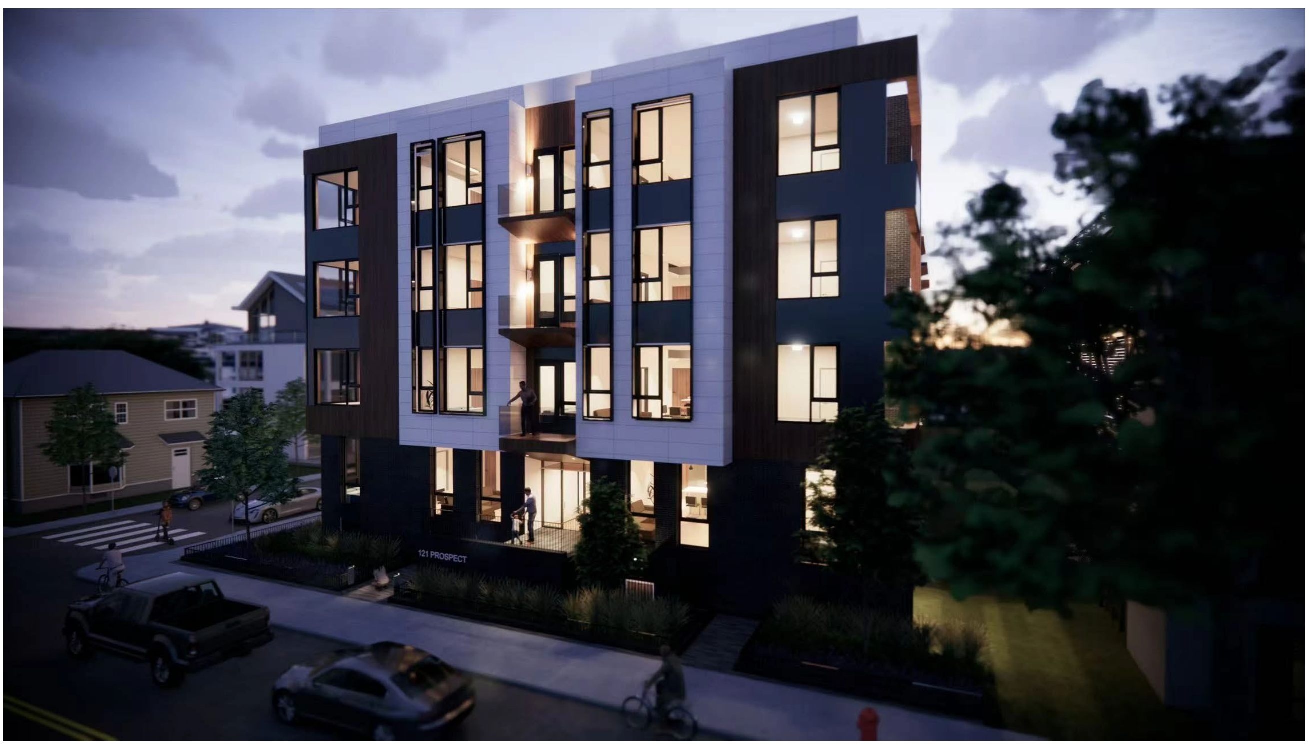
SIS (06) APATMAN KONDOMINYÒM AN VANT POU MOUN KI GEN YON REVNI LIMITE

Majistra Jacob D. Wilkinson kontan pou l anonse sis (06) nouvo apatman pou moun ki gen yon revni limite nan

One Inman Square, sitye nan 121 Prospect Street



Developed by:

Royal Prospect LLC

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TAB MATYÈ

Apèsi jeneral sou kritè elijibilite yo

Règleman sou kantite manm minimòm nan fanmi an aplike. Moun ki pa fanmi epi ki pa t konn viv ansanm deja pa gen dwa fè yon demann. *Gade seksyon ki rele* ***« Ki definisyon yon fanmi »*** *pou plis enfòmasyon sou konpozisyon yon fanmi.*

Pou yon fanmi ka fè yon demann, fòk sa ta va premye fwa l ap achte yon kay. Demandè yo pa gen dwa gen yon lòt byen imobilye deja ni tou yo pa gen dwa gen enterè nan yon byen imobilye okenn kote nan mond lan, epi yo pa t dwe pwopriyetè okenn kay pandan dènyè twa (3) zan yo. Gen senk (5) eksepsyon ki gen dwa aplike. *Gade seksyon sou «* ***Kiyès ki konsidere kòm achtè kay pou lapremye fwa ? »***

