

पाँच (5) वटा आय-प्रतिबन्धित कन्डोमिनियमहरू बिक्रीमा

मेयर काटजाना ब्यालान्टाइन पाँच (5) वटा आय-प्रतिबन्धित घर अपनत्व एकाइहरू घोषणा गर्न पाउँदा खुसी हुनुहुन्छ 84 Prospect Street मा अवस्थित मिया रेजिडेन्सिज



Developed by:

82-86 Prospect Street, LLC

IMPORTANT! This document contains <u>important information</u> 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 <u>inclusionary@somervillema.gov</u> 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 <u>somerviva@somervillama.gov</u> or dial 311 (617-666-3311 outside Somerville).

¡IMPORTANTE! Este documento contiene <u>información importante</u> 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 <u>inclusionary@somervillema.gov</u> 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 <u>somerviva@somervillama.gov</u> o marque 311 (617-666-3311 si está fuera de Somerville).

IMPORTANTE! Este documento contém <u>informações importantes</u> 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 <u>inclusionary@somervillema.gov</u> 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 <u>somerviva@somervillama.gov</u> 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 <u>inclusionary@somervillema.gov</u> 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 <u>somerviva@somervillama.gov</u> oswa tape epi rele 311 (617-666-3311 andeyò Somerville).

महत्त्वपूर्ण। यो कागजातमा तपाईंका अधिकार, जिम्मेवारी र/वा लाभहरूका बारेमा <u>महत्त्वपूर्ण</u> 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 मद्दाका लागि जित 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 somerviva@somervillama.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<u>重要資訊</u>。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<u>inclusionary@somervillema.gov</u>。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 somerviva@somervillama.gov 或撥打 311 (Somerville 以外地區,請撥 617-666-3311)。

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विषयवस्तुहरूको तालिका

योग्यता मार्गदर्शनहरूको सिंहावलोकन
परिचय र भवन/एकाइ विवरणहरू
महत्वपूर्ण ऋणदाता जानकारी
• कर्जा (मोर्गेज) पूर्वस्वीकृति आवश्यकताहरू
• किफायती आवास प्रतिबन्ध
•
सहभागी ऋणदाताहरू
घरपरिवार के हो?
आम्दानी योग्यता
आम्दानी र सम्पत्तिहरू
पहिलो पटक घर खरीदकर्ता अवस्था र कोर्सहरू
प्राथमिकृता योग्यताहरू
पूरा निवेदन पेश गर्ने र अन्तिम मिति
चिठ्ठा र यदि छानिएमा के हुन्छ
आम्दानी प्रमाणिकरण आवश्यक कागजातहरू र कार्यविधी पत्र
पुनरावेदन प्रक्रिया
महत्वपूर्ण मितिहरू
चिठ्ठाअधिको आवेदन

योग्यता मार्गदर्शनहरूको सिंहावलोकन

घरपरिवारको न्यूनतम आकार लागु हुन्छ। सँगै बसेको इतिहास नभएका सम्बन्धित व्यक्तिहरूले आवेदन दिन सक्दैनन्। घरधुरीको संरचनाको बारेमा थप जानकारीका लागि "**घरधुरी के हो**" खण्ड हेर्नुहोस्।

> आवेदन दिने घरधुरीहरूले पहिलो पटक घर किनिरहेको हुनुपर्छ। आवेदकहरूले संसारको कुनै पनि ठाउँमा सम्पत्ति राख्न वा सम्पत्तिमा ब्याज लिन सक्दैनन् र पछिल्लो तीन (3) वर्ष भित्र सम्पत्तिको स्वामित्व लिएको हुन सक्दैनन्। पाँचवटा (5) अपवादहरू लागू हुन सक्छन्। *यो खण्ड हेर्नुहोस् "पहिलोपटक घर खरीदकर्ता को हो?"*

कुनै घरपरिवारको कम्तिमा एक जना सदस्यसँग पहिलो पटकको घर खरिदकर्ता प्रमाणपत्र वा MHC द्वारा स्वीकृत वर्गमा नामांकनको प्रमाणिकरण हुनु पर्छ जुन चिठ्ठाबाट समाप्त हुन्छ, र यो चिठ्ठाअघिको 3 वर्ष भित्र पूरा भएको थियो। *थप जानकारीका लागि "म पहिलो पटक घर खरीदकर्ता कोर्सका लागि कहाँ भर्ना हुन सक्छु?" खण्ड हेर्नुहोस्।*

परिवारको कुल वार्षिक कुल आय आय योग्यताको मार्गदर्शनभित्र हुनुपर्छ। *आम्दानीको* आवश्यकताका लागि "**आम्दानी आवश्यकताहरू के हुन्?**" खण्ड हेर्नुहोस्

आवेदकहरूले खरिदको ३% को न्यूनतम डाउनपेमेन्ट गर्न सक्षम हुनुपर्दछ। *न्यूनतम डाउनपेमेन्ट आवश्यकताहरूको लागि "भवन विवरण र एकाइ विवरण" हेर्नुहोस्।*

आवेदन दिने घरधुरीको तरल सम्पत्तिहरू \$103,200 भन्दा बढी हुनुहुँदैन (प्रतिबन्धित सेवानिवृत्ति, कलेज र स्वास्थ्य बचत योजनाहरू बाहेक)। सम्पत्तिको बारेमा थप जानकारीका लागि *"सम्पत्ति सीमा के हो?" खण्ड हेर्नुहोस्।*

30 वर्षको स्थिर कर्जाको लागि पूर्व-स्वीकृति पत्र घरको लागत समेट्ने चिठ्ठाको मितिमार्फत मान्य हुने चिठ्ठाअघिको आवेदनमा समावेश हुनुपर्छ। *कर्जा पूर्व स्वीकृति आवश्यकताहरू बारे थप जानकारीको लागि "कर्जा पूर्व-स्वीकृतिमा के हुन्छ?" भन्ने खण्ड हेर्नुहोस्।*

