6 INCOME-RESTRICTED CONDOS FOR SALE

Mayor Jacob D. Wilson is pleased to announce the sale of 6 income-restricted condominium units at 13 Warwick Street and 8 Melvin Street



THE WARWICK
13 WARWICK STREET

Developed by:
13 WARWICK SOMERVILLE LLC



8 MELVIN STREET CONDOS
8 MELVIN STREET

Developed by:
WINTER HILL REALTY TRUST

APPLICATION DEADLINE:

Applications must be submitted before **4 PM** on **December 9, 2026**

IMPORTANT! This document contains important information about your rights, responsibilities and/or benefits. It is critical that you understand the information in this document. The City of Somerville Inclusionary Housing will provide the information in your preferred language at no cost to you. Call (617) 625-6600 ext 2566 or email inclusionary@somervillema.gov as soon as possible for assistance translating and understanding the information in this document. If adequate language access services are not being provided, please contact the City of Somerville Office of Immigrant Affairs at languageaccess@somervillema.gov or dial 311 (617-666-3311 outside Somerville).

¡IMPORTANTE! Este documento contiene información importante acerca de sus derechos, responsabilidades o beneficios. Es crucial que entienda la información en este documento. The City of Somerville Inclusionary Housing le brindará la información en el idioma de su preferencia sin costo alguno para usted. Llame al (617) 625-6600 ext 2566 o escriba a inclusionary@somervillema.gov lo antes posible si necesita ayuda para traducir y comprender la información en este documento. Si no recibe servicios lingüísticos apropiados, envíe un mensaje de correo electrónico a la Oficina de Asuntos de los Inmigrantes de la Ciudad de Somerville a languageaccess@somervillema.gov o marque 311 (617-666-3311 si está fuera de Somerville).

IMPORTANTE! Este documento contém informações importantes sobre seus direitos, responsabilidades e/ou benefícios. É essencial que você compreenda as informações aqui contidas. The City of Somerville Inclusionary Housing apresentará gratuitamente as informações em seu idioma de preferência. Ligue para (617) 625-6600 ext 2566 ou mande um e-mail para inclusionary@somervillema.gov assim que possível para receber assistência ao traduzir e compreender as informações deste documento. Caso você não receba serviços adequados de acesso linguístico, entre em contato com o Departamento de Assuntos Imigratórios (Office of Immigrant Affairs) da Prefeitura de Somerville em languageaccess@somervillema.gov ou ligue para 311 (617-666-3311 se estiver fora de Somerville).

ENPÒTAN! Dokiman sa a gen ladan l enfòmasyon enpòtan sou dwa, responsabilite ak/oswa avantaj ou. Li enpòtan pou w konprann enfòmasyon ki nan dokiman sa a. The City of Somerville Inclusionary Housing Nou pral ba w enfòmasyon an nan lang prefere w epi l ap gratis. Rele (617) 625-6600 ext 2566 oswa voye yon imèl inclusionary@somervillema.gov yon fwa sa posib pou ede nan tradiksyon epi konpreyansyon enfòmasyon ki nan dokiman sa a. Si yo pa bay bon jan sèvis aksè nan lang, tanpri kontakte Biwo Afè Imigran Vil Somerville lan nan languageaccess@somervillema.gov oswa tape epi rele 311 (617-666-3311 andeyò Somerville).

महत्त्वपूर्ण! यो कागजातमा तपाईंका अधिकार, जिम्मेवारी र/वा लाभहरूका बारेमा महत्त्वपूर्ण जानकारी समावेश छ। तपाईंले यो कागजातमा भएको जानकारी बुझ्नु महत्त्वपूर्ण हुन्छ। The City of Somerville Inclusionary Housing तपाईंलाई कुनै पनि शुल्कविना तपाईंको मनपर्ने भाषामा जानकारी प्रदान गर्ने छ। यो कागजातमा भएको जानकारी अनुवाद गर्न र बुझ्नमा मद्दतका लागि जति सक्दो चाँडो फोन (617) 625-6600 ext 2566 गर्नुहोस् वा इमेल inclusionary@somervillema.gov गर्नुहोस्। पर्याप्त भाषा पहुँच सेवाहरू प्रदान गरिएन भने कृपया सिटी अफ समरभिल अफ इमिग्रेन्ट अफेयर्स (City of Somerville Office of Immigrant Affairs) लाई languageaccess@somervillema.gov मा सम्पर्क गर्नुहोस् वा 311 (617-666-3311 समरभिल बाहिर) डायल गर्नुहोस्।

