



五（5）戶收入限制公寓出售

薩默維爾市長卡佳娜·巴蘭泰恩（Katjana Ballantyne）欣然宣佈，位於 84 Prospect Street 的 Mia Residences 將推出五（5）戶收入限制的自有住房單位。



目錄

申請資格概述

介紹及建築/單位描述

重要貸款人資訊

- 抵押貸款預先批准要求
- 可負擔住房限制

參與貸款機構

什麼是家庭？

收入資格

收入和資產

首次購屋資格與課程

優先資格

提交完整的申請和截止日期

抽籤與中選後的後續事項

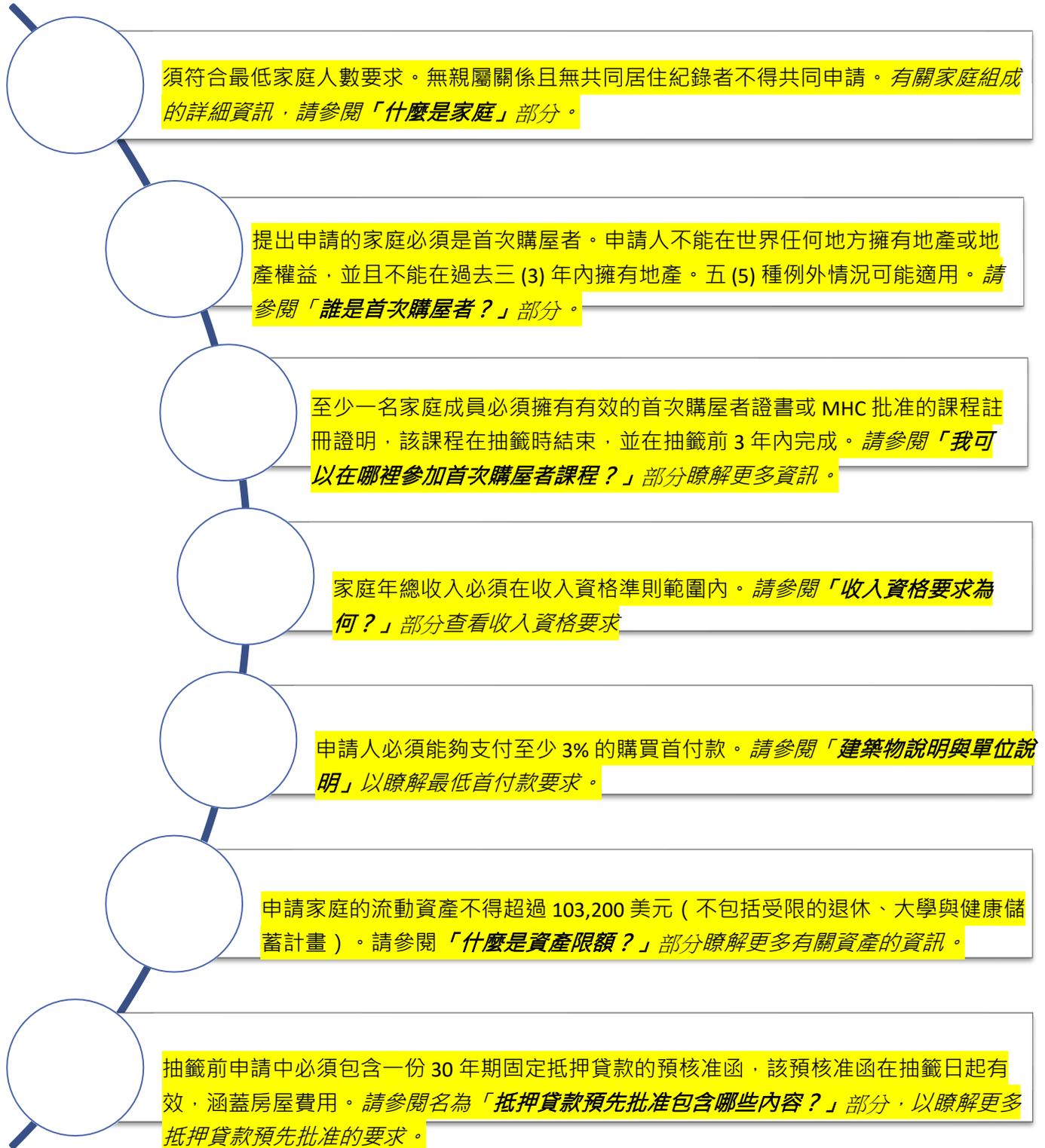
收入資格審核檔要求與後續通知信

申訴程式

重要日期

抽籤前申請

申請資格概述：



簡介

市長辦公室策略規劃與社區發展處 (OSPCD) 與 82-86 Prospect Street, LLC 合作，欣然宣佈將通過城市的**包容性住房計劃**，以低於市場的價格向符合條件的首次購房家庭出售五 (5) 個產權受限制的公寓單位。這些單位將提供給年總收入在或低於地區中位收入 (AMI) 80% 的家庭，價格層級為 P1；在或低於 110% AMI 的家庭，價格層級為 P2；或在或低於 140% AMI 的家庭。

作為產權受限制的住房單位，在購買這些單位時需要隨單位契據和抵押貸款一起提交產權限制附加契約。這意味著轉售單位的價格將受到永久 (永遠) 限制。後續屋主必須是符合收入資格的首次購屋者。Mia 公寓 (Mia Residences) 的限制將在此資料包分發時不久後記錄。關於可負擔住房限制條款的進一步資訊，於完成登記後將可在米德爾塞克斯南部產權登記處 (Middlesex South Registry of Deeds) 網站上查閱；目前可於本資訊手冊第 6 頁查見。若需更多有關登記的詳情，請洽住房人員。

有關包容性住房計畫的進一步資訊，請瀏覽 www.somervillema.gov/inclusionaryhousing

若對本計畫有任何問題 (如資格要求、申請流程等)，請直接發送至 MiaResidences@MaloneyProperties.com。

建築物說明與單位說明

Mia 公寓 (Mia Residences) 是位於麻薩諸塞州薩默維爾的一個混合收入開發項目，共有 29 個公寓單位。其中 5 個單位將被指定為收入限制或“可負擔”的，適用於收入不超過波士頓-劍橋-昆西初級統計區 (“BCQ”) 地區中位數收入 (AMI) 80%、110% 或 140% 的家庭。可負擔住房的飾面與市價房屋沒有任何差異。每個廚房應配備冰箱、爐灶、洗碗機和微波爐。此外，所有單位均配有電動洗衣機和烘乾機。屋主將負責所有公用事業費用，包括電力 (烹飪和供暖) 和水/下水道。有線電視與網路為非必要服務。所有包容性單位都不會有停車位。有二十 (20) 個長期自行車停車位，四 (4) 個長期大型自行車停車位，十 (10) 個短期自行車停車位，和零 (0) 個隨產權附帶的儲物空間。四 (4) 個長期自行車停車位應專供可負擔住房單位的租戶使用。

申請截止日期是什麼時候？

申請參加抽籤者之完整的申請須於 **2025 年 12 月 24 日 (星期三) 下午 5 點截止日期前提交**。於 12 月 24 日下午 5 點之後收到的申請將不予受理。

Important Lender Information

Please ensure that you share the entirety of pages 5 and 6 with your bank/lender.

What Does a Mortgage Pre-Approval Entail?

Lenders need a minimum of two/three weeks to process a pre-approval application. Please allow sufficient time to secure the mortgage pre-approval.**

- Be prepared with personal information including state-issued identification cards, home addresses for the last two years, W2s, paystubs/other income and asset statements for the last two (2) months etc.
- Lenders will run a hard credit check.

Notify the lender of the pre-lottery application deadline and pre-approval requirements.

Show lender all information provided in this information packet, regarding the unit you are applying for (See: *Building Description & Unit Description***) and the Affordable housing restriction on this property (See: ***Description of Affordable Housing Restriction***).

Inclusionary Housing Program Pre-Lottery Application Requirements for Pre-approvals:

Applicants are required to submit as part of their application a **valid mortgage pre-approval letter**. This letter **must** include the following:

- Be for a 30-year-fixed-mortgage (360 months);
- Include an interest rate or interest range; And
- Be valid through the lottery date.