परिचय

82-86 Prospect Street, LLC सँगको सहकार्यमा रणनीतिक योजना र सामुदायिक विकासको मेयरको कार्यालय (OSPCD) ले सहरको समावेशी आवास कार्यक्रम मार्फत योग्य, पहिलो पटक घर खरिद गर्ने घरपरिवारहरूलाई कम बजार मूल्यमा पाँच (5) वटा डिड-प्रतिबन्धित कन्डोमिनियमहरू बिक्री गर्ने घोषणा गर्न पाउँदा खुसी छ। 80% एरिया मिडियन इनकम (AMI) मा वा सोभन्दा कम वार्षिक कुल आम्दानी भएका परिवारहरूलाई मूल्य टियर P1 मा, 110% AMI मा वा सोभन्दा कम भएको परिवारहरूलाई मूल्य टियर P2 मा, वा 140% AMI मा वा सोभन्दा कममा एकाइहरू प्रस्ताव गरिनेछ।

डिड-प्रतिबन्धित एकाइहरूको रूपमा, यी एकाइहरूसँग खरिदको समयमा एकाइ डिड र कर्जा फाइल गर्नको लागि कुनै डिड राइडर हुनेछ। यसको अर्थ एकाइ पुन: बेचेको मूल्य सदाको लागि (सधैंको लागि) प्रतिबन्धित हुनेछ। त्यसपछिका मालिकहरू आय-योग्य, पहिलो पटक घर खरीद गरेकाहरू हुनुपर्छ। मिया रेजिडेन्सेजको लागि प्रतिबन्ध यो प्याकेट वितरण गरिएलगत्तै रेकर्ड गरिनेछ। किफायती आवास प्रतिबन्धको बारेमा थप जानकारी रेकर्ड भएपछि मिडलसेक्स साउथ रजिस्ट्री अफ डिड्स वेबसाइटमा उपलब्ध हुनेछ र यो सूचना प्याकेटको पृष्ठ ६ मा उपलब्ध छ। थप रेकर्डिङ विवरणहरूको लागि कृपया आवास कर्मचारीहरूलाई सोध्नुहोस्।

समावेशी आवास कार्यक्रमको बारेमा थप जानकारीका लागि www.somervillema.gov/inclusionaryhousing मा जानुहोस्

कार्यक्रमसम्बन्धी सिधै प्रश्नहरू (योग्यता आवश्यकताहरू, आवेदन प्रक्रियाहरू, आदि) MiaResidences@MaloneyProperties.com मा

भवनको विवरण र एकाईको विवरण

मिया रेजिडेन्सेज सोमरिभल, MA मा 29 कन्डोमिनियमहरू समावेश गरेको एक मिश्रित आय विकास हो। एरिया मिडियन आय (AMI) को 80% वा सोभन्दा कम र बोस्टन-क्याम्ब्रिज-क्रिन्सी PMSA ("BCQ") को लागि 110% AMI वा सोभन्दा कम, 140% AMI वा सोभन्दा कम कमाउने परिवारहरूलाई 5 एकाइहरू आय-प्रतिबन्धित वा "किफायती" को रूपमा तोकिनेछ। किफायती एकाइहरूको बजार-दर एकाइहरूभन्दा फिनिशमा कुनै फरक हुनेछैन। हरेक भान्सामा रेफ्रिजेरेटर, स्टोभ, डिशवासर र माइक्रोवेभ हुनेछन्। साथै, सबै एकाइहरूमा विद्युतीय वाशर र ड्रायर हुनेछन्। मालिकहरू बिजुली (पकाउने र तताउने), र पानी/ढल सिहत सबै उपयोगिताहरूको लागि जिम्मेवार हुनेछन्। केबल र इन्टरनेटहरू ऐच्छिक उपयोगिताहरू हुन्। कुनै पनि समावेशी एकाइहरूमा पार्किङ स्थानहरू हुनेछैनन्। आवासीय प्रयोगको लागि बीस (20) वटा दीर्घकालीन साइकल पार्किङ ठाउँहरू, चार (4) वटा दीर्घकालीन ठूला साइकल पार्किङ ठाउँहरू, र शून्य (0) तोकिएका भण्डारण ठाउँहरू छन्। चार (4) वटा दीर्घकालीन साइकल पार्किङ स्थलहरूमा विशेष रूपमा किफायती एकाइहरूका भाडावालहरूले पहुँच गर्न सक्नेछन्।

आवेदनको अन्तिम मिति कहिले हो?

चिठ्ठामा सहभागी हुनका लागि पुरा गरिएको निवेदन पेश गर्ने अन्तिम मिति **बुधबार, डिसेम्बर 24**, 2025 को 5pm हो। <u>डिसेम्बर 24 ^{को} 5pm पछि वा सो मितिपछि प्राप्त निवेदनहरू स्वीकार गरिनेछैन।</u> सोमरभिल शहरको समावेशी आवास कार्यक्रम

Important Lender Information

Please ensure that you share the entirety of pages 5 and 6 with your bank/lender.

What Does a Mortgage Pre-Approval Entail?

Lenders need a <u>minimum of two/three weeks</u> to process a pre-approval application. Please <u>allow</u> <u>sufficient time to secure the mortgage pre-approval.**</u>

- <u>Be prepared</u> with personal information including state-issued identification cards, home addresses for the last two years, W2s, paystubs/other income and asset statements for the last two (2) months etc.
- Lenders will run a hard credit check.

Notify the lender of the pre-lottery application deadline and pre-approval requirements.

Show lender all information provided in this information packet, regarding the unit you are applying for (See: **Building Description & Unit Description) and the Affordable housing restriction on this property (See: **Description of Affordable Housing Restriction**).

Inclusionary Housing Program Pre-Lottery Application Requirements for Preapprovals:

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.