重要！本文件包含有關您權利、責任及/或利益的 重要資訊 **。請務必瞭解本文件中的資訊。**The City of Somerville Inclusionary Housing **將免費提供您偏好語言版本的資訊。如需協助翻譯以瞭解本文件中的資訊，請儘快致電**(617) 625-6600 ext 2566 **或寄送電子郵件給**inclusionary@somervillema.gov**。若無適當的語言無障礙服務，請聯絡** SOMERVIVA **移民事務辦公室；來信請寄至** languageaccess@somervillema.gov **或撥打** 311 (Somerville **以外地區，請撥** 617-666-3311)**。**

重要！本文件包含有关您的权利、责任和/**或福利的**重要信息**。**请务必确保您理解本文件所载信息。The City of Somerville Inclusionary Housing **我**们将免费以您的首选语言为您提供信息。请尽快致电 (617) 625-6600 ext 2566 **或**发送电子邮件至inclusionary@somervillema.gov，**将会有人帮助您翻**译和理解本文件所载信息。如果您认为当前没有适当的语言获取服务，请通过发送电子邮件至 languageaccess@somervillema.gov **或致**电 311（萨默维尔市以外地区：617-666-3311），联系萨默维尔市移民事务办公室。

City of Somerville's Inclusionary Housing Program

TABLE OF CONTENTS

Building / Unit Descriptions.....

Important Lender Information.....

- *Mortgage Pre-Approval Requirements & Participating Lenders*.....
- *Affordable Housing Restriction* .....

Qualifying Guidelines Definitions.....

- *Household*.....
- *Income*.....
- *Assets*.....

First-Time Homebuyer Status & Courses.....

Preference Qualifications.....

Submitting A Complete Application.....

Lottery Information.....

Income Certification Overview & Proceed Letter.....

Appeals Process.....

Important Dates.....

Pre-lottery Application.....

Building & Unit Description

The Warwick (13 Warwick Street)

A four-story building in the Magoun Square neighborhood. Units feature new, modern appliances, oversized windows, and other modern finishes. Income-restricted units 107 and 301 come with a deeded parking space, which is included in the sales price These units will be ready for occupancy upon closing, which is anticipated for early 2027.

Unit	Parking	Price Tier/AMI (Area Median Income	Sales Prices	Estimated Monthly Condo Fee* & Taxes**	Min. Down payment	# of BR / Baths	Approx Area (Sq. Ft.)	Min. Household Size***
101	Street	P1/80%	$209,855	$120/186	$6,296	1/1	609	1
301	Deeded	P1/80%	$247,745	$132/232	$7,433	2/2	922	2
204	Street	P2/110%	$256,837	$170/230	$7,706	0/1	488	1
107	Deeded	P2/110%	$346,668	$209/307	$10,401	2/2	908	2
403	Street	P3/140%	$325,237	$265/293	$9,758	0/1	534	1

8 Melvin Street

8 Melvin is a three-family property in the Winter Hill neighborhood. Unit 3 is a third-floor unit and offers an open-concept kitchen with hard-wood floors, modern appliances, quartz countertops, and a breakfast bar. This unit will be ready for occupancy upon closing, which is anticipated for early 2027.

Unit	Parking	Price Tier/AMI (Area Median Income	Sales Prices	Estimated Monthly Condo Fee* & Taxes**	Min. Down payment	# of BR / Baths	Approx Area (Sq. Ft.)	Min. Household Size***
3	Street	P3/140%	$489,000	$152/441	$14,670	2/1	700	2

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

***Households are eligible to apply with the City of Somerville's Assessing Department for a residential exemption after occupying an Inclusionary ownership unit as of Jan. 1st in a given year and filing taxes there. Call the Assessing Department at 617-625-6600 ext. 3100 to connect learn more about residential exemptions or refer to the section "Exemptions & Other Tax Relief" here: https://www.somervillema.gov/departments/finance/assessing.*

****Minimum household size may be waived for households with reasonable accommodations.*

In order to be income-eligible to purchase a unit through the Inclusionary Housing Program, a household's gross annual income must be within the guidelines listed below, adjusted for household size.

Maximum Gross Annual Household Income

No. of persons in household:	1 Person	2 People	3 People	4 People
80% Area Median Income:	$96,000	$109,700	$123,400	$137,100
110% Area Median Income:	$96,001 - $131,978	$109,701 - $150,832	$123,401 - $169,686	$137,101 - $188,540
140% Area Median Income:	$131,979 - $167,972	$150,833 - $191,968	$169,687 - $215,964	$188,541 - $239,960
Asset Limit (excluding restricted accounts): $105,574				

As a deed-restricted unit, a deed rider will be filed along with the unit deed and mortgage at the time of purchase. This means the price at which a unit is re-sold will be restricted in perpetuity (forever). Subsequent owners must be income-eligible, first-time homebuyers. More information on the Affordable Housing Restriction can be found on the Middlesex South Registry of Deeds website and in the section labeled "Description of Affordable Housing Restriction."

