



四 (4) 套收入限制型公寓待售

市長 Katjana Ballantyne 很高興地宣佈以下位置有四

(4) 套收入限制型住房：

71 Bow Street, 位於 65-71 Bow Street



Developed by:

Bow Street Union Square, LLC

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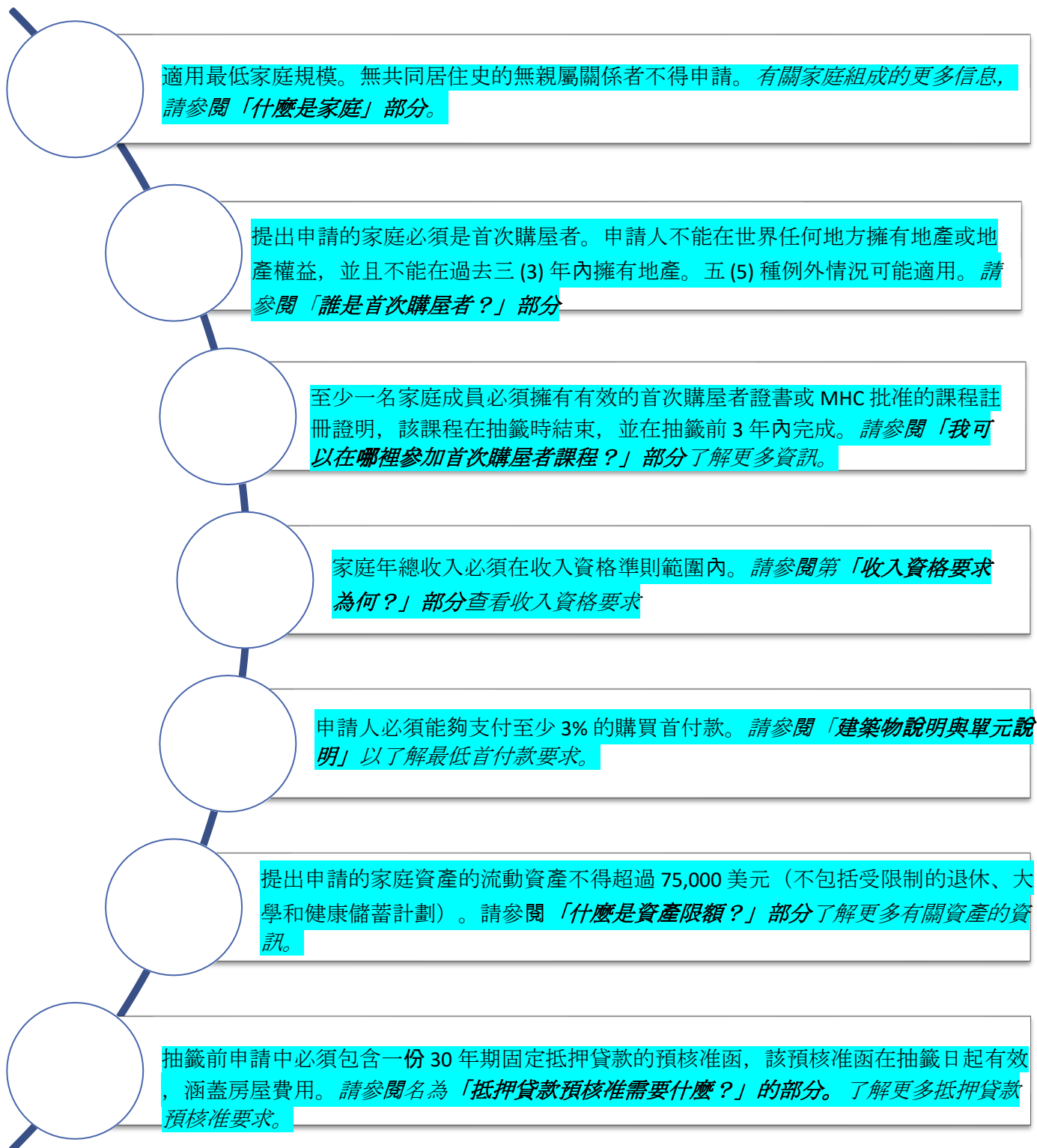
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簡介