	<mark>पाँचवटा (5) समावेशी घरको स्वामित्व एकाइहरू</mark>								
<mark>एकाइ</mark> #	<mark>एकाइ</mark> आकार	अनुमनित वर्ग फुटेज	АМІ	पार्किङ स्थल	खरीद मूल्य	न्यूनतम <mark>डाउनपेमेन्ट</mark> <mark>(3%)</mark>	अनुमानित मासिक कन्डो शुल्क	न्यूनतम् घरधुरी आकार	गतिशीलता दुर्बलताहरूका लागि निर्मित #
107	1 वटा सुत्ने <mark>कोठा</mark>	<mark>634</mark>	51%-80%	छैन	\$210,58 <mark>1</mark>	<mark>\$6,317</mark>	<mark>\$96.98</mark>	<mark>1</mark>	-
<mark>307</mark>	<mark>2 वटा सुत्ने</mark> कोठा	<mark>771</mark>	51%-80%	छैन	\$254,041	<mark>\$7,621</mark>	<mark>\$117.00</mark>	2	-
<mark>103</mark>	<mark>1 वटा सुत्ने</mark> <mark>कोठा</mark>	<mark>634</mark>	<mark>81%-110%</mark>	छैन	\$309,622	<mark>\$9,289</mark>	<mark>\$142.60</mark>	1	1
108	<mark>1 वटा सुले</mark> कोठा	<mark>652</mark>	<mark>81%-110%</mark>	छैन	\$309,622	<mark>\$9,289</mark>	<mark>\$142.60</mark>	<mark>1</mark>	-
<mark>204</mark>	2 वटा सुत्ने कोठा	<mark>865</mark>	111-%- 140%	छैन	\$473,819	<mark>\$14,214</mark>	<mark>\$218.22</mark>	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 is waived for households with reasonable accommodations

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.
- ➤ <u>Improvements are not included in the resale calculations</u>; 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.

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

What is a Household?

- A "household" includes <u>all persons</u> 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 fulltime student status, custody arrangements or documentation of separation/separate residencies will be required at the time of income certification.

What are the Income Eligibility Requirements?

In order to be eligible to purchase an inclusionary condo, the applying household's annual gross income must meet the guidelines listed in the Gross Annual Household Income Eligibility Requirements table below. If a household's gross annual income is below the income limit they may be eligible. Minimum income restrictions are not set by the Inclusionary Housing Program for condos in price tier 1, only maximum income limits. Lenders determine the minimum income amount they are comfortable underwriting for units priced in Tier P1. While the City does not set minimum income requirements, applicants must have income to support monthly mortgage, taxes, homeowner's insurance, condo fees and utilities including water and sewer.

A household's combined (total) gross annual income from **all** sources and for all members of the household must not exceed **the income limits**, adjusted by household size, as indicated below.

Maximum Income Limits (set by the HUD + based on Household Size + AMI)

Household Size	51%-80% AMI	81%-110% AMI	111%-140% AMI
1	\$57,901-\$92,650	\$92,651 - \$127,358	\$127,359 - \$162,092
2	\$66,201-\$105,850	\$105,851 - \$145,552	\$145,553 - \$185,248
3	\$74,451-\$119,100	\$119,101 - \$163,746	\$163,747 - \$208,404
4	\$82,701-\$132,300	\$132,301 - \$181,940	\$181,941 - \$231,560
5	\$89,351-\$142,900	\$142,901 - \$196,495	\$196,496 - \$250,085
6	\$95,951-\$153,500	\$153,501 - \$211,050	\$211,051 - \$268,610

^{*2025} Area Median Incomes for the Boston, Cambridge, Quincy, MA-NH MSA

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 <u>all amounts anticipated</u> 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 \$103,200 in liquid assets, excluding restricted retirement, health, and college savings plans*. This asset limit applies to all household members and includes all assets or joint interests in assets held in the United States or abroad. All assets for all household members must be disclosed in the pre-lottery application and the most recent three (3) months of complete statements for all accounts must be provided at the time of an income certification. Assets which the applicant(s) hold and may not use or have access to are still considered assets and statements must be provided. In cases where an asset was recently closed, verification must be provided. Applicants must disclose all joint accounts held with absent spouse/household members in the application.

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

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

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

*Consideration may be given to households exceeding the initial asset limit of \$103,200 but using a portion of their unrestricted assets to make a downpayment not to exceed twenty percent (20%) of the affordable sales price.

Who is a First-Time Homebuyer?

Applicants must be first-time homebuyers. A person shall be considered a first-time homebuyer सोमरभिल शहरको समावेशी आवास कार्यक्रम 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.mhp.net. Online and in person classes are listed there at various prices, dates, times and languages. https://www.mhp.net/one-mortgage/homebuyer-resources/find-a-home-buyer-class

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 (20+ 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 <u>current statement date</u>. Do not use the bill due date; **OR**
- Bank/credit card/cable bill statement with Somerville address with a <u>current statement</u> <u>date</u>; **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 <u>Somerville address where you work AND the number of hours you work per week in Somerville</u>; OR
- A current paystub showing the <u>Somerville address of where you work</u> **AND** the <u>number of hours you work per pay period.</u>
- 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 सोमरोभेल शहरको समावेशी आवास कार्यक्रम

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 <u>ALL PAGES</u>

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

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

How Are Applications Submitted?

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

- Email: MiaResidences@MaloneyProperties.com; OR
- Dropped off in an envelope in the drop box at Maloney Properties Central Office (27 Mica Lane, Wellesley, MA 02481); OR
- Mailed to Maloney Properties LLC ATTN: Mia Residences Lottery 27 Mica Lane,
 Wellesley, MA 02481. If you are mailing an application, allow at least one (1) week in
 the mail to ensure the application is received before the deadline (not post-marked).
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NOTICE:

- Applications sent to email addresses other than MiaResidences@MaloneyProperties.com
- Applications sent piecemeal or in screenshots will not be accepted. Do not submit the same application multiple times;
- If you email an application, do not contact staff inquiring whether the application was
 received unless there are 5 or fewer business days until the lottery. If you submit an
 application by email, you will receive a standard response confirming the receipt of
 your application. Please be aware this does not mean that your application is
 reviewed prior to the application deadline;
- Maloney Properties staff will review applications for completion in the order in which
 they are received. It is a household's responsibility to ensure applications are
 completely and accurately completed upon submission and ahead of the deadline with
 complete documentation;
- Applications received within 7 calendar days of the application deadline may not have the opportunity to be updated upon review;
- Staff will confirm the status of your application once it is processed, in the order received.

