



## छ (6) वटा आय-प्रतिबन्धित कन्डोमिनियमहरू बिक्रीमा

मेयर ज्याकोब डी. विल्सन छ (6) वटा आय-प्रतिबन्धित घर अपनत्व एकाइहरू  
घोषणा गर्न पाउँदा खुसी हुनुहुन्छ

121 Prospect Street मा रहेको वन इनम्यान स्कायर (One Inman Square)



Developed by:  
Royal Prospect LLC

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# विषयवस्तुहरूको तालिका

योग्यता मार्गदर्शनहरूको सिंहावलोकन.....

परिचय र भवन/एकाइ

विवरणहरू..... महत्वपूर्ण ऋणदाता

जानकारी.....

- कर्जा (मोर्गेज) पूर्वस्वीकृति आवश्यकताहरू.....
- किफायती आवास प्रतिबन्ध .....

सहभागी

ऋणदाताहरू.....

घरपरिवार के हो?.....

आम्दानी योग्यता.....

आम्दानी र सम्पत्तिहरू.....

पहिलो पटक घर खरीदकर्ता अवस्था र कोर्सहरू.....

प्राथमिकता योग्यताहरू.....

पूरा निवेदन पेश गर्ने र अन्तिम मिति.....

चिठ्ठा र यदि छानिएमा के हुन्छ.....

आम्दानी प्रमाणिकरण आवश्यक कागजातहरू र कार्यविधि

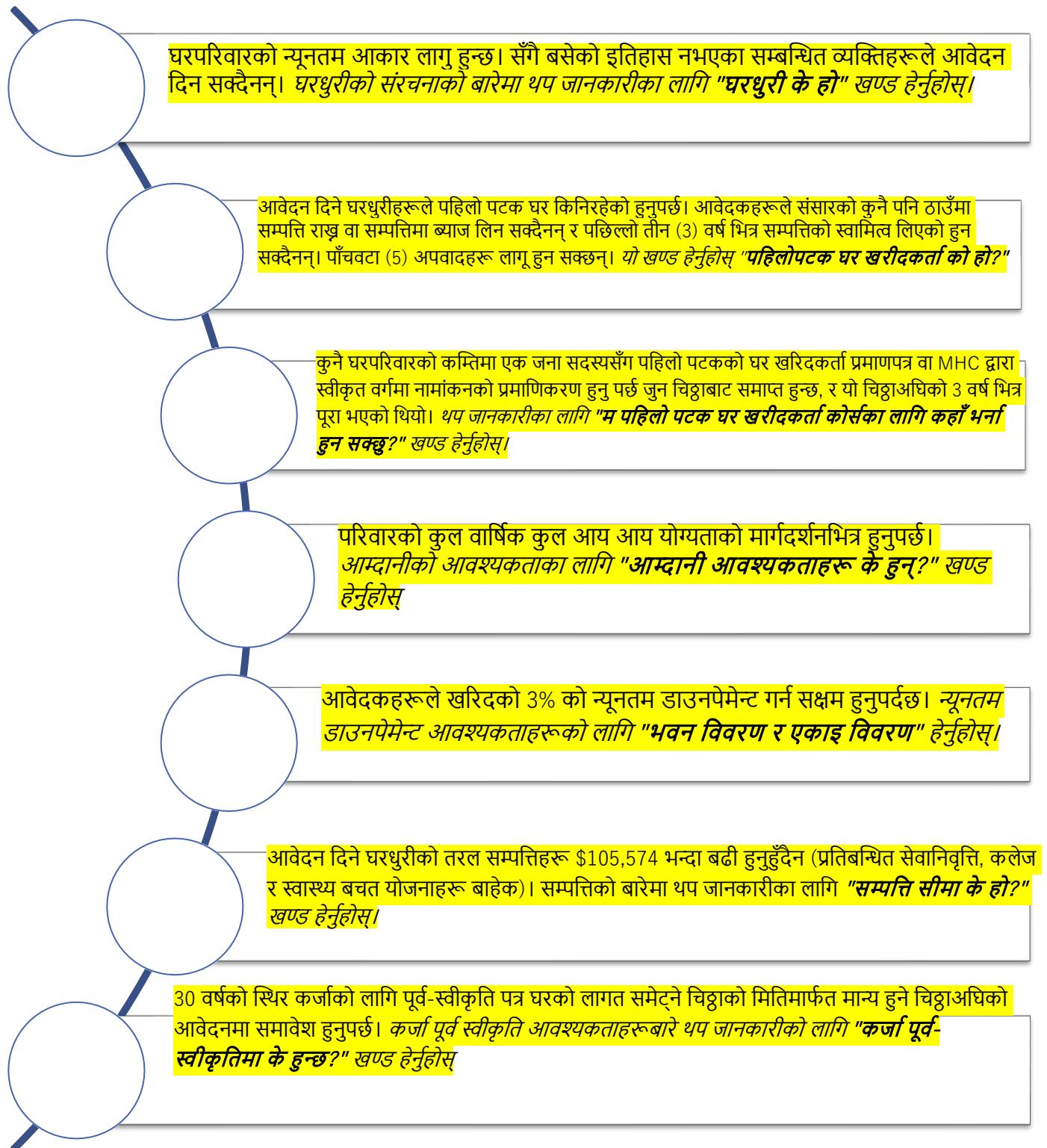
पत्र..... पुनरावेदन

प्रक्रिया..... महत्वपूर्ण

मितिहरू..... चिठ्ठाअधिको

आवेदन.....

# योग्यता मार्गदर्शनहरूको सिंहावलोकन





## परिचय

रोयल प्रोस्पेक्ट एलएलसीसँगको सहकार्यमा मेयरको कार्यालयको समावेशी आवासले शहरको **समावेशी आवास कार्यक्रम**मार्फत बजार मूल्यभन्दा कम मूल्यमा योग्य, पहिलो पटक घर खरिद गर्ने घरपरिवारहरूलाई छ (6) वटा सम्झौता-प्रतिबन्धित कन्डोमिनियमहरू बिक्री गर्ने घोषणा गर्न पाउँदा खुसी छ। यी एकाइहरू मूल्य तह P1 मा 80% क्षेत्रीय औसत आय (AMI) वा सोभन्दा कम, मूल्य तह P2 मा 110% AMI वा सोभन्दा कम, वा मूल्य तह P3 मा 140% AMI वा सोभन्दा कम वार्षिक कुल आमदानी भएका घरपरिवारहरूलाई प्रस्ताव गरिनेछ।

डिड-प्रतिबन्धित एकाइहरूको रूपमा, यी एकाइहरूसँग खरिदको समयमा एकाइ डिड र कर्जा फाइल गर्नको लागि कुनै डिड राइडर हुनेछ। यसको अर्थ एकाइ पुनः बेचेको मूल्य सदाको लागि (सधैंको लागि) प्रतिबन्धित हुनेछ। त्यसपछिका मालिकहरू आय-योग्य, पहिलो पटक घर खरीद गरेकाहरू हुनुपर्छ। यो प्याकेट वितरण गरिएको समयदेखि नै वन इनम्यान स्कायरको लागि प्रतिबन्ध चाँडै रेकर्ड गरिनेछ। किफायती आवास प्रतिबन्धको बारेमा थप जानकारी रेकर्ड भएपछि मिडलसेक्स साउथ रजिस्ट्री अफ डिड्स वेबसाइटमा उपलब्ध हुनेछ र यो सूचना प्याकेटको पृष्ठ 7 मा उपलब्ध छ। थप रेकर्डिङ विवरणहरूको लागि कृपया आवास कर्मचारीहरूलाई सोध्नुहोस्।

