



六（6）套限价公寓出售

雅各布·D·威尔逊（Jacob D. Wilson）市长很高兴宣布推出位于 One Inman Square，位于 121 Prospect Street 六的（6）个收入限制的自有住房单位 One Inman Square，位于 121 Prospect Street



Developed by:
Royal Prospect LLC

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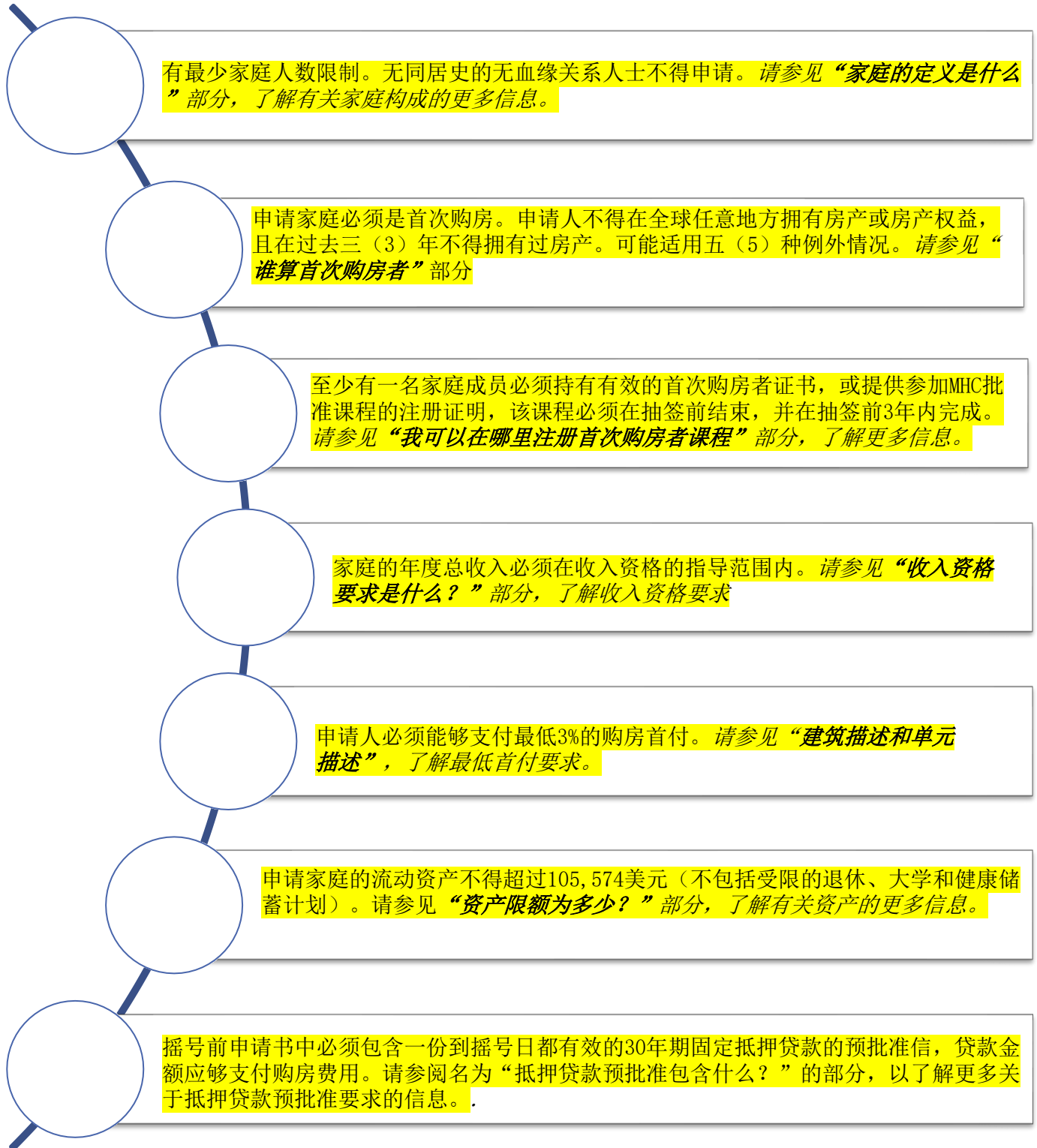
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引言