Contact:
Visit www.somervillema.gov/inclusionaryhousing for more information on the Inclusionary Housing Program.

Direct programming questions to Housing Division Staff (eligibility requirements, application processes etc.): 617-625-6600 ext. 2566 or inclusionary@somervillema.gov for a quicker response.

Applications are available electronically and physically at the following locations:

- www.somervillema.gov/inclusionaryhousing
- City Hall Annex (50 Evergreen Ave), Somerville City Hall (93 Highland Ave.), and all Somerville Public Library branches.

Application Deadline:

The **deadline** to submit a complete application in order to participate in the lottery is **December 9, 2026 by 4PM**. Applications received after the deadline will not be accepted.

Important Lender Information

Please ensure that you share the entirety of pages 5-7 with your bank/lender.

Mortgage Pre-Approvals:

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 & 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.

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, have a physical location in Massachusetts, 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.

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

Description of Affordable Housing Restriction:

This opportunity to purchase an affordable, deed-restricted unit at a significant discount is offered through Somerville's Inclusionary Housing Program. This requires, among other things, that the unit remain affordable for future buyers in perpetuity. If you are selected to purchase this 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.
- **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 doing substantial improvements and have questions about it, contact OSPCD's Housing Division first.
- **You can *hope* for a 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.

Eligibility Restrictions

- No households or incomes of convenience
- Cannot own a home or interest in a home in the USA or abroad
- Minimum household size – 1 person per bedroom/sleeping area
- Maximum household size – the greater of 2 persons per bedroom/sleeping OR Massachusetts State Sanitary code's guidelines on square footage requirements
- Minimum and maximum gross annual income limits
- Maximum asset limit
- A household in which ALL adults are full-time students (including PhD) is not eligible to apply

Definitions:

Household:

- A "household" includes <u>all persons</u> who will reside in an apartment. 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 mutual residency at the time of income certification, prior to the beginning of the application period opening.
- 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.
- Minors under shared custody are considered household members if they live with the applicant at least 50% of the year. Adult dependents attending 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, a notarized 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.

All verification will only be required at the time of income certification.

Income:

- Income is all amounts received by all household members, even if the family member is temporarily absent.
- All amounts counted towards your income total for the program are pre-tax and pre-deduction.
- When filling out your application, income includes all amounts **anticipated** within the upcoming 12 months.

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 yard sales & art sales)
    - **Self-employed household members** (ride-share drivers, artists/musicians, business owners, etc.) should indicate their expected net income for the upcoming 12 months on the application.
- Childcare
- Fundraising Campaigns (GoFundMe, etc.)
- Unemployment Benefits
- Pensions / Social Security / SSI
- Disability Benefits (eg. SSP)
- Informal or formal Child Support
- Recurring monetary gifts or assistance from family/friends
- Starting or closing of businesses

Examples of anticipated income changes include **but are not limited to**:

- Seasonal work
- Changes in work hours
- Raises/ bonuses
- Overtime pay
- Cost of living adjustments (COLA)
- Commissions
- Gain or loss of employment or income source
- Gain or loss of clients

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.

Assets:

The maximum household asset limit refers to a limit to your liquid assets.* This excludes restricted retirement, health, and college savings plans. This asset limit applies to all household members, regardless of age, and includes all assets or joint interests in assets held in the United States or abroad.

Applicants must also demonstrate sufficient liquid 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.

All assets for all household members must be disclosed in the pre-lottery application, including restricted accounts and joint accounts with non-household members.

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

Examples of assets include **but are not limited to**:

- Saving/checking accounts
- CDs
- Mutual funds
- Investment accounts
- Retirement accounts (IRA, 401K, 457B, 403B)
- Stocks or bonds
- Digital currency (Bitcoin, etc.)
- Payment apps (Venmo, Paypal, Square, etc.)
- Whole Life insurance
- Community funds
- Fundraising campaign platforms (GoFundMe, etc.)
- Cash on hand
- Real estate
- Any investments held abroad

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

First-Time Homebuyers:

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 their current home 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 that 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. If submitting a verification of enrollment for the lottery and your household is chosen, you must submit the certificate of completion before closing.

First-Time Homebuyer Courses:

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.