市長策略規劃和社區發展辦公室 (OSPCD) 與 Bow Street Union Square, LLC 合作，並很高興地宣布向符合資格的首次購房者家庭出售四套契約限制公寓。並透過本市的**包容性住房計畫**以低於市場價的價格出售這些公寓。這些單元將提供給年總收入等於或低於地區中位數收入 (AMI) 80% (價格等級 P1) 和/或等於或低於 AMI 110% (價格等級 P2) 的家庭。

作為契約限制的單元，在購買這些單元時需要隨單元契據和抵押貸款一起提交契據附加條款。這意味著轉售單元的價格將受到永久 (永遠) 限制。後續業主必須是符合收入資格的首次購屋者。71 Bow Street 的限制將在本資料包分發之時立即記錄。有關經濟適用住房限制的更多資訊一旦記錄後，將在 Middlesex South 契約登記處網站上提供，目前可在本資訊包的第 6 頁上找到。請向住房工作人員詢問進一步的記錄細節。

有關包容性住房計劃的更多信息，請訪問 www.somervillema.gov/inclusionaryhousing

相關流程問題 (資格要求、申請流程等) 請發郵件至 71Bow@MaloneyProperties.com

建築物說明和單元說明

71 Bow Street 是位於麻薩諸塞州薩默維爾的一個混合收入開發項目，共有 24 套公寓。有 4 個單元將被指定為收入受限型或「經濟適用」的單元，適用於收入等於或低於地區中位數收入 ("AMI") 80% 或低於 Boston-Cambridge-Quincy PMSA ("BCQ") 110% 的家庭。經濟適用房的飾面與市價房屋沒有任何差異。每個廚房應配備冰箱、爐灶、洗碗機和微波爐。此外，所有單元均配有電動洗衣機和烘乾機。業主將負責所有公用事業費用，包括電力 (烹飪和供暖) 和水/下水道。有線電視和互聯網是可選的公用事業。其中兩套包容性住房單元將設有停車位。其他兩套住房單元則不設有停車位。還將有額外的現場存儲空間出租，每月費用待定。71 Bow Street 的所有住戶將有一個公共屋頂平台作為額外的便利設施。

申請截止日期是什麼時候？

提交參與抽籤的完整申請的截止日期為 2024 年 5 月 15 日星期三下午 5 點。5 月 15 日下午 5 點或之後收到的申請將不被接受。

重要的貸方訊息

請確保您與您的銀行/貸方分享第5頁和第6頁的全部內容。

抵押貸款預核准意味著什麼？

貸方需要至少兩/三週的時間來處理預核准申請。請留出足夠的時間來獲得抵押貸款預核准。******

- 準備好個人信息，包括本州頒發的身份證、過去兩年的家庭住址、W2、過去兩(2)個月的工資單/其他收入和資產報表等。
- 貸方將進行嚴格的信用檢查。

通知貸方抽籤前申請截止日期和預核准要求。

****向貸方展示此資訊包中提供的有關您申請的單元的所有資訊（請參閱：建築物說和單元說明）以及該房產的經濟適用房限制（請參閱：經濟適用住房限制說明）。**

包容性住房計畫抽籤前申請預核准要求：

作為申請的一部分，申請人必須提交有效的抵押貸款預核准函。這封核准函必須包含以下內容：

- 必須是30年期固定抵押貸款（360個月）；
- 包括利息或利息範圍；以及
- 在抽籤日期之前有效。

注意：資格預審/預核准函僅在以下情況下方可接受：機構進行了硬信用檢查並包含上述資訊。

資格預審函必須經過信用、就業和資產驗證。如果預核准函不包含上述詳細信息，將被視為不充分，您提交抽籤前申請後將沒有資格參加抽籤。

四 (4) 套包容性住房所有權單元

單元 #	單元規格	估計平方英尺	AMI	停車位	購買價格	最低首付 (3%)	預計每月公寓費用*	最低限度家庭人口
203	1-臥室 + 書房	940	81%-110%	否	\$278,649	\$8,359	\$163	1
306	2-臥室	1,014	80%	是	\$229,410	\$6,882	\$134	2
401	2-臥室	1,248	80%	是	\$229,410	\$6,882	\$134	2
405	2-臥室	998	81%- 110%	否	\$335,834	\$10,075	\$197	2

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

Description of Affordable Housing Restriction

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

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

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

PARTICIPATING BANKS & LENDING INSTITUTIONS

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

<u>Winter Hill Bank</u> 342 Broadway Somerville, MA. 02145 Contact: Rich Vernet 617-629-3330/978-500-4746 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.