Omwen yon moun nan fanmi an/kay la dwe gen yon sètifika valab ki endike se premye fwa l ap achte yon kay, oubyen yon verifikasyon ke l enskri nan yon klas ki apwouve pa MHC a ki tèminen anvan dat tiraj osò a epi ki fin fèt nan dènye 3 zan anvan dat tiraj osò a. *Gade seksyon* ***« Kikote mwen kapab enskri nan yon kou pou moun k ap achte kay pou lapremye fwa ? »*** *pou aprann plis.*

Revni anyèl total fanmi an pa gen dwa depase nivo elijibilite ki fikse a. *Gade seksyon ki rele* ***« Ki revni mwen dwe genyen pou m elijib ? »*** *pou w ka wè revni familyal ki elijib yo*

Demandè yo dwe an mezi pou yo peye 3 % nan pri total kay la depi nan kòmansman an. *Gade «* ***Deskripsyon imèb la ak deskripsyon apatman an »*** *pou wè konbyen kòb ou dwe bay pou premye vèsman an.*

Valè lajan ak byen fanmi k ap fè demann nan pa gen dwa depase $105,574 nan aktif likid (ki pa gen ladan lajan retrèt ki sijè ak restriksyon, fon inivèsitè ak plan ekònomi pou swen sante). Gade seksyon ki rele ***« Ki kantite lajan likid nou pa ka depase pou n elijib la ? »*** *pou plis enfòmasyon konsènan kantite maksimòm lajan nou gen dwa genyen.*

Lè w soumèt dosye insiyal ou a anvan tiraj osò a, ou dwe mete nan dosye a yon lèt de pre-apwobasyon pou yon ipotèk fiks ki dire 30 an ki valab jiska dat tiraj osò a epi ki kouvri pri kay la. *Gade seksyon ki rele* ***« Kisa mwen dwe fè pou m jwenn yon pre-apwobasyon pou yon ipotèk ? »*** *pou jwenn plis enfòmasyon sou egzijans ki genyen pou pre-apwobasyon pou ipotèk.*

Entwodiksyon

Biwo Majistra pou Lòjman Enklizif la, an kolaborasyon ak Royal Prospect LLC kontan pou anonse y ap vann sis (06) apatman / kondominyòm ki gen restriksyon sou papye kay la, bay fanmi elijib ke se premye fwa yo pral achte yon kay, nan yon pri ki pi ba pase pri kay nòmal sou mache a, nan kad **Pwogram Lòjman Enklizif** Vil la. Inite / apatman sa yo pral disponib pou fanmi ki gen yon revni brit anyèl ki pa depase 80 % nan Revni Medyàn pou Rejyon an (AMI) nan nivo pri P1 an, oubyen ki pa depase 110 % nan AM1 an nan nivo pri P2 a, oubyen ki pa depase 140 % nan AMI a nan nivo pri P3 a.

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 pwopriyetè a dwe elijib selon kondisyon revni anyèl yo tou, epi li pa gen dwa pwopriyetè yon lòt kay deja a. Restriksyon pou One Inman Square a pral anrejistre nan yon ti tan tou kout, apati dat distribisyon livre sa a. 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 7 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 pou w jwenn plis enfòmasyon konsènan Pwogram Lòjman Enklizif la

Si w gen kesyon dirèk sou pwogram nan (egzijans elijibilite yo, pwosesis pou soumèt yon demann, elatriye), ou ka voye yon imèl bay OneInmanSquare@MaloneyProperties.com

Deskripsyon imèb la ak deskripsyon apatman an

One Inman Square se yon rezidans a revni divèsifye ki sitye nan vil Somerville, MA, ki gen 32 kondominyòm ladan l. Sis (06) inite / apatman pral dezinye kòm kay pou fanmi a revni limite oubyen « kay abòdab », pou fanmi ki touche yon revni ki pa depase 80 % nan Revni Medyàn Rejyon an (AMI), ant 80 % AMI ak 110 % AMI, oubyen ant 110 % AMI ak 140 % AMI pou zòn estatistik iben (PMSA) Boston-Cambridge-Quincy a (« BCQ »). 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. Pwopriyetè yo pral responsab pou yo peye tout sèvis minisipal yo, ki gen ladan kouran (chofaj/klimatizè, dlo cho, kwizin ak jeneral). Televizyon kab ak entènèt se sèvis opsyonèl epi pwopriyete sa a pa konn sèvi ak gaz. Rezidans sa a gen dizywit (18) plas nan pakin nan pou achte. Moun ki achte inite enklizif yo ki se 103, 207 ak 303 pral gen dwa premye refi pou yo achte yon plas nan pakin nan ak yon pri redwi. Anplis sa a, rezidans sa a gen ventywit (28) espas komen pou mete bekann. Nou pral rezève sis (06) espas bekann pou apatman enklizif yo.