市长包容性住房办公室与皇家展望有限责任公司合作，欣然宣布通过城市的包容性住房计划，以低于市场的价格向符合条件的首次购房家庭出售六（6）套产权受限的公寓。这些住房将提供给年总收入符合以下标准的家庭：收入等于或低于地区收入中位数（AMI）80% 的家庭适用 P1 价格档位；等于或低于 AMI 110% 的家庭适用 P2 价格档位；等于或低于 AMI 140% 的家庭适用 P3 价格档位。

作为带契约限制的单元，这些单元在购房时将随单元契约和抵押贷款一起提交契约附加条款。这意味着单元的转售价格将永久（永远）受限。后续业主必须是符合收入资格要求的首次购房者。在本资料分发时，One Inman Square 的限制将很快被记录。有关经济适用房限制的更多信息将在记录在册后立即发布到米德尔塞克斯县南部地契登记局网站，这些信息目前在此信息包第7页提供。有关记录的进一步详情，请咨询住房工作人员。

请访问www.somervillema.gov/inclusionaryhousing了解有关包容性住房计划的更多信息

有关计划的问题（如资格要求、申请流程等），请发送邮件至
OneInmanSquare@MaloneyProperties.com

建筑描述和单元描述

One Inman Square系位于马萨诸塞州萨默维尔市的混合收入住宅开发项目，由32套产权公寓组成。其中六（6）套单元应被指定为收入限制型或‘可负担型’住房，定向面向波士顿-剑桥-昆西主要大都会统计区（“BCQ”）内家庭收入等于或低于地区收入中位数（AMI）80%、介于80% AMI至110% AMI之间，或介于110% AMI至140% AMI之间的家庭。经济适用单元的装修与市价单元没有任何区别。每个厨房都配有冰箱、炉灶、洗碗机和微波炉。此外，所有单元都将在单元内配备电动洗衣机和烘干机。业主需自行承担所有公用事业费用，包括电费（涵盖供暖/制冷、热水、烹饪及日常用电）。有线电视和互联网服务为可选项目；该物业不提供燃气服务。本项目设有十八（18）个可供购买的车库停车位。“包容性住房”103、207 和 303 单元的买家享有以优惠价格购买停车位的优先购买权。本项目还设有二十八（28）个供公共使用的自行车停放位。其中六（6）个自行车停放位将预留给“包容性住房”业主使用。

申请的截止日期是什么时候？

提交完整申请以参加抽签的截止日期是2026年9月14日星期一下午5点。9月14日下午5点或之后收到的申请将不被接受。

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.

六（6）套包容性住房（自有产权）									
单元号	单元规格	估计平方英尺数	AMI	带停车位	购买价格	最低首付（3%）	预计每月公寓管理费*	估算物业费**	最少家庭大小***
102	一居室	589	80%	否	210,093美元	6,302.79美元	133.58美元	2,306.82美元	1
107	二居室	780	80%	否	256,244美元	7,687.32美元	239.13美元	2,813.56美元	2
103	三居室	920	80%	是	297,830美元（含停车位）	8,934.90美元	265.52美元	3,270.17美元	3
				否	247,830美元（含停车位）	7,434.90美元		2,721.17美元	
205	一居室	655	81%-110%	否	311,857美元	9,355.71美元	212.74美元	3,424.19美元	1
303	三居室	958	81%-110%	是	400,855美元（含停车位）	12,025.65美元	277.06美元	4,401.39美元	3
				否	350,855美元（含停车位）	10,525.65美元		3,852.39美元	
207	二居室	852	111%-140%	是	467,297美元（含停车位）	14,018.91美元	239.13美元	5,130.92美元	2
				否	417,297美元（含停车位）	12,518.91美元		4,581.92美元	

*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.