收入資格要求是什麼？

為了有資格購買包容性公寓，提出申請的家庭的年總收入必須符合下面家庭年總收入資格要求表中列出的準則。如果家庭的年總收入低於收入限額，他們可能有資格。包容性住宅計畫並未為價格等級 1 的公寓設定最低收入限制，僅設定最高收入限制。貸方確定他們可以為 P1 價格等級的單元提供貸款的最低收入金額。雖然市政府沒有設定最低收入要求，但申請人必須有收入來支持每月抵押貸款、稅收、房屋保險、公寓費用以及包括水和下水道在內的公用事業費用。

一個家庭所有成員來自所有來源的年總收入不得超過收入限額，收入限額將根據家庭規模進行調整，如下如下所示。

最高收入限制

(由美國住房及城市發展部 (HUD) 設定 + 基於家庭規模 + AMI)

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

*2023 年 Boston, Cambridge, Quincy, MA-NH MSA 地區收入中位數

What is Considered Income?

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

Examples of income include but are not limited to earnings from a job or self-employment including earnings from one-time events/gigs such as earnings from yard sales & art sales, childcare; fundraising campaigns (Go Fund me, Crowd Source, etc.); Unemployment Benefits; Pensions/Social Security/Disability Benefits; informal or formal Child Support (received or owed); Assistance from family/friends; Starting or closing of businesses.

Examples of anticipated changes include but are not limited to seasonal work, changes in work hours, raises, bonuses, overtime pay, cost of living adjustments (COLAS), commissions, gain or loss of employment or income source.

For self-employed household members: Self-employed household members (ride-share drivers, artists/musicians, business owners, etc.) submit a full tax return (including all schedules) for the prior year and completed self-employment affidavit which includes Profit/Loss Statements for each business at the time of an income certification. The Profit/Loss Statement must indicate month-by-month self-employment revenue and IRS allowable deducted business expenses for a 12-month period *preceding* the time of the income certification **AND** project a Profit/Loss Statement for the 12 months *following* the date of the income certification showing month-by-month *anticipated* business revenue and IRS allowable deducted business expenses.

What is the Asset Limit?

The maximum asset limit is set at \$75,000 in liquid assets, excluding restricted retirement, health, and college savings plans*. This asset limit applies to all household members and includes all assets or joint interests in assets held in the United States or abroad. **All assets for all household members must be disclosed in the pre-lottery application** and the most recent three (3) months of **complete statements for all accounts** must be provided at the time of an income certification. Assets which the applicant(s) hold and may not use or have access to are still considered assets and statements must be provided. In cases where an asset was recently closed, verification must be provided. **Applicants must disclose all joint accounts held with absent spouse/household members in the application.**

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

Examples of assets include but are not limited to: Saving/checking accounts; CDs; mutual funds; investment accounts; IRAs; 401Ks; 457B; 403Bs; bonds; digital currency (Bitcoin, etc.); payment apps (Venmo/PayPal, Square etc.); life insurance; community funds; fundraising campaign platforms (Go Fund Me etc.), cash on hand, real estate, any investments held abroad etc.

Failure to disclose all current or anticipated income and assets may result in a determination of ineligibility at the time of the income certification.

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

Who is a First-Time Homebuyer?

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

made in the following five (5) instances ONLY:

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

- Has not worked full-time, full year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family;
- Owned a home with his or her partner or resided in a home owned by the partner;
- Does not own the home previously owned with a partner; AND
- Is unmarried to or legally separated from the spouse.