Note: Pre-qualification/pre-approval letters are only acceptable if the institution conducts a **hard credit check** and includes the above information.

Pre-qualification letters must be **subject to credit, employment and asset verifications**. If a pre-approval letter does not include the details described above, it will be deemed insufficient and your pre-lottery application will not be eligible to participate in the lottery.

五（5）間包容性自有住房單位									
單位 #	單位面積	預估面積 (平方英尺)	AMI	停車位	售價	最低頭期款 (3%)	預計每月公 寓管理費	最低家 庭 人數	# 為行動障礙 者設計
107	1-房	634	51%-80%	否	\$210,581	\$6,317	\$96.98	1	-
307	2-房	771	51%-80%	否	\$254,041	\$7,621	\$117.00	2	-
103	1-房	634	81%-110%	否	\$309,622	\$9,289	\$142.60	1	1
108	1-房	652	81%-110%	否	\$309,622	\$9,289	\$142.60	1	-
204	2-房	865	111% - 140%	否	\$473,819	\$14,214	\$218.22	2	-

*Condo fees are set by the condo association and are subject to change based on increased costs in the condo budget. **Households are eligible to apply with the City of Somerville's Assessing Department for a residential exemption after occupying an Inclusionary ownership unit as of Jan. 1st in a given year and filing taxes there. Call the Assessing Department at 617-625-6600 ext. 3100 to connect learn more about

residential exemptions or refer to the section “Exemptions & Other Tax Relief” here:
<https://www.somervillema.gov/departments/finance/assessing>. ***Minimum household size is waived for households with reasonable accommodations

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.

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

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 (3rd) 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

薩默維爾市的包容性住房計劃

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 (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.

What are the Income Eligibility Requirements?

In order to be eligible to purchase an inclusionary condo, the applying household's annual gross income must meet the guidelines listed in the Gross Annual Household Income Eligibility Requirements table below. If a household's gross annual income is below the income limit they may be eligible. Minimum income restrictions are not set by the Inclusionary Housing Program for condos in price tier 1, only maximum income limits. **Lenders determine the minimum income amount they are comfortable underwriting for units priced in Tier P1.**

While the City does not set minimum income requirements, applicants must have income to support monthly mortgage, taxes, homeowner's insurance, condo fees and utilities including water and sewer.

A household's combined (total) gross annual income from **all** sources and for all members of the household must not exceed **the income limits, adjusted by household size, as indicated below.**

Maximum Income Limits
(set by the HUD + based on Household Size + AMI)

Household Size	51%-80% AMI	81%-110% AMI	111%-140% AMI
1	\$57,901-\$92,650	\$92,651 - \$127,358	\$127,359 - \$162,092
2	\$66,201-\$105,850	\$105,851 - \$145,552	\$145,553 - \$185,248
3	\$74,451-\$119,100	\$119,101 - \$163,746	\$163,747 - \$208,404
4	\$82,701-\$132,300	\$132,301 - \$181,940	\$181,941 - \$231,560
5	\$89,351-\$142,900	\$142,901 - \$196,495	\$196,496 - \$250,085
6	\$95,951-\$153,500	\$153,501 - \$211,050	\$211,051 - \$268,610

*2025 Area Median Incomes for the Boston, Cambridge, Quincy, MA-NH MSA

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 \$103,200 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 \$103,200 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?

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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.mhp.net. Online and in person classes are listed there at various prices, dates, times and languages. <https://www.mhp.net/one-mortgage/homebuyer-resources/find-a-home-buyer-class>

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

薩默維爾市的包容性住房計劃

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 or Jose Cedanio at (617) 410-9908 or email at 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 (20+ 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+; AND

*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.*

How Are Applications Submitted?

Applicants are encouraged to drop off or email applications. Complete applications may be submitted before the deadline through the following methods:

- Email: MiaResidences@MaloneyProperties.com; OR
- Dropped off in an envelope in the drop box at Maloney Properties Central Office (27 Mica Lane, Wellesley, MA 02481); OR
- Mailed to Maloney Properties LLC ATTN: Mia Residences Lottery 27 Mica Lane,

Wellesley, MA 02481. If you are mailing an application, **allow at least one (1) week in the mail** to ensure the application is received before the deadline (not post-marked).