Ki dat limit pou soumèt yon demann ?

Dat **limit** pou soumèt yon fòmilè demann konplè pou w ka patisipe nan tiraj osò a se **lendi 14 septanm 2026 anvan 5è nan aswè**. Si nou resevwa yon fòmilè demann aprè 5è nan aswè nan dat 14 septanm oubyen aprè dat sa a, nou p ap ka aksepte li.

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.

Sis (06) inite imobilye enklizif									
Inite no. 1	**Tay inite yo**	**Sipèfisi estime**	**AMI**	**Espas pou pakin**	**Pri dacha a**	**Kantite minimòm de peman inisyal la (3 %)**	**Frè kondomin yòm mansyèl estime a***	**Enpo (taks) imobilye estime****	**Minimòm Familyal Tay*****
102	1 chanm	589	80 %	Non	$210,093	$6,302.79	$133.58	$2,306.82	1
107	2 chanm	780	80 %	Non	$256,244	$7,687.32	$239.13	$2,813,56	2
103	3 chanm	920	80 %	Wi	$297,830 (ak pakin)	$8,934.90	$265.52	$3,270.17	3
				Non	$247,830 (san pakin)	$7,434.90		$2,721.17	
205	1 chanm	655	81 %-110 %	Non	$311,857	$9,355.71	$212.74	$3,424.19	1
303	3 chanm	958	81 %-110 %	Wi	$400,855 (ak pakin)	$12,025.65	$277.06	$4,401.39	3
				Non	$350,855 (san pakin)	$10,525.65		$3,852.39	
207	2 chanm	852	111%-140%	Wi	$467,297 (ak pakin)	$14,018.91	$239.13	$5,130.92	2
				Non	$417,297 (san pakin)	$12,518.91		$4,581.92	

**Condo fees are set by the condo association and are subject to change based on increased costs in the condo budget.*

****Minimum household size is waived for households with reasonable accommodations.*

***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 learn more about residential exemptions or refer here: https://www.somervillema.gov/departments/finance/assessing*

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 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 and AI 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.

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

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 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	80% AMI	81%-110% AMI	111%-140% AMI
1	$96,000	$96,001 - $131,978	$131,979 - $167,972
2	$109,700	$109,701 - $150,832	$150,833 - $191,968
3	$123,400	$123,401 - $169,686	$169,687 - $215,964
4	$137,100	$137,101 - $188,540	$188,541 - $239,960
5	$148,100	$148,101 - $203,623	$203,624 - $259,157
6	$159,050	$159,051 - $218,706	$218,707 - $278,354

**2026 Area Median Incomes for Boston, Cambridge, Quincy, MA-NH MSA*

What is Considered Income?

Income is defined as all amounts, monetary or not, that go to or are 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 <u>Profit/Loss Statements *for each business*</u> 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 $105,574 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?

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?

My Mass Home provides a directory of first-time homebuyer training courses approved by the Citizens' Housing and Planning Association (CHAPA) and MHC in the Greater Boston Region. Up-to-date date listings are on their website: https://www.mymasshome.org/homeownership-education-calendar. Online and in person classes are listed there at various prices, dates, times and languages.

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.

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

Households in which one or more members live and/or work full-time (32 hours or more per week) in Somerville have Somerville Preference. Households with children in Somerville Public Schools or charter schools within Somerville also have Somerville Preference.

- Verification is required only after the lottery drawing. Households that apply with a preference and are unable to provide necessary documentation to verify preference eligibility will be placed at the bottom of all waitlists.
- Somerville work preferences will not be granted for applicants in co-working spaces as verification of employment in Somerville.
- The Somerville Preference lottery pool is drawn first, and the No-Preference lottery pool is drawn second. Applicants do not receive a greater preference if they have more than one preference.

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

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 <u>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</u>. **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 +,** <u>do not leave any parts blank</u>, 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** <u>including an interest rate or interest rate range</u> 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: OneInmanSquare@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: One Inman Square 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 OneInmanSquare@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 at 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 income[1] 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 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.