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

2. A single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom they have custody or joint custody or is pregnant).

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

4. A household that owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

5. A household that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.

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

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

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

MHC approved first-time homebuyer courses are taught monthly at the Somerville Community Corporation (SCC) in Union Square. You can view course schedules and register at <https://www.somervillecdc.org/first-time-homebuyers> or register for classes by contacting Renee Taylor at (617) 410-9907 or by email at rtaylor@somervillecdc.org or Jose Cedanio at

(617) 410-9908 or email at jcedanio@somervillecdc.org.

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

Living or working in Somerville full-time may qualify you for a preference in this lottery. **To receive a preference, a household must indicate in a pre-lottery application that they live or work full-time in Somerville** and current documentation for preference eligibility claims will be verified at the time of an income certification. Verification must be current (dated within 30 days) at the time of the application deadline. Households that apply with a preference and are unable to provide verification will not be able to proceed forward, and the Maloney Properties will move to the next household with preference verification on the lottery list.

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

Co-equal preference will be provided to eligible applicants providing current verification of *living or physically working full-time in Somerville (32+ hours/week)*. **Preference documentation must be dated within 30 days of the application deadline.** Below includes acceptable documentation to receive a Somerville preference.

Proof of residency may include:

- Current signed lease; **OR**
- Notarized letter from landlord confirming ownership of property and applicant tenancy at property; **OR**
- Utility bill with current statement date. Do not use the bill due date; **OR**
- Bank/credit card/cable bill statement with Somerville address with a current statement date; **OR**
- Current voter registration, showing registration date within the last 30 days.

Proof of employment in Somerville may include:

- Signed and dated letter from employer on company letter head that includes the Somerville address where you work AND the number of hours you work per week in Somerville; **OR**
- A current paystub showing the Somerville address of where you work AND the number of hours you work per pay period.
- Ownership of a business *does not* mean you work there. Business owners must provide verification of ownership, a current bill connecting the owner's name with the address of the Somerville business **AND** a current paystub showing the number of hours worked **OR** if paystubs are not available, a notarized affidavit confirming the number of hours worked per week at the Somerville business.

Somerville work preferences may not be granted for households providing co-working spaces as verification of employment in Somerville.

PREFERENCE VERIFICATIONS MUST BE COMPLETE AND INCLUDE ALL PAGES

What Does a Complete Application Include?

It is the applicant's responsibility to provide a complete application. Maloney Properties and/or Housing Division staff may review applications for completion and provide assistance however it is the applicant's responsibility to submit a complete application. Applications that are submitted within one (1) week of the application deadline may not be reviewed or have an opportunity to update the application. **Correspondence will be via email if the household has an email address or via regular mail if the household does not have an email address.** Households will be notified if their application is incomplete or otherwise ineligible in advance of the lottery. *Complete applications include:*

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

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

如何提交申請？

鼓勵申請人遞交申請或透過電子郵件發送申請。完整的申請可以在截止日期前透過以下方式提交：

- 電子郵件：71Bow@MaloneyProperties.com；或
- 放入信封並投入 Maloney Properties Central Office（27 Mica Lane, Wellesley, MA 02481）的投遞箱中；或者
- 郵寄至 Maloney Properties, Inc. 收件者：71 Bow Street Lottery 27 Mica Lane, Wellesley, MA 02481。如果您郵寄申請，至少要留出一 (1) 週的郵寄時間，以確

保我們在截止日期之前收到申請（不加蓋郵戳）。

注意：

- 發送至71Bow@MaloneyProperties.com以外的電子郵件地址的申請
- 零散或以螢幕截圖形式發送的申請將不被接受。請勿多次提交同一申請；
- 如果您透過電子郵件發送申請，請勿聯絡工作人員詢問是否收到申請，除非距離抽籤只有 5 個工作日或更少。如果您透過電子郵件提交申請，**您將收到標準回復，確認已收到您的申請。請注意，這並不意味著您的申請會在申請截止日期之前得到審核；**
- Maloney Properties的工作人員將會按收到申請的順序審閱申請以查看申請是否完整。家庭有責任確保申請在提交時已完整、準確地完成，並在截止日期前提供完整的文件；
- 申請截止日期後 7 個日曆日內收到的申請可能沒有機會在審核後進行更新；
- 工作人員將按接收的先後順序，在處理完成後立即確認您的申請的狀態。

What is the Lottery?