NOTICE:

- Applications sent to email addresses other than MiaResidences@MaloneyProperties.com
- Applications sent piecemeal or in screenshots will not be accepted. Do not submit the same application multiple times;
- If you email an application, do not contact staff inquiring whether the application was received unless there are 5 or fewer business days until the lottery. If you submit an application by email, **you will receive a standard response confirming the receipt of your application. Please be aware this does not mean that your application is reviewed prior to the application deadline;**
- Maloney Properties staff will review applications for completion in the order in which they are received. *It is a household's responsibility to ensure applications are completely and accurately completed upon submission and ahead of the deadline with complete documentation;*
- Applications received within 7 calendar days of the application deadline may not have the opportunity to be updated upon review;
- Staff will confirm the status of your application once it is processed, in the order received.

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 (1st) 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 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 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

¹ 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, 1st 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.

重要日期

	日期和時間	地點
資訊發布會	2025年12月10日，星期三，中午 12點 2025年12月17日，星期三，下 午6點	https://maloneyproperties.zoom.us/j/81791942922?pwd=jNFwVfXQjtzgxvJJ7aURFMKRSBFSk7.1 會議 ID：817 9194 2922 密碼：532437
申請的截止日期	2025年12月24日，星期三	申請必須在 下午5點 之前完成並交付 致 Maloney Properties LLC，收件人：Mia Residences Lottery, 地址： 27 Mica Lane, Wellesley, MA 02481 或者發送電子郵件至： MiaResidences@MaloneyProperties.com
抽籤	通常在申請截止日期後 2-4 週舉行。	一旦 Maloney Properties 選擇日期，抽籤詳情將透過電子郵件發送給所有申請人
<p>逾期、不完整或分次提交之申請將不予納入抽籤。</p> <p>寄送至其他電子郵件位址或傳真號碼之申請將不予受理。</p>		

If preference documentation is not provided with your complete application or is not current, applicants will not receive a preference.

後續步驟（抽籤後）

只有第 1 號家庭才會繼續執行後續步驟

- 收入證明文件在通知後一周內提交並進行審查
- 致符合條件的家庭繼續下一步的信函
- 兩週內將進行私人房屋檢查
- 兩週後將簽訂買賣合約
- 獲得抵押貸款
- 大約在 45 天內辦結

➤ 預計入住時間：2026年2月（取決於施工完成情況）

Questions regarding applications may be directed to:

MiaResidences@MaloneyProperties.com OR

(617) 531-7123 Ext 744 | US Relay 711

Please keep this Information Packet as you may have questions moving forward.

THE INFORMATION PACKET ENDS HERE

MIA 公寓 (MIA RESIDENCES) 抽籤前申請表

戶主姓名

五 (5) 間包容性自有住房單位

單位 #	單位面積	預估面積 (平方英尺)	AMI	停車位	售價	最低頭期款 (3%)	預計每月公寓管理費	最低家庭人數	# 為行動障礙者設計
107	1-房	634	51%-80%	否	\$210,581	\$6,317	\$96.98	1	-
307	2-房	771	51%-80%	否	\$254,041	\$7,621	\$117.00	2	-
103	1-房	634	81%-110%	否	\$309,622	\$9,289	\$142.60	1	1
108	1-房	652	81%-110%	否	\$309,622	\$9,289	\$142.60	1	-
204	2-房	865	111%-140%	否	\$473,819	\$14,214	\$218.22	2	-

** 公寓費用由公寓協會制定，第一年後可能會根據公寓預算成本的增加而有所變化。致電評估部門(617) 625-6600 轉3100 進行聯絡並瞭解有關住宅豁免的更多資訊，或參閱<https://www.somervillema.gov/sites/default/files/residential-exemption-application.pdf>

最高收入限制

(由美國住房及城市發展部 (HUD) 設定，並根據家庭人數和區域中位數收入 (AMI) 計算)