DAT ENPÒTAN

	Dat ak lè	Lokal
REYINYON ENFÒMASYON	Mèkredi 26 out 2026 a 12è (midi) Mèkredi 2 septanm 2026 a 6zè nan aswè	https://maloneyproperties.zoom.us/j/83174904032?pwd=KqHc3ypYbmaaixUN716JNTIQq3P0JJ.1 Idantifyan reyinyon an : 831 7490 4032 Mòdpas la : 953361
JOUNEN PÒT OUVÈT ***(Ekspozisyon yo limite)***	Jedi 27 out 2026 sòti 3zè nan apremidi rive 5è nan apremidi Samdi 29 out 2026 sòti 10zè nan maten rive 12zè (midi)	**Sou sit la nan :** 121 Prospect Street Somerville, MA 02143
DAT LIMIT POU DEMANN YO	**Lendi 14 septanm 2026**	**Demann yo dwe konplè epi yo dwe rive jwenn nou anvan 5è nan aswè, voye yo** bay : Maloney Properties LLC ATTN: One Inman Square Lottery, 27 Mica Lane, Wellesley, MA 02481 oubyen **voye l pa imèl bay** : OneInmanSquare@MaloneyProperties.com
TIRAJ OSÒ	Nòmalman li konn fèt 2 a 3 semèn aprè dat limit pou soumèt demann yo.	Nou pral voye detay sou tiraj osò a bay tout demandè yo pa imèl yon fwa Maloney Properties fin chwazi yon dat pou li

Fòmilè demann ki vin jwenn nou anreta, ki pa konplè oubyen ki soumèt an plizyè tranch yo p ap ka patisipe nan tiraj osò a.

Si w voye demann ou bay yon lòt imèl oswa pa telekòpi, nou p ap ka aksepte l.

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

Questions regarding applications may be directed to:
OneInmanSquare@MaloneyProperties.com OR

(617) 639-3064 Ext 763 | US Relay 711

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

THE INFORMATION PACKET ENDS HERE

Demann anvan tiraj osò a pou
One Inman Square

NON CHÈF MENAJ/KAY LA

	Sis (06) inite imobilye enklizif								
Inite no. 1	**Tay inite yo**	**Sipèfisi estime**	**AMI**	**Espas pou pakin**	**Pri dacha a**	**Kantite minimòm de peman inisyal la (3 %)**	**Frè kondominyòm mansyèl estime a***	**Enpo (taks) imobilye estime****	**Minimòm Familyal Tay*****
102	1 chanm	589	80 %	Non	$210,093	$6,302.79	$133.58	$2,306.82	1
107	2 chanm	780	80 %	Non	$256,244	$7,687.32	$239.13	$2,813,56	2
103	3 chanm	920	80 %	Wi	$297,830 (ak pakin)	$8,934.90	$265.52	$3,270.17	3
				Non	$247,830 (san pakin)	$7,434.90		$2,721.17	
205	1 chanm	655	81 %-110 %	Non	$311,857	$9,355.71	$212.74	$3,424.19	1
303	3 chanm	958	81 %-110 %	Wi	$400,855 (ak pakin)	$12,025.65	$277.06	$4,401.39	3
				Non	$350,855 (san pakin)	$10,525.65		$3,852.39	
207	2 chanm	852	111%-140%	Wi	$467,297 (ak pakin)	$14,018.91	$239.13	$5,130.92	2
				Non	$417,297 (san pakin)	$12,518.91		$4,581.92	

**Frè kondominyòm yo fikse pa asosyasyon kondominyòm nan epi yo gen dwa chanje si kou yo ogmante nan bidjè kondominyòm nan.*

****Kantite moun minimòm nan fanmi an pa aplike pou fanmi k ap resevwa amènajman rezònab.*

***Fanmi yo elijib pou fè yon demann ak Depatman Evalyasyon Vil Somerville la pou yon egzanpsyon rezidansyèl aprè yo okipe yon apatman Enklizif apati 1^{ye} janvye nan yon ane byen detèmine epi si yo soumèt yon deklarasyon enpo nan adrès sa a. Rele Depatman Evalyasyon an nan (617) 625-6000, ekstansyon 3100 pou aprann plis konsènan egzanpsyon rezidansyèl yo oswa gade isit la : https://www.somervillema.gov/departments/finance/assessing*

