



## **Kat (4) kondominyòm pou vann bay moun ki gen yon revni limite**

**Majistra Katjana Ballantyne kontan pou 1 anonse kat  
(4) apatman pou vann bay moun ki gen yon revni  
limite nan**

**71 Bow Street, sitye nan 65-71 Bow Street**



Developed by:

Bow Street Union Square, LLC

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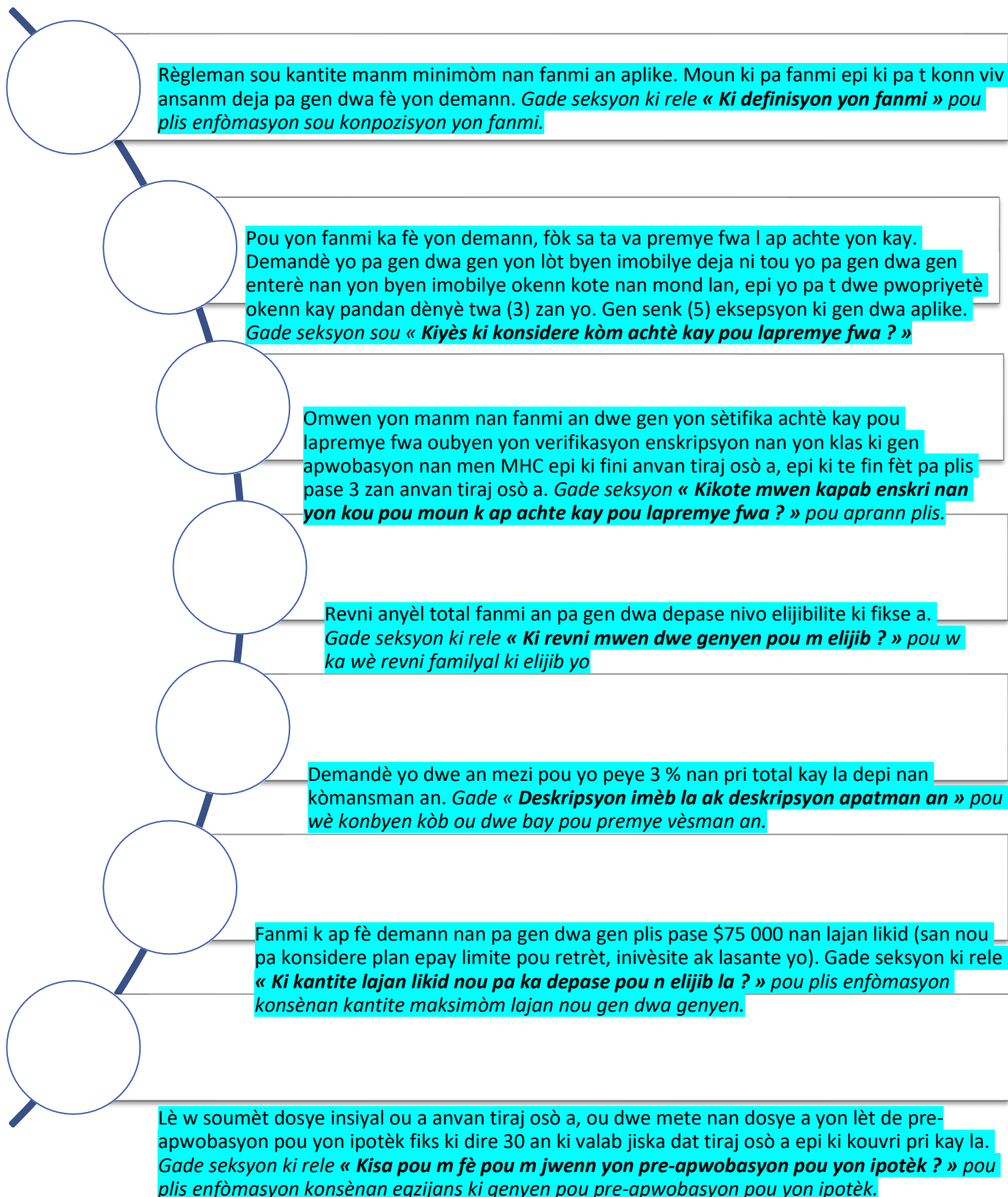
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## Overview of Qualifying Guidelines:



## Entwodiksyon

Biwo Planifikasyon Estratejik ak Devlopman Kominotè Lameri a (OSPCD ann anglè), nan kolaborasyon avèk Bow Street Union Square, LLC kontan pou yo anonse vant kat apatman ak yon pri redwi bay fanmi elijib ki ap chache achte yon kay pou lapremye fwa nan yon pri ki pi ba pase pri reyèl kay la sou mache a atravè **Pwogram Lòjman Enklizif** Vil la. Apatman sa yo disponib pou fanmi ki gen yon revni anyèl ki pa depase 80 % de Revni Medyàn pou Zòn nan (AMI ann anglè) nan nivo pri P1 ak/oswa ki pa depase 110 % de AMI a nan nivo pri P2.

Paske pri kay sa yo limite pa lalwa a, apatman sa yo pral gen yon annèks ki atache ak kontra vant lan, ke w dwe soumèt ansanm ak kontra vant lan ak ipotèk la nan moman acha a. Sa a vle di pri revant kay sa yo pral toujou limite nan yon pri ki pi ba pase pri reyèl sou mache a pou tout tan. Si w ap vann kay la, pwochen pwopriyete a dwe elijib selon kondisyon revni anyèl yo tou, epi li pa gen dwa pwopriyete yon lòt kay deja a. Restriksyon pou 71 Bow Street pral anrejistre toutalè, depi moman livre sa a te distribye. Ap gen plis enfòmasyon sou Rediksyon Pri pou Lòjman Abòdab la disponib sou sit wèb Rejis Kontra Vant pou Middlesex Sid, yon fwa li fin anrejistre epi li disponib aktyèlman nan paj 6 Livre Enfòmasyon sa a. Tanpri mande pèsonèl Lòjman yo pou yo ba w plis enfòmasyon sou enskripsyon kontra vant lan.

Konsilte sit wèb [www.somervillema.gov/inclusionaryhousing](http://www.somervillema.gov/inclusionaryhousing) pou w jwenn plis enfòmasyon konsènan Pwogram Lòjman Enklizif la

Si w gen kesyon dirèk konsènan pwogram nan (kritè elijibilite yo, pwosè pou fè yon demann, elatriye) kontakte [71Bow@MaloneyProperties.com](mailto:71Bow@MaloneyProperties.com)

## Deskripsyon imèb la ak deskripsyon apatman an

71 Bow Street se yon imèb ki gen inite pou moun ki gen plizyè nivo revni diferan, ki lokalize nan Somerville, MA epi ki gen ladan 24 apatman. Gen 4 nan apatman sa yo ki pral dezinye kòm apatman ak yon pri redwi oubyen « abòdab » pou fanmi ki gen yon revni ki pa depase 80 % nan Revni Medyàn pou Zòn nan (« AMI » ann anglè) epi ki pa depase 110 % nan PMSA Boston-Cambridge-Quincy a (« BCQ » ann anglè). Apatman abòdab yo p ap gen okenn diferans nan sa ki gen pou wè ak kalite epi ak konsepsyon enteryè parapò ak apatman ki koute pri nòmal yo. Chak kizin pral ekipe ak yon frijidè, yon recho, yon machin lavaj a vesèl ak yon fou mikwo-ond. Anplis sa a, tout apatman pral gen ladan yo machin alave ak yon sechwa elektrik anndan apatman an. Pwopriyete yo pral oblije peye tout sèvis minisipal yo, tankou kouran (pou fè manje ak chofe kay la), ak dlo/evakyasyon dlo ize yo. Televizyon akab ak entènèt se sèvis minisipal ki opsyonèl. De (2) nan apatman abòdab yo pral gen espas pou pakin yon machin. Lòt de (2) inite yo p ap gen espas pou pakin. Pral gen yon espas estokaj sou plas ki vin ak yon frè abònman mansyèl, a detèminen. Pral gen yon espas kominotè sou do batiman an epi tout lokatè oubyen pwopriyete nan 71 Bow Street pral gen aksè pou yo itilize l.