家庭規模	AMI 51%-80%	AMI 81%-110%	111%-140% AMI
1	\$57,901-\$92,650	\$92,651 - \$127,358	\$127,359 - \$162,092
2	\$66,201-\$105,850	\$105,851 - \$145,552	\$145,553 - \$185,248
3	\$74,451-\$119,100	\$119,101 - \$163,746	\$163,747 - \$208,404
4	\$82,701-\$132,300	\$132,301 - \$181,940	\$181,941 - \$231,560
5	\$89,351-\$142,900	\$142,901 - \$196,495	\$196,496 - \$250,085
6	\$95,951-\$153,500	\$153,501 - \$211,050	\$211,051 - \$268,610

*2025 年波士頓、劍橋與昆西 (MA-NH MSA) 地區家庭收入中位數

抽籤前申請說明

抽籤前申請必須透過以下任一方式提交給 Maloney Properties：

- 親自遞交或郵寄至 Maloney Properties LLC，收件人：Mia Residences Lottery，地址：27 Mica Lane, Wellesley, MA 02481 (必須在以下截止日期前收到，而非郵戳日期)；或
- 已發送至電子郵件：MiaResidences@MaloneyProperties.com

寄送至 MiaResidences@MaloneyProperties.com 以外電子郵件地址的申請將不予受理；分次提交或以螢幕截圖方式提交的申請亦將不予受理。

薩默維爾市的包容性住房計劃

- 1) 任何問題均不得留白；如不適用，請填寫 N/A；
- 2) 請確保所有成年家庭成員在最後一頁簽名；
- 3) 如需更多書寫空間，請另附頁。

申請家庭有責任在遞交前確保申請已完整填妥。若以電子郵件遞交申請，請勿聯絡住房部門確認收件；您將收到由 Maloney Properties 寄出的電子郵件通知，以確認申請已被接收。

Maloney Properties 會依收件順序處理申請，並於處理完成後確認收件及申請狀態。請勿重複遞交或多次提交申請。

申請截止日期：2025年12月24日（星期三）下午5點前

A 部分：家庭資訊

提供戶主的以下聯絡資訊：

戶主姓名： _____

目前地址： _____

郵寄地址： _____

常用電話： (_____) _____ 備用電話： (_____) _____

電子郵件地址： _____

為打算入住該單位的每位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. 家庭成員是否預計在抽籤日期之前進入妊娠後期或分娩？

是 否

請注意：如果是，則該未出生的孩子必須作為家庭成員包含在上表中，並且在進行收入證明時必須包含主治醫生關於妊娠後期的證明。

2. 上述列出的任何家庭成員是否與申請中未包括的人員合法結婚？

是 否

如果“是”，請在下面列出姓名和地址並解釋您當前的婚姻狀況。根據此回應，此人出於本申請的目的，可能需要被列為家庭成員：

3. 任何家庭成員是否與非家庭成員的人擁有聯名帳戶、擁有財產或房地產聯合權益（無論是在美國還是國外）？是 否

如果“是”，則請將這些資產包含在“資產資訊”下列出的資產表中。如在抽籤中被選中，我們將就這種情況進行討論。列出共同資產上的所有姓名並描述與家庭成員的關係：

我證明我家的總人數是：

B 部分：一般資訊

1. 您希望住房部門用什麼語言與您溝通？

可以提供尼泊爾語、葡萄牙語、西班牙語、海地克裡奧爾語、普通話和粵語的口譯服務

2. 您是否需要合理的便利設施和/或符合《美國殘疾人法》的單位？：是 否

如果是，請在申請截止日期前提交您的醫療保健提供者的需求證明以及此申請。

請描述殘疾人士所需的合理便利需求：

3. 是否有家庭成員目前在薩默維爾全日（每週20小時+）生活或工作？是 否

4. 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：兩位戶主不能都是全日制學生；申請人必須提供學校直接出具的證明。薩默維爾市的包容性住房計劃