The lottery will be held virtually on Zoom and in a publicly accessible physical location in Somerville. For information on the date/time and link to the lottery, see the page labeled “**Important Dates**”. All participating applicants will receive unique identifiers and information to join the virtual lottery, before the lottery. **Attendance to the lottery is not required.** All unique identifiers will be called in the order in which they are drawn and placed on a lottery list. The lottery itself is viewable on Zoom, and the results will be posted on the Maloney Properties property page and the Inclusionary Housing Program website.

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

The winner(s) in the lottery will be contacted by Maloney Properties within one (1) day to initiate an income certification. Households that have not been contacted by Maloney Properties within one (1) day have not been selected no. 1 in the lottery. The results of the lottery will be posted on the City of Somerville Inclusionary website within 1 week following the

lottery. Participating applicants who did not win may learn of their positioning in the lottery by viewing the website.

What Happens if I Am Selected No. 1 in the Lottery?

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

Income Certification Policy

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

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

What Does an Income Certification Require?

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

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

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

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

Proceed Letter

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

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

Pre-lottery determination of eligibility by Maloney Properties is based upon the following:

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

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

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

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

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

The household will be notified in writing by Maloney Properties regarding the outcome of the appeals determination, including the reasons and supporting facts and documents relied upon. Such determination shall be made within ten (10) business days of receipt of complete appeal documents, and if such determination cannot be made within ten (10) business days, Maloney Properties will provide a reason why additional time is needed, along with an estimate as to how much additional time is needed.

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

Cambridge and Somerville Legal Services (CASLS)

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

Community Action Agency of Somerville (CAAS)

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

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

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

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

重要日期		
	日期時間	地點
資訊發布會	2024 年 4 月 24 ^日 星期三, 中午 12 點 2024 年 5 月 8 ^日 星期三, 下午 6 點	https://maloneyproperties.zoom.us/j/82209393467?pwd=R29sboO0hfK5XGceJPmgvdSIYPj2pC.1 會議號碼：822 0939 3467 密碼：001739 一觸式加入連線號 +13052241968,,82209393467#,,,,*001739# US +13092053325,,82209393467#,,,,*001739# US
申請的截止日期	2024 年 5 月 15 ^日 , 星期三	申請必須在下午5點之前完成並交付 郵寄至 Maloney Properties, 收件人：71 Bow Street Lottery, 27 Mica Lane, Wellesley, MA 02481 或者發送電子郵件至： 71Bow@MaloneyProperties.com
抽籤	通常在申請截止日期後 2-4 週舉行。	一旦 Maloney Properties 選擇日期, 抽籤詳情將透過電子郵件發送給所有申請人。
<p>逾期、不完整或零碎提交的申請將不會參與抽籤。 發送到其他電子郵箱或傳真號的申請將不會得到受理。</p>		

如果您的完整申請未提供優先文件或不是最新版本, 申請人將不會收到優先考慮。

後續步驟 (抽籤後)

只有第 1 號家庭才會繼續執行後續步驟

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

➤ 預計入住時間：2024 年夏季/秋季 (該單元在行銷時已準備好可以入住)

有關申請的問題可發送至：

71Bow@MaloneyProperties.com 或

(617) 639-3064 Ext 771 | US Relay 711

請保留此資訊包, 因為您以後可能會有疑問。

資訊包在此結束

抽籤前申請 71 Bow Street

戶主姓名

四 (4) 套包容性住房所有權單元								
單元 #	單元規格	估計平方英尺	AMI	停車位	購買價格	最低首付 (3%)	預計每月公寓費用*	最低限度家庭人口
203	1-臥室 + 書房	882	81%-110%	否	\$278,649	\$8,359	\$382	1
306	2-臥室	912	80%	是	\$229,410	\$6,882	\$400	2
401	2-臥室	1,152	80%	是	\$229,410	\$6,882	\$507	2
405	2-臥室	892	81%- 110%	否	\$335,834	\$10,075	\$389	2