## Ki dat limit pou soumèt yon demann ?

**Dat limit** pou soumèt yon demann konplè pou patisipe nan tiraj osò a se **mèkredi 15 me 2024 anvan 5è nan apremidi**. Nou p ap aksepte okenn demann ki soumèt aprè 5è nan apremidi nan dat 15 me.

## Enfòmasyon enpòtan sou prestatè lajan

**Tanpri asire w ke w pataje tout paj 5 ak 6 yo ansanm ak labank ou / prestatè ou.**

### Kisa mwen dwe fè pou resevwa yon pre-apwobasyon pou yon ipotèk ?

Prestatè yo bezwen yon minimòm de(2)/twa semèn pou yo trete yon demann pou yon pre-apwobasyon ipotèkè. Tanpri fè demann nan bonè pou bay ase tan pou w resevwa pre-apwobasyon ipotèkè a.\*\*

- Se pou w prepare tout enfòmasyon pèsònèl yo tankou pyès idantite leta yo, adrès lakay ou pandan dènyè dezan yo, fòmilè W2 ou yo, fich peman ak/oswa lòt deklarasyon sou revni w oswa byen finansyè w yo pandan dènyè de (2) mwa yo, elatriye.
- Prestatè yo pral fè yon verifikasyon « di » sou kredi w.

Mete prestatè a okouran de dat limit ak egzijans ki tabli pou demann pre-apwobasyon ki dwe fèt anvan tiraj osò a.

\*\*Se pou w montre prestatè a tout enfòmasyon ki nan livrè enfòmasyon sa a konsènan apatman w ap aplike pou achte a (*Gade : **Deskripsyon imèb la ak deskripsyon apatman an***) ak restriksyon lòjman abòdab ki aplike pou pwopriyete sa a (*Gade : **Deskripsyon restriksyon lòjman abòdab la***).

### Egzijans pou Demann Pre-Apwobasyon ki dwe fèt anvan Tiraj Osò a nan kad Pwogram Lòjman Enklizif la :

Demandè yo dwe soumèt yon lèt pre-apwobasyon pou ipotèk valab ansanm ak demann yo a.

Lèt sa a dwe gen ladan l eleman sa yo :

- Li dwe pou yon ipotèk fiks ki dire 30 an (360 mwa) ;
- Li dwe gen yon to enterè oswa yon ranje to enterè ak yon valè minimòm ak maksimòm ; ak
- Li dwe valab jiska dat tiraj osò a.

**Note byen :** Lèt pre-kalifikasyon / pre-apwobasyon yo sèlman akseptab si etablisman an mennen yon **verifikasyon kredi « di »** epi ki gen enfòmasyon ki enimerè pi wo yo ladan l.

Lèt pre-kalifikasyon yo dwe **pèmèt verifikasyon kredi, anplwa ak byen finansye**. Si yon lèt pre-apwobasyon pa enkli detay ki dekri pi wo yo, li pral jije kòm pa valab epi demann ou fè a pa ap elijib pou patisipe nan tiraj osò a.

Kat (4) apatman enklizif pou achte								
Inite no. 1	Tay inite yo	Sipèfisi estime	AMI	Espas pou pakin	Pri dacha a	Kantite minimòm de peman inisyala (3 %)	Frè apatman mansyèl estime	Tay Familyal Minimòm
203	1 chanm ak kouche plis yon biwo	940	81 %-110 %	Non	278 649 \$	\$8 359 \$	163 \$	1
306	2 chanm akouche	1 014	80 %	Wi	229 410 \$	6 882 \$	134 \$	2

401	2 chanm akouche	1,248	80 %	Wi	229 410 \$	6 882 \$	134 \$	2
405	2 chanm akouche	998	81 %- 110 %	Non	335 834 \$	10 075 \$	197 \$	2

\*Frè apatman yo fikse pa asosyasyon apatman an epi yo gen dwa chanje aprè premye ane a sou baz kou yo ki ogmante nan bidjè apatman an. Rele Depatman Evalyasyon an (617) 625-6600 ekstansyon 3100 pou konekte epi aprann plis konsènan egzonerasyon rezidansyèl yo oubyen konsilte sit <https://www.somervillema.gov/sites/default/files/residential-exemption-application.pdf>

## Description of Affordable Housing Restriction

This opportunity to purchase an affordable, deed-restricted unit at a significant discount is being offered through Somerville's Inclusionary Housing Program. This requires, among other things, that the unit remains affordable for future buyers in perpetuity. If you are selected to purchase a unit, you will sign a "Deed Rider" and record it with the registry of deeds which describes the restrictions on the unit and your responsibilities. These restrictions will remain with the unit permanently and will apply to you and all subsequent owners. The following is an overview of the most important aspects of the Deed Rider and is meant for informational purposes only. If selected, you are strongly encouraged to hire an attorney to review the full recorded Affordable Housing Restriction.

- **Principal Residence:** The unit must be used as your primary principal residence and may not be used as a sublet, nor used for short term rental such as an Airbnb or rented out under any circumstance etc.
- **Leasing and Refinancing:** Express written consent must be obtained from the City of Somerville OSPCD, Housing Division prior to refinancing your loan.
- **Notice to the City of Somerville when selling your home/unit:** When you want to sell your home, you must contact the City of Somerville, OSPCD Housing Division. You must submit a written intent to sell. OSPCD will calculate the Maximum Affordable Sale Price. The buyer must meet income and asset criteria and the City must certify their income and must also be first-time homebuyers.
- **The City conducts annual monitoring:** Homeowners will need to complete an annual residency verification form and provide residency documentation to ensure buyers are in compliance with the deed restrictions.
- **Improvements are not included in the resale calculations;** if you are thinking of making substantial improvements and have questions about it, contact OSPCD's Housing Division first.
- **You can hope for a small modest increase** in the resale price; however, these units are not market-rate units and are not valued as such. The price **does not** increase by a set percentage every year. Upon resale, the units must remain affordable to another income-eligible first-time homebuyer.

**A deed-restricted unit cannot be resold without the City's Certificate of Compliance verifying the affordable price and the income eligibility of the purchaser.**

## PARTICIPATING BANKS & LENDING INSTITUTIONS

Each institution below agreed to provide free pre-qualification services and information on the best mortgage product available to suit your needs. Below are examples of lenders that previously worked with clients in the Inclusionary Housing program. You are free to use any lender you wish provided they issue a 30-year fixed standard mortgage and that the lender accepts the Affordable Housing Restriction. *Online banks and lenders* (i.e. Rocket Mortgage, Quicken Loans) **are not accepted**. Keep in mind that if you compare offers from various lenders, each hard credit check may impact your credit score.