5. 您的家庭成員是否受僱於薩默維爾市？是 否

如果您或家人在薩默維爾市工作，抽籤中不會給予任何優先權。此問題僅用於披露。

6. 您是如何得知這個機會呢？包容性住房郵遞伺服 市政府網站 傳單
報紙 家人/朋友 社群媒體 網路搜尋 其他：

7. 您是否想將您的電郵位址加入包容性住房郵遞伺服，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

如果您已收到電子郵件提醒，請在上述問題上勾選“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

請注意，住房設有FCFS車庫，每月額外收費200美元。還有路邊停車許可證。

您是否需要住宅停車許可證？是 否

如果您對上述兩個問題的答案都是肯定的，請解釋為什麼需要住宅停車許可證。

戶主所屬人種？ 西班牙裔/拉丁裔 非西班牙裔/拉丁裔

戶主/共同戶主的種族為何？ 請勾選所有適用項：

非裔美洲人 美洲原住民/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（本問題可選答）？：

（下頁繼續）

C部分：收入和資產

收入資訊– 請列出所有收入來源，例如：薪資、服務小費、自僱收入、TAFDC 福利、社會安全金 (Social Security)、貧困家庭臨時援助 (TANF)、補充保障收入 (SSI)、退休金、傷殘補助、失業補助、離婚扶養費、子女扶養費、軍職薪給、撫卹金、季節性或一次性工作及臨時性接案等。

考慮並指明在未來12個月預計您的家庭會出現的所有變更，因為這種情況會影響您的收入資格。如果您不確定，請與您的人力資源/辦公室經理/工會代表交談，瞭解預計會出現的漲薪，獎金，加班費，工時變化，生活費調整 (COLAS) 等。

家庭成員	收入來源 (添加僱主/合約)	年度總收入
	僱主名稱	
	自僱 (名稱/合約)	
	子女撫養費	
	子女撫養費	
	子女撫養費	
	社會保障 (殘障保險) / 社會安全傷殘保險	

	(SSDI)、向有受扶養子女家庭提供的過 渡性援助 (TAFDC)	
--	------------------------------------------	--

	社會保障 (殘障保險) / 社會安全傷殘保險 (SSDI) 、 向有受扶養子女家庭提供的過渡性援助 (TAFDC)	
	社會保障 (殘障保險) / 社會安全傷殘保險 (SSDI) 、 向有受扶養子女家庭提供的過渡性援助 (TAFDC)	
	社會保障 (殘障保險) / 社會安全傷殘保險 (SSDI) 、 向有受扶養子女家庭提供的過渡性援助 (TAFDC)	
	失業補助金	
	失業補助金	
	失業補助金	
	養老金	
	養老金	
	養老金	
	其他	
	其他	
	其他	
	資產收益	
	資產收益	
	資產收益	
總計家庭年度總收入：		

1) 請描述未來 12 個月內所有預期的收入變動** (如季節性工作、工時變化、加薪、獎金、失業、工作調動、晉升、生活成本調整等) 。每項變動均須以數字及預期日期加以說明。可按需要另附頁。如未申報預期變動，可能在收入審核時影響您的收入資格。可按需要另附頁。

****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（儲蓄和現金帳戶）、人壽保險、股票和債券、信託、退休帳戶、教育儲蓄帳戶、房地產、線上貨幣（比特幣.....）、現金應用程式（PayPal、Venmo等），無論是在美國或國外等。

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。

可根據需要附上附加頁面

家庭成員	資產類型（支票、退休金.....）和帳號	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：			
<p>1) 任何家庭成員是否在其他國家擁有資產或帳戶？ 是 否 如果是，請在上表中揭露這些資產</p> <p>2) 任何家庭成員是否在任何其他國家擁有任何房地產或共同權益財產？ <input type="checkbox"/> 是 <input type="checkbox"/> 否 如果是，請提供地址： 請提供個人名稱、金融機構名稱、帳號以及任何聯名帳戶和/或財產的地址</p> <p>3) 您家裡是否有人期待家庭以外的人的現金禮物，例如首付？ 是 否 如果是，請披露預計金額：\$</p> <p>4) 您的首付總額是多少？ \$</p> <p>5) 您在過去三 (3) 年內是否在美國或國外出售、轉讓或贈送了任何不動產或資產？ 是 否 如果是，請提供銷售/轉讓的金額和日期：</p>			

家庭需要提供最近連續三 (3) 個月的完整報表（包含所有頁面，即使是空白）/交易歷史記錄。所有存入無法核實的帳戶的存款都將被計為收入。

D 部分：優先權

是否有家庭成員在薩默維爾生活？ 是 否

家庭成員是否在薩默維爾全職工作（每週超過20小時）？ 是 否

進行收入證明時需要驗證，且必須是申請截止日期前的有效日期（日期為 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。