Somerville Preference:

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

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

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

Submitting a Complete Application:

It is the applicant's responsibility to provide a complete application. **ONLY complete applications are included in the lottery.** Housing Division staff may review applications for completion and provide assistance, however, applications that are submitted within five (5) business days 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. *Complete applications include*:

1. An application **completely filled in and signed on the last page by all household members 18 and older.** 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** *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** valid through the date of the lottery including an interest rate or interest rate range for a 30-year fixed mortgage covering the cost of the home.
4. Household disclosed all assets and anticipated income (and changes) for the next 12 months.
5. The applicant's name, email and phone number must be printed and legible.
6. Households must indicate if they qualify for Somerville preference on the application.

*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 to Submit an Application:

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

- Email: inclusionary@somervillema.gov
- Faxed: 617-591-3235
- Dropped off in an envelope in the black mailbox outside the front door of the City Hall Annex or at a box located just inside City Hall Annex where a greeter is located at 50 Evergreen Ave Attn: Inclusionary Housing Program
- Mailed to the Housing Division located at 50 Evergreen Ave., Somerville, MA 02145. 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 inclusionary@somervillema.gov or faxes other than 617-591-3235 will not be accepted.
- Applications sent piecemeal or in screen shots will not be accepted. Do not submit the same application multiple times.
- If you fax or 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 sending by fax, **you will receive receipt from the fax machine you used to confirm that status of the submitted fax**. 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.

- Inclusionary 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.

Lottery Information:

The lottery will be held virtually on Zoom. All participating applicants will receive unique identifiers and information to join the virtual 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 the City's YouTube channel: Youtube.com/SomervilleCityTV and will be posted on the Inclusionary Housing Program website.

The household(s) drawn first in the lottery will be contacted by the Housing Division within 48 hours to initiate an income certification. Households not drawn first will not be contacted and may learn of their position in the lottery list on the Inclusionary Housing Program website.

The household(s) drawn first in the lottery will have five (5) business days from the date of notification to submit all required documentation to the Housing Division needed to verify their preference and eligibility status. **The Housing Division reserves the right to request additional income and asset documentation as necessary to complete an income certification.**

If, after the five (5) business day period for the household to submit the initial documentation requested, the household has not provided all required documents, the Housing Division will provide applicants with three (3) such requests thereafter. If the household is unable to provide all required documentation after three (3) additional requests are made, Housing Division staff may conclude that the requested information is not provided in a timely manner or in good faith effort. The Housing Division reserves the right to discontinue the income certification and offer this opportunity to the next household on the lottery wait-list.

The household drawn second in the lottery will be notified if the first household is determined ineligible or unable to purchase. They are subject to the same timeline listed above, after which, the next household on the lottery list will have a chance to income certify.

Where there are two units at the same income limit, households no. 1 and no. 2 will be notified immediately to income certify.

When a household is found income eligible, they will receive a Proceed Letter outlining next steps.

DO NOT provide notice to a current landlord until a Proceed Letter is offered.

Income Certification:

Income documents include but are not limited to:

Preference verification, most recent federal tax returns or IRS letter of non-filing, employment verification signed by household member, termination of employment verification, most recent eight (8) consecutive weeks of paystubs, other income documentation (child support, pensions, Social Security benefits, etc.), most recent three (3) consecutive

months of all asset statements and/or quarterly statements for all household, explanation of deposits for all unclear deposits into asset accounts explaining the source and nature of each deposit, cash on hand affidavit, no-income statements, verification of student status for household members who are 18+ and full or part-time students, verification of business ownership, profit and loss statements for self-employed household members, verification of having a history of living together if household members are unmarried and unrelated, verification of custody of a minor, verification of divorce decree, verification of real estate under sales agreement.
Other documents may also be requested by the City at the time of the income certification.
DO NOT SUBMIT INCOME & ASSET DOCUMENTATION WITH YOUR PRE-LOTTERY APPLICATION.
Income assets and tax returns are only required if a household is selected in the lottery.

Proceed Letter

When a household is found income eligible the Housing Division 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.

Appeals:

Pre-lottery determination of eligibility by OSPCD's Housing Division is based upon the following:

- Submission of a complete application, with supporting documents.
- Income and/or household composition requirements.
- Eligibility as a first-time homebuyer.

Please see Section F: Appeals below for more details on pre-lottery determination.

Post lottery/ income certification determination:
A household deemed ineligible upon the completion of the income certification process has the right to appeal the income[1] determination. To initiate the appeals process, the ***applicant must send a written Appeal Request to the Director of the Housing Division within 10 business days of receipt of the notice of denial.*** Extensions may be granted by the Housing Division Director for good cause, if requested within the same 10-business-day window.