<u>Winter Hill Bank</u> 342 Broadway Somerville, MA. 02145 Contact: Rich Vernet 617-629-3330/978-500-4746 <a href="mailto:rhvernet@winterhillbank.com">rhvernet@winterhillbank.com</a>	<u>Rockland Trust</u> Celsa Moreno-Barker (Spanish, Portuguese, English) 508.830.3247 / 978.835.9375 <a href="mailto:Celsa.moreno-barker@rocklandtrust.com">Celsa.moreno-barker@rocklandtrust.com</a>	<u>Cambridge Savings Bank</u> 1374 Mass. Ave. Cambridge, MA.02138 Contact: Rick Garber 617-441-4137 / 978-808-6008 <a href="mailto:rgarber@cambridgesavings.com">rgarber@cambridgesavings.com</a>
<u>East Cambridge Savings Bank</u> 292 Cambridge St. Cambridge MA 02141 Contact: Tricia Rizzo 617-551-2453 <a href="mailto:prizzo@ecsb.com">prizzo@ecsb.com</a>	<u>Cambridge Trust</u> 18 Blanchard Rd. 4 <sup>th</sup> Floor Burlington, MA 01803 Contact: Dina Scianna 617-441-1430 / 781-983-3289 <a href="mailto:Dina.Scianna@cambridgetrust.com">Dina.Scianna@cambridgetrust.com</a>	

### What is a Household?

- A “household” includes all persons who will reside in the condo you are applying for. A household includes babies, children, teenagers and adults, *regardless of their ability to earn or receive income*;
- A household consisting of unrelated persons must have a documented history of living together leading up to the beginning of the application period, a waiver may be granted at the discretion of the Housing Division;
- A household which consists of ONLY full-time students (including PhD students) 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 pregnant person is in their third (3<sup>rd</sup>) trimester of pregnancy at the time of the lottery date; And
- Minors under shared custody are considered household members if they live with the applicant at least 50% of the time. Adult dependents away for 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, an 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 (3<sup>rd</sup>) trimester, verification of full-time student status, custody arrangements or documentation of separation/separate residencies will be required at the time of income certification.**

### **Kisa egzijans elijibilite yo ye ?**

Pou w ka elijib pou achte yon apatman abòdab, revni anyèl familyal ou a dwe konfòme ak egzijans ki dekri nan tablo Kondisyon Elijibilite pou Revni Anyèl Total Fanmi an pi ba a. Si fanmi an gen yon revni anyèl total ki pa depase limit revni an, yo gen dwa elijib pou kay la. Restriksyon sou revni minimòm yo pa fikse pa Pwogram Kay Enklizif la pou apatman ki nan nivo pri 1 an, sèlman limit revni maksimòm yo. **Se prestatè yo ki detèminen montan revni minimòm yo pral aksepte nan kontra yo fè a pou yon apatman ki enkli nan Nivo Pri P1 an.** Tandiske Vil la pa fikse egzijans revni minimòm, demandè yo dwe gen revni pou sipòte ipotèk masyèl yo, taks yo, asirans pwopriyete, frè asosyasyon apatman an ak sèvis minisipal yo tankou dlo ak evakyasyon dlo ize yo.

Revni anyèl total yon fanmi ki enkli **tout** diferan sous revni yo epi pou tout manm nan fanmi an pa gen dwa depase **limit revni yo, ajiste selon tay fanmi an, jan li prezante pi ba a.**

#### **Limit revni maksimòm**

*(fikse pa HUD + baze sou kantite moun nan kay la + AMI)*

Kantite moun ki nan kay la	80 % AMI	81 %-110 % AMI
1	51 951 \$ - 82 950 \$	82 951 \$ - 114 268 \$
2	59 401 \$ - 94 800 \$	94 801 \$ - 130 592 \$
3	66 801 \$ - 106 650 \$	\$106,651 \$ - \$146,976 \$
4	74 201 \$ - 118 450 \$	118 451 \$ - 163 240 \$
5	80 151 \$ - 127 950 \$	127 951 \$ - 176 299 \$
6	86 101 \$ - 137 450 \$	137 451 \$ - 189 358 \$

*\*Revni medyan rejyonal 2023 pou Boston, Cambridge, Quincy, MA-NH MSA (Rejyon estatistik metwopolitèn)*

### **What is Considered Income?**

Income is defined as all amounts, monetary or not, that go to or is received on behalf of any household member, even if the family member is temporally absent. Income also includes all amounts anticipated within the next 12 months going forward from the time of an income certification. It is the applicant's responsibility to accurately divulge anticipated changes in

income. Income includes interest/dividends accrued from assets to which any household member has access.

*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 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.

*For self-employed household members:* Self-employed household members (ride-share drivers, artists/musicians, business owners, etc.) submit a full tax return (including all schedules) for the prior year and completed self-employment affidavit which includes 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** project 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.

## **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 spouse/household members in the application.**

Applicants must also demonstrate sufficient assets to make the minimum required downpayment of 3% of the sales price of a unit. Gifts from outside the household may also be demonstrated to meet this requirement.

*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.**

*\*Consideration may be given to households exceeding the initial asset limit of \$75,000 but using a portion of their unrestricted assets to make a downpayment not to exceed twenty percent (20%) of the affordable sales price.*

## **Who is a First-Time Homebuyer?**

Applicants must be first-time homebuyers. A person shall be considered a first-time homebuyer if no person in his or her household has, within the preceding three (3) years, owned a home or owned an interest in a home through joint ownership in the USA or abroad. Exceptions may be made in the following five (5) instances ONLY:

1. A displaced homemaker: A displaced homemaker is an individual who is an adult meeting ALL criteria:

- Has not worked full-time, full year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family;
- 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; AND
- Is unmarried to or legally separated from the spouse.

Displaced homemakers will not be given the opportunity to purchase an Inclusionary Unit until the home for sale is under a Purchase & Sale Agreement (P&S).

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 1 or more children of whom they have custody or joint custody or is pregnant).

3. An age-qualified household (in which at least one member is age 55 or Over) which is selling a home in order to purchase an Income-Restricted unit. However, age-qualified households will not be given the opportunity to purchase an Inclusionary Unit until the home for sale is under a P&S.

4. A household that owned a property that was not in compliance with State, local or model building codes and which 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.

One household member is required to complete a Massachusetts Housing Collaborative (MHC) approved first-time homebuyer's course. They must submit a copy of a current, valid certificate of completion with the application or proof of enrollment in a first-time homebuyer's training class with the submission of the application. Courses must be completed by the date of the lottery and verification of this must be provided. If submitting a verification of enrollment for the lottery and your household is chosen, you must submit the certificate of completion before closing.

### **Where Can I Enroll in a First-Time Homebuyer Course?**

**Citizens' Housing and Planning Association (CHAPA) provides a directory of MHC approved first-time homebuyer training courses** in the Greater Boston Region. Up-to-date date listings are on their website [www.chapa.org](http://www.chapa.org). Online and in person classes are listed there at various prices, dates, times and languages. <https://www.chapa.org/housing-courses/homebuyer-education-agencies>

MHC approved first-time homebuyer courses are taught monthly at the Somerville Community

Corporation (SCC) in Union Square. You can view course schedules and register at <https://www.somervillecdc.org/first-time-homebuyers> or register for classes by contacting Renee Taylor at (617) 410-9907 or by email at [rtaylor@somervillecdc.org](mailto:rtaylor@somervillecdc.org) or Jose Cedanio at (617) 410-9908 or email at [jcedanio@somervillecdc.org](mailto:jcedanio@somervillecdc.org).

## **What is a Lottery Preference & How Can I Qualify for a Preference?**

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 the application deadline. Households that apply with a preference and are unable to provide verification will not be able to proceed forward, and the Maloney Properties will move to the next household with preference verification on the lottery list.

If you are eligible for a preference, you will have a greater chance of being selected no. 1 for a unit through the lottery or be closer to the top of the lottery list for a unit. If you are not eligible for a preference, the Maloney Properties or Housing Division cannot determine your odds of acquiring a unit. If you are not eligible for a preference, you may apply and will be placed on the lottery list in the order in which your household is pulled in the non-preference pool. You should explore income-restricted housing opportunities in the City in which you live or work to learn if they offer local preferences within their respective programs. This may increase the odds of acquiring an affordable unit.

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 the application deadline.** 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 Does a Complete Application Include?