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	111%-140% AMI
1	$96,000	$96,001 - $131,978	$131,979 - $167,972
2	$109,700	$109,701 - $150,832	$150,833 - $191,968
3	$123,400	$123,401 - $169,686	$169,687 - $215,964
4	$137,100	$137,101 - $188,540	$188,541 - $239,960
5	$148,100	$148,101 - $203,623	$203,624 - $259,157
6	$159,050	$159,051 - $218,706	$218,707 - $278,354

**Revni Medyàn Zòn nan pou 2026 pou zòn estastik iben (MSA) Boston, Cambridge, ak Quincy, MA-NH*

Limit aktif/lajan :

$105,574 *(ki pa gen ladan aktif sou restriksyon)*

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 :

- Depoze l an pèsòn oubyen voye l pa lapòs bay Maloney Properties LLC ATTN: One Inman Square Lottery, 27 Mica Lane, Wellesley, MA 02481 (nou dwe resevwa li, se pa kache postal sèlman an anvan dat limit la pi ba a) ; OUBYEN
- Voye l pa imèl bay : OneInmanSquare@MaloneyProperties.com

Si w voye yon fòmilè demann bay yon lòt adrès ki pa OneInmanSquare@MaloneyProperties.com, nou p ap ka aksepte li. 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 altèrnatif : (
)

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 aplentan oswa èske li pral yon etidyan aplentan 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 Imobiliye (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 ? .

   Sèvis entèpretasyon yo disponib gratis.

2. Èske w bezwen yon amènajman rezònab ak/oswa yon inite ADA ? ☐Oui ☐Non

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

   Tanpri dekri bezwen ou genyen pou yon amènajman rezònab :

   ____

3. Èske gen yon manm nan menaj/fanmi an k ap viv oswa travay aplentan (omwen 20èdtan pa semèn) nan Somerville ? ☐ Wi Non

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

   ***Tanpri note byen :** Toulede chèf menaj yo pa kapab etidyan aplentan ; 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 ☐ Papye jounal ☐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

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/Nò-Afriken

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

☐ De (2) oswa plizyè ras

☐ Lòt :

Ki peyi orijin chèf fanmi an/yo ? (Kesyon sa a pa obligatwa) :

____

(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.

Manm menaj/fanmi an	**Sous revni an (ajoute yon anplwayè/yon kontra)**	**Revni brit anyèl**
	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	
Revni brit anyèl total pou tout menaj la :		

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 nesesè. **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 nesesè.

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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.

Limit byen : $105,574 *(ki pa enkli byen ki gen restriksyon sou yo)*

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**
Montan total de byen sou restriksyon (IRA, 401(k) 403(b), elatriye.) :			
Montan total pou tout byen menaj/fanmi an :			

1) Èske yon manm nan fanmi an gen aktif oubyen kont nan yon lòt peyi ? Wi Non
Si wi, bay enfòmasyon sou aktif sa yo nan tablo pi wo a

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 ?
☐ Wi Non
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

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 ? Wi Non
Si wi, bay kantite ou panse ou pral resevwa a : $

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 dènyè twa (3) zan yo nan peyi Etazini **osinon** aletranje ? Wi Si wi, bay kantite a ak dat vant/transfè a : ______________________

Fanmi yo ap oblije founi deklarasyon salè (fich peman) pou twa (03) mwa konsekitif ki pi resan yo (mete tout paj yo ladan, menm si gen paj ki vid)/twa mwa istwa tranzaksyon finansyè. 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 aplentan (omwen 32èdtan pa semèn) nan Somerville ? ☐Wi ☐Non
Èske gen yon timoun minè nan fanmi w ki ale nan yon Lekòl Leta Somerville oubyen yon Lekòl Achat (Charter) ? ☐ Wi ☐Non

Ou pral oblije pase yon verifikasyon nan moman sètifikasyon revni pa w epi li dwe ajou (nan dènyè 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.

Nou pral akòde preferans espesyal pou fanmi ki ka founi yon verifikasyon ki ajou (nan dènye 30 jou anvan yo soumèt yon fòmilè demann *konplè*) ki montre y ap viv oubyen y ap travay aplentan nan vil Somerville (omwen 20 èdtan pa semèn). Verifikasyon (tankou fakti, kontra lokasyon, elatriye) **dwe konplè epi tout paj yo dwe la**.

Prèv 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.