Appeals must be submitted in writing via email to the entity that issued the denial, with inclusionary@somervillema.gov copied and the subject line: "Appeal – Attention: Housing Programs Coordinator." Individuals who are Limited English Proficient (LEP) or require a reasonable accommodation may submit a verbal request for assistance with filing an appeal by contacting the Inclusionary Housing Program at (617) 625-6600 x2566.

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

A complete appeal must include the following elements:

- Applicant's full name and contact information
- Property name or address associated with the application
- Clear statement of the issue being appealed (e.g., eligibility denial, lottery exclusion)
- Detailed explanation of the grounds for appeal, including but not limited to:
    - Specific errors in the application of policy or procedure
    - Any extenuating or overlooked circumstances
    - Description of how the error impacted the outcome
- Supporting documentation (if applicable), including but not limited to:
    - Email correspondence
    - Legal or financial documents
    - Evidence of program compliance
    - Additional income certification documentation
- Requested remedy (e.g., reconsideration of eligibility, correction of lottery exclusion)

Applicants are encouraged to focus on their strongest and most relevant arguments. Appeals that merely restate the original application or express disagreement without evidence of error will not be considered sufficient for review.

The Housing Division or the entity that issued the denial will issue a written response within 10 business days of receiving a complete appeal. If additional time is needed due to complexity or the need for further documentation, the applicant will be notified in writing with an updated estimated timeframe.

If the denial was issued by a property manager or lottery agent, the applicant may appeal that decision to the Housing Director.

The decision issued through this process by the Housing Director or the Housing Division constitutes the final level of administrative review for the Inclusionary Housing Program.

While an appeal is under review, a unit will be held if applicant is in first position for a specific unit, unless withdrawn or denied in writing.

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 the Director of the Housing Division, shall be provided to the applicant with the OSPCD's Housing Division's written communication of its initial denial of income eligibility.

IMPORTANT DATES

	Date & Time	Details
VIRTUAL OFFICE HOURS	Every Thursday 5:30-7:30PM	**Join from your computer, tablet or smartphone.** https://us02web.zoom.us/j/81106664399 Dial in by phone: 1 (305) 224-1968 Access Code: 811-0666-4399
13 WARWICK OPEN HOUSES	Monday, November 16, 2026 from 6PM-8PM Saturday, November 21, 2026 from 10AM-12PM	Contact mark@ciampagroup.com with any questions about open houses.
8 MELVIN OPEN HOUSES	Thursday, November 19, 2026 from 6PM-8PM Sunday, November 22, 2026 from 12PM-2PM	Contact mkrealtyonline@gmail.com with any questions about open houses.
APPLICATION DEADLINE	**December 9, 2026 by 4PM**	Applications must be completed and delivered to the Housing Division by one of the following; • **In Person**: 50 Evergreen Ave., Somerville, MA 02145 • **Faxed**: 617-591-3235 or • **Emailed**: inclusionary@somervillema.gov
Late, incomplete, or applications submitted in piecemeal, will not be entered into the lottery. Applications sent to other emails or faxes will not be accepted.		
LOTTERY	Thursday, December 17, 2026 at 10AM	Event details will be sent to lottery participants with Unique Identifiers ahead of the lottery on Zoom: https://us02web.zoom.us/j/85601722085

Households selected in the lottery will complete an income certification packet and will submit necessary income, asset, and tax documentation to verify income eligibility.

Please keep this information packet as you may have questions moving forward.

THE INFORMATION PACKET ENDS HERE

Individuals with disabilities who need auxiliary aids and services for effective communication, written materials in alternative formats, or reasonable modifications in policies and procedures, in order to access the programs and activities of the City of Somerville or to attend meetings, should contact the ADA Coordinator, Adrienne Pomeroy, at 617-625-6600 x2059 or apomeroy@somervillema.gov.

PRE-LOTTERY APPLICATION FOR

13 WARWICK STREET & 8 MELVIN STREET

HEAD OF HOUSEHOLD NAME _____

Maximum Gross Annual Household Income Limits

No. of persons in household:	1 Person	2 People	3 People	4 People
80% Area Median Income:	$96,000	$109,700	$123,400	$137,100
110% Area Median Income:	$96,001 - $131,978	$109,701 - $150,832	$123,401 - $169,686	$137,101 - $188,540
140% Area Median Income:	$131,979 - $167,972	$150,833 - $191,968	$169,687 - $215,964	$188,541 - $239,960
Asset Limit (excluding restricted accounts): $105,574				

PRE-LOTTERY APPLICATION INSTRUCTIONS

Pre-lottery applications must be submitted to the Housing Division through one of the following methods by:

- Dropped off in person or mailed to 50 Evergreen Ave., Somerville MA 02145 (must be received, not postmarked by below deadline);
- Emailed to: inclusionary@somervillema.gov; OR
- Faxed to: 617-591-3235

Applications sent to email addresses other than inclusionary@somervillema.gov or faxes other than 617-591-3235, will not be accepted. Applications sent by piecemeal or in screen shots will not be accepted.