It is the applicant's responsibility to provide a complete application. Maloney Properties and/or Housing Division 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. **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.** Households will be notified if their application is incomplete or otherwise ineligible in advance of the lottery. *Complete applications include:*

1. An application **completely filled in and signed by all household members 18 +, do not leave any parts blank**, if a question does not apply, put N/A for "not applicable";
2. A **valid First-Time Homebuyers Training Class Certificate** (see below), *or* proof of enrollment in a MHC approved class scheduled to be completed before the date of the lottery;
3. **Current Mortgage Pre-Approval/Qualification/Credit Approval letter including an interest rate or interest rate range** for a 30-year fixed mortgage covering the cost of the home. This letter must be valid through the date of the lottery;
4. Household disclosed all assets and anticipated income changes for the next 12 months on application;
5. The application is signed on the last page by all adult household members 18+;

*All parts of the application must be submitted together to be complete. Incomplete applications are not accepted. Applications that **do not** include the above requirements will not be included in the lottery.*

## Kòman pou soumèt yon demann ?

Demandè yo dwe remèt aplikasyon yo an pèsòn oubyen voye yo pa imèl. Ou ka soumèt yon aplikasyon konplè anvan dat limit la nan youn nan mwayen sa yo :

- Imèl : [71Bow@MaloneyProperties.com](mailto:71Bow@MaloneyProperties.com) ; OUBYEN
- Mete l nan yon anvlòp epi depoze l nan bwat la nan Biwo Santral Maloney Properties la (27 Mica Lane, Wellesley, MA 02481) ; OUBYEN
- Voe l nan lapòs bay Maloney Properties, Inc. ATTN: 71 Bow Street Lottery 27 Mica

Lane, Wellesley, MA 02481. Si w ap voye demann nan pa lapòs, **kite ase tan pou l pase jiska yon (1) semèn nan sistèm lapòs la** pou asire ke nou resevwa demann ou an anvan dat limit la (li pa sifi pou w ale poste l anvan dat limit la sèlman).

#### AVI :

- Si w voye yon deman nan yon lòt adrès imèl ke [71Bow@MaloneyProperties.com](mailto:71Bow@MaloneyProperties.com)
- Si w voye dokiman demann yo grenn pa grenn oubyen si w pran kapti ekran dokiman w yo, nou p ap aksepte yo. Pa soumèt menm demann nan plizyè fwa ;
- Si w voye yon demann pa imèl, pa kontakte pèsonèl la pou mande si yo resevwa demann nan sòf si gen mwens ke 6 jou anvan dat tiraj osò a. Si w soumèt yon demann pa imèl, **ou pral resevwa yon repons jeneral pou akize resepsyon demann ou an. Tanpri konnen ke sa a pa vle di ke nou te revize demann ou an anvan dat limit pou soumèt demann yo ;**
- Pèsonèl Maloney Properties yo pral revize demann yo pou asire ke yo konplè nan lòd ke yo resevwa yo. *Se responsablite fanmi an pou asire ke nou fin ranpli tout pati nan fòmilè demann nan anvan nou soumèt li anvan dat limit la, ak tout pyès adisyonèl ki nesèsè yo ;*
- Si w soumèt demann ou an mwens pase 7 jou anvan dat limit la, ou gen dwa p ap gen chans mete demann ou an ajou lè nou revize l ;
- Pèsonèl la pral konfime eta yon fwa yo fin trete li, nan lòd ke yo resevwa li.

### What is the Lottery?

The lottery will be held virtually on Zoom and in a publicly accessible physical location in Somerville. For information on the date/time and link to the lottery, see the page labeled “**Important Dates**”. All participating applicants will receive unique identifiers and information to join the virtual lottery, before the lottery. **Attendance to 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 is viewable on Zoom, and the results will be posted on the Maloney Properties property page and the Inclusionary Housing Program website.

### How Will I Know of My Position on the Lottery Waitlist?

**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 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 within 1 week following the

lottery. 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 pulled first will be contacted within one (1) day via phone and email or regular mail. This household will have a week to submit to Maloney Properties the required income documentation listed in the section *“What Does an Income Certification Require?”*. Household No. 2 will be notified if the first household is determined ineligible. **Maloney Properties reserves the right to request additional income and asset documentation as may be necessary to complete the income certification.**

### **Income Certification Policy**

Upon reviewing the initial information provided, Maloney Properties will contact the applicant with a first (1<sup>st</sup>) request for complete documentation that discloses and verifies all household income sources, assets, and 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 the requested documentation after three (3) additional requests are made and all required documentation to determine eligibility is not received, Maloney Properties reserves the right to discontinue the income certification and offer this opportunity for the next household on the lottery waitlist.

Household no. 2 will be notified if household no. 1 is determined ineligible or unable to close. 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.

### **What Does an Income Certification Require?**

Income assets and tax returns are required if a household is selected in the lottery. **DO NOT SUBMIT INCOME & ASSET DOCUMENTATION WITH YOUR APPLICATION.** *Income documents include but are not limited to:*

1. Your most recent 3 years of 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. Household members who do not file taxes must provide IRS verification. If this year’s taxes have not yet been filed, we will require proof of a tax extension and the previous three (3) years of tax returns. Contact a local IRS office to request this. **Do not provide State Tax Returns;**
2. If Federal Tax Returns include W2s from employer(s) you no longer work for in the most recent tax return, termination of employment must be either verified directly by the former employer on company letterhead, signed, dated, state the last date of employment, whether any payments are pending and intent to rehire within the next 12 months or in the event this cannot be obtained, a notarized affidavit that includes the last date of employment, whether any payments are pending and intent to rehire within the next 12 months;

3. Most recent three (3), consecutive months of paystubs and/or other income documentation.
4. Employer Verification forms, **provided by Maloney Properties**, signed by the employee(s) with employer contact information (the form will be sent directly by the City to employers);
5. 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. 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\*;
6. Signed and notarized affidavit disclosing the amount of cash on hand;
7. No Income Statements for adults in the household who do not receive income, signed by the adult claiming no income. The head of household must also sign and their signature needs to be notarized. Maloney Properties will provide this Statement;
8. Student status verification from learning institutions for household members 18+ and full/part-time students;
9. Verification of business ownership & 12-month period Profit/Loss statements of past & prospective earnings;
10. Verification of having a history of living together if household members are unrelated;
11. Verification of custody of a minor, of divorce decree, of real estate under sales agreement if applicable;
12. Other documents may also be requested by Maloney Properties at the time of the income certification.

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

## **Proceed Letter**

When a household is found income eligible Maloney Properties will issue a Proceed Letter outlining the next steps. Once certified and after receiving a Proceed Letter, the buyer will have 15 days to complete a private home inspection, review the inspection report, and enter into a Purchase and Sale Agreement (P&S) with the seller. Copies of the Private Home Inspection report and executed P&S must be provided to the Housing Division. The buyer will formally apply for a mortgage loan with their chosen lender and then the buyer and seller will agree to a mutually convenient closing date included in the P&S, which is normally 30-45 days after the P&S is executed. If the household is pursuing a Closing Cost Assistance Application with the City of Somerville, please be advised that a closing date should be identified in consultation with the City. If determined eligible for assistance, the City's assistance check can take up to 4 weeks to be generated, the check must be at hand at the time of closing. Final analysis of a household's documented need for closing cost assistance is not completed by the City until in receipt of the final Closing Disclosure.



## What is the Inclusionary Housing Appeals Policy for Pre-Lottery Applications & Eligibility Determinations?

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 households self-report for income in the application. Maloney Properties 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 in. 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 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. Households that submit an application within 5 days of the deadline will not have the ability to correct the error/discrepancy and will not be prompted by the City via email or letter.