समावेशी आवास कार्यक्रमको बारेमा थप जानकारीका लागि

[www.somervillema.gov/inclusionaryhousing](http://www.somervillema.gov/inclusionaryhousing) मा जानुहोस्

कार्यक्रमसँग सम्बन्धित प्रश्नहरू (योग्यता आवश्यकताहरू, आवेदन प्रक्रियाहरू, आदि) सिधै

[OneInmanSquare@MaloneyProperties.com](mailto:OneInmanSquare@MaloneyProperties.com) मा पठाउनुहोस्।

## भवनको विवरण र एकाईको विवरण

वान इनम्यान स्कायर सोमरभिल, एमएमा अवस्थित मिश्रित आय भएको एउटा विकास हो जसमा 32 वटा कन्डोमिनियमहरू छन्। Boston-Cambridge-Quincy PMSA ("BCQ") को लागि 80% क्षेत्रीय औसत आय (AMI) वा सोभन्दा कम, 80% AMI र 110% AMI बीच, वा 110% AMI र 140% AMI बीच कमाउने घरपरिवारहरूलाई छ (6) एकाइहरूलाई आय-प्रतिबन्धित वा "किफायती" को रूपमा तोकिनेछ। किफायती एकाइहरूको बजार-दर एकाइहरूभन्दा फिनिशमा कुनै फरक हुनेछैन। हरेक भान्सामा रेफ्रिजेरेटर, स्टोभ, डिशवासर र माइक्रोवेभ हुनेछन्। साथै, सबै एकाइहरूमा विद्युतीय वाशर र ड्रायर हुनेछन्। बिजुली (तातो/चिसो, तातो पानी, खाना पकाउने र सामान्य) सहितका सबै उपयोगिताहरूको खर्चका लागि मालिकहरू जिम्मेवार हुनेछन्। यस सम्पत्तिमा केबल र इन्टरनेट वैकल्पिक उपयोगिताहरू हुन् जबकि ग्यास उपयोगिता होइन। यस विकासमा खरिदका लागि अठार (18) वटा गराज पार्किङ स्थानहरू छन्। समावेशी एकाइहरू 103, 207 र 303 का खरीदकर्तालाई कम लागतमा पार्किङ स्थल खरिद गर्न पहिलो पटक अस्वीकार गर्ने अधिकार हुनेछ। यस विकासमा साझा प्रयोगको लागि अठ्ठाईस (28) वटा साइकलको खाली ठाउँहरू पनि समावेश छन्। समावेशी घरपरिवारका लागि छ (6) वटा साइकलका लागि खाली ठाउँ आरक्षित गरिनेछ।

## आवेदनको अन्तिम मिति कहिले हो?

चिट्ठामा भाग लिनको लागि पूर्ण आवेदन बुझाउने अन्तिम मिति सेप्टेम्बर 14<sup>th</sup>, 2026 सोमबार साँझ 5 बजेसम्म हो। सेप्टेम्बर 14<sup>th</sup>, साँझ 5 बजे वा सो मितिभन्दा पछि प्राप्त आवेदनहरू स्वीकार गरिनेछैन।

### 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.

### छ (6) वटा समावेशी घरको स्वामित्व एकाइहरू

| एकाइ # | एकाइ आकार       | अनुमानित वर्ग फुटेज | AMI       | पार्किङ स्थल | खरीद मूल्य              | न्यूनतम डाउनपेमेन्ट (3%) | अनुमानित मासिक कन्डो शुल्क* | अनुमानित सम्पत्ति करहरू** | न्यूनतम घरधुरी आकार*** |
|--------|-----------------|---------------------|-----------|--------------|-------------------------|--------------------------|-----------------------------|---------------------------|------------------------|
| 102    | 1 वटा सुले कोठा | 589                 | 80%       | छैन          | \$210,093               | \$6,302.79               | \$133.58                    | \$2,306.82                | 1                      |
| 107    | 2 वटा सुले कोठा | 780                 | 80%       | छैन          | \$256,244               | \$7,687.32               | \$239.13                    | \$2,813.56                | 2                      |
| 103    | 3 वटा सुले कोठा | 920                 | 80%       | हो           | \$297,830 (पार्किङसहित) | \$8,934.90               | \$265.52                    | \$3,270.17                | 3                      |
|        |                 |                     |           | छैन          | \$247,830 (पार्किङविना) | \$7,434.90               |                             | \$2,721.17                |                        |
| 205    | 1 वटा सुले कोठा | 655                 | 81%-110%  | छैन          | \$311,857               | \$9,355.71               | \$212.74                    | \$3,424.19                | 1                      |
| 303    | 3 वटा सुले कोठा | 958                 | 81%-110%  | हो           | \$400,855 (पार्किङसहित) | \$12,025.65              | \$277.06                    | \$4,401.39                | 3                      |
|        |                 |                     |           | छैन          | \$350,855 (पार्किङविना) | \$10,525.65              |                             | \$3,852.39                |                        |
| 207    | 2 वटा सुले कोठा | 852                 | 111%-140% | हो           | \$467,297 (पार्किङसहित) | \$14,018.91              | \$239.13                    | \$5,130.92                | 2                      |
|        |                 |                     |           | छैन          | \$417,297 (पार्किङविना) | \$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. 1<sup>st</sup> 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.

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

### What is a Household?

- A “household” includes all persons who will reside in the condo you are applying for. A household includes babies, children, teenagers and adults, *regardless of their ability to earn or receive income*;
- A household consisting of unrelated persons must have a documented history of living together leading up to the beginning of the application period, a waiver may be granted at the discretion of the Housing Division;
- A household which consists of ONLY full-time students (including PhD students) is not eligible to apply; Applicants may not submit multiple applications as a member of multiple households;
- An unborn child is considered a household member if the pregnant person is in their third (3<sup>rd</sup>) trimester of pregnancy at the time of the lottery date; and
- Minors under shared custody are considered household members if they live with the applicant at least 50% of the time. Adult dependents away for college as full-time students are considered household members.

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

at separate addresses, an affidavit from the parties (or party in the event it is not safe or possible for both parties to do so) that they are separating and will be residing at separate addresses as of a certain date. Without any of the above verification, the ex-spouse will be considered part of the household and their income and assets will be counted in determining income eligibility, even if they do not plan on residing there.

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

## 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 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 \$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 City of Somerville's Inclusionary Housing Program

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](mailto: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 to 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 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
- City of Somerville's Inclusionary Housing Program

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](mailto: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](mailto: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 (1<sup>st</sup>) request for complete documentation that discloses and verifies all household income sources, assets, and federal tax returns. This request will outline specific items needed to determine eligibility. The household will have five (5) business days from this notification date to submit the requested documentation. Maloney Properties will provide applicants with three (3) such requests thereafter. If the household is unable to provide the requested documentation after three (3) additional requests are made and all required documentation to determine eligibility is not received, Maloney Properties reserves the right to discontinue the income certification and offer this opportunity for the next household on the lottery waitlist.

Household no. 2 will be notified if household no. 1 is determined ineligible or unable to close. They will have five (5) business days from notification to submit initial income documents to Maloney Properties. Households participating in the lottery should set these documents aside prior to the lottery to facilitate timely submission to Maloney Properties after the lottery.