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

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; 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?

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

While it is the responsibility of the household to provide Maloney Properties with all of their current income documents and to disclose all reasonably anticipated income within the next twelve (12) months upfront during the initial certification process, if there are other documents the household wishes to supply that are new, that provide clarifying information, or are unanticipated/unexpected, the household should state such in its written appeal, and either include the additional documents in the appeal request, or provide a timeline within which such documents can be provided. It is within the discretion of Maloney Properties whether to 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, 1st floor, Somerville MA 02145 / 617-625-6600 x2580

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

重要日期

	日期和时间	位置
信息说明会	2026年8月26日星期三中午12点 2026年9月2日星期三晚上6点	https://maloneyproperties.zoom.us/j/83174904032?pwd=KqHc3ypYbmaaixUN716JNTlQq3P0JJ.1 会议代码: 831 7490 4032 密码: 953361
开放日 (现场看房名额受限)	2026年8月27日星期四 下午3点至5点 2026年8月29日星期六上午10点至12点	地点: 普罗斯佩克特街121号 (121 Propsect Street) Somerville, MA 02143
申请截止日期	星期一, 2026年9月14日	申请表须填写完毕, 并于下午 5 点前送达至: Maloney Properties LLC ATTN: One Inman Square Lottery, 27 Mica Lane, Wellesley, MA 02481 或通过电子邮件发送至: OneInmanSquare@MaloneyProperties.com
摇号	通常在申请截止日期后 2 至 3 周举行。	摇号的详细信息将在Maloney Properties选好日期后, 通过电子邮件发送给所有申请人
迟交、不完整或零散提交的申请将不被纳入抽签。 发送到其他电子邮箱或传真发送的申请书将不被受理。		

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 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

摇号前申请书

ONE INMAN SQUARE

户主姓名

六（6）套包容性住房（自有产权）									
单元号	单元规格	估计平方英尺数	AMI	带停车位	购买价格	最低首付（3%）	预计每月公寓管理费*	估算物业税**	最少家庭大小***
102	一居室	589	80%	否	210,093美元	6,302.79美元	133.58美元	\$2,306.82	1
107	二居室	780	80%	否	256,244美元	7,687.32美元	239.13美元	2,813.56美元	2
103	三居室	920	80%	是	297,830美元（含停车位）	8,934.90美元	265.52美元	3,270.17美元	3
				否	247,830美元（含停车位）	7,434.90美元		2,721.17美元	
205	一居室	655	81%-110%	否	311,857美元	9,355.71美元	212.74美元	3,424.19美元	1
303	三居室	958	81%-110%	是	400,855美元（含停车位）	12,025.65美元	277.06美元	4,401.39美元	3
				否	350,855美元（含停车位）	10,525.65美元		3,852.39美元	
207	二居室	852	111%-140%	是	467,297美元（含停车位）	14,018.91美元	239.13美元	5,130.92美元	2
				否	417,297美元（含停车位）	12,518.91美元		4,581.92美元	

*公寓管理费由公寓协会设定，并可能根据公寓预算成本的增加而有所调整。

对于需要合理便利的家庭，最低家庭规模要求被免除。

在某一年1月1日之后占用包容性所有权单元并在该地报税的家庭，有资格向萨默维尔市评估部门申请住宅豁免。请拨打 (617) 625-6600 分机 3100 联系评估部门，了解更多关于住宅豁免的信息，或参考此处：

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

最高收入限额

（根据HUD、家庭人数和AMI制定）

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

*波士顿-剑桥-昆西（马萨诸塞州—新罕布什尔州）大都市统计区（MSA）2026年度地区收入中位数

资产限额：

105,574 美元（不含受限资产）

摇号前申请书说明

摇号前申请书必须通过以下方式之一提交给Maloney Properties:

- 亲自送达或邮寄至 Maloney Properties LLC, 收件人: One Inman Square Lottery, 地址: 27 Mica Lane, Wellesley, MA 02481 (必须在下述截止日期前送达, 而非仅以邮戳日期为准); 或
- 发送电子邮件至: OneInmanSquare@MaloneyProperties.com

发送至 OneInmanSquare@MaloneyProperties.com 以外电子邮箱地址的申请将不予受理。
不接受零碎发送或以截图形式发送的申请书。

- 1) 不得让任何问题留空。如果某个问题不适用, 请写不适用;
- 2) 确保所有成年人都在最后一页签名;
- 3) 如果您需要更多的空间来提供回复, 请另附纸张。

家庭有责任确保提交完整的申请书。如果您选择通过电子邮件提交申请书, 请不要联络住房部确认他们已收到申请书。您将收到来自Maloney Properties的电子邮件通知, 确认已收到您的申请书。

Maloney Properties将按收到申请书的先后次序, 在处理完您的申请书后, 即确认收到您的申请书并告知申请所处状态。请勿提交多份申请, 也请勿多次提交您的申请。

第一部分： 家庭信息

提供户主的以下联系信息：

户主姓名：
当前地址：
邮寄地址：
主要电话：（ ） 备用电话：（ ）
电子邮箱：

提供每个打算入住该单元的家庭成员的以下信息：

家庭成员姓名	与户主的关系	年龄	此人是否为全日制学生或者将在未来12个月内成为全日制学生？ 是/否
	户主		

1. 是否有家庭成员预计在摇号日之前进入妊娠晚期或分娩？ ☐是 ☐否

请注意： 如果是，这个未出生的孩子必须作为家庭成员包括在上表中，并且在进行收入证明流程时必须提供主治医生开具的妊娠晚期证明。

2. 以上所列的任何家庭成员是否与申请书上未列出的人合法结婚？ ☐是 ☐否

如果“是”，请在下面列出姓名和地址，并说明您目前的婚姻状况。根据回复，此人可能需要作为家庭成员包括在本申请书中：

3. 是否有任何家庭成员与非家庭成员拥有共同账户，财产，或共同拥有房产权益（无论是在美国还是国外）？ ☐是 ☐否

如果“是”，请将这些资产包括在“资产信息”下的资产表中。如果摇中号，这部分就需要详细讨论。列出共同资产的所有名称，并描述与家庭成员的关系：

本人特此证明家庭的总人数为： _____

第二部分：一般信息

1. 您希望住房部用什么语言与您沟通？_____.

□ 译服务免费提供。

2. 您是否需要合理的便利条件和/或 ADA 住房单元？： ☐ 是 ☐ 否

如果是，请在申请截止日期前将医疗保健提供者出具的需求证明与本申请书一起提交。

请描述合理的便利需求：_____

3. 家庭成员目前是否在萨默维尔居住或全职工作（每周20小时以上）？ ☐ 是 ☐ 否

4. 户主是否为全日制学生或者注册下学期成为全日制学生？ ☐ 是 ☐ 否

请注意：户主不能都是全日制学生；申请人必须提供机构直接出具的证明。

5. 您是否有家庭成员受雇于萨默维尔市市府？ ☐ 是 ☐ 否

如果您本人或您的家庭成员为萨默维尔市市府工作，在摇号中不会获得任何优先权。这只是进行披露。

6. 您是如何得知这个机会的？ ☐ 包容性住房邮件列表服务（Inclusionary Housing Listserv） ☐ 城市网站 ☐ 传单

☐ 报纸 ☐ 家人/朋友 ☐ 社交媒体 ☐ 网页搜索 ☐ 其他：_____

7. 您是否希望自己的电子邮箱被储存在包容性住房邮件列表服务（Inclusionary Housing Listserv）中，以便接收未来萨默维尔市包容性住房计划提供的廉租和购房机会通知？ ☐ 是 ☐ 否