Post lottery/income certification determination: A household deemed ineligible upon the completion of the income certification process has the right to appeal the income<sup>1</sup> 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 twelve (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 Maloney Properties whether to

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<sup>1</sup> The City has adopted the Part 5 definition of "Annual Income" under 24 CFR 5.609 for the Inclusionary Zoning Program.

accept/wait for additional documents; however, the documents should be provided without any unreasonable delay, with time being of the essence. Maloney Properties will consider the appeal request and any new information or documentation provided and make a determination.

The household will be notified in writing by Maloney Properties regarding the outcome of the appeals determination, including the reasons and supporting facts and documents relied upon. Such determination shall be made within ten (10) business days of receipt of complete appeal documents, and if such determination cannot be made within ten (10) business days, Maloney Properties 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 / (617) 603-2700

Community Action Agency of Somerville (CAAS)

66-70 Union Square, Suite 104, Somerville, MA 02143 / (617) 623-7370

City of Somerville Office of Housing Stability (OHS), Director Ellen Shachter

50 Evergreen Avenue, 1<sup>st</sup> floor, Somerville MA 02145 / 617-625-6600 x2580

A copy of this appeal process, including the name, mailing address, and email address of Maloney Properties, shall be provided to the applicant with Maloney Properties written communication of its initial denial of income eligibility.

## DAT ENPÒTAN

	Dat ak lè	Lokal
<b>REYINYON ENFÒMASYON</b>	<p>Mèkredi 24 avril 2024 a 12è</p> <p>Mèkredi 8 me 2024 a 18è</p>	<p><a href="https://maloneyproperties.zoom.us/j/82209393467?pwd=R29sboO0hfK5XGceJPmgvdSIYPj2pC.1">https://maloneyproperties.zoom.us/j/82209393467?pwd=R29sboO0hfK5XGceJPmgvdSIYPj2pC.1</a></p> <p>Idantifyan reyinyon an : 822 0939 3467</p> <p>Kòd pas la : 001739</p> <p>Ak yon sèl touch sou telefòn mobil ou</p> <p>+13052241968,,82209393467#,,,,*001739# US</p> <p>+13092053325,,82209393467#,,,,*001739# US</p>
<b>DAT LIMIT POU DEMANN YO</b>	<b>Mèkredi 15 me 2024</b>	<p><b>Ou dwe fin ranpli ak soumèt demann ou an avan 5è nan apremidi</b> bay Maloney Properties, ATTN: 71 Bow Street Lottery, 27 Mica Lane, Wellesley, MA 02481</p> <p>oubyen voye l pa imèl bay : <a href="mailto:71Bow@MaloneyProperties.com">71Bow@MaloneyProperties.com</a></p>
<b>TIRAJ OSÒ</b>	<p>Tipikman li fèt ant 2 ak 4 semèn aprè dat limit demann nan.</p>	<p>Nou pral voye detay sou tiraj osò a bay tout demandè yo pa imèl yon fwa Maloney Properties fin chwazi yon dat pou li</p>

***Nou p ap aksepte demann ki pa konplè, ki anreta oubyen si nou soumèt dokiman yo grenn pa grenn. Si w voye demann ou bay yon lòt imèl oswa pa telekòpi, nou p ap ka aksepte l.***

**Si w pa bay yon dokiman ki pou endike preferans ou ansanm ak demann konplè w, oubyen si dokiman sa a pa ajou, demandè a p ap resevwa yon preferans.**

### **Pwochèn etap yo (aprè tiraj osò)**

Se sèlman fanmi nimewo 1 ki pral avanse nan pwochèn etap yo

- Dokiman sètifikasyon revni yo ki soumèt nan delè yon semèn aprè notifikasyon an, epi yon revizyon aprè
- Voye lèt la bay yon fanmi ki elijib
- Ensepeksyon prive pou apatman an aprè de (2) semèn
- Acha ak vant siyen aprè de (2) semèn
- Jwenn yon ipotèk
- Fèmti a nan anviwon 45 jou
- Dat antre nan kay la : ete/otòn 2024 (Apatman an ap pare pou w antre landan nan

Si w gen kesyon konsènan demann ou, ou gen dwa voye yon imèl bay : [71Bow@MaloneyProperties.com](mailto:71Bow@MaloneyProperties.com) OUBYEN

(617) 639-3064 ekstansyon 771 | Relè Etazini 711

**Tanpri kenbe Livre Enfòmasyon sa a paske w gen dwa gen kesyon pandan w ap vanse ak pwosesis la.**

**PAKÈ ENFÒMASYON AN FINI LA A**

## Demann anvan tiraj osò a pou 71 Bow Street

### NON CHÈF MENAJ/KAY LA

Kat (4) apatman enklizif pou achte								
Inite no. 1	Tay inite yo	Sipèfisi estime	AMI	Espas pou pakin	Pri dacha a	Kantite minimòm de peman inisyala (3%)	Frè apatman mansyèl estime*	Minimòm Tay Fanmi an
203	1 chanm akouche plis yon biwo	882	81 %-110 %	Non	278 649 \$	\$8 359 \$	\$382	1
306	2 chanm akouche	912	80 %	Wi	229 410 \$	6 882 \$	\$400	2
401	2 chanm akouche	1,152	80 %	Wi	229 410 \$	6 882 \$	\$507	2
405	2 chanm akouche	892	81 %- 110 %	Non	335 834 \$	10 075 \$	\$389	2

\*Se asosyasyon apatman an ki tabli frè apatman an epi yo gen dwa chanje aprè premyè ane a sou baz ogmantasyon kou yo nan bidjè asosyasyon apatman an. Rele Depatman Evalyasyon an nan (617) 625-6600 ekstansyon 3100 pou konekte ak pou aprann plis konsènan egzonasyon rezidansyèl yo oubyen konsilte <https://www.somervillema.gov/sites/default/files/residential-exemption-application.pdf>

### Limit revni maksimòm

(fikse pa HUD + baze sou kantite moun nan kay la + AMI)

Kantite moun ki nan kay la	80 % AMI	81 %-110 % AMI
1	51 951 \$ - 82 950 \$	82 951 \$ - 114 268 \$
2	59 401 \$ - 94 800 \$	94 801 \$ - 130 592 \$
3	66 801 \$ - 106 650 \$	\$106,651 \$ - \$146,976 \$
4	74 201 \$ - 118 450 \$	118 451 \$ - 163 240 \$
5	80 151 \$ - 127 950 \$	127 951 \$ - 176 299 \$
6	86 101 \$ - 137 450 \$	137 451 \$ - 189 358 \$

\*Revni medyan rejyonal 2023 pou Boston, Cambridge, Quincy, MA-NH MSA (Rejyon estatistik metwopolitèn)

### ENSTRIKSYON POU FÒMILÈ DEMANN ANVAN TIRAJ OSÒ A

Fòmilè demann anvan tiraj osò yo dwe soumèt bay Maloney Properties atravè youn nan metòd sa yo anvan :

- Remèt li an pèsòn oubyen voye l pa lapòs bay Maloney Properties, Inc. ATTN: 71 Bow Street Lottery, 27 Mica Lane, Wellesley, MA 02481 (nou dwe resevwa l anvan dat limit la pi ba a, pa sèlman depoze l nan biwo postal la anvan dat limit la) ; OUBYEN

- Voye l pa imèl bay : [71Bow@MaloneyProperties.com](mailto:71Bow@MaloneyProperties.com)

Demann ki voye bay yon lòt adrès imèl ke [71Bow@MaloneyProperties.com](mailto:71Bow@MaloneyProperties.com) p ap aksepte. Si w voye chak dokiman grenn pa grenn oubyen si w pran kapti ekran dokiman w yo, nou p ap aksepte yo.