## What Does an Income Certification Require?

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

1. Your most recent 3 years of Federal Tax Returns, all pages and schedules, including W2s and any 1099s or a letter from the IRS confirming that you did not file taxes. Household members who do not file taxes must provide IRS verification. If this year's taxes have not yet been filed, we will require proof of a tax extension and the previous three (3) years of tax returns. Contact a local IRS office to request this. **Do not provide State Tax Returns;**
2. If Federal Tax Returns include W2s from employer(s) you no longer work for in the most recent tax return, termination of employment must be either verified directly by the former employer on company letterhead, signed, dated, state the last date of employment, whether any payments are pending and intent to rehire within the next 12 months or in the event this

cannot be obtained, a notarized affidavit that includes the last date of employment, whether any payments are pending and intent to rehire within the next 12 months;

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

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

## **Proceed Letter**

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

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

City of Somerville's Inclusionary Housing Program

Pre-lottery determination of eligibility by Maloney Properties is based upon the following: 1) having a complete application; 2) having the appropriate household size for the particular Unit; 3) having the appropriate income that falls within the Unit's stated eligibility range, based on what households self-report for income in the application. Maloney Properties has adopted the U.S. Department of Housing and Urban Development (HUD) 24 CFR 5.609 Part 5 definition of "Annual Income" which anticipates gross income, including income from assets, over the next 12 months. Staff annualize what households self-report as their monthly income, and compare that against the income eligibility range the Unit is in. It is the applicant's responsibility to disclose accurate information and to complete the entire application before the deadline. If any errors were made which affected the applicant's eligibility to participate in the lottery, the applicant has five (5) business days from the date of an email/eight (8) business days from the date of a letter regarding ineligibility to correct the error/discrepancy with Maloney Properties by replying to the email/letter. The correction must include specific terms (for example, inclusion of income sources no longer received, forgotten household members, questions left blank or assumptions made in the calculation). Households can also make the correction by providing an updated application with the changes initialed and dated. Households that submit an application within 5 days of the deadline will not have the ability to correct the error/discrepancy and will not be prompted by the City via email or letter.

Post lottery/income certification determination: A household deemed ineligible upon the completion of the income certification process has the right to appeal the income<sup>1</sup> determination. To initiate the appeals process, the ***applicant must send a written Appeal Request to Maloney Properties within one week of receipt of the ineligibility determination.*** A written request includes one sent by email. In this written request to the Director of the Housing Division, the household must identify in specific terms (for example, inclusion of an income source no longer received, or assumptions made in the calculation) what about the determination is being appealed. If a household needs more time to identify in specific terms what about the determination is being appealed, the household must identify good cause for additional time, and still must send a notice of intent to submit a written appeal request within one week of the receipt of the ineligibility determination.

While it is the responsibility of the household to provide Maloney Properties with all of their current income documents and to disclose all reasonably anticipated income within the next twelve (12) months upfront during the initial certification process, if there are other documents the household wishes to supply that are new, that provide clarifying information, or are unanticipated/unexpected, the household should state such in its written appeal, and either include the additional documents in the appeal request, or provide a timeline within which such documents can be provided. It is within the discretion of Maloney Properties whether to 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 City of Somerville's Inclusionary Housing Program

Properties will provide a reason why additional time is needed, along with an estimate as to how much additional time is needed.

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

Cambridge and Somerville Legal Services (CASLS)

60 Gore Street, Suite 203, Cambridge, MA 02141 / (617) 603-2700

Community Action Agency of Somerville (CAAS)

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

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

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

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

## महत्त्वपूर्ण मितिहरू

|                                                                                                                                                   | मिति र समय                                                                                          | स्थान                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| जानकारी सत्रहरू                                                                                                                                   | बुधबार, अगस्त 26, 2026, 12pm<br>बुधबार, सेप्टेम्बर 2 <sup>nd</sup> , 2026, 6pm                      | <a href="https://maloneyproperties.zoom.us/j/83174904032?pwd=KqHc3ypYbmaaixUN716JNTlQq3P0JJ.1">https://maloneyproperties.zoom.us/j/83174904032?pwd=KqHc3ypYbmaaixUN716JNTlQq3P0JJ.1</a><br>बैठक आईडी: 831 7490 4032<br>पासकोड: 953361                                                   |
| ओपन हाउसहरू<br>(प्रदर्शनहरू सीमित छन्)                                                                                                            | बिहीबार, अगस्त 27 <sup>th</sup> , 2026, 3pm-5pm<br>शनिबार, अगस्त 29 <sup>th</sup> , 2026, 10am-12pm | यस स्थानमा:<br>121 Propsect Street<br>Somerville, MA 02143                                                                                                                                                                                                                              |
| आवेदनको समाप्ति मिति                                                                                                                              | सोमबार, सेप्टेम्बर 14 <sup>th</sup> , 2026                                                          | आवेदनहरू साँझ 5 बजेअघि पूरा गरी निम्न ठेगानामा बुझाइसक्नुपर्छ:<br>Maloney Properties LLC ATTN: One Inman Square Lottery,<br>27 Mica Lane, Wellesley, MA 02481<br>वा यसमा इमेल गरिएको:<br><a href="mailto:OneInmanSquare@MaloneyProperties.com">OneInmanSquare@MaloneyProperties.com</a> |
| चिठ्ठा                                                                                                                                            | सामान्यतया आवेदनको अन्तिम मितिको 2-3 हप्ता पछि आयोजित गरिन्छ।                                       | मेलोनी प्रोपर्टीजले मिति छानेपछि चिठ्ठाको विवरण सबै आवेदकहरूलाई इमेल मार्फत पठाइनेछ।                                                                                                                                                                                                    |
| ढिला, अपूर्ण, वा टुक्रा टुकामा पेश गरिएका आवेदनहरू चिठ्ठामा प्रविष्ट गरिने छैन।<br>अन्य इमेल वा फ्याक्सहरूमा पठाइएको आवेदनहरू स्वीकार गरिनेछैनन्। |                                                                                                     |                                                                                                                                                                                                                                                                                         |

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

### Next Steps (after lottery)

Only household no. 1 will go on to the next steps

- Income certification documents submitted within week of notification followed by a review
- Proceed letter to an eligible household
- Private home inspection within two weeks
- Purchase and sale signed after two weeks
- Obtain a mortgage
- Closing approximately within 45 days

Questions regarding applications may be directed to:

[OneInmanSquare@MaloneyProperties.com](mailto: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**

# चिठ्ठा अगाडिको आवेदन

## वन इनम्यान स्क्वायर (ONE INMAN SQUARE)

घरपरिवारको प्रमुखका नाम:

| छ (6) वटा समावेशी घरको स्वामित्व एकाइहरू |                 |                     |           |              |                         |                          |                             |                           |                        |
|------------------------------------------|-----------------|---------------------|-----------|--------------|-------------------------|--------------------------|-----------------------------|---------------------------|------------------------|
| एकाइ #                                   | एकाइ आकार       | अनुमानित वर्ग फुटेज | AMI       | पार्किङ स्थल | खरीद मूल्य              | न्यूनतम डाउनपेमेन्ट (3%) | अनुमानित मासिक कन्डो शुल्क* | अनुमानित सम्पत्ति करहरू** | न्यूनतम घरधुरी आकार*** |
| 102                                      | 1 वटा सुले कोठा | 589                 | 80%       | छैन          | \$210,093               | \$6,302.79               | \$133.58                    | \$2,306.82                | 1                      |
| 107                                      | 2 वटा सुले कोठा | 780                 | 80%       | छैन          | \$256,244               | \$7,687.32               | \$239.13                    | \$2,813.56                | 2                      |
| 103                                      | 3 वटा सुले कोठा | 920                 | 80%       | हो           | \$297,830 (पार्किङसहित) | \$8,934.90               | \$265.52                    | \$3,270.17                | 3                      |
|                                          |                 |                     |           | छैन          | \$247,830 (पार्किङविना) | \$7,434.90               |                             | \$2,721.17                |                        |
| 205                                      | 1 वटा सुले कोठा | 655                 | 81%-110%  | छैन          | \$311,857               | \$9,355.71               | \$212.74                    | \$3,424.19                | 1                      |
| 303                                      | 3 वटा सुले कोठा | 958                 | 81%-110%  | हो           | \$400,855 (पार्किङसहित) | \$12,025.65              | \$277.06                    | \$4,401.39                | 3                      |
|                                          |                 |                     |           | छैन          | \$350,855 (पार्किङविना) | \$10,525.65              |                             | \$3,852.39                |                        |
| 207                                      | 2 वटा सुले कोठा | 852                 | 111%-140% | हो           | \$467,297 (पार्किङसहित) | \$14,018.91              | \$239.13                    | \$5,130.92                | 2                      |
|                                          |                 |                     |           | छैन          | \$417,297 (पार्किङविना) | \$12,518.91              |                             | \$4,581.92                |                        |