What is the Lottery?

The lottery will be held virtually on Zoom and in a publicly accessible physical location in Somerville. For information on the date/time and link to the lottery, see the page labeled "Important Dates". All participating applicants will receive unique identifiers and information to join the virtual lottery, before the lottery. Attendance 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 <u>household will have a week</u> 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 <u>required if a household is selected in the lottery</u>. **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.
- 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:

<u>Cambridge and Somerville Legal Services (CASLS)</u> 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.

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जानकारी सत्रहरू	बुधबार, डिसेम्बर 10, 2025 मध्यान्ह 12 बजे	https://maloneyproperties.zoom.us/j/81791942922?pwd= jNFwVfX0jtzgxvJJ7aURFMKRSBFSk7.1			
	बुधबार, डिसेम्बर 17, 2025 बेलुकी 6 बजे	मिटिङ आइडी: 817 9194 2922 <mark>पासकोडः 532437</mark>			
आवेदनको समाप्ति मिति	बुधबार, डिसेम्बर 24, 2025	<mark>आवेदनहरू 5pm अघि पूरा गरिएको र पुर्याइएको हुनुपर्दछ</mark> मेलोनी प्रोपर्टिज एलएलसीसम्म ATTN: Mia Residences Lottery, 27 Mica Lane, Wellesley, MA 02481 वा यसमा इमेल गरिएको : MiaResidences@MaloneyProperties.com			
चिठ्ठा	<mark>सामान्यतयाः आवेदन समय सीमाको 2-4</mark> हप्तापछि आयोजना गरिन्छ।	मेलोनी प्रोपर्टीजले मिति छानेपछि चिठ्ठाको विवरण सबै आवेदकहरूलाई इमेल मार्फत पठाइनेछ			

ढिला, अपूर्ण वा टुक्रा टुक्रामा पेश गरिएका आवेदनहरू चिठ्ठामा प्रविष्ट गरिने छैन्। अन्य इमेल वा फ्याक्सहरूमा पठाइएको आवेदनहरू स्वीकार गरिनेछैनन्।

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

अर्को चरणहरू (चिठ्ठापछि)

घर नं. 1 मात्र अर्को चरणहरूमा जानेछ

- > समीक्षापिं जानकारी दिएको हप्ताभित्र पेश गरिएका आय प्रमाणीकरण कागजातहरू
- 🕨 योग्य परिवारलाई पत्र पठाउने
- > दुई साताभित्र निजी घर निरिक्षण (इन्सपेक्सन)
- > दुई हप्ता पछि खरिद र बिक्री हस्ताक्षर
- > कर्जा लिने
- > लगभग 45 दिन भित्र क्लोजिङ गर्ने
- and a second when the self age (Author musica) with

Questions regarding applications may be directed to:

MiaResidences@MaloneyProperties.com OR

(617) 531-7123 Ext 744 | US Relay 711

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

THE INFORMATION PACKET ENDS HERE

चिठ्ठा अगाडिको आवेदन <u>मिया रेजिडेन्सेज</u>

घरपरिवारको प्रमुखका नाम:

	<mark>पाँचवटा (5) समावेशी घरको स्वामित्व एकाइहरू</mark>								
<mark>एकाइ</mark> #	<mark>एकाइ</mark> आकार	अनुमनित वर्ग फुटेज	АМІ	<mark>पार्किङ</mark> स्थल	खरीद मूल्य	न्यूनतम <mark>डाउनपेमेन्ट</mark> <mark>(3%)</mark>	अनुमानित मासिक कन्डो शुल्क	न्यूनतम् घरधुरी आकार	गतिशीलता दुर्बलताहरूका लागि निर्मित #
107	<mark>1 वटा सुले</mark> कोठा	<mark>634</mark>	<mark>51%-80%</mark>	छैन	\$210,581	<mark>\$6,317</mark>	<mark>\$96.98</mark>	<mark>1</mark>	-
<mark>307</mark>	<mark>2 वटा सुत्ने</mark> कोठा	<mark>771</mark>	<mark>51%-80%</mark>	छैन	\$254,041	<mark>\$7,621</mark>	<mark>\$117.00</mark>	<mark>2</mark>	-
<mark>103</mark>	¹ वटा सुत्ने कोठा	<mark>634</mark>	<mark>81%-110%</mark>	छैन	\$309,622	<mark>\$9,289</mark>	<mark>\$142.60</mark>	<mark>1</mark>	1
108	¹ वटा सुत्ने <mark>कोठा</mark>	<mark>652</mark>	81%-110%	<mark>छैन</mark>	\$309,622	<mark>\$9,289</mark>	<mark>\$142.60</mark>		-
<mark>204</mark>	<mark>2 वटा सुत्ने</mark> कोठा	<mark>865</mark>	<mark>111%-</mark> <mark>140%</mark>	छैन	<mark>\$473,819</mark>	<mark>\$14,214</mark>	\$218.22	2	-

*कन्डो शुल्कहरू कन्डो एसोसिएसनद्वारा कायम गरिएको हुन्छ र कन्डो बजेटमा बढेको लागतको आधारमा पहिलो वर्षपछि परिवर्तन हुन सक्छ। जोडिन र आवासीय छुटहरू बारे थप जात्रको लागि (617) 625-6600 Ext 3100 मा मूल्याङ्कन विभागलाई कल गर्नुहोस् वा

https://www.somervillema.gov/sites/default/files/residential-exemption-application.pdf हेर्नुहोस्

<mark>अधिकतम आय सीमा</mark> (HUD द्वारा तय गरिएको + परिवार संख्याको आधारमा + AMI)