- 1) Pa kite okenn kesyon vid san repons. Si kesyon an pa aplikab, tanpri ekri N/A ;
- 2) Asire w ke tout adilt yo siyen dènyè paj la ;
- 3) Si w bezwen espas adisyonèl pou bay repons ou, tanpri atache yon oswa plizyè fich adisyonèl.

Se responsablite menaj/fanmi an pou asire ke demann yo konplè lè yo fin soumèt yo. Si w ap soumèt yon demann, pa kontakte Divizyon Lòjman an pou mande akize resepsyon. Ou pral resevwa yon notifikasyon pa imèl nan men Maloney Properties pou konfime ke yo resevwa demann ou.

Maloney Properties pral konfime resepsyon ak eta demann ou yon fwa nou fin trete l nan lòd resepsyon demann yo. **PA SOUMÈT PLIZYÈ DEMANN NI TOU PA SOUMÈT DEMANN OU PLIZYÈ FWA.**

#### SEKSYON A : ENFÒMASYON SOU MENAJ LA

**Tanpri bay enfòmasyon kontak swivan yo pou Chèf Fanmi an :**

Non chèf fanmi an :
Adrès aktyèl ou :
Adrès postal ou :
Nimewo telefòn prensipal : ( _____ ) _____ Nimewo telefòn altènatif : ( _____ )
Adrès imèl :

**Ranpli ak bay enfòmasyon sa yo pou chak manm nan fanmi an ki konte vin viv nan aptaman an :**

Non manm nan	Relasyon li avèk chèf menaj/kay la	Laj	Èske moun sa a se yon etidyan aprentan oswa èske li pral yon etidyan aprentan nan pwochen 12 mwa yo ? WI/NON
	Chèf menaj/kay la		


1. Èske gen yon manm nan fanmi an ki pral nan twazyèm trimès gwosès oubyen ki pral akouche anvan dat tiraj osò a ?

Wi Non

**Tanpri note byen :** Si wi, timoun sa a ki pòko fèt la dwe enkli kòm yon manm nan fanmi an nan tablo pi wo a, epi ou dwe mete yon verifikasyon doktè ki afime ke madanm nan nan twazyèm trimès gwosès li a nan moman sètifikasyon revni an.

2. Èske gen yon manm nan fanmi an ki nan tablo pi wo a ki marye legalman ak yon lòt moun ki pa enkli nan demann sa a ?

Wi Non

Si « Wi », ekri non ak adrès moun nan epi esplike sityasyon matrimonyal aktyèl ou pi ba a. Selon repons lan ou gen dwa oblije enkli moun sa a kòm yon manm nan fanmi an nan objektif demann sa a :

3. Èske gen yon manm nan fanmi an ki gen yon kont an bank an komen, ki gen pwopriyete oubyen yon enterè komen nan Byen Imobilye (kit se Ozetazini oubyen aletranje) ak yon moun ki pa konsidere kòm yon manm nan fanmi an ? Wi Non

Si « Wi », enkli byen sa yo nan tablo byen yo ki afiche nan seksyon « Enfòmasyon sou byen yo ». Nou pral pale sou sa a avè w si w seleksyone nan tiraj osò a. Ekri tout non ki parèt sou byen komen an epi dekri relasyon moun sa yo ansanm ak manm nan fanmi an :

**Mwen sètifye ke kantite moun total nan fanmi m nan se :**

### SEKSYON B : ENFÒMASYON JENERAL

1. Nan ki lang ou ta renmen Divizyon Lòjman an kominike avè w ?

Nou ka founi sèvis entèpretasyon nan lang nepali, pòtigè, panyòl, kreyòl ayisyen ak chinwa (mandaren ak kantonè)

2. Èske w bezwen yon amènajman rezònab ? : Wi Non

Si wi, soumèt yon verifikasyon de bezwen sa a nan men founisè swen sante w **anvan** dat limit demann nan.

Tanpri dekri bezwen amènajman rezònab ke w genyen :

3. Èske gen yon manm nan menaj/fanmi an k ap viv oswa travay apentan (omwen 32èdtan pa semèn) nan Somerville ? Wi Non

4. Èske chèf menaj/kay la se yon etidyan apilentan oswa li enskri pou l kòmanse yon etid apilentan nan pwochen trimès la ?

Wi  Non

**Tanpri note byen :** Toulede chèf menaj yo pa kapab etidyan apilentan ; Demandè yo dwe founi yon verifikasyon ki sòti dirèk nan etablisman an.

5. Èske gen yon manm nan fanmi w k ap travay pou Vil Somerville la ?  Wi  Non

Pa gen okenn preferans nan tiraj osò a pou w menm si ou menm oubyen yon manm nan fanmi w ap travay pou Vil Somerville la. Nou jis mande w pataje enfòmasyon sa yo sèlman.

6. Kòman ou te aprann de òpòtinite sa a ?  Listserv pou kay abòdab  Sit wèb vil la  Yon flyèz  
 Papyè journal  Fanmi/zanmi  Rezo sosyal  Rechèch entènèt  Lòt :

7. Èske w ta renmen pou adrès imèl ou enkli nan Listserv Lòjman Enklizif la pou w ka resevwa notifikasyon konsènan opòtinite pou lokasyon an acha kay abòdab fiti atravè Pwogram Lòjman Enklizif Vil Somerville la ?  Wi  Non

Tanpri kwoche « Non » pou kesyon pi wo a si w deja konn ap resevwa avi pa imèl

**Kesyon sa yo opsyonèl epi ou pa oblije reponn yo pou w patisipe nan tiraj osò a :**

Èske w gen yon machin ?  Wi  Non

Tanpri note byen ke imèb la gen yon pakin nan garaj FCFS la pou yon pri \$200 chak mwa. Anplis sa a, gen kote pou pakin machin ou bò lari a.

Èske w bezwen yon pèmi pakin rezidansyèl ?  Wi  Non

Si w te reponn wi ak toulede kesyon pi wo yo, tanpri esplike poukis ou bezwen yon pèmi pakin rezidansyèl.

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Ki gwoup etnik chèf menaj/kay la ?  Ispanik/Latino  Pa Ispanik/Latino

Ki ras chèf menaj/kay la oswa ko-chèf menaj/kay la ? Tanpri kwoche tout repons ki aplike yo :

Afwo-Ameriken  Endijèn kontinan ameriken an / endijèn Alaska

Azyatik  Mwayèn Oryan/Afriken Dinò

Endijèn Awayi/Yon lòt zile nan Oseyan Pasifik la  Blan  Nwa

Mawon  De (2) oswa plizyè ras

Lòt :

Ki peyi orijin chèf menaj/fanmi an oswa ko-chèf menaj/fanmi an (kesyon sa a fakiltatif) ? :

**(Kontinye sou pwochen paj la)**

## SEKSYON C : REVNI AK BYEN

**Enfòmasyon sou revni** – Ekri tout revni tankou Peman pa èdtan, Salè, Poubwa, revni endepandan, Antrèd/Avantaj TAFDC, Sekirite Sosyal, TANF, SSI, Pansyon, Reminerasyon pou Andikap, Reminerasyon pou Chomaj, Pansyon alimantè, Pansyon pou sipòte timoun, Peman militè, Pansyon, Avantaj pou lamò, Travay sezonyè/djòb ak evènman inik, elatriye.