\*कन्डो शुल्कहरू कन्डो संघले निर्धारण गर्नेछ र कन्डो बजेटमा बढेको लागतअनुसार परिवर्तन हुन सक्छ।

\*\*\*उचित आवासहरू भएका घरपरिवारहरूको लागि न्यूनतम घरपरिवारको आकारमा छुट दिइन्छ।

\*\*कुनै पनि वर्षको जनवरी 1 देखि समावेशी स्वामित्व एकाइमा बसोबास गरेपछि र त्यहाँ कर दाखिला गरेपछि घरपरिवारहरूले आवासीय छुटको लागि City of Somerville को मूल्याङ्कन विभागमा आवेदन दिन योग्य हुन्छन्। आवासीय छुटहरूको बारेमा थप जानकारीका लागि

(617) 625-6600 Ext 3100 मा मूल्याङ्कन विभागलाई कल गर्नुहोस् वा यहाँ हेर्नुहोस्:

<https://www.somervillema.gov/departments/finance/assessing>

### अधिकतम आय सीमा

(HUD द्वारा तय गरिएको + परिवार संख्याको आधारमा + AMI)

| परिवारको आकार | 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 |

\* Boston, Cambridge, Quincy, MA-NH MSA का क्षेत्रहरूका लागि 2026 को मध्य आयहरू

### सम्पत्तिको सीमा:

City of Somerville's Inclusionary Housing Program

\$105,574 (प्रतिबन्धित सम्पत्तिबाहेक)

## प्रि-लटरी आवेदन निर्देशनहरू

प्रि-लटरी आवेदन निम्नद्वारा निम्न विधिहरूमध्ये एउटा मार्फत मेलोनी प्रोपर्टिजमा पेश गरिएको हुनुपर्छ:

- यो ठेगानामा व्यक्तिगत रूपमा छोडिएको वा Maloney Properties LLC मा पत्रमार्फत पठाइएको, ATTN: One Inman Square Lottery, 27 Mica Lane, Wellesley, MA 02481 (प्राप्त हुनुपर्छ, तलको अन्तिम समयसम्म हुलाक चिन्ह लगाएर हुँदैन); वा
- यहाँ ईमेल पठाउनुहोस्: [OneInmanSquare@MaloneyProperties.com](mailto:OneInmanSquare@MaloneyProperties.com)

[OneInmanSquare@MaloneyProperties.com](mailto:OneInmanSquare@MaloneyProperties.com) बाहेक अन्य ईमेल ठेगानामा पठाइएका आवेदनहरू स्वीकार गरिनेछैन। टुक्रा टुक्रा वा स्क्रीनशटहरूमा पठाइएको आवेदनहरू अस्वीकार गरिनेछ।

- 1) कुनै पनि प्रश्नहरू खाली नछोड्नुहोस्। प्रश्न उपयुक्त नभएमा, कृपया उपयुक्त छैन भनी लेख्नुहोस्;
- 2) सबै वयस्कहरूले अन्तिम पृष्ठमा हस्ताक्षर गरेको सुनिश्चित गर्नुहोस्;
- 3) तपाईंलाई जवाफ उपलब्ध गराउन अतिरिक्त ठाउँ आवश्यक भएमा, कृपया अतिरिक्त शिट(हरू) संलग्न गर्नुहोस्।

आवेदनहरू पेश गर्ने मितिसम्ममा पूरा गरेको सुनिश्चित गर्ने घरपरिवारको जिम्मेवारी हो। यदि कुनै आवेदन ईमेल गर्दै हुनुहुन्छ भने, आवेदन प्राप्त भएको पुष्टि गर्न हाउजिङ डिभिजनलाई सम्पर्क नगर्नुहोस्। तपाईंले मेलोनी प्रोपर्टिजबाट तपाईंको आवेदनको प्राप्ति पुष्टि गर्ने ईमेल सूचना प्राप्त गर्नुहुनेछ।

मेलोनी प्रोपर्टिजले तपाईंको आवेदन प्राप्त भएको क्रममा प्रशोधन भएपछि आवेदनको प्राप्ति र स्थिति पुष्टि गर्नेछ। धेरै वटा आवेदनहरू पेश नगर्नुहोस् र तपाईंको आवेदन धेरै पटक पेश नगर्नुहोस्।

### खण्ड A: घरायसी जानकारी

घरपरिवारको प्रमुखका लागि निम्नलिखित सम्पर्करूसम्बन्धी जानकारी उपलब्ध गराउनुहोस्।

|                                     |
|-------------------------------------|
| घरपरिवारको प्रमुखको नाम:            |
| हालको ठेगाना:                       |
| पत्राचार ठेगाना:                    |
| प्राथमिक फोन: ( ) वैकल्पिक फोन: ( ) |
| इमेल ठेगाना:                        |

एकाइ कब्जा गर्ने अभिप्राय राखेको प्रत्येक घरपरिवारको सदस्यका लागि निम्नसम्बन्धी जानकारी पूरा गरेर उपलब्ध गराउनुहोस्।

| घरपरिवारको सदस्यको नाम | घरपरिवारको प्रमुखसँग सम्बन्ध | उमेर | के यो व्यक्ति पूर्णकालीन विद्यार्थी हो वा अर्को 12 महिनामा पूर्णकालीन विद्यार्थी हुनु हुने छ? छ/छैन |
|------------------------|------------------------------|------|-----------------------------------------------------------------------------------------------------|
|                        | परिवारको प्रमुख              |      |                                                                                                     |
|                        |                              |      |                                                                                                     |
|                        |                              |      |                                                                                                     |
|                        |                              |      |                                                                                                     |
|                        |                              |      |                                                                                                     |
|                        |                              |      |                                                                                                     |

1. के घरपरिवारको सदस्यले उहाँहरूको तेस्रो त्रैमासिक अपेक्षा गरिरहनुभएको छ वा चिट्ठाको मितिसम्ममा बच्चा जन्माउनुहुन्छ? ☐ हो ☐ होइन

**कृपया ध्यान दिनुहोस्:** यदि हो भने, यो नजन्मिएको बच्चा माथिको तालिकामा घरपरिवारको सदस्यको रूपमा समावेश गरिएको हुनुपर्छ र तेस्रो त्रैमासिकको रूपमा उपचार गरिरहेको चिकित्सकबाट प्रमाणीकरण आम्दानी प्रमाणित गर्ने समयमा समावेश गरिएको हुनुपर्छ।

2. के माथि सूचीबद्ध गरिएको कुनै पनि घरपरिवारको सदस्य आवेदनमा समावेश नगरिएको कोहीसँग कानुनी रूपमा विवाहित हुनुहुन्छ? ☐ हो ☐ होइन

यदि "हुनुहुन्छ" भने, नाम र ठेगाना सूचीबद्ध गर्नुहोस् र तल तपाईंको हालको वैवाहिक स्थिति व्याख्या गर्नुहोस्। यसको जवाफको आधारमा यस आवेदनको उद्देश्यका लागि घरपरिवारको सदस्यको रूपमा समावेश गर्न आवश्यक हुन सक्छ:

3. कुनै पनि घरपरिवारको सदस्यको संयुक्त खाताहरू, आफ्नै सम्पत्ति वा घरपरिवारको सदस्य नभएको

कोहीसँग रियल स्टेटमा (संयुक्त राज्य अमेरिका वा विदेशमा) संयुक्त रुचि छ? ☐ हो ☐ होइन

यदि "हो" भने, "सम्पत्ति जानकारी" अन्तर्गत सूचीबद्ध सम्पत्ति तालिकामा यी सम्पत्तिहरू समावेश गर्नुहोस्। लटरीमा चयन गरिएको भएमा यो छलफल गरिने छ। संयुक्त सम्पत्तिमा सबै नामहरू सूचीबद्ध गर्नुहोस् र घरपरिवारको सदस्यसँग सम्बन्ध वर्णन गर्नुहोस्:

**म मेरो घरपरिवारमा मानिसहरूको कुन सङ्ख्या निम्न छ भनी प्रमाणित गर्दछु:**

खण्ड B: सामान्य जानकारी

1. तपाईं हाउजिङ डिभिजनले तपाईंसँग कुन भाषामा कुराकानी गरोस् भन्ने चाहनुहुन्छ?

। दोभाषे सेवाहरू निशुल्क उपलब्ध गराइन्छ।

2. के तपाईंलाई उपयुक्त व्यवस्था (रिजनेबल अकोमोडेसन) र/वा एडीए एकाइ चाहिन्छ?: ☐ चाहिन्छ ☐ चाहिंदैन

यदि हुन्छ भने, आवेदन म्याद समाप्त हुनुअघि यो आवेदन भएको तपाईंको स्वास्थ्य स्याहार प्रदायकबाट आवश्यक भएको प्रमाणीकरण पेश गर्नुहोस्।

कृपया आवश्यक उचित आवास व्याख्या गर्नुहोस्: \_\_\_\_\_

3. घरपरिवारको सदस्य हालैमा सोमरभिलमा बस्नुहुन्छ वा पूर्ण समयका लागि काम (20 घण्टा+/हप्ता) गर्नुहुन्छ?

☐ हो ☐ होइन

4. के घरपरिवारका प्रमुख व्यक्ति पूर्ण - समय विद्यार्थी वा निम्न सेमेस्टरमा पूर्ण - समय विद्यार्थीका दर्ता गरिएको हुन? ☐ हो ☐ होइन

कृपया ध्यान दिनुहोस्: दुवै घरपरिवारका प्रमुख व्यक्ति विद्यार्थीहरूको पूर्ण-समय हुन सक्दैन; आवेदकहरूले संस्थाबाट प्रत्यक्ष रूपमा प्रमाणीकरण उपलब्ध गराउनुपर्छ।

5. के तपाईंको परिवारको कुनै सदस्य सोमरभिल शहरमा रोजगार गर्छन्? ☐ हो ☐ होइन

तपाईं वा घरपरिवारको सदस्य सोमरभिल शहरका लागि काम गर्नुहुन्छ भने लटरीमा कुनै पनि प्राथमिकता दिइएको छैन। यो सामान्य खुलासा हो।

6. तपाईंले यो अवसरका बारेमा कसरी थाहा पाउनुभयो? ☐ समावेशी आवास लिस्टसर्भ ☐ सिटीको वेबसाइट ☐ फ्लायर ☐ समाचारपत्र ☐ परिवार/साथी ☐ सोसल मिडिया ☐ वेब खोजी ☐ अन्य:

7. तपाईं समावेशी हाउजिङ प्रोग्रामको सोमरभिलको सहरमार्फत उपलब्ध आउँदो वहनीय भाडा र आवास स्वामित्व अवसरहरूको सूचनाहरू प्राप्त गर्न इन्क्लूशनरी हाउजिङ लिस्टसर्भमा समावेश गरिएको तपाईंको इमेल चाहनुहुन्छ? ☐ हो ☐ होइन

तपाईंले पहिले नै इमेल सचेतनाहरू प्राप्त गरेमा कृपया माथि भएको प्रश्नमा "चाहनुहुन्न" मा चिन्ह लगाउनुहोस्

**निम्न प्रश्नहरू वैकल्पिक हुन् र लटरीमा सहभागी हुन आवश्यक हुँदैन:**

के तपाईंसँग मोटर सवारी साधन छ? ☐ छ ☐ छैन

कृपया याद गर्नुहोस् प्रोपर्टीमा अतिरिक्त \$200/महिनाको लागि FCFS ग्यारेज पार्किंग छ। त्यहाँ अन-स्ट्रिट अनुमति पार्किंग पनि छ।

के तपाईंलाई आवासिय पार्किङ अनुमति आवश्यक हुन्छ? ☐ छ ☐ छैन

घरपरिवारको प्रमुखको जातीयता कुन हो?

☐ हिस्प्यानिक/ल्याटिनो ☐ गैर-हिस्पानिक / ल्याटिनो

घरपरिवारको प्रमुख/ घरपरिवारको सह-प्रमुखको जाति कुन हो?

कृपया लागू हुने सबै बाकसमा ठीक चिन्ह लगाउनुहोस्:

☐ अफ्रिकी अमेरिकी ☐ आदिवासी अमेरिकी/अलास्का मूलनिवासी ☐ एसियन

☐ मध्य पूर्वी/उत्तर अफ्रिकी

☐ हवाई निवासी/अन्य प्रशान्त द्वीपवासी ☐ श्वेत जाति ☐ अश्वेत जाति ☐ खैरो

☐ दुई वा सोभन्दा बढी जाति

☐ अन्य:

घरपरिवारको प्रमुख/ घरपरिवारको सह-प्रमुखको मूल राष्ट्र हो/हुन् (यो प्रश्न ऐच्छिक हो):

\_\_\_\_\_

(अर्को पानामा जारी)

## खण्ड C: आम्दानी र सम्पत्तिहरू

**आम्दानीसम्बन्धी जानकारी** – ज्याला, तलबहरू, टिप्स, स्वरोजगार आम्दानी, कल्याण/TAFDC लाभहरू, सामाजिक सुरक्षा, TANF, SSI, पेन्सनहरू, असक्षमता क्षतिपूर्ति, बेरोजगारी क्षतिपूर्ति, भत्ता, बाल सहायता, सैन्य भुक्तानी, पेन्सनहरू, मृत्यु लाभहरू, सिजन/एक-समय रोजगार र गिग, आदि।

यसले तपाईंको आम्दानी योग्यतालाई प्रभाव पार्न सक्ने भएकाले अर्को 12 महिनामा तपाईंको घरपरिवारले अनुमान गरेको आम्दानीमा सबै परिवर्तनहरू विचार गरेर सङ्केत गर्नुहोस्। तपाईं अनिश्चित भएमा, तपाईं अनुमानित वृद्धि, बोनसहरू, OT, कार्य समयमा परिवर्तनहरू, बसाई समायोजनको लागत (COLAS) आदि बारे तपाईंको HR/कार्यालय व्यवस्थापक/युनियन प्रतिनिधिसँग कुरा गर्नुपर्छ।