परिवारको आकार	51%-80% AMI	81%-110% AMI	111%-140% AMI
1	<mark>\$57,901-\$92,650</mark>	\$92,651 - \$127,358	\$127,359 - \$162,092
2	\$66,201-\$105,850	\$105,851 - \$145,552	\$145,553 - \$185,248
3	\$74,451-\$119,100	\$119,101 - \$163,746	\$163,747 - \$208,404
4	\$82,701-\$132,300	\$132,301 - \$181,940	\$181,941 - \$231,560
5	<mark>\$89,351-\$142,900</mark>	\$142,901 - \$196,495	\$196,496 - \$250,085
6	<mark>\$95,951-\$153,500</mark>	\$153,501 - \$211,050	\$211,051 - \$268,610

^{*} Boston, Cambridge, Quincy, MA-NH MSA का क्षेत्रहरूका लागि 2025 को मध्य आयहरू

प्रि-लटरी आवेदन निर्देशनहरू

प्रि-लटरी आवेदन निम्नद्वारा निम्न विधिहरूमध्ये एउटा मार्फत मेलोनी प्रोपर्टिजमा पेश गरिएको हुनुपर्छः सोमरभिल शहरको समावेशी आवास कार्यक्रम

- व्यक्तिगत रूपमा ड्रप अफ गरिएको वा पत्राचार गरिएको Maloney Properties LLC ATTN: Mia Residences Lottery, 27 Mica Lane, Wellesley, MA 02481 (तलको अन्तिम मितिभित्र प्राप्त गरिएको हुनुपर्ने, <u>पोस्टमार्क गरिएको हुनुहुँदैन</u>); वा
- निम्नमा इमेल गर्नुपर्ने: MiaResidences@MaloneyProperties.com

MiaResidences@MaloneyProperties.com बाहेकका इमेल ठेगानाहरूमा पठाइएको आवेदनहरू अस्विकार गरिने छ। टुक्रा टुक्रा वा स्क्रिनशटहरूमा पठाइएको आवेदनहरू अस्विकार गरिनेछ।

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

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

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

आवेदन दिने अन्तिम मिति: बुधबार, डिसेम्बर 24, 2025 को 5pm सम्म

खण्ड A: घरायसी जानकारी

घरपरिवारको प्रमुखका लागि निम्नलिखित सम्पर्कहरूसम्बन्धी जानकारी उपलब्ध गराउनुहोस्।

घरपरिवारको प्रमुखको नामः			
हालको ठेगानाः			
पत्राचार ठेगानाः			
प्राथमिक फोन: ()	वैकल्पिक फोनः ()	
इमेल ठेगानाः	_		

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

सोमरभिल शहरको समावेशी आवास कार्यक्रम

घरपरिवारको सदस्यको नाम	घरपरिवारको प्रमुखसँग सम्बन्ध	उमेर	के यो व्यक्ति पूर्णकालीन विद्यार्थी हो वा अर्को 12 महिनामा पूर्णकालीन विद्यार्थी हुनु हुने छ? छ/छैन
	परिवारको प्रमुख		
रूपमा उपचार गरिरहेको चिकित्सकबाट प्रमाप 2. के माथि सूचीबद्ध गरिएको कुनै पनि घरपि हो होइन यदि "हुनुहुन्छ" भने, नाम र ठेगाना सूचीबद्ध ग्र यस आवेदनको उद्देश्यका लागि घरपरिवारको	णीकरण आग्दानी प्रमाणित गर्ने समयम रवारको सदस्य आवेदनमा समावेश नग नुहोस् र तल तपाईंको हालको वैवाहिक सदस्यको रूपमा समावेश गर्न आवश्य वाताहरू, आफ्नै सम्पत्ति वा घरपरिवारक न	त समावेश गरिएक रिएको कोहीसँग मिर्याते व्याख्या ग क हुन सक्छः को सदस्य नभएक प्रितिहरू समावेश	कानुनी रूपमा विवाहित हुनुहुन्छ? गर्नुहोस्। यसको जवाफको आधारमा हो कोहीसँग रियल स्टेटमा (संयुक्त राज्य अमेरिका सा गर्नुहोस्। लटरीमा चयन गरिएको भएमा यो
म मेरो घरपरिवारमा मानिसहरूको कुन स	ङ्ख्या निम्न छ भनी प्रमाणित गर्दछुः		
ख <i>ण्ड B: सामान्य जानकारी</i> 1. तपाईं हाउजिङ डिभिजनले तपाईंसँग कुन भाष	॥मा कुराकानी गरोस् भन्ने चाहनुहुन्छ?		1
दोभाषे सेवाहरू नेपाली, पोर्चुगीज, स्पेनी, हाइ।		चिनियाँमा प्रस्ताव	गर्न सिकेन्छ
2. के तपाईं लाई उपयुक्त व्यवस्था (रिजनेबल अक यदि हुन्छ भने, आवेदन म्याद समाप्त हुनु अधि			
कृपया उचित आवास आवश्यकहरू व्याख्या ग	<mark>र्नुहोस्:</mark>		
3. घरपरिवारको सदस्य हालैमा सोमरभिलमा बस्रु	<mark>हुन्छ वा पूर्ण समयका लागि काम (20</mark>	घण्टा+/हप्ता) गन्	र्नुहुन्छ? 🔃 छ छैन

