聯合廣場
ENNEA

戶主姓名 _____

年度總收入範圍要求* 按家庭規模調整				
家庭規模	最低收入 1級 (AMI 50%)		1級 (AMI 50%)	2級 (AMI 80%)
1	單間套房	\$21,499	\$51,950	\$51,951 - \$82,950
2			\$59,400	\$59,401 - \$94,800
3	一室	\$25,082	\$66,800	\$66,801 - \$106,650
4	兩室	\$28,665	\$74,200	\$74,201 - \$118,450
5			\$80,150	\$80,151 - \$127,950
6	三室	\$32,248	\$86,100	\$86,101 - \$137,450

*擁有行動租房券（第8款，麻州租房券計畫（MRVP），退伍軍人支持性住房（VASH）等）的家庭可免除最低收入要求

年度總收入範圍要求 按家庭規模調整	
家庭規模	3級 (AMI 81%-110%)
1	\$82,951 - \$114,268
2	\$94,801 - \$130,592
3	\$10,6651 - \$146,976
4	\$118,451 - \$163,240
5	\$127,951 - \$176,299
6	\$137,451 - \$189,358

抽籤前申請指南

抽籤前申請必須透過以下任一方式提交給Maloney Properties：

- 電郵至：Ennea@MaloneyProperties.com；或者
- 親自遞交或郵寄至：**Maloney Properties, Inc. Attn: Ennea Lottery**

27 Mica Lane

Wellesley, MA 02481

（必須在以下截止日期前送達而不是加蓋郵戳）

發送到除Ennea@MaloneyProperties.com以外的電子郵箱的申請將不會得到受理。零碎寄送或用截圖的申請將不會得到受理。

- 任何問題都不會留空不答。如有不適用的問題，請寫N/A；
- 確保所有成人都在最後一頁簽名；
- 如您需要額外空間提供回答，請加頁回答。

家庭需要負責確保申請在提交時填寫完整。如您是透過電子郵件發送申請，您將會收到電郵通知，確認收悉您的申請。

申請截止日期：**2023年10月18日週三下午5:00**

A部分：家庭資訊

提供戶主的以下聯絡資訊。

戶主的法定姓名：_____

戶主偏好的姓名（如與上述不同）：_____

當前住址：_____

通信地址：_____

主要電話：（_____） 備用電話：（_____）

電子郵箱：_____

就有意要住在單元中的每個家庭成員填寫並提供以下資訊

家庭成員姓名	與戶主的關係	年齡	此人是否是全日制學生或將在未來12個月成為全日制學生？ 是/否
	戶主		

1. 是否有家庭成員將在2023年10月18日前進入孕晚期或分娩？

☐是 ☐否

請注意：如是，此未出生的嬰兒必須在上表中列入家庭成員之一，並且在收入證明階段需提供治療醫生證實孕晚期的證明。

2. 上列家庭成員中是否有家庭成員與沒有包括在申請中的人士合法成婚？

☐是 ☐否

如「是」，請在下方列出姓名，地址，並說明您當前的婚姻狀態。根據回答，此人可能需要在本申請中列入家庭成員：_____

3.

是否有任何家庭成員與不是家庭成員的人持有共同帳戶，共有房產或共有不動產權益（無論是在美國境內還是國外）？☐是 ☐否 如「是」，請在第17-

18頁的資產表格中列入這些資產。如在抽籤中被選中，我們將就這種情況進行討論。列出共有資產上的所有姓名，並說明與家庭成員的關係：_____

我在此證明，我的家庭的人口總數是：_____

B部分：一般資訊

1. 您希望Maloney Properties用什麼語言與您溝通？_____。我們可以提供尼泊爾語、葡萄牙語、西班牙語、海地克里奧爾語、普通話和粵語的口譯服務。
2. 您是否需要合理的通融安排？：☐是 ☐否
如是，請在申請的截止日期之前，隨本申請提交醫療保健提供商提供的需求證明。
請說明合理的通融安排需求：_____
3. 戶主是否是全日制學生，或已註冊成為下學期的全日制學生？
☐是 ☐否
請注意：兩位戶主都不能是全日制學生；申請人必須提供機構直接出具的證明。
4. 是否有任何家庭成員受僱於Maloney Properties或7-9 Central Street, LLC？☐是 ☐否
您或您的家庭成員為上述任一家公司工作都不會導致抽籤時享有優先資格。此問題僅用於披露。
5. 您從哪裡聽說了本次機會？☐包容性住房郵遞伺候☐市府網站☐單張傳單☐報紙☐家人/朋友☐社交媒體☐網頁搜尋☐其他_____
6. 您是否有信用？☐是 ☐否 如「是」，請說明您的信用分：_____
開發商為租賃申請的篩選流程訂立了信用要求。
7. 您目前每月支付多少租金（不包括水電瓦斯費）？：_____
有多少間臥室？：_____
8. 您是否想將您的電郵地址加入包容性住房郵遞伺候，以接收有關薩默維爾市包容性住房計畫即將推出的可負擔租房和購房機會的通知？☐是 ☐否
如您已經在接收電郵提醒，請對上述問題勾選「否」。