如果您已经收到电子邮件提醒，请对上述问题选择“否”

以下问题为可选题，不作为摇号强制问题：

您是否有机动车辆？ ☐ 是 ☐ 否

请注意，该房产有FCFS车库停车位，每月额外支付200美元即可获得。此外也有路边停车许可证。

是否需要住宅停车证？ ☐ 是 ☐ 否

户主的民族是什么？ ☐ 西班牙裔/拉丁裔 ☐ 非西班牙裔/拉丁裔

户主/联合户主的种族是什么？ 请勾选所有适用的方框：

☐ 非裔美国人 ☐ 土著美国人/阿拉斯加土著 ☐ 亚洲人

☐ 中东/北非人

☐ 夏威夷土著/其他太平洋岛民 ☐ 白人 ☐ 黑人 ☐ 棕色人种

☐ 两个或多个种族

☐ 其他：_____

户主/共同户主的原籍国是哪里？（此问题为可选项）：_____

（下页续）

第三部分：收入和资产

收入信息——列出所有收入，如工资、薪金、小费、自雇收入、福利/TAFDC福利、社会保障、TANF、SSI、养老金、伤残补偿、失业补偿、赡养费、子女抚养费、军人薪金、养老金、死亡抚恤金、季节性/一次性工作和演出收入等。

请思考并指出您的家庭在未来12个月的所有预期收入变化，因为这可能会影响您的收入资格。如果您不确定，您应该向人力资源/办公室经理/工会代表咨询预期的加薪、奖金、加班、工作时间变化、生活费用调整等。

家庭成员	收入来源（添加雇主/合同）	总年收入
	雇主名称	
	雇主名称	
	雇主名称	
	雇主名称	
	雇主名称	
	雇主名称	
	雇主名称	
	自雇（姓名/合同）：	
	自雇（姓名/合同）：	
	自雇（姓名/合同）：	
	自雇（姓名/合同）：	
	自雇（姓名/合同）：	
	自雇（姓名/合同）：	
	子女抚养费	
	子女抚养费	
	子女抚养费	
	SS (DI) /TAFDC	

	SS (D) I/TAFDC	
	SS (D) I/TAFDC	
	SS (D) I/TAFDC	
	失业金	
	失业金	
	失业金	
	退休金	
	退休金	
	退休金	
	其他	
	其他	
	其他	
	资产利息	
	资产利息	
	资产利息	
家庭总收入:		

1) 请描述未来12个月的所有预期收入变化** (季节性工作、工作时间变化、加薪、奖金、失业金、工作变动、晋升、生活费用调整等)。对于每项变化, 请提供数字金额和预计日期。如有必要, 请另附纸张。未能披露预期变化可能会影响您在收入证明流程中的收入资格判定。如有必要, 请另附纸张。

* *您必须回答此问题, 申请书才算填写完整。如果您预计收入不会有任何变化, 您可以回答不适用

资产信息——在下面列出所有家庭成员的资产。包括所有银行账户（储蓄和支票）、人寿保险、股票和债券、信托、退休账户、教育储蓄账户、房地产、在线货币（比特币……）、收付款应用程序（PayPal、Venmo等），无论是在美国国内还是国外。

资产限额：105,574美元（不包括受限资产）

申请人必须披露与不在家中的配偶/家庭成员共同持有的所有联名账户。

如有必要，请另附纸张

家庭成员	资产类型（支票、退休金……）和账号	金融机构名称	资产价值或当前余额
受限制资产总额（IRA、401(k) 403(b)等）：			
所有家庭资产总额：			
1) 家庭成员是否在其他国家拥有资产或账户？ ☐是 ☐否 如果是，请在表中披露这些资产 2) 是否有家庭成员在国外或任何其他国家拥有房产或财产的共同权益？ ☐是 ☐否 如果是，请提供地址： 请提供个人姓名、金融机构名称、任何联合账户和/或财产的账号和地址 3) 您的家庭中是否有人预计会从家庭之外的其他人处得到金钱类礼物，例如首付金？ ☐是 ☐否 如果是，请披露预期金额：美元 4) 您的首付金总额是多少？美元 5) 在过去三（3）年内，您是否在美国或国外出售、转让或赠送过任何房产或资产？ ☐是 ☐否 如果是，请提供销售/转让的金额和日期：			