सोमरभिल शहरको समावेशी आवास कार्यक्रम

4.	के घरपरिवारका प्रमुख व्यक्ति पूर्ण - समय विद्यार्थी वा निम्न सेमेस्टरमा पूर्ण - समय विद्यार्थीका दर्ता गरिएको हुन?
	हो होइन
	कृपया ध्यान दिनुहोस्: दुवै घरपरिवारका प्रमुख व्यक्ति विद्यार्थीहरूको पूर्ण-समय हुन सक्दैत्र्ः, आवेदकहरूले संस्थाबाट प्रत्यक्ष रूपमा प्रमाणीकरण उपलब्ध गराउनुपर्छ।
5.	के तपाईंको परिवारको कुनै सदस्य सोमरभिल शहरमा रोजगार गर्छन्? हो होइन तपाईं वा घरपरिवारको सदस्य सोमरभिल शहरका लागि काम गर्नुहुन्छ भने लटरीमा कुनै पनि प्राथमिकता दिइएको छैन। यो सामान्य खुलासा हो।
6.	तपाईंले यो अवसरका बारेमा कसरी थाहा पाउनुभयो? □समावेशी आवास लिस्टसर्भ □िसटीको वेबसाइट □फ्लायर □ समाचारपत्र □परिवार/साथी □सोसल मिडिया □वेब खोजी □अन्यः
7 .	तपाईं समावेशी हाउजिङ प्रोग्रामको सोमरभिलको सहरमार्फत उपलब्ध आउँदो वहनीय भाडा र आवास स्वामित्व अवसरहरूको सूचनाहरू प्राप्त गर्न इन्क्लूशनरी हाउजिङ लिस्टसर्भमा समावेश गरिएको तपाईंको इमेल चाहनुहुन्छ? हो हो होइन तपाईंले पहिले नै इमेल सचेतनाहरू प्राप्त गरेमा कृपया माथि भएको प्रश्नमा "चाहनुहुन्न" मा चिन्ह लगाउनुहोस्
	निम्न प्रश्नहरू वैकल्पिक हुन् र लटरीमा सहभागी हुन आवश्यक हुँदैन: के तपाईंसँग मोटर सवारी साधन छ? <mark>छ</mark> छैन
	कृपया याद गर्नुहोस् प्रोपर्टीमा अतिरिक्त \$200/महिनाको लागि FCFS ग्यारेज पार्किंग छ। त्यहाँ अन-स्ट्रिट अनुमति पार्किंग पनि छ। के तपाईंलाई आवासिय पार्किङ अनुमति आवश्यक हुन्छ?
	तपाईंले माथिको दुवै प्रश्नहरूको जवाफ हुँदैन दिएमा, आवासिय पार्किङ अनुमति किन आवश्यक हुन्छ भनी व्याख्या गर्नुहोस्।
	घरपरिवारको प्रमुखको जातीयता कुन हो? हिस्प्यानिक/ल्याटिनो गैर-हिस्पानिक / ल्याटिनो
	<i>घरपरिवारको प्रमुख/ घरपरिवारको सह-प्रमुखको जाति कुन हो?</i>
	अफ्रिकी अमेरिकी आदिवासी अमेरिकी/अलास्का मूलनिवासी एसियाली मध्य
	पूर्वी/उत्तर अफ्रिकी
	हवाइ निवासी/अन्य प्रशान्त द्वीपवासी श्वेत जाति अश्वेत जाति खैरो दुई वा सोभन्दा बढी जाति
	अन्यः
	घरपरिवारको प्रमुख/ घरपरिवारको सह-प्रमुखको मूल राष्ट्र हो/हुन् (यो प्रश्न
	ऐच्छिक हो)?:

(अर्को पानामा जारी)

खण्ड C: आम्दानी र सम्पत्तिहरू

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

यसले तपाईंको आम्दानी योग्यतालाई प्रभाव पार्न सक्ने भएकाले अर्को 12 महिनामा तपाईंको घरपरिवारले अनुमान गरेको आम्दानीमा सबै परिवर्तनहरू विचार गरेर सङ्केत गर्नुहोस्। तपाईं अनिश्चित भएमा, तपाईं अनुमानित वृद्धि, बोनसहरू, ०७, कार्य समयमा परिवर्तनहरू, बसाई समायोजनको लागत (COLAS) आदि बारे तपाईंको HR/कार्यालय व्यवस्थापक/युनियन प्रतिनिधिसँग कुरा गर्नुपर्छ।

घरका सदस्यहरू	आम्दानी स्रोत (रोजगारदाता/सम्झौता थप्नुहोस्)	<mark>वार्षिक <u>कुल</u> आय</mark>
	रोजगारदाताको नाम	
	स्वरोजगार (नाम/सम्झौता):	
	बाल सहायता	
	बाल सहायता	
	बाल सहायता	
	SS(DI)/TAFDC	

	SS(D)I/TAFDC	
	SS(D)I/TAFDC	
	SS(D)I/TAFDC	
	<mark>बेरोजगारी</mark>	
	<mark>बेरोजगारी</mark>	
	<mark>बेरोजगारी</mark>	
	पेन्सन	
	<mark>पेन्सन</mark>	
	पेन्सन 	
	अन्य	
	<mark>अन्य</mark>	
	<mark>अन्य</mark>	
	सम्पत्तिहरूबाट ब्याज	
	सम्पत्तिहरूबाट ब्याज	
	सम्पत्तिहरूबाट ब्याज	
जम्मा वार्षि	र्षेक घरपरिवारको कुल आम्दानी:	
	मा सबै अनुमानित परिवर्तनहरू व्याख्या गर्नुहोस्** (मौ सहरू, रोजगारको कमी, रोजगारमा परिवर्तन, पदोन्नतिहरू,	
	प्रत्येक परिवर्तन सङ्ख्यात्मक रूपमा र अनुमानित मितिक	ů ,
	अनुमानित परिवर्तनहरू खुलासा गर्न असफल भएकार आम्दानी योग्यतालाई प्रभाव पार्न सक्छ। आवश्यक अनु	
प्रमाणपत्रका समयमा तपाइका गर्नटोग्रा	जान्दाना पापताला इ प्रमाप पान सफ्छ। आवश्यक अनु	वार जातारक्त वृष्ठहरू सर्विष