1) *Do not leave any questions blank. If a question is not applicable, please write N/A;*
2) *Make sure all adults sign the last page;*
3) *If you need additional space to provide an answer, please attach additional sheet(s).*

It is the household's responsibility to ensure that applications are complete upon submission. If emailing or faxing an application, do not contact the Housing Division to confirm the application is received. If faxing an application, you will receive a receipt from fax machine confirming the status of the fax. If you are emailing in applications, you will receive an email notification confirming the receipt of your application.

The Housing Division will confirm the receipt and status of your application once it is processed in the order in which it is received. **DO NOT SUBMIT MULTIPLE APPLICATIONS AND DO NOT SUBMIT YOUR APPLICATION MULTIPLE TIMES.**

APPLICATION DEADLINE: December 9, 2026 at 4 pm

SECTION A: HOUSEHOLD INFORMATION

Provide the following contact information for the Head of Household.

Head of Household's Name: _____

Current Address: _____

_____

Mailing Address: _____

_____

Primary Phone: (_____)_____ Alternate Phone: (____)_____

Email Address:

Complete & provide the following information for each household member intending to occupy the unit

Name of Household Member	Relationship to the Head of Household	Age	Is this person a full-time student or will be a full-time student in the next 12 months? Y/N
	Head of Household		

1. Is a household member expecting to be in their third trimester or give birth by the date of the lottery?
☐Yes ☐No

Please note: *If yes, this unborn child must be included as a household member in the above table and verification from treating physician as to third trimester must be included at the time of income certifying.*

2. Is any household member listed above legally married to somebody not included on the application?
☐Yes ☐No *If "Yes", list the name, address and explain your current marital status below. Depending on the response this person may need to be included as a household member for the purpose of this application:*_____
_____

3. Does any household member have joint accounts, own property or joint interest in Real Estate (whether in the USA or abroad) with somebody who is not a household member? ☐Yes ☐No *If "Yes",* ***include these assets in the asset table listed under "Asset Information"****. This will be discussed if selected in the lottery.* ***List all names on joint asset & describe the relationship to household member****:* _____

I certify that the total number of people in my household is: _____

SECTION B: GENERAL INFORMATION

1. What language would you like the Housing Division to communicate with you in? _____.
   Interpretation services are offered at no charge.
2. Do you require a reasonable accommodation?: ☐Yes ☐No
   *If yes, submit verification of need from your health care provider with this application **before** the application deadline.*
   Please describe reasonable accommodation need: _____
   _____
3. Does a household member currently live or work full-time (32hrs+/week) in Somerville? ☐Yes ☐No
4. Does a child in your household attend a Somerville Public School or a charter school in Somerville? ☐Yes ☐No
5. Is the head of household a full-time student or registered to be a full-time student the following semester?
   ☐Yes ☐No
   ***Please note:** Both heads of household cannot be full-time students; Applicants must provide verification directly from institution.*
6. Is any member of your household employed by the City of Somerville? ☐Yes ☐No

   There is no preference given in the lottery if you or a household member works for the City of Somerville. This is simply a disclosure.

7. How did you hear about this opportunity? ☐Inclusionary Housing Listserv ☐City Website ☐Flyer ☐Newspaper ☐Family/friend ☐Social media ☐Web search ☐Other _____

If you would like to join the Inclusionary Housing Program listserv for notifications of Inclusionary opportunities and other program updates, please visit somervillema.gov/inclusionary-listserv-sign-up to register.

The following questions are optional and not required to participate in the lottery:

Do you own a motor vehicle? ☐Yes ☐No

Do you need a residential parking permit? ☐Yes ☐No

If you answered yes to both question above, explain why a residential parking permit is needed.

_____
_____

What is the head of household's ethnicity? ☐ Hispanic/Latino ☐ Non-Hispanic/Latino

What is the head of household's race? Please check all boxes that apply:

☐ African American/Black ☐American Indian/Alaskan Native ☐ Asian

☐Middle Eastern/North African ☐ Native Hawaiian/ Other Pacific Islander ☐ Two or more races

☐ White/ Caucasian ☐Other: _____

(Continued on next page)

SECTION C: INCOME & ASSETS

Income Information – List all income such as Wages, Salaries, Tips, Self-Employment income, Welfare/TAFDC Benefits, Social Security, TANF, SSI, Pensions, Disability Compensation, Unemployment Compensation, Alimony, Child Support, Military Pay, Pensions, Death Benefits, Season/One-time Jobs and Gigs, etc.