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

最高收入限制

(由美國住房及城市發展部 (HUD) 設定 + 基於家庭規模 + AMI)

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

*2023 年 Boston, Cambridge, Quincy, MA-NH MSA 地區收入中位數

抽籤前申請指南

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

- 親自投遞或郵寄至 Maloney Properties, Inc. ATTN : 71 Bow Street Lottery, 27 Mica Lane, Wellesley, MA 02481 (必須在以下截止日期前收到, 不加蓋郵戳) ; 或者
- 發送電子郵件至 71Bow@MaloneyProperties.com

發送至 71Bow@MaloneyProperties.com 以外的電子郵件地址的申請將不被接受。零散發送或以螢幕截圖形式發送的申請將不被接受。

- 1) 任何問題都不要留空不答。如有不適用的問題, 請寫N/A ;
- 2) 確保所有成人都在最後一頁簽名 ;
- 3) 如您需要額外空間提供回答, 請加頁回答。

每個家庭需要負責確保申請在提交時已經填寫完整。如果透過電子郵件發送申請，請勿聯絡住房部門來確認已收到申請。您將收到 Maloney Properties 發送的電子郵件通知，確認已收到您的申請。

一旦您的申請按照收到的順序進行處理，Maloney Properties 將確認您的申請已收到以及所處狀態。請勿提交多個申請，也不要多次提交您的申請。

A 部分：家庭資訊

提供戶主的以下聯絡資訊：

戶主姓名：
目前地址：
郵寄地址：
常用電話：() 備用電話：()
電子郵件地址：

為打算入住該單元的每位家庭成員填寫並提供以下資訊：

家庭成員姓名	與戶主的關係	年齡	此人是否是全日制學生或將在未來12個月成為全日制學生？ 是/否
	戶主		

1. 家庭成員是否預計在抽籤日期之前進入妊娠後期或分娩？

是 否

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

2. 上述列出的任何家庭成員是否與申請中未包括的人員合法結婚？

是 否

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

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

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

我證明我家的總人數是：

B 部分：一般資訊

1. 您希望住房部門用什麼語言與您溝通？

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

2. 您需要合理的殘疾人支持嗎？：是 否

如果是，請在申請截止日期前提交您的醫療保健提供者的需求證明以及此申請。

請描述合理的殘疾人支持需求：

3. 是否有家庭成員目前在薩默維爾全日（每週32小時+）生活或工作？是 否

4. 戶主是否是全日制學生，或已註冊成為下學期的全日制學生？

是 否

請注意：兩位戶主不能都是全日制學生；申請人必須提供學校直接出具的證明。

5. 您的家庭成員是否受僱於薩默維爾市？是 否

如果您或家人在薩默維爾市工作，抽籤中不會給予任何優先權。此問題僅用於披露。

6. 您是如何得知這個機會呢？包容性住房郵遞伺服 市政府網站 傳單

報紙 家人/朋友 社群媒體 網路搜尋 其他：

7. 您是否想將您的電郵地址加入包容性住房郵遞伺服，以接收有關薩默維爾市包容性住房計畫即將推出的可負擔租房和購房機會的通知？是 否

如果您已收到電子郵件提醒，請在上述問題上勾選“否”

以下問題可以選答，並非參與抽籤的必答題：

您是否擁有機動車？是 否

請注意，住房設有FCFS車庫，每月額外收費200美元。還有路邊停車許可證。

您是否需要住宅停車許可證？是 否

如果您對上述兩個問題的答案都是肯定的，請解釋為什麼需要住宅停車許可證。

戶主所屬人種？ 西班牙裔/拉丁裔 非西班牙裔/拉丁裔

戶主/共同戶主的種族為何？ 請勾選所有適用項：

非裔美洲人 美州原住民/阿拉斯加原住民 亞洲人 中東/
北非人

夏威夷原住民/其他太平洋島民 白人 黑人 棕色人種
兩個或更多種族

其他：

戶主/共同戶主的原籍國（本問題

可選答）？：

（下頁繼續）

C部分：收入和資產

收入資訊– 列出所有收入，例如：工資，薪水，小費，自僱收入，福利救濟/向有受撫養兒童的家庭發放的過渡性援助（TAFDC）福利金，社保金，貧窮家庭暫時性救助金（TANF），社會安全生活補助金（SSI），養老金，失能補償，失業補償，離婚贍養費，子女撫養費，軍人工資，養老金，死亡撫恤金，季節工/一次性工作和演出等。