समयमा परिवर्तनहरू, वृद्धि, बोनसहरू, रोजगारको कमी, रोजगारमा परिवर्तन, पदोन्नतिहरू, बसाई समायोजनको लागत आदि)। प्रत्येक परिवर्तनका लागि, प्रत्येक परिवर्तन सङ्ख्यात्मक रूपमा र अनुमानित मितिको वर्णन गर्नुहोस्। आवश्यक भएमा अर्को पाना संलग्न गर्नुहोस्। अनुमानित परिवर्तनहरू खुलासा गर्न असफल भएकाले तपाईंको आम्दानी प्रमाणपत्रको समयमा तपाईंको आम्दानी योग्यतालाई प्रभाव पार्न सक्छ। आवश्यक अनुसार अतिरिक्त पृष्ठहरू संलग्न गर्नुहोस्।

**तपाईं ले पूरा गरेको मान्न तपाईंको आवेदनका लागि यो प्रश्नको जवाफ दिनुपर्छ। तपाईं ले आम्दानीमा कुनै पनि परिवर्तनहरू अनुमान नगरेमा, तपाईं ले उपयुक्त छैन भनी जवाफ दिन सक्नुहुन्छ। सम्पत्तिसम्बन्धी जानकारी - सबै घरपरिवारका सदस्यहरूको सम्पत्ति तल सूचीबद्ध गर्नुहोस्। युएसए वा विदेशमा रहेका सबै बैंक खाताहरू (सेभिङ्ग्स र चेकिङ्ग्स), जीवन बीमा, स्टक र बन्ड, ट्रस्ट, सेवानिवृत्ति खाताहरू, शैक्षिक बचत खाता, घर जग्गा, अनलाईन मुद्रा (बिटकोइन…), नगद एप्स (पेपाल, भेन्मो इत्यादि) समावेश गर्नुहोस्।

<mark>आवेदकहरूले अनुपस्थित जीवनसाथी/घरपरिवारको सदस्य(हरू) भएको सबै संयुक्त खाताहरूको खुलासा गर्नुपर्छ।</mark> आवश्यक अनुसार अतिरिक्त पृष्ठहरू संलग्न गर्नुहोस्

घरका सदस्यह रू	सम्पत्तिको प्रकार (जाँच, सेवानिवृत्ति) र खाता नम्बर	वित्तीय संस्थाको नाम	सम्पत्तिको मूल्य वा हालको ब्यालेन्स			
प्रतिबन्धि	त सम्पत्तिहरू कुल (IRA, 40	01(k) 403(b), आदि):				
सबै घरपरिवारको सम्पत्तिहरू कुल:						
1) कुनै पनि घरपरिवारका सदस्यहरूसँग कुनै पनि अन्य देशमा सम्पत्तिहरू वा खाताहरू छन्? हो छैन छन् भने, कृपया माथि तालिकामा यी सम्पत्तिहरूको खुलासा गर्नुहोस्।						
2) के कुनै पनि घरपरिवार सदस्यको रियल स्टेट वा कु <u>नै अन्य देशमा</u> विदेशको सम्पत्तिमा संयुक्त रुचि छ? हो छैन छ भने, ठेगाना उपलब्ध गराउनुहोस्ः कृपया व्यक्तिको नाम, वित्तीय संस्था, खाता र कुनै पनि संयुक्त खाता र/वा सम्पत्तिको ठेगानाहरू उपलब्ध गराउनुहोस्						
3) तपाईंको घरपरिवारमा डाउन पेमेन्टका लागि जस्ता घरपरिवारको बाहिर कोहीबाट मौद्रिक उपहार अपेक्षा गर्दै हुनुहुन्छ? हो छैन यदि हो भने, कृपया अपेक्षा गरेको रकम खुलासा गर्नुहोस्: \$						
4) तपाईंको डाउन पेमेन्टको जम्मा रकम कति हो? \$						
5) के तपाईंले संयुक्त राज्य अमेरिका वा विदेशमा विगत तीन (3) वर्षमा कुनै पनि वास्तविक सम्पत्ति वा सम्पत्तिहरू बिक्री, स्थानान्तरण वा दिनुभएको छ? हो छैन यदि छ भने, रकम र बिक्री/स्थानान्तरणको मिति उपलब्ध गराउनुहोस्:						

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

खण्ड D: प्राथमिकताहरू

0 7	2	
धरपारपारक	सदस्य सोमरभिलमा बस्नुहुन्छ?	🗌 छ 🗌 छैन
9111191191	राष्ट्रभ सामारामारामा अखुष्ट छ :	

के घरपरिवारको सदस्य सोमरभिलमा पूर्ण समयका लागि काम (20+ घण्टा/हप्ता) गर्नुहुन्छ? 🗌 छ 🔙 छैन

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

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

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

निवासको प्रमाणमा निम्न समावेश हुन सक्छ:

- हालै हस्ताक्षर गरिएको लिज; वा
- सम्पत्तिमा आवेदक भाडावाल र सम्पत्तिको स्वामित्व पुष्टि गर्दै घरधनीबाट नोटरी गरिएका पत्रहरू; वा
- <u>हालको विवरण मिति</u>सहित उपयोगिता बिल। बिल देय मिति प्रयोग नगर्नुहोस्; वा
- हालको विवरण मिति भएको सोमरिभल ठेगानासिहत बैंक/क्रेडिट कार्ड/केबल बिलको विवरण; वा
- हालको मतदाता दर्ता, गत 30 दिनिभत्र दर्ता मिति देखाउदै।

सोमरभिलमा रोजगारको प्रमाणमा निम्न समावेश हुन सक्छ:

- सोमरभिल ठेगाना जहाँ तपाईंले काम<u>गर्नुहुन्छ र तपाईंले सोमरभिलमा प्रति हप्ता काम गरेको कुल</u> घण्टा समावेश भएको प्रमुख कम्पनीको पत्रमा रोजगारदाताबाट हस्ताक्षर गरिएको र मिति भएको पत्र; वा
- हालको पे स्टबले <u>सोमरिभल ठेगाना जहाँ तपाईंले काम गर्नु</u>हुन्छ र तपाईंले प्रति भुक्तानी अविधमा प्रति हप्ता काम गरेको कुल घण्टा देखाउदै।

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

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

(अर्को पानामा जारी)