*Konsidere epi endike tout chanjman nan revni menaj ou a antisipe genyen pandan pwochen 12 mwa yo paske sa a gen dwa gen yon enpak sou elijibilite w sou baz revni w. Si w pa fin asire, ou ta dwe pale ak Resous Imen/Manadjè Biwo a/Reprezantan Sendika a konsènan yon ogmantasyon, boni, lè anplis, chanjman nan orè travay ou, Ajisteman pou Kou Lavi a (COLAS), elatriye ke w pa t antisipe.*

<b>Manm menaj/fanmi an</b>	<b>Sous revni an (Ajoute anplwayè/kontra a)</b>	<b>Revni brit anyèl</b>
	Non anplwayè a	
	Non anplwayè a	
	Non anplwayè a	
	Non anplwayè a	
	Non anplwayè a	
	Non anplwayè a	
	Non anplwayè a	
	Anpwla endepandan (Non/kontra) :	
	Anpwla endepandan (Non/kontra) :	
	Anpwla endepandan (Non/kontra) :	
	Anpwla endepandan (Non/kontra) :	
	Anpwla endepandan (Non/kontra) :	
	Anpwla endepandan (Non/kontra) :	
	Sipò pou timoun	
	Sipò pou timoun	
	Sipò pou timoun	
	SS(DI)/TAFDC	



	SS(D)I/TAFDC	
	SS(D)I/TAFDC	
	SS(D)I/TAFDC	
	Asirans chomaj	
	Asirans chomaj	
	Asirans chomaj	
	Pansyon	
	Pansyon	
	Pansyon	
	Lòt	
	Lòt	
	Lòt	
	Enterè sou byen w	
	Enterè sou byen w	
	Enterè sou byen w	
<b>Revni brit anyèl total pou tout menaj la :</b>		

1) Dekri tout chanjman antisipe nan revni w pandan pwochen 12 mwa yo\*\* (travay sezònyè, chanjman nan orè travay, ogmantasyon, boni, pèt travay, chanjman pòs travay, pwomosyon, ajisteman pou kou devi a, elatriye). Pou chak chanjman, esplike chak chanjman de fason nimerik epi dat antisipe a. Atache yon fèy anplis si nesèsè. Si w pa divilge yon chanjman antisipe nan revni w, sa a gen dwa gen yon enpak sou elijibilite w sou baz revni w nan moman sètifikasyon revni w. Atachi fèy adisyonèl si nesèsè.

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\*\*Ou dwe reponn kesyon sa a pou demann ou konsidere kòm konplè. Si w pa antisipe okenn chanjman nan revni w, ou ka ekri N/A

**Enfòmasyon sou byen yo** - Dekri byen tout manm menaj/fanmi an pi ba a. Enkli tout kont bankè w ye (epay ak kouran), asirans lavi, aksyon finansye, bon trezò, kont retrèt, kont epay pou etid inivèsitè, byen imobilye, kriptomonnen (Bitcoin...), aplikasyon lajan (PayPal, Venmo elatriye), kit se Ozetazini oubyen aletranje, elatriye.

**Demandè yo dwe divilge tout kont an komen yo genyen avèk yon konjwen/manm fanmi/menaj la ki absan.**

Atache paj adisyonèl si nesesè

Manm menaj/fanmi an	Tip aktif la (kont kouran, kont retrèt...) ak nimewo kont lan	Non etablisman finansyè a	Valè byen an aktyèlman
<b>Montan total de byen sou restriksyon (IRA, 401(k) 403(b), elatriye.) :</b>			
<b>Montan total pou tout byen menaj/fanmi an :</b>			
1) Èske yon manm nan fanmi an gen aktif oubyen kont nan yon lòt peyi ? <span style="float: right;">Wi Non</span> <i>Si wi, bay enfòmasyon sou aktif sa yo nan tablo pi wo a</i>			
2) Èske gen yon moun nan fanmi an ki gen byen imobilye oubyen yon enterè komen nan yon byen aktif aletranje, oubyen nan nenpòt lòt peyi ? <input type="checkbox"/> Wi <input type="checkbox"/> Non <i>Si Wi, bay adrès la : _____ Tanpri bay non moun nan, etablisman finansyè a, nimewo kont yo ak adrès pou tout kont ak/oubyen pwopriyetè kolektif</i>			
3) Èske gen yon moun nan fanmi w ki konte resevwa yon kado finansye nan men yon moun ki andeyò fanmi an, tankou pou ede ak peman premye vèsman pou kay la ? <span style="float: right;">Wi Non</span> <i>Si wi, bay kantite oupanse ou pral resevwa a : \$ _____</i>			
4) Ki montan total ou oblije peye pou premye vèsman pou kay la ? \$ _____			
5) Èske w vann, transfere oubyen fè kado nenpòt byen fizik oubyen aktif finansyè pandan dènye twa (3) zan yo nan peyi Etazini osinon aletranje ? <span style="float: right;">Wi Si wi, bay kantite a ak dat vant/transfè a : _____</span>			

**Fanmi yo pral oblije bay twa (3) mwa atestasyon pi resan konsekitif pou tout kont yo genyen (ansanm ak tout paj yo, menm si gen paj blanch)/istorik tranzaksyon. Tout depo ki fèt nan kont ki pa ka verifye pral konte kòm revni.**

**SEKSYON D : PREFERANS**

Èske yon manm nan menaj/fanmi an ap viv Somerville ?  Wi  Non

Èske yon manm nan fanmi/menaj la ap travay apentan (omwen 32èdtan pa semèn) nan Somerville ?  Wi  Non

Ou pral oblije pase yon verifikasyon nan moman sètifikasyon revni pa w epi li dwe ajou (nan dènye 30 jou yo) anvan dat limit pou soumèt demann yo. Pi ba a w ap wè dokiman ki akseptab pou w ka resevwa yon preferans nan Somerville.

N ap akòde preferans ak fanmi ki kapab bay yon verifikasyon konplè (ki date nan dènye 30 jou anvan soumisyon yon demann *konplè* ) pou montre ke w ap viv oubyen ap travay apentan nan vil Somerville la (plis pase 32 zèdtan nan semèn nan). Verifikasyon (tankou fakti, kontra lokasyon, elatriye) **dwe konplè epi tout paj yo dwe la.**

Prèz rezidans gen dwa gen ladan :

- Yon kontra lokasyon aktyèl ki siyen ; **OUBYEN**
- Yon lèt notarye nan men yon pwopriyetè ki konfime ke l posede kay la epi ke demandè a se yon lokatè nan kay la ; **OUBYEN**
- Yon fakti dlo, kouran, gaz, elatriye avèk yon dat aktyèl. Pa itilize dat fakti a dwe peye a ; **OSWA**
- Atestasyon kont anbank/kat kredi/fakti televizyon ak yon adrès Somerville sou li epi ak yon dat atestasyon aktyèl ; **OUBYEN**
- Yon kat elektoral ki montre ke w enskri pandan dènye 30 jou yo.

Prèz anplwa nan vil Somerville gen dwa enkli :

- Yon lèt ki siyen epi ki gen dat sou li nan men anplwayè a sou antèt konpayi a ki gen ladan l adrès Somerville kote w ap travay la **AK** kantite èdtan ou konn ap travay chak semèn nan vil Somerville ; **OUBYEN**
- Yon fich peman aktyèl ki montre adrès Somerville kote w ap travay la **AK** kantite èdtan ou konn ap travay chak peryòd peman.

Menm si ou se pwopriyetè yon biznis ki lokalize nan Somerville, *sa pa vle di* ke w ap travay nan menm adrès kote biznis lan anrejistre. Mèt biznis yo dwe founi yon verifikasyon ke yo se mèt biznis la, yon fakti resan ki konekte non pwopriyetè a ak adrès biznis ki nan Somerville la **EPI** yon fich peman resan ki endike kantite èdtan w te travay **OUBYEN** si fich peman yo pa disponib, yon afidavi notarye ki konfime kantite èdtan w ap travay chak semèn nan biznis Somerville la.