| घरका सदस्यहरू | आम्दानीको स्रोत (रोजगारदाता/सम्झौता थप्नुहोस्) | वार्षिक कुल आय |
|---------------|------------------------------------------------|----------------|
|               | रोजगारदाताको नाम                               |                |
|               | रोजगारदाताको नाम                               |                |
|               | रोजगारदाताको नाम                               |                |
|               | रोजगारदाताको नाम                               |                |
|               | रोजगारदाताको नाम                               |                |
|               | रोजगारदाताको नाम                               |                |
|               | रोजगारदाताको नाम                               |                |
|               | स्वरोजगार (नाम/सम्झौता):                       |                |
|               | स्वरोजगार (नाम/सम्झौता):                       |                |
|               | स्वरोजगार (नाम/सम्झौता):                       |                |
|               | स्वरोजगार (नाम/सम्झौता):                       |                |
|               | स्वरोजगार (नाम/सम्झौता):                       |                |
|               | स्वरोजगार (नाम/सम्झौता):                       |                |
|               | बाल सहायता                                     |                |
|               | बाल सहायता                                     |                |
|               | बाल सहायता                                     |                |
|               | SS(DI)/TAFDC                                   |                |

|                                       |                      |  |
|---------------------------------------|----------------------|--|
|                                       | SS(D)I/TAFDC         |  |
|                                       | SS(D)I/TAFDC         |  |
|                                       | SS(D)I/TAFDC         |  |
|                                       | बेरोजगारी            |  |
|                                       | बेरोजगारी            |  |
|                                       | बेरोजगारी            |  |
|                                       | पेन्सन               |  |
|                                       | पेन्सन               |  |
|                                       | पेन्सन               |  |
|                                       | अन्य                 |  |
|                                       | अन्य                 |  |
|                                       | अन्य                 |  |
|                                       | सम्पत्तिहरूबाट ब्याज |  |
|                                       | सम्पत्तिहरूबाट ब्याज |  |
|                                       | सम्पत्तिहरूबाट ब्याज |  |
| जम्मा वार्षिक घरपरिवारको कुल आम्दानी: |                      |  |

1) अर्को 12 महिनामा आम्दानीमा सबै अनुमानित परिवर्तनहरू व्याख्या गर्नुहोस्\*\* (मौसमी रोजगार, काम गरिएको समयमा परिवर्तनहरू, वृद्धि, बोनसहरू, रोजगारको कमी, रोजगारमा परिवर्तन, पदोन्नतिहरू, बसाई समायोजनको लागत आदि)। प्रत्येक परिवर्तनका लागि, प्रत्येक परिवर्तन सङ्ख्यात्मक रूपमा र अनुमानित मितिको वर्णन गर्नुहोस्। आवश्यक भएमा अर्को पाना संलग्न गर्नुहोस्। अनुमानित परिवर्तनहरू खुलासा गर्न असफल भएकाले तपाईंको आम्दानी प्रमाणपत्रको समयमा तपाईंको आम्दानी योग्यतालाई प्रभाव पार्न सक्छ। आवश्यक अनुसार अतिरिक्त पृष्ठहरू संलग्न गर्नुहोस्।

\*\*तपाईंले पूरा गरेको मात्र तपाईंको आवेदनका लागि यो प्रश्नको जवाफ दिनुपर्छ। तपाईंले आम्दानीमा कुनै पनि परिवर्तनहरू अनुमान नगरेमा, तपाईंले उपयुक्त छैन भनी जवाफ दिन सक्नुहुन्छ।

**सम्पत्तिसम्बन्धी जानकारी** - सबै घरपरिवारका सदस्यहरूको सम्पत्ति तल सूचीबद्ध गर्नुहोस्। युएसए वा विदेशमा रहेका सबै बैंक खाताहरू (सेभिङ्ग्स र चेकिङ्ग्स), जीवन बीमा, स्टक र बन्ड, ट्रस्ट, सेवानिवृत्ति खाताहरू, शैक्षिक बचत खाता, घर जग्गा, अनलाईन मुद्रा (बिटकोइन...), नगद एप्स (पेपाल, भेन्मो इत्यादि) समावेश गर्नुहोस्।

**सम्पत्तिको सीमा:** \$105,574 (प्रतिबन्धित सम्पत्ति बाहेक)

**आवेदकहरूले अनुपस्थित जीवनसाथी/घरपरिवारको सदस्य(हरू) भएको सबै संयुक्त खाताहरूको खुलासा गर्नुपर्छ।**

आवश्यक अनुसार अतिरिक्त पृष्ठहरू संलग्न गर्नुहोस्

| घरका सदस्यहरू                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | सम्पत्तिको प्रकार (जाँच, सेवानिवृत्ति...) र खाता नम्बर | वित्तीय संस्थाको नाम | सम्पत्तिको मूल्य वा हालको ब्यालेन्स |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------|-------------------------------------|
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| <b>प्रतिबन्धित सम्पत्तिहरू कुल (IRA, 401(k) 403(b), आदि):</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                        |                      |                                     |
| <b>सबै घरपरिवारको सम्पत्तिहरू कुल:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                        |                      |                                     |
| <p>1) कुनै पनि घरपरिवारका सदस्यहरूसँग कुनै पनि अन्य देशमा सम्पत्तिहरू वा खाताहरू छन्? <input type="checkbox"/> हो <input type="checkbox"/> छैन<br/>छन् भने, कृपया माथि तालिकामा यी सम्पत्तिहरूको खुलासा गर्नुहोस्।</p> <p>2) के कुनै पनि घरपरिवार सदस्यको रियल स्टेट वा कुनै अन्य देशमा विदेशको सम्पत्तिमा संयुक्त रुचि छ? <input type="checkbox"/> हो <input type="checkbox"/> छैन<br/>छ भने, ठेगाना उपलब्ध गराउनुहोस्:<br/>कृपया व्यक्तिको नाम, वित्तीय संस्था, खाता र कुनै पनि संयुक्त खाता र/वा सम्पत्तिको ठेगानाहरू उपलब्ध गराउनुहोस्</p> <p>3) तपाईंको घरपरिवारमा डाउन पेमेन्टका लागि जस्ता घरपरिवारको बाहिर कोहीबाट मौद्रिक उपहार अपेक्षा गर्दै हुनुहुन्छ? <input type="checkbox"/> हो <input type="checkbox"/> छैन<br/>यदि हो भने, कृपया अपेक्षा गरेको रकम खुलासा गर्नुहोस्: \$</p> <p>4) तपाईंको डाउन पेमेन्टको जम्मा रकम कति हो? \$</p> <p>5) के तपाईंले संयुक्त राज्य अमेरिका वा विदेशमा विगत तीन (3) वर्षमा कुनै पनि वास्तविक सम्पत्ति वा सम्पत्तिहरू बिक्री, स्थानान्तरण वा दिनुभएको छ? <input type="checkbox"/> हो <input type="checkbox"/> छैन यदि छ भने, रकम र</p> |                                                        |                      |                                     |

बिक्री/स्थानान्तरणको मिति उपलब्ध गराउनुहोस्:

घरपरिवारहरूले सबैभन्दा भर्खरको र लगातार, तीन (3) महिनाको पूर्ण विवरणहरू (सबै पृष्ठहरू, खाली भए पनि)/लेनदेन इतिहास प्रदान गर्न आवश्यक हुनेछ। प्रमाणीकरण गर्न नसकिने खाताहरूमा भएका सबै रकमहरूलाई आयको रूपमा गणना गरिनेछ।

#### खण्ड D: प्राथमिकताहरू

घरपरिवारको सदस्य सोमरभिलमा बस्नुहुन्छ? ☐ हो ☐ छैन

के घरपरिवारको सदस्य सोमरभिलमा पूर्ण समयका लागि काम (32+ घण्टा/हप्ता) गर्नुहुन्छ? ☐ हो ☐ छैन

के तपाईंको घरको बच्चा/बाल सोमरभिल पब्लिक स्कूल वा चार्टर स्कूलमा पढ्छ? ☐ हो ☐ छैन