申请家庭应提供最近连续三（3）个月的完整对账单（须包含所有页面，即使该页为空白页）或交易流水记录。存入账户但无法证明的所有存款都将算作收入。

第四部分：优先权

是否有家庭成员住在萨默维尔？ ☐ 是 ☐ 否

家庭成员是否在萨默维尔全职工作（每周32小时以上）？ ☐ 是 ☐ 否

您家中是否有孩子就读于萨默维尔公立学校或特许学校？ ☐ 是 ☐ 否

在进行收入证明时需要提供核实文件，并且必须是基于申请截止日期的有效日期（在截止日期前30天之内）。以下为申请萨默维尔优先权的合格证明文件。

对于提供当前验证（在完整申请日期的30天内）的家庭，将优先考虑这些家庭在Somerville居住或全职工作（每周20小时以上）。证明文件（如账单、租约等）必须完整，包括所有页面。

居住证明可能包括：

- 有效签署的租约；或者
- 经公证的房东确认信，确认房产所有权和申请人对该房产的租赁关系；或者
- 具有有效结单日期的公用事业账单。不要使用账单到期日；或者
- 带有萨默维尔地址和有效结单日期的银行/信用卡/有线电视账单结算单；或者
- 有效选民登记，显示最近30天内的登记日期。

在萨默维尔的工作证明可能包括：

- 雇主以公司信头出具带有签名并注明日期的信函，写明您在萨默维尔的工作地址和您在萨默维尔工作的每周小时数；或者
- 有效工资条，显示您在萨默维尔的工作地址和每个工资周期的工作小时数。

在萨默维尔拥有一家企业并不意味着您在那里工作。企业所有者必须提供所有权证明、将所有者姓名与萨默维尔企业地址联系起来的有效账单和显示工作小时数的有效工资条，或者如果没有工资条，则提供公证宣誓书，确认在萨默维尔企业的每周工作小时数。

萨默维尔工作优先权可能不会授予提供联合办公空间作为萨默维尔就业证明的家庭。

萨默维尔公立/特许学校的出勤证明可能包括：

- 现住址下不满22岁的孩子的学校记录。
- 来自萨默维尔公立学校或特许学校的有效信件或成绩单。
- 暑假期间：
 - 文件必须包括最近一年的入学证明，并应在新学年开始前提供，同时提交重新入学的意向通知。

第五部分：单元选择

根据家庭人数和收入要求，说明您希望加入的摇号池（您可以选择多个单元面积）。请注意，每个卧室至少需要一个人，除非您有残疾或医疗需求，需要额外的卧室，而这必须在摇号后提供证明文件。如果您声称因为医疗需求需要额外的卧室，但无法提供证明文件，您将被排在所有摇号名单的最后。

1 间卧室：_____	1 间卧室：_____	2 间卧室：_____	3 间卧室：_____
		最低住户人数：2人	最低住户人数：3人

第六部分：摇号前申请书检查清单

您是否已经……

1. 回答所有问题，没有让申请书的任何问题留空？ ☐是 ☐否

2. 确保所有成年家庭成员均已在申请书上签名？ ☐是 ☐否

3. 披露在美国和海外的所有收入和资产来源？ ☐是 ☐否

如果您回答“否”，请在申请书的第三部分列出这些资产。

4. 包括并描述未来12个月的预期收入变化？ ☐是 ☐否

如果回答“否”，请描述预期收入变化。

5. 您是否提供了抵押贷款预批准信？ ☐是 ☐否

➤ 预批准信是否用于30年期固定抵押贷款？ ☐是 ☐否

➤ 预批准信包含利率或利率范围吗？ ☐是 ☐否

➤ 预批准信直到摇号日都有效吗？ ☐是 ☐否

6. 您是否提交了参与首次购房者课程的证明？

➤ 课程是由CHAPA网站上列出的机构提供的吗？ ☐是 ☐否

(<https://www.chapa.org/housing-courses/homebuyer-education-agencies>)