以下問題可以選答，並非參與抽籤的必答題：

您是否擁有機動車？☐是 ☐否

您是否需要住宅停車許可？☐是 ☐否

如您上述兩題都答「是」，請說明為什麼需要住宅停車許可？

戶主所屬人種？ ☐西班牙裔/拉丁裔 ☐非西班牙裔/拉丁裔

戶主/共同戶主的種族？請勾選所有適用項：

☐非裔美洲人☐美洲土著/阿拉斯加原住民 ☐亞洲人 ☐中東/北非人

☐夏威夷原住民/其他太平洋島民 ☐白人 ☐黑人 ☐棕色人種 ☐兩個或更多種族

☐其他：_____

戶主/共同戶主的原籍國？：_____

如「是」，收入證明階段將要求提供證明。

****您必須回答此問題，您的申請才能視為完整申請。如果您預計收入不會出現任何變化，您可以回答N/A**
資產資訊 -

在下方列出所有家庭成員的資產。包括所有銀行帳戶（儲蓄和支票帳戶）、人壽保險、股票和債券、信託、退休帳戶、教育儲蓄帳戶、不動產、線上貨幣（比特幣.....），現金應用程式（PayPal, Venmo等），無論它們是在美國境內還是國外等。

申請人必須披露與離開的配偶/家庭成員一起持有的全部共有帳戶。

家庭成員姓名 (帳戶持有人)	資產類型（支票，儲蓄）以及帳號末4位	金融機構的名稱	資產價值或當前餘額
受限資產總計（IRA, 401(k) 403(b)等）：			
全部家庭資產總計：			

1) 是否有任何家庭成員在任何其他國家持有資產或帳戶？☐是 ☐否

如是，請在上方的表格中披露這些資產。

2) 是否有任何家庭成員在過去12個月內關閉過任何帳戶？☐是 ☐否

如是，請在此處披露帳號和銀行名稱

3) 是否有任何家庭成員在任何其他國家擁有任何不動產或國外房產的共同權益？

☐是 ☐否 如是，請提供地址：

請同時提供任何共有帳戶和/或房產上的個人姓名、金融機構名稱、帳號和地址

4) 您的家庭中是否有任何人預計將從家庭外的他人處獲得禮金，例如初始費用？☐是 ☐否

如是，請披露預計金額：\$

5) 您是否曾在過去三（3）年在美國或國外出售、轉讓或贈送任何不動產或資產？☐是 ☐否

如是，請提供出售/轉讓的金額和日期：

6) 您是否預計將在未來12個月內收到大額禮金或金錢？☐是 ☐否

如是，收到的金額和原因是什麼：

請按需添加其他頁面。

D 部分：優先

是否有家庭成員在薩默維爾生活？ ☐ 是 ☐ 否

是否有家庭成員在薩默維爾全日（每週32小時+）工作？ ☐ 是 ☐ 否

證明需要在收入證明階段提供，並且必須是現行有效的（日期在收入證明日期前30天內）。下含可用於獲得薩默維爾優先資格的可接受證明文檔。

優先資格將發放給提供現行有效的證明（證明日期在收入證明日期之前30日內），證實家庭成員在薩默維爾全日（每週32小時+）生活或實地工作的家庭。證明（例如帳單，租約等）必須完整並包括所有頁面。

居住證明可包括：

- 現行有效的簽署租約；或者
- 房東的公證信，確認房產所有權以及申請人對房產的租賃；或者
- 帶有現行有效的帳單日期的水電瓦斯費帳單。請不要使用帳單的到期日期；或者
- 帶薩默維爾住址和現行有效帳單日期的銀行卡/信用卡/有線電視費用帳單報表；或者
- 現行有效的選民登記，顯示登記日期為申請截止日期的最近30天內。

在薩默維爾就業的證明可包括：

- 僱主用帶有公司信頭的信紙提供的經過簽名和標註日期的信函，信函內含您工作所在的薩默維爾地址以及您每週在薩默維爾的工作時數；或者
- 現行有效的工資單，其上顯示您工作所在的薩默維爾地址以及每個支付週期您的工作時數。