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

資產類型（支票、退休...）和帳號家庭成員	收入來源（添加僱主/合同）	年度總收入
	僱主名稱	
	僱主名稱	
	僱主名稱	
	僱主名稱	
	僱主名稱	
	僱主名稱	
	僱主名稱	
	自僱（名稱/合同）：	
	自僱（名稱/合同）：	
	自僱（名稱/合同）：	
	自僱（名稱/合同）：	
	自僱（名稱/合同）：	
	自僱（名稱/合同）：	
	子女撫養費	
	子女撫養費	
	子女撫養費	
	社會保障（殘障保險）/TAFDC	

	社會保障（殘障）保險/TAFDC	
	社會保障（殘障）保險/TAFDC	
	社會保障（殘障）保險/TAFDC	
	失業金	
	失業金	
	失業金	
	養老金	
	養老金	
	養老金	
	其他	
	其他	
	其他	
	資產收益	
	資產收益	
	資產收益	
總計家庭年度總收入：		

1) 描述未來 12 個月內所有預期的收入變化**（季節性工作、工作時間變化、加薪、獎金、失業、工作變動、晉升、生活成本調整等）。對於每項變化，請用數字和預期日期解釋每項變化。如有必要，請加頁。未能披露預計的變化可能在收入證明階段影響到您的收入資格。請按需添加其他頁面。

****您必須回答此問題，您的申請才能視為完整申請。如果您預計收入不會出現任何變化，您可以回答N/A**

資產資訊 - 在下方列出所有家庭成員的資產。包括所有銀行帳戶（儲蓄和現金賬戶）、人壽保險、股票和債券、信託、退休帳戶、教育儲蓄帳戶、房地產、線上貨幣（比特幣.....）、現金應用程式（PayPal、Venmo等），無論是在美國或國外等。

申請人必須披露與離開的配偶/家庭成員一起持有的全部共有帳戶。

根據需要附上附加頁面

資產類型 (支票、 退休...) 和帳號 家庭成員	資產類型 (支票、 退休金.....) 和帳號	金融機構的名稱	資產價值或當 前餘額
受限資產總計 (IRA, 401(k) 403(b)等) :			
全部家庭資產總計 :			
1) 任何家庭成員是否在其他國家擁有資產或帳戶？			是 否
如果是，請在上表中揭露這些資產			
2) 任何家庭成員是否在任何其他國家擁有任何房地產或共同權益財產？			
<input type="checkbox"/> 是 <input type="checkbox"/> 否			
如果是，請提供地址：			
請提供個人名稱、金融機構名稱、帳號以及任何聯名帳戶和/或財產的地址			
3) 您家裡是否有人期待家庭以外的人的現金禮物，例如首付？			是 否
如果是，請披露預計金額：\$			
4) 您的首付總額是多少？\$			
5) 您在過去三 (3) 年內是否在美國或國外出售、轉讓或贈送了任何不動產或資產？			
是 否 如果是，請提供銷售/轉讓的金額和日期：			

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

D部分：優先權

是否有家庭成員在薩默維爾生活？ 是 否

是否有家庭成員在薩默維爾全日（每週32小時+）工作？ 是 否

進行收入證明時需要驗證，且必須是申請截止日期前的有效日期（日期為30天內）。下含可用於獲得薩默維爾優先資格的可接受證明文檔。

如果家庭能夠提供在薩默維爾全職生活或全職工作（每週32小時以上）的當前證明（日期為完整申請後30天內），則將獲得優先權。證明（例如帳單，租約等）必須完整並包括所有頁面。

居住證明可包括：

- 現行有效的簽署租約；或者
- 房東的公證信，確認房產所有權以及申請人對房產的租賃；或者
- 帶有現行有效的帳單日期的水電瓦斯費帳單。請不要使用帳單的到期日期；或者
- 包含有當前賬單日期的薩默維爾地址的銀行/信用卡/有線電視帳單；或者
- 現行有效的選民登記，顯示登記日期為最近30天內。