Consider & indicate all changes in income your household anticipates over the next 12 months as this may impact your income eligibility. If you are uncertain, you should speak with your HR/Office Manager/Union Rep. about anticipated raises, bonuses, OT, changes in work hours, Cost of Living Adjustments (COLAS) etc.

Household Member	**Income Source** (Add Employer/Contract)	**Yearly Gross Earnings**
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Employer Name	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Self-Employment (Name/Contract):	
	Child Support	
	Child Support	
	Child Support	
	SS(DI)/TAFDC	
	SS(D)I/TAFDC	
	SS(D)I/TAFDC	
	SS(D)I/TAFDC	
	Unemployment	
	Unemployment	
	Unemployment	
	Pension	
	Pension	

	Pension	
	Other	
	Other	
	Other	
	Interest from Assets	
	Interest from Assets	
	Interest from Assets	
Total Yearly Household Gross Income:		

1) **Describe all anticipated changes in income over the next 12 months**** (seasonal jobs, changes in hours worked, raises, bonuses, loss of jobs, change in jobs, promotions, cost-of-living adjustments etc.). For each change, explain each change numerically and the anticipated date. Attach another sheet if necessary. **Failure to disclose anticipated changes may impact your income eligibility at the time of your income certification.** Attach additional pages as necessary.

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

****You must answer this question for your application to be considered complete. If you do not anticipate any changes in income, you may answer N/A**

(Continued on next page)

Asset Information - List below the assets of all household members. Include all bank accounts (savings and checking), life insurance, stocks and bonds, trusts, retirement accounts, educational savings accounts, real estate, online currency (Bitcoin…), cash apps (PayPal, Venmo etc.), whether within the USA or abroad etc.

Applicants must disclose all joint accounts held with an absent spouse/household member(s).

Attach additional pages as necessary

Household Member	Asset Type (checking, retirement…) & Account Number	Name of Financial Institution	Asset Value or Current Balance
Restricted Assets Total (IRA, 401(k) 403(b), etc.):			
All Household Assets Total:			

1) Does any household member have assets or accounts in any other country? ☐Yes ☐No
If yes, please disclose these assets in the above table

2) Does any household member own any Real Estate or joint interest in property abroad, in any other country?
☐Yes ☐No
If Yes, provide address: _____
Please provide name of individual, financial institution, account numbers and addresses of any joint account and/or property

3) Is anyone in your household expecting a monetary gift from someone outside of the household, such as for down payment? ☐Yes ☐No
If so, please disclose the amount expected: $_____

4) What is the total amount of your down payment? $_____

5) Have you sold, transferred or given away any real property or assets in the last three (3) years within the USA **or** abroad? ☐Yes ☐No If yes, provide amount and date of sale/transfer:
_____

Households will need to provide the most recent and consecutive, three (3) months of complete statements (containing all pages, even if blank)/transaction history. All deposits into accounts that cannot be verified will be counted as income.

SECTION D: PREFERENCES

Does a household member live in Somerville? ☐Yes ☐No
Does a household member work full-time (32+ hours/week) in Somerville? ☐Yes ☐No
Does a child in your household attend a Somerville Public School or Charter School? ☐Yes ☐No

Verification will be required at the time of an income certification and must be current (dated within 30 days) of the application deadline. Below includes acceptable documentation to receive a Somerville preference.

Preferences will be granted for households providing current verification (dated within 30 days of a *complete* application) of living or physically working full-time in Somerville (32+ hours/week). Verifications (such as bills, leases etc.) **must be complete and include all pages**.

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 in Somerville *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.

Proof of attendance of a Somerville Public/ Charter School may include:

- School record for child/children (under 22 years of age) with current address.
- Current letter or school transcript from SPS or a charter school in Somerville.
- During the summer break period:
    - Documentation must include proof of most recent year enrollment and should be provided prior to the beginning of the new school year as well as notice of intent to re-enroll.