Preferans pou moun k ap **travay nan Somerville gen dwa pa akòde pou fanmi ki bay yon espas ko-travaykòm verifikasyon anplwa yo nan vil Somerville.**

**(Kontinye sou pwochen paj la)**

**SEKSYON E : SELEKSYON INITE A**

Endike nan ki tiraj osò ou ta renmen enkli (yo), sou baz kantite moun ki genyen nan menaj/fanmi w epi egzijans revni yo (ou ka seleksyone plis pase yon tay inite). Tanpri note byen ke w dwe gen omwen yon moun nan chak chanm akouche sòf si ou gen yon andikap oubyen yon bezwen medikal pou yon chanm akouche adisyonèl ke w dwe pwouve ak yon dokiman aprè tiraj osò a. Si w di ke w gen yon bezwen medikal pou w jwenn yon chanm akouche anplis men w pa kapab bay yon dokiman pou pwouve sa a, yo pral mete dosye w anba nan tout Lis Tiraj Osò yo.

1 chanm : \_\_\_\_\_ 2 chanm : \_\_\_\_\_  
 Fanmi an dwe gen omwen 2 moun ladan l)

**SEKSYON F : LIS VERIFIKASYON DEMANN ANVAN TIRAJ OSÒ A****Èske w te fè tout bagay sa yo...**

1. Reponn ak tout kesyon yo san w pa t kite okenn espas vid ?  Wi  Non
2. Asire w ke *tout granmoun* ki fè pati fanmi an te siyen demann nan ?  Wi  Non
3. Divilge tout revni ak byen w nan Etazini epi aletranje ?  Wi  Non  
**Si w reponn Non**, enkli byen sa yo nan Seksyon C de demann ou.
4. Enkli epi dekri chanjman ke w atann onivo revni w pandan pwochen 12 mwa yo ?  Wi  Non  
**Si w reponn Non**, dekri tout chanjman antisipe nan revni w.
5. Èske w te bay yon lèt pre-apwobasyon pou yon ipotèk ?  Wi  Non
  - Èske lèt pre-apwobasyon an se pou yon ipotèk 30 an ?  Wi  Non
  - Èske lèt pre-apwobasyon an gen ladan yon to enterè oubyen yon gam to enterè ?  Wi  Non
  - Èske lèt pre-apwobasyon an valab jiska dat tiraj osò a ?  Wi  Non
6. Èske w soumèt prèv ke w te asiste yon Kou pou Pwopriyete ki ap Achte Premye Kay pa yo ?
  - Èske Kou sa a dispansè pa yon ajans ki afiche sou sit wèb CHAPA a ?  Wi  Non (<https://www.chapa.org/housing-courses/homebuyer-education-agencies>)
  - Èske w fin fè Kou a nan yon delè 3 zan aprè tiraj osò a ?  Wi  Non

**Si w reponn « Non » ak nenpòt nan kesyon pi wo yo, your demann ou a pòko konplè.**

*Ou dwe soumèt yon lèt ki ajou ki gen tout enfòmasyon nou mande pi wo yo. Montre prestatè w la tout Seksyon sa yo : « **Deskripsyon Imèb la ak Deskripsyon Apatman an** » ; « **Kisa yon Pre-Apwobasyon Ipotèk gen ladan l ?** » ak « **Deskripsyon Restriksyon pou Kay Abòdab** » afenke yo gen tout enfòmasyon ki nesese pou ba w lèt ou a.*

**SEKSYON F : APÈL**

Yon detèminasyon elijibilite w ke Maloney Properties fè anvan tiraj osò a baze sou bagay sa yo : 1) ou dwe gen yon demann konplè ; 2) ou gen kantite moun apwopriye nan fanmi w pou yon apatman byen detèminen ; 3) ou gen yon revni apwopriye ki nan limit elijibilite pou Apatman an, baze sou deklarasyon revni fanmi an nan demann nan. Divizyon Lòjman an te adopte definisyon « Revni anyèl » ke Depatman Lòjman ak Devlopman Iben Etazini an (HUD) 24 CFR 5.609 Pati 5 la te etabli a, ki antisipe revni total, ki pa enkli revni ki sòti nan aktif yo, pandan pwochen 12 mwa yo. Pèsonèl la multipliyè montan fanmi yo deklare pou revni mansyèl pa yo pa douz, epi nou konpare chif sa a ak nivo revni elijibilite a pou Apatman an.

Se responsablite demandè a pou bay enfòmasyon ki korèk epi pou fin ranpli tout fòmilè demann nan

anvan dat limit la. Si gen yon erè ki fèt ki afekte elijibilite demandè a pou patisipe nan tiraj osò a, demandè a gen senk (5) jou ouvrab apati dat imèl la / ywit (8) jou ouvrab apati dat yon lèt konsènan inelijibilite a pou korije erè a / move enfòmasyon an opòrtè de Divizyon Lòjman an nan reponn ak imèl la / lèt la. Koreksyon sa a dwe enkli tèms espesifik yo (pa egzanp, enklizyon sous revni ke nou pa resevwa ankò, manm nan fanmi an ke nou bliye mete nan demann nan, kesyon ke n te kite vid oubyen yon move kalkil nou te fè). Menaj yo gen dwa fè koreksyon an tou si yo founi yon demann ki mizajou ki gen chanjman yo avèk inisyal demandè a ak dat la.

### SEKSYON G : NOTIFIKASYON

Tout enfòmasyon ou bay nan demann sa a pral konsidere kòm konfidansyèl pi biwo nou an pral itilize yo pou detèminen

elijibilite w pou opòtinite kay abòdab sa a nan kad Pwogram Kay Enklizif Vil la.

Demandè yo konprann ke, si yo seleksyone, Maloney Properties pral egzije yon verifikasyon revni ak byen ki konplè. Sa a vle di ke demandè yo, si yo seleksyone yo, dwe founi dokiman bay OSPCD ak plis verifikasyon pou tout enfòmasyon ki gen rapò ak revni w, aktif ou yo, ak manm ki nan fanmi an.

Demandè a sètifye ke tout enfòmasyon ki nan demann sa a vre epi presi selon pi bon konesans ak kwayans li. Mwen rekònet epi m bay konsantman mwen pou m pataje enfòmasyon konsènan menaj/fanmi m nan ansanm ak Biwo Estabilite Lòjman an, Depatman Lasante ak Sèvis Imen yo epi lòt Depatman Vil Somerville yo si gen bezwen. Mwen otorize Maloney Properties pou l kontakte Pati Tyè pou verifike ke m merite yon tretman preferansyèl parapò ak rezidans oubyen travay mwen nan vil Somerville epi pou detèminen nan ki kategori pou mete demann mwen an pou tiraj osò a.

Mwen te li epi m konprann egzijans demann yo ak dat limit yo jan yo dekri pi wo a. Mwen te resevwa liv enfòmasyon pou opòtinite sa a epi m revize tout bagay ki ladan l. Mwen sètifye sou pèn pèji ke tout enfòmasyon mwen te bay la vre epi korèk. Mwen konprann ke si m bay yon fo enfòmasyon oswa yon fo deklarasyon, yo gen dwa twouve m inelijib pou patisipe nan Pwogram Lòjman Enklizif Vil Somerville la.

\_\_\_\_\_

Ekri non chèf fanmi an

\_\_\_\_\_

Siyati chèf fanmi an

\_\_\_\_\_

Dat la

\_\_\_\_\_

Ekri non ko-chèf fanmi an

\_\_\_\_\_

Siyati ko-chèf fanmi an

\_\_\_\_\_

Dat la

\_\_\_\_\_

Ekri non lòt granmoun nan

\_\_\_\_\_

Siyati lòt granmoun nan

\_\_\_\_\_

Dat la

\_\_\_\_\_

Ekri non lòt granmoun nan

\_\_\_\_\_

Siyati lòt granmoun nan

\_\_\_\_\_

Dat la

\_\_\_\_\_

Ekri non lòt granmoun nan

\_\_\_\_\_

Siyati lòt granmoun nan

\_\_\_\_\_

Dat la