प्रमाणीकरण आम्दानी प्रमाणीकरणको समयमा आवश्यक हुने छ र आवेदन बुझाउने अन्तिम मितिको हालै (30 दिनभित्रको मिति भएको) हुनुपर्छ। तल कुनै सोमरभिल प्राथमिकता प्राप्त गर्नका लागि स्वीकार्य कागजात समावेश गरिन्छ।

प्राथमिकताहरू बसेको वा सोमरभिलमा (20+ घण्टा/हप्ता) मा भौतिक रूपमा काम गरेको हालको प्रमाणीकरण पुरा आवेदनको 30 दिनभित्र मिति भएको) उपलब्ध गराउन घरपरिवारहरूका लागि प्रदान गरिने छ।

प्रमाणीकरणहरू (जस्तै बिलहरू, लिज आदि) सबै पृष्ठहरू पूरा गरेर समावेश गर्नुपर्छ।

निवासको प्रमाणमा निम्न समावेश हुन सक्छ:

- हालै हस्ताक्षर गरिएको लिज; वा
- सम्पत्तिमा आवेदक भाडावाल र सम्पत्तिको स्वामित्व पुष्टि गर्दै घरधनीबाट नोटरी गरिएका पत्रहरू; वा
- हालको विवरण मितिसहित उपयोगिता बिल। बिलको अन्तिम मिति प्रयोग नगर्नुहोस्; वा
- हालको विवरण मिति भएको सोमरभिल ठेगानासहित बैंक/क्रेडिट कार्ड/केबल बिलको विवरण; वा
- हालको मतदाता दर्ता, गत 30 दिनभित्र दर्ता मिति देखाउदै।

सोमरभिलमा रोजगारको प्रमाणमा निम्न समावेश हुन सक्छ:

- सोमरभिल ठेगाना जहाँ तपाईंले काम गर्नुहुन्छ र तपाईंले सोमरभिलमा प्रति हप्ता काम गरेको कुल घण्टा समावेश भएको प्रमुख कम्पनीको पत्रमा रोजगारदाताबाट हस्ताक्षर गरिएको र मिति भएको पत्र; वा
- हालको पे स्टबले सोमरभिल ठेगाना जहाँ तपाईंले काम गर्नुहुन्छ र तपाईंले प्रति भुक्तानी अवधिमा प्रति हप्ता काम गरेको कुल घण्टा देखाउदै।

सोमरभिलमा व्यवसायको स्वामित्वको अर्थ तपाईंले त्यहाँ काम गर्नुहुन्छ भन्ने होइन। व्यवसाय मालिकले स्वामित्वको प्रमाणीकरण, सोमरभिल व्यवसायको ठेगाना भएको मालिकको नाम जोड्ने हालको बिल, काम गरेको समयको नम्बर देखाउने हालको paystub वा paystubs उपलब्ध नभएमा, सोमरभिल व्यवसायमा प्रत्येक हप्ता काम गरिएको समय पुष्टि गर्ने नोटरी गरिएको शपथपत्र उपलब्ध गराउनुपर्छ।

सोमरभिल काम प्राथमिकताहरू Somerville मा रोजगारीको प्रमाणीकरणको रूपमा सह-कार्य गर्ने स्थानहरू उपलब्ध गराउने घरपरिवारहरूका लागि प्रदान गर्न सकिने।

सोमरभिल पब्लिक/चार्टर स्कूलमा उपस्थितिको प्रमाणमा यी समावेश हुन सक्छन्:

- हालको ठेगाना भएका बच्चा/बालबालिका (22 वर्ष मुनिका) का लागि स्कूल रेकर्ड।
- SPS वा सोमरभिलको चार्टर स्कूलबाट हालको पत्र वा स्कूल ट्रान्सक्रिप्ट।
- समर ब्रेकको समयमा:

- कागजातमा सबैभन्दा पछिल्लो वर्ष भर्ना भएको प्रमाण समावेश गर्नुपर्छ र यो पुनः भर्ना गर्ने चाहनाका साथ साथै नयाँ विद्यालय वर्ष सुरु हुनुअघि प्रदान गरिनुपर्छ।

### खण्ड E: एकाइ चयन

घरपरिवारको आकार र आम्दानी आवश्यकताहरूमा आधारित तपाईंले कुन लटरी पुल(हरू) समावेश गर्न चाहनुहुन्छ भनी सङ्केत गर्नुहोस् (तपाईं एउटा एकाइ आकारभन्दा धेरै चयन गर्न सक्नुहुन्छ)। चिठ्ठापछि दस्तावेजीकरण गर्नुपर्ने तपाईंलाई अशक्तता वा मेडिकल आवश्यकताले अतिरिक्त बेडरूम चाहिएको अवस्थामा बाहेक कृपया ध्यान दिनुहोस् कि प्रति बेडरूम कम्तिमा एकजना व्यक्ति चाहिन्छ। यदि तपाईंले अतिरिक्त बेडरूमको लागि मेडिकल आवश्यकता भएको दाबी गर्नुहुन्छ तर त्यसलाई दस्तावेजीकरण गर्न सक्नुहुन्न भने, तपाईंलाई सबै चिठ्ठा सूचीहरूको फेदमा पठाइनेछ।

1BR: \_\_\_\_\_

1BR: \_\_\_\_\_

2BR: \_\_\_\_\_

3BR: \_\_\_\_\_

न्यूनतम 2 जना परिवारको आकार

न्यूनतम 3 जना परिवारको आकार

### खण्ड F: प्रि-लटरी आवेदन चेकलिस्ट

#### के तपाईंले...

- सबै प्रश्नहरूको उत्तर दिनुभयो र आवेदनका भागहरू खाली छोड्नुभएन? ☐ हो ☐ होइन
- परिवारका सबै वयस्क सदस्यहरूले आवेदनमा हस्ताक्षर गरेको सुनिश्चित गर्नुभयो? ☐ हो ☐ होइन
- संयुक्त राज्य अमेरिका र विदेशमा सबै आम्दानी र सम्पत्तिका स्रोतहरू खुलासा गर्नुभयो? ☐ हो ☐ छैन  
तपाईंले "होइन" भने जवाफ दिनुभयो भने, तपाईंको आवेदनका खण्ड C का यी सम्पत्तिहरू समावेश हुन्छ।
- अर्को 12 महिनाका लागि आम्दानीमा समावेश र व्याख्या परिवर्तनहरू स्विकार गरियो? ☐ हो ☐ होइन  
तपाईंले "होइन" भने जवाफ दिनुभयो भने, आम्दानीमा अनुमानित परिवर्तनहरू व्याख्या गर्नुहोस्।
- के तपाईंले कर्जा पूर्व-स्वीकृति पत्र उपलब्ध गराउनुभयो? ☐ हो ☐ होइन
  - के यो 30 वर्षको स्थिर कर्जाको लागि पूर्व-स्वीकृति पत्र हो? ☐ हो ☐ होइन
  - के पूर्व-स्वीकृति पत्रमा ब्याज दर वा दायरा समावेश छ? ☐ हो ☐ होइन
  - के पूर्व-स्वीकृति पत्र चिठ्ठाको मितिसम्म मान्य छ? ☐ हो ☐ होइन
- के तपाईंले पहिलो पटक घर खरीदकर्ता कोर्समा भाग लिएको प्रमाण पेश गर्नुभएको छ?
  - के एजेन्सीद्वारा प्रदान गरिएको पाठ्यक्रम CHAPA को वेबसाइटमा सूचीबद्ध छ? ☐ छ ☐ छैन (<https://www.chapa.org/housing-courses/homebuyer-education-agencies>)
  - के तपाईंले चिठ्ठाको मितिको 3 वर्ष भित्र पाठ्यक्रम पूरा गर्नुभयो? ☐ हो ☐ होइन