(Continued on next page)

SECTION E: Project and unit size selection

Please indicate all unit sizes and locations for which you are applying. You may apply for more than one unit type but will not be entered into a lottery pool for units with more bedrooms than your Largest Unit Size, a lottery pool that you don't report or any lottery pool which is not indicated below. Please note that a minimum of one person per bedroom is required *unless you have a disability or medical need for an extra bedroom which must be documented along with your pre-lottery application.* *If you claim to have a medical need for an extra bedroom but cannot document it, you will be dropped to the bottom of all Waiting Lists.*

The Warwick (13 Warwick Street)

☐ Unit 101 (1BR at 80% AMI) ☐ Unit 301 (2BR at 80% AMI)

☐ Unit 204 (Studio at 110% AMI) ☐ Unit 107 (2BR at 110% AMI)

☐ Unit 403 (Studio at 140% AMI)

8 Melvin Street

☐ Unit 3 (2BR at 140% AMI)

SECTION F: PRE-LOTTERY APPLICATION CHECKLIST
Did you…

1. Answer all questions and leave no parts of the application blank? ☐ Yes ☐ No
2. Make sure *all adult* household members signed the application? ☐ Yes ☐ No
3. Disclose all income & asset sources in the USA & abroad? ☐ Yes ☐ No
   If you answer "No", include these assets in Section C of your application.
4. Include & describe expected changes in income for the next 12 months? ☐ Yes ☐ No
   If you answer "No", describe anticipated changes in income.
5. Did you provide a mortgage pre-approval letter? ☐ Yes ☐ No
   - Is the pre-approval letter for a 30-year fixed mortgage? ☐ Yes ☐ No
   - Does the pre-approval letter include an interest rate or range? ☐ Yes ☐ No
   - Is the pre-approval letter valid through the date of the lottery? ☐ Yes ☐ No
6. Have you submitted proof of having attended a First Time Homebuyers Course?
   - Is the course provided by an agency approved by CHAPA? ☐ Yes ☐ No (https://www.mymasshome.org/homeownership-education-calendar)
   - Did you complete the Course within 3 years of the date of the lottery? ☐ Yes ☐ No

If you answer "No" to any of the above, your application is incomplete.
*You must submit an updated letter that contains all the above information. Show your lender each of the following Sections: "**Building Description & Unit Description"; "What Does a Mortgage Pre-Approval Entail?";***

and "Description of Affordable Housing Restriction" *so that they have all required information to provide you with your letter.*

SECTION F: APPEALS

Pre-lottery determination of eligibility by OSPCD's Housing Division is based upon the following:

- Submission of a complete application, with supporting documents.
- Income and/or household composition requirements.
- Eligibility as a first-time homebuyer.

In the event of a denial, applicants have the right to appeal under specific circumstances. The following types of determinations can be appealed:

- Submission of incomplete applications.
- Failure to meet income or household composition requirements.
- Failure to demonstrate first-time homebuyer status or provide a valid mortgage preapproval letter as required by program policy.

It is the applicant's responsibility to disclose accurate information and to complete the entire application before the deadline. Applicants who submit their application more than 5 business days before the deadline may receive feedback and revise/resubmit before the deadline. Applications received after the deadline will be denied as late submissions.

Appeals must be submitted within 10 business days from the date on the denial notice (email or mail). Appeals are evaluated based on:

- Correct application of program policies
- Adherence to required procedures
- Reasonableness
- Any new or clarifying information submitted with the appeal

The review will assess whether the original determination was materially impacted by an error, oversight, or misapplication of policy. The Housing Division or the entity that issued the denial will issue a written response within 10 business days of receiving a complete appeal. If additional time is needed due to complexity or the need for further documentation, the applicant will be notified in writing with an updated estimated timeframe.

The Housing Division 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 annualizes what households self-report as their monthly income, and compare that against the income eligibility range the unit is in.

SECTION G: NOTIFICATION

All information you provide here will be treated as confidential and used by our office to determine eligibility in this affordable homeownership opportunity through the City's Inclusionary Housing Program. Applicants understand that, if selected, OSPCD's Housing Division will require complete income and asset verification. This means that applicants, if selected, must provide the OSPCD with documentation and further verification of all information related to income, assets, and household members. The applicant certifies all information in this application is true and accurate to the best of his or her knowledge and belief. I acknowledge and consent to the sharing of my household's information with the Office of Housing Stability, the Health and Human Services Department and other City of Somerville Departments as/if needed. I authorize the Housing

Division to contact 3rd parties to verify Somerville preference status and income to determine appropriate lottery pool selection.

I have read and understand the application requirements and the deadlines as described above. I have received and fully reviewed the information packet for this opportunity. I certify under penalty of perjury that the information I have provided is true and accurate. I understand that the provision of false information and statements are grounds for ineligibility under the City of Somerville's Inclusionary Housing Program.

_____	_____	_____
Print Head of Household's Name	Head of Household's Signature	Date
_____	_____	_____
Print Co-Head of Household's Name	Co-Head of Household's Signature	Date
_____	_____	_____
Print Other Adult's Name	Other Adult's Signature	Date
_____	_____	_____
Print Other Adult's Name	Other Adult's Signature	Date
_____	_____	_____
Print Other Adult's Name	Other Adult's Signature	Date