खण्ड E: एकाइ चयन			
<mark>घरपरिवारको आकार र</mark> आम	म्दानी आवश्यकताहरूमा आधारित तपा	<mark>ाईंले कुन लटरी पुल(हरू) समावेश ग</mark>	<mark>र्न चाहनुहुन्छ भनी</mark>
सङ्केत गर्नुहोस् (तपाईं एउटा	<mark>। एकाइ आकारभन्दा धेरै चयन गर्न सक्</mark>	नुहुन्छ)। चिठ्ठापछि दस्तावेजीकरण ग	र्नुपर्ने तपाईंलाई
	श्यकताले अतिरिक्त बेडरूम चाहिएको		
	<u>हिन्छ। यदि तपाईंले अतिरिक्त बेडरूम</u>		हो दाबी गर्नुहुन्छ त
त्यसलाई दस्तावजाकरण गन	र्न सक्नुहुन्न भने, तपाईंलाई सबै चिठ्ठा सू	विहरूकी फदमा पठीइनछ।	
100	एडीए एकाइ #103 188	000	
1BR:	1BR:	2BR:	~~~ ~~~~~~ <i>~</i>
		काइ (घरपरिवारको आका नेको एकाइ (घरपरिवारको आकारमा	रमा न्यूनतम् 2
	व्यक्ति) गतिशालताका लागि बन् दुर्बलताहरू	<u> १५५१ ६५५१६ (वरपारवारका जाकारमा</u>	न्यूगतम् ८ प्यापत्
	gacinec		
खण्ड F: प्रि-लटरी आवेद	<mark>न चेकलिस्ट</mark>		
के तपाईले			
TO CHIECE .			
 सबै प्रश्नहरूको उत्तर 	दिनुभयो र आवेदनका भागहरू खाली	<mark>छोड्नुभएन? 🗌 हो 🗌 होइन</mark>	
2. परिवारका <i>सबै वयस्व</i>	क सदस्यहरूले आवेदनमा हस्ताक्षर गरेव	को सुनिश्चित गर्नुभयो? 🗌 हो 🗌 होइ	<mark>न</mark>
 संयुक्त राज्य अमेरिक 	ग र विदेशमा सबै आम्दानी र सम्पत्तिक	। स्रोतहरू खुलासा गर्नुभयो? 🗌 हो	🗌 छैन
तपाईंले "होइन" भने	ने जवाफ दिनुभयो भने, तपाईंको आवेद	नका खण्ड C का यी सम्पत्तिहरू सम	<mark>ावेश हुन्छ।</mark>
्राको १२ महिनाका ल	नागि आम्दानीमा समावेश र व्याख्या परि	वर्तनस्क स्विकार गरियो? ि हो	्र टिट्र
	ताल जान्दानामा समायस र व्याख्या पार ने जवाफ दिनुभयो भने, आम्दानीमा अनु		
तपाइत हाइन नग	। जवायर दिशुनया नग, जान्दागाना जपु	નાાગલ વાસ્વલગૃહસ્ય વ્યાસ્ત્રા ગંગુણત્	<u>.</u>
 के तपाईंले कर्जा पूर्व- 	-स्वीकृति पत्र उपलब्ध गराउनुभयो? 🗌	<mark>हो 🗌 होइन</mark>	
के यो 30 वर्ष	र्षको स्थिर कर्जाको लागि पूर्व-स्वीकृति प	<mark>ग्त्र हो? 🗌 हो 🔲 होइन</mark>	
के पूर्व-स्वीकृ	<mark>रुति पत्रमा ब्याज दर वा दायरा समावेश</mark>	<mark>छ? 🗌 हो 🦳 होइन</mark>	
के पूर्व-स्वीकृ	कृति पत्र चिठ्ठाको मितिसम्म मान्य छ? 🗌	<u>] हो </u> होइन	
्र के तपार्दं ले पहिलो प्रत	टक घर खरीदकर्ता कोर्समा भाग लिएक	र गमाम ग्रेश गर्नभगको छ?	
the state of the s	ारा प्रदान गरिएको पाठ्यक्रम CHAPA	<u> </u>	
		••	
	tps://www.chapa.org/housing-c	ourses/nomebuyer-	
	-agencies)		
क तपाईले वि	चेठ्ठाको मितिको ३ वर्ष भित्र पाठ्यक्रम प	रूरा गनुभया? 🔛 हो 🔛 होइन	
यदि तपाईंले माथिको कुनै प	ानि जवाफ "होइन" दिनुभयो भने <u>तप</u>	<mark>ाईंको आवेदन अपूर्ण छ।</mark>	
the state of the s	री समावेश भएको अद्यावधिक पत्र पेश		
खण्डहरू देखाउनुहोस्: "भव	<mark>वन विवरण र एकाइ विवरण"; "व</mark>	र्जा पूर्व-स्वीकृतिमा के समावेश	<u>छ</u> ?"; र

सोमरभिल शहरको समावेशी आवास कार्यक्रम

"किफायती आवास प्रतिबन्धको विवरण" ताकि तिनीहरूसँग तपाईंलाई पत्र प्रदान गर्न आवश्यक सबै जानकारी छ।

खण्ड F: पुनरावेदनहरू

मेलोनी प्रोपर्टिजअनुसार प्रि-लोटरीसम्बन्धी योग्यता निर्धारण निम्नमा आधारित हुन्छ: 1) पूर्ण आवेदन दिएको; 2) उपयुक्त युनिटका लागि उपयुक्त परिवारको आकार भएको 3) परिवारले आवेदनमा आम्दानीसम्बन्धी के-कित बताएको छ भन्ने कुराका आधारमा, एकाइले उल्लेख गरेको योग्यता दायराभित्र पर्ने उपयुक्त आम्दानी भएको। आवास डिभिजनले अमेरिकी आवास र शहरी विकास विभाग (HUD) 24 CFR 5.609 भाग 5 को "वार्षिक आयको" परिभाषा लाई अपनाएको छ

जसले अर्को 12 