在薩默維爾擁有企業並不意味著您在那裡工作。企業主必須提供所有權證明，以及將企業主姓名與位於薩默維爾的企業地址相關聯的現行有效帳單，以及顯示工作時數的現行有效的工資單，或者，如沒有工資單可用，則為確認在薩默維爾企業每週工作時數的公證證詞。

薩默維爾工作優先不得批准給提供共用工作空間作為在薩默維爾的就業證明的家庭。

E 部分：單元的選擇

根據家庭規模和收入要求指明您想加入哪個抽籤池（您可以選擇超過一個單元規格）。請注意，每間臥室最少要居住一人，除非您的殘障情況或醫療需求導致您需要額外的臥室，這種情況必須在抽籤後證明。如您聲稱有醫療需求需要額外的臥室但無法提供文檔證明，您將掉到所有候選名單的末尾。

單間套房：_____ 1室：_____ 2室：_____ 3室：_____

(最少2人的家庭規模) (最少3人的家庭規模)

如果您有行動租房券，您可以選擇進入擁有最多您正在申請並且有資格獲得的單元的抽籤池。*如果您想要進入這個抽籤池，選擇「是」。 ☐是 ☐否

*如果所有等級提供的單元數都相同，您將默認進入您符合收入資格的等級中。

如果收入和家庭規模符合資格，家庭將分入家庭指明的抽籤池中。如果家庭不符合家庭指明的抽籤池的資格，則家庭將加入有資格加入的所有抽籤池。

Maloney Properties將根據申請上提供的資訊通知申請人是否有抽籤的參與資格。Maloney Properties將在收到申請後的兩（2）週內透過電子郵件或常規郵件收到申請已收悉的通知。參與抽籤的申請人將在抽籤日期之前收到唯一識別碼。

F部分：抽籤前申請檢查清單

您是否.....

1. 回答了申請上的所有問題，沒有任何部分留空？ ☐是 ☐否

2. 申請包含全部成人家庭成員？ ☐是 ☐否

3. 已披露在美國境內以及國外的全部收入和資產來源？ ☐是 ☐否

如您答「否」，請在申請C部分上填入這些資產。

4. 已填寫和說明預計在未來12個月會出現的收入變化？ ☐是 ☐否

如您答「否」，請說明預計的收入變化。

G部分：上訴

Maloney

Properties將依據以下各項完成抽籤前的資格認定：1）提供填寫完整的申請；2）家庭規模與特定單元相匹配；3）根據家庭在申請中自報的收入，收入適當，在相應單元聲明的資格範圍之內。住房部採用了美國住房及城市發展部（HUD）美國聯邦法規第24章5.609節第5部分對「年度收入」的定義，它預計了總收入，其中包括在未來12個月預計的資產收益。工作人員將把家庭自報的月收入年化，並將結果與單元的收入資格範圍相比較。

披露準確的資訊和在截止日期之前填寫完成完整的申請是申請人的責任。如有任何出錯影響到申請人參與抽籤的資格，則申請人在收到不合資格的電子郵件之日之後將有五（5）個工作日的時間，或在收到郵件之日之後將有八（8）個工作日的時間，透過向Maloney Properties回覆電子郵件/信件的方式，更正錯誤/不符之處。更正必須包含特定用語（例如：加入了不再可接收收入的收入來源，遺忘了家庭成員，問題留白未答，或計算時作了假設）。家庭也可以透過提供更新的申請，並在變動處簽寫姓名首字母和加註日期的方式進行更正。

H部分：通知

您在此處提供的全部資訊均將視為保密資訊，由我們的辦公室用於判定您是否符合透過薩默維爾包容性住房計畫獲取本次可負擔租賃機會的資格。申請人瞭解，如被選中，Maloney Properties將會要求申請人提供完整的收入和資產證明。這意味著，如果申請人被選中，申請人必須向Maloney Properties提供證明文檔和與收入，資產以及家庭成員相關的全部資訊的進一步證明。申請人特此證明，就其所知所信，本申請中的全部資訊均屬實無誤。我確認並同意向住房穩定辦公室，衛生與公眾服務部以及薩默維爾市其他各部門按需分享我的家庭的資訊。我授權Maloney Properties聯絡第3方來驗證薩默維爾的優先資格狀態和收入，以確定合適的抽籤池選擇。

我已閱讀並瞭解上述的申請要求和截止日期。我特此證明我提供的資訊屬實無誤，如作偽證，甘願受罰。我理解，提供錯誤的資訊和陳述將會導致我失去參加薩默維爾市包容性住房計畫的資格。

打印戶主姓名	戶主簽名	日期
打印共同戶主姓名	共同戶主簽名	日期
打印其他成人姓名	其他成人簽名	日期
打印其他成人姓名	其他成人簽名	日期
打印其他成人姓名	其他成人簽名	日期