如果家庭能提供目前的驗證（日期在提交完整申請的30天內），證明其在Somerville全職
居住或工作（20+小時/週+），將會獲得優先考慮。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**
- 包含有當前帳單日期的薩默維爾地址的銀行/信用卡/有線電視帳單；**或者**
- 現行有效的選民登記，顯示登記日期為最近30天內。

在薩默維爾就業的證明可包括：

- 僱主在公司抬頭上簽名並註明日期的信件，其中包括您在薩默維爾工作的地址
以及您在薩默維爾每週工作的小時數；**或者**
- 當前薪資單，顯示您在薩默維爾的工作地點的地址以及您每個工資週期的工作小時
數。

在薩默維爾擁有一家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位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。

對於提供共用辦公空間作為薩默維爾就業證明的家庭，可能不會提供薩默維爾工作優
先權。

(下頁繼續)

E 部分：單位的選擇

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位規格）。請注意，每間臥室至少需要一個人除非您有殘疾或醫療狀況需要額外的臥室，並且必須在抽籤後記錄在案。如果您聲稱因醫療原因需要一間額外的臥室，但無法證明這一點，您將被排到所有抽籤清單的底部。

ADA單位#103

1間臥室：_____

1間臥室：_____

2間臥室：_____

(無障礙單位家庭規模)障
礙

(無障礙單位家庭規模)障
礙

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. 是否確保所有成年家庭成員都簽署了申請表？是 否
3. 是否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. 是否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。
5. 您是否提供了抵押貸款預核准函？是 否
 - 預核准函是30年固定抵押貸款嗎？是 否
 - 預核准函是否包含利息或利息範圍？是 否
 - 預核准函在抽籤日是否為有效？是 否
6. 您是否已提交已經參加首次購屋者課程的證明？
 - 該課程是否由 CHAPA 網站上列出的機構提供？是 否
(<https://www.chapa.org/housing-courses/homebuyer-education-agencies>)
 - 您是否在抽籤之日起3年內完成了課程？是 否

如果您對上述任何一項回答「否」，您的申請不完整。

您必須提交包含上述所有資訊的更新信件。向您的貸款人展示以下各部分：「建築物說明和單位說明」；「抵押貸款預先批准意味著什麼？」；和「可負擔住房限制說明」，以便他們擁有向您提供預核准函所需的所有資訊。

F 部分：申訴

薩默維爾市的包容性住房計劃

Maloney Properties 抽籤前確定資格基於以下條件：1) 有完整的申請；2) 具有適合特定單位的家庭規模；3) 根據家庭在申請中自我報告的收入，具有屬於該單位規定的資格範圍的適當收入。住房部門採用了美國住房和城市發展部 (HUD) 24 CFR 5.609 第 5 部分對「年度收入」的定義來預測未來 12 個月的總收入，包括資產收入。工作人員將家庭自我報告的月收入按年計算，並與該單位所處的收入資格範圍進行比較。

申請人有責任於截止日期前如實填妥整份申請表。若有任何錯誤影響申請人參與抽籤的資格，申請人須於收到電子郵件之日起五（5）個工作日內，或收到無資格通知信件之日起八（8）個工作日內，回覆該電子郵件或信件以向住房部門提出更正。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。

G 部分：通知

您在此所提供的所有資料將予以保密，並由本辦公室用以確認您是否符合本市包容性住房計畫中此項可負擔住房機會之資格。

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。這意味著申請人如果被選中，必須向 OSPCD 提供檔並進一步核實與收入、資產和家庭成員相關的所有資訊。申請人保證本申請中的所有資訊，盡其所知，都真實準確。

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^方核實薩默維爾的優惠狀態和收入，以確定選入適當的抽籤池。

我已閱讀並瞭解上述的申請要求和截止日期。我已收到並充分審查了有關這次機會的資訊包。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。

正楷填寫戶主姓名	戶主簽名	日期
正楷填寫共同戶主的姓名	共同戶主簽名	日期
正楷填寫其他成人的姓名	其他成人簽名	日期
正楷填寫其他成人的姓名	其他成人簽名	日期
正楷填寫其他成人的姓名	其他成人簽名	日期