在薩默維爾就業的證明可包括：

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

在薩默維爾擁有一家企業並不意味著您在那裡工作。企業主必須提供所有權證明，以及將企業主姓名與位於薩默維爾的企業地址相關聯的現行有效帳單，以及顯示工作時數的現行有效的工資單，或者，如沒有工資單可用，則為確認在薩默維爾企業每週工作時數的公證證詞。

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

（下頁繼續）

E 部分：單元的選擇

根據家庭規模和收入要求指明您想加入哪個抽籤池（您可以選擇超過一個單元規格）。請注意，每間臥室至少需要一個人除非您有殘疾或醫療狀況需要額外的臥室，並且必須在抽籤後記錄在案。如果您聲稱因醫療原因需要一間額外的臥室，但無法證明這一點，您將被排到所有抽籤清單的底部。

1間臥室：_____ 2間臥室：_____

最少 2 人家庭規模)

F 部分：抽籤前申請檢查清單

您是否...

1. 回答了申請上的所有問題，沒有任何部分留空？是 否
2. 是否確保所有成年家庭成員都簽署了申請表？是 否
3. 是否已披露在美國境內以及國外的全部收入和資產來源？是 否
如您答「否」，請在申請C部分上填入這些資產。
4. 是否已填寫和說明預計在未來12個月會出現的收入變化？是 否
如您答「否」，請說明預計的收入變化。
5. 您是否提供了抵押貸款預核准函？是 否
 - 預核准函是30年固定抵押貸款嗎？是 否
 - 預核准函是否包含利息或利息範圍？是 否
 - 預核准函在抽籤日是否為有效？是 否
6. 您是否已提交已經參加首次購屋者課程的證明？
 - 該課程是否由 CHAPA 網站上列出的機構提供？是 否
(<https://www.chapa.org/housing-courses/homebuyer-education-agencies>)
 - 您是否在抽籤之日起 3 年內完成了課程？是 否

如果您對上述任何一項回答「否」，您的申請不完整。

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

F 部分：申訴

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

披露準確的資訊和在截止日期之前填寫完成完整的申請是申請人的責任。如果出現任何影響申請

人參與抽籤資格的錯誤，申請人將在收到電子郵件之日起五(5) 個工作日/收到有關無資格的信件之日起八(8) 個工作日內透過回覆電子郵件/信件要求住房部門更正錯誤/分歧。更正必須包含特定用語（例如：加入了不再可接收收入的收入來源，遺忘了家庭成員，問題留白未答，或計算時作了假設）。家庭也可以透過提供更新的申請，並在變動處簽寫姓名首字母和加註日期的方式進行更正。

G 部分：通知

您在此處提供的所有資訊將被視為機密，並由我們的辦公室用來確定透過本市包容性住房計劃獲得這經濟適用住房的機會的資格。

申請人瞭解，如被選中，Maloney Properties將會要求申請人提供完整的收入和資產證明。這意味著申請人如果被選中，必須向 OSPCD 提供文件並進一步核實與收入、資產和家庭成員相關的所有資訊。申請人保證本申請中的所有資訊，盡其所知，都真實準確。我確認並同意向住房穩定辦公室，衛生與公眾服務部以及薩默維爾市其他各部門按需分享我的家庭的資訊。我授權 Maloney Properties 聯絡第3方核實薩默維爾的優惠狀態和收入，以確定選入適當的抽籤池。

我已閱讀並瞭解上述的申請要求和截止日期。我已收到並充分審查了有關這次機會的資訊包。我特此證明我提供的資訊屬實無誤，如作偽證，甘願受罰。我理解，提供錯誤的資訊和陳述將會導致我失去參加薩默維爾市包容性住房計畫的資格。

列印戶主姓名	戶主簽名	日期
列印家庭共同戶主的姓名	共同戶主簽名	日期
印刷體書寫其他成人的姓名	其他成人簽名	日期
印刷體書寫其他成人的姓名	其他成人簽名	日期
印刷體書寫其他成人的姓名	其他成人簽名	日期