यदि तपाईंले माथिको कुनै पनि जवाफ "होइन" दिनुभयो भने तपाईंको आवेदन अपूर्ण छ।

तपाईंले माथिको सबै जानकारी समावेश भएको अद्यावधिक पत्र पेश गर्नुपर्छ। तपाईंको ऋणदातालाई निम्न प्रत्येक खण्डहरू देखाउनुहोस्: "भवन विवरण र एकाइ विवरण"; "कर्जा पूर्व-स्वीकृतिमा के समावेश छ?"; र "किफायती आवास प्रतिबन्धको विवरण" ताकि तिनीहरूसँग तपाईंलाई पत्र प्रदान गर्न आवश्यक सबै जानकारी



## खण्ड F: पुनरावेदनहरू

मालनी प्रोपर्टीजद्वारा योग्यताको चिठ्ठापूर्वको निर्धारण निम्नानुसार आधारित हुन्छ:

- सहायक कागजातहरू सहितको पूर्ण आवेदन पेश गर्ने।
- आम्दानी र/वा घरपरिवारको संरचना आवश्यकताहरू।
- पहिलो पटकको घर खरीदकर्ताको रूपमा योग्यता

अस्वीकृत भएमा, आवेदकहरूलाई विशेष परिस्थितिहरूमा पुनरावलोकन माग गर्ने अधिकार हुन्छ। निम्न प्रकारका निर्णयहरूमाथि पुनरावेदन गर्न सकिन्छ:

- अपूर्ण आवेदनहरू पेश गर्ने।
- आम्दानी वा घरपरिवार संरचना आवश्यकताहरू पूरा गर्न असफल भएमा।
- पहिलो पटक घर खरीदकर्ताको स्थिति प्रदर्शन गर्न असफल भएमा वा कार्यक्रमको नीति अनुसार आवश्यक पर्ने मान्य धितो पूर्व-स्वीकृति पत्र प्रदान गर्न असफल भएमा।

म्याद समाप्त हुनुअघि सही जानकारीको खुलासा गरी सम्पूर्ण आवेदन पूरा गर्नु आवेदकको जिम्मेवारी हो। अन्तिम मितिभन्दा 5 कार्य दिनअगाडि आफ्नो आवेदन बुझाउने आवेदकहरूले प्रतिक्रिया प्राप्त गर्न र अन्तिम मितिभन्दा अगाडि संशोधन/पुनः पेश गर्न सक्छन्। समय सीमापछि प्राप्त आवेदनहरू ढिलो पेश गरिएको कारणले अस्वीकार गरिनेछ।

अस्वीकार सूचना (इमेल वा पत्राचार) को भएको मितिबाट 10 कार्य दिनभित्र पुनरावेदनहरू पेश गरिसक्नुपर्छ। पुनरावेदनहरूको मूल्याङ्कन निम्न आधारमा गरिन्छ:

- कार्यक्रम नीतिहरूको सही प्रयोग
- आवश्यक प्रक्रियाहरूको पालना
- तर्कसंगतता
- पुनरावलोकनसँगै पेश गरिएको कुनै पनि नयाँ वा स्पष्ट पार्ने जानकारी

समीक्षाले मूल निर्णयमा त्रुटि, निरीक्षण, वा नीतिको गलत प्रयोगले भौतिक रूपमा प्रभाव पारेको थियो कि थिएन भनेर मूल्याङ्कन गर्नेछ। आवास विभाग वा अस्वीकार जारी गर्ने संस्थाले पूर्ण अपील प्राप्त भएको 10 कार्य दिनभित्र लिखित प्रतिक्रिया जारी गर्नेछ। जटिलता वा थप कागजातहरूको आवश्यकताका कारण थप समय आवश्यक परेमा, आवेदकलाई अद्यावधिक अनुमानित समयसीमा सहित लिखित रूपमा सूचित गरिनेछ।

हाउजिङ डिभिजनले "वार्षिक आम्दानी" को संयुक्त राज्य आवास तथा सहर विकास विभाग (HUD) 24 CFR 5.609 भाग 5 को परिभाषालाई अपनाएको छ जसले अर्को 12 महिनामा सम्पत्तिहरूबाट प्राप्त आम्दानी लगायत कुल आम्दानीको पूर्वानुमान गर्छ। कर्मचारीले घरपरिवारहरूले आत्म-रिपोर्टका रूपमा उनीहरूको मासिक आम्दानी र यूनिटमा आम्दानीको योग्यता दायराका विरुद्ध जो तुलनामा वार्षिकीकरण बनाउँछन्।

## खण्ड G: जानकारी

तपाईंले यहाँ उपलब्ध गराउनुभएका सबै जानकारीलाई गोप्य मानिनेछ र हाम्रो कार्यालयले शहरको समावेशी आवास कार्यक्रम मार्फत यो किफायती अवसरमा योग्यता निर्धारण गर्न प्रयोग गर्नेछ। आवेदकहरूले चयन गरिएको खण्डमा, मेलोनी प्रोपर्टिजलाई पूर्ण आम्दानी र सम्पत्तिसम्बन्धी प्रमाणीकरण आवश्यक पर्ने छ भनी बुझ्दछन्। यसको मतलब चयन गरिएको खण्डमा, OSPCD लाई कागजात र आम्दानी, सम्पत्ति र परिवारका सदस्यहरूका सम्बन्धमा सबै जानकारीको अतिरिक्त प्रमाणीकरण उपलब्ध गराउनुपर्छ भन्ने हो। आवेदकले यो आवेदनमा भएका सबै जानकारी मेरो उत्कृष्ट ज्ञान र विश्वास अनुसार सत्य र सही छन् भनी प्रमाणित गर्नुहुन्छ। आवश्यक अनुसार/भएमा आवास अस्थिरताको कार्यालय, स्वास्थ्य तथा मानवीय सेवा विभाग र सोमरभिलको सहर विभागसँग मेरो घरपरिवारको जानकारी साझा गर्ने कुरा स्वीकार गर्छु र सहमति जनाउँछु। म Maloney Properties लाई उपयुक्त लटरी पुल चयन निर्धारण गर्न सोमरभिल प्राथमिक स्थिति र आम्दानी प्रमाणित गर्न तेस्रो पक्षहरूलाई सम्पर्क गर्न अनुमति दिन्छु।

मैले माथि व्याख्या गरिएनुसार आवेदन आवश्यकताहरू र म्याद समाप्तिहरू पढेको र बुझेको छु। मैले यो अवसरको लागि जानकारी प्याकेट प्राप्त गरेको छु र पूर्ण रूपमा समीक्षा गरेको छु। म मैले उपलब्ध गराएको जानकारी सत्य तथा सही छ भनी झूटा साक्षीको सजायअन्तर्गत प्रमाणित गर्दछु। गलत जानकारी र कथनहरूको प्रावधान इन्क्लूशनरी हाउजिङ प्रोग्रामको सोमरभिलको सहरमा योग्य नभएकाका लागि आधार हुन् भन्ने कुरा म बुझ्छु।

|                                  |                                 |      |
|----------------------------------|---------------------------------|------|
| घरपरिवारको प्रमुखको छापिने नाम   | घरपरिवारको प्रमुखको हस्ताक्षर   | मिति |
| घरपरिवारको उपप्रमुखको छापिने नाम | घरपरिवारको उपप्रमुखको हस्ताक्षर | मिति |
| अन्य वयस्कको छापिने नाम          | अन्य वयस्कको हस्ताक्षर          | मिति |
| अन्य वयस्कको छापिने नाम          | अन्य वयस्कको हस्ताक्षर          | मिति |
| अन्य वयस्कको छापिने नाम          | अन्य वयस्कको हस्ताक्षर          | मिति |