➤ 您是否在摇号日的3年之内完成课程？ ☐是 ☐否

如果您对以上任意问题的回答为“否”，您的申请书就不完整。

您必须提交包含以上所有信息的更新信。向您的贷款人出示以下每个部分：“**建筑描述和单元描述**”；“**抵押贷款预批准需要做些什么**”；以及“**经济适用房限制描述**”，以便他们拥有为您提供信函所需的全部信息。

第六部分：上诉

马洛尼物业的抽签前资格确定基于以下几点：

- 提交完整的申请及支持文件。
- 收入和/或家庭构成要求。
- 首次购房者的资格条件

如果申请被拒，申请人有权在特定情况下提出上诉。以下类型的决定可以上诉：

- 提交不完整的申请。
- 未能满足收入或家庭构成要求。
- 未能证明首次购房者身份或提供符合项目政策要求的有效按揭预批准信。

申请人有责任披露准确的信息，并在截止日期前完成整个申请。在截止日期前超过5个工作日提交申请的申请人可能会收到反馈，并在截止日期前进行修改/重新提交。截止日期后收到的申请将被视为逾期提交而被拒绝。

申诉必须在拒绝通知（电子邮件或邮寄）日期后的10个工作日内提交。上诉根据以下标准进行评估：

- 正确应用项目政策
- 遵循必要的程序
- 合理性
- 任何新的或澄清的信息随申诉提交。

该审查将评估原始决定是否因错误、疏忽或政策误用而受到实质性影响。住房部门或发出拒绝的实体将在收到完整申诉后的10个工作日内发出书面回复。如果由于复杂性或需要进一步的文件而需要额外时间，申请人将收到书面通知，其中包含更新后的预计时间表。

住房部采用了美国住房和城市发展部（HUD）24 CFR 5.609 Part 5中“年收入”的定义，即预计未来12个月的总收入，包括资产收入。工作人员将家庭自报的月收入按年计算，并与该单位的收入资格范围进行比较。

第七部分：通知

您在此提供的所有信息都将进行保密处理，我们的办公室将使用这些信息来确定您是否有资格通过该市包容性住房计划获得此次低价购房机会。申请人理解，如果被选中，Maloney Properties将需要完整的收入和资产证明。这意味着申请人（如果被选中）必须向OSPCD提供文件，进一步核实所有有关收入，资产和家庭成员的信息。申请人保证本申请书中的所有信息都是真实和准确的。我认可并同意在必要时与Office of Housing Stability（住房稳定办公室）、Health and Human Services Department（卫生与公共服务部）以及萨默维尔市的其他部门共享我的家庭信息。我授权Maloney Properties联系第三方来核实萨默维尔的优先权和收入，以确定相应的摇号池选择。

我已经阅读并理解上述申请要求和截止日期。我已收到并完整审阅此次机会的信息包。我保证所提供的信息都是真实和准确的，违者将被处以伪证罪。我理解，根据萨默维尔市的包容性住房计划，提供虚假信息和陈述将会造成失去资格。

_____ 户主正楷姓名	_____ 户主签名	_____ 日期
_____ 联合户主正楷姓名	_____ 联合户主签名	_____ 日期
_____ 其他成年人正楷姓名	_____ 其他成年人签名	_____ 日期
_____ 其他成年人正楷姓名	_____ 其他成年人签名	_____ 日期
_____ 其他成年人正楷姓名	_____ 其他成年人签名	_____ 日期