Prèv 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-travay**kòm verifikasyon anplwa yo nan vil Somerville.*

Pou bay prèv ke timoun nan ale nan yon Lekòl Leta Somerville / Lekòl Achat (Charter), ou gen dwa bay :

- Kanè eskolè pou yon oswa plizyè timoun (ki gen mwens pase 22 lane) ak adrès aktyèl ou sou li.
- Yon lèt oswa yon relve denòt lekòl ki founi pa yon lekòl nan sistèm SPS (Lekòl Piblik Somerville) oswa yon lekòl achat ki nan Somerville.
- Pandan peryòd vakans dete :
  - Dokiman yo dwe montre timoun nan te enskri nan ane lekòl pi resan an epi nou dwe bay

li anvan kòmansman nouvo ane lekòl la ansanm ak yon avi ki endike nou konte re-enskri ankò.

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 : ______ 1 CHANM : ______ 2 CHANM : ______ 3 CHANM : ______

Dwe gen omwen 2 moun nan fanmi an *Dwe gen omwen 3 moun nan fanmi an*

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 Pwopriyetè ki ap Achte Premye Kay pa yo ?
   - Èske Kou sa a dispanse 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 nesesè pou ba w lèt ou a.*

SEKSYON F : APÈL

Detèminasyon elijibilite anvan tiraj osò a ki fèt pa Maloney Properties la baze sou eleman sa yo :

- Si w soumèt yon demann konplè, ak dokiman jistifikatif yo.
- Egzijans parapò ak revni ak/oswa konpozisyon fanmi/kay la.
- Elijibilite kòm yon moun k ap achte kay pou lapremye fwa

Si ta gen yon refi, demandè a gen dwa pou l fè yon apèl nan kèk sikonstans. Se pou kalite detèminasyon sa yo ou gen dwa fè yon apèl :

- Soumisyon demann ki pa konplè.
- Si w pa reponn ak kritè elijibilite yo parapò ak revni familyal la oubyen konpozisyon familyal la.
- Si w pa ka pwouve se premye fwa w ap achte yon kay oubyen si w pa ban nou yon lèt pre-apwobasyon ipotekè ki valab, selon egzijans pwogram nan.

Se responsablite demandè a pou bay enfòmasyon ki korèk epi pou fin ranpli tout fòmilè demann nan anvan dat limit la. Demandè ki soumèt demann yo a plis pase 5 jou ouvrab anvan dat limit la gen dwa resevwa yon retou enfòmayson konsènan demann yo a epi revize li/soumèt li ankò anvan dat limit la. Nou pral refize tout demann ki soumèt aprè dat limit la paske n ap konsidere l kòm yon soumisyon ki anreta.

Ou dwe soumèt yon apèl pa plis pase 10 jou ouvrab aprè dat ki sou avi refi a (imèl oubyen lapòs). Nou evalye apèl yo selon krit`e sa yo :

- Si w byen aplike prensip pwogram nan
- Si w respekte pwosedi ki obligatwa yo
- Si l rezònab
- Si w soumèt nenpòt nouvo enfòmasyon oubyen klarifikasyon ansanm ak apèl la

Nan kad evalyasyon an, nou pral deside si detèminasyon orijinal la te enpakte pa yon erè, yon enfòmasyon nou te inyore, oubyen yon movèz aplikasyon politik la. Divizyon Lòjman an oubyen antite ki te bay refi a pral bay yon repons ekri nan yon delè ki pa ka depase 10 jou ouvrab aprè dat nou resevwa apèl konplè a. Si nou bezwen plis tan paske apèl la konplike oubyen si nou bezwen resevwa plis dokiman, nou pral voye yon avi ekri bay demandè a pou ba li yon estimasyon de nouvo dat limit la pou bay desizyon an.

Divizyon Lòjman an te adopte definisyon « Revni Anyèl » ki nan 24 CFR 5.609 Pati 5 de Depatman Lòjman ak Devlòpman Iben Etazini an, ki antisipe revni brit, ki gen ladan l revni de tout kalite byen posede, pandan pwochen 12 mwa yo. Pèsonèl la miltipliye montan demandè a endike kòm revni mansyèl li pa douz pou jwenn revni anyèl la, epi yo konpare chif sa a ak nivo revni elijib ki dezinye pou apatman sa a.

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 verifye eta preferans Somerville mwen epi revni mwen pou detèmine nan ki tiraj osò pou yo mete m.

Mwen te li epi m konprann egzijans demann yo ak dat limit yo jan yo dekri pi wo a. Mwen te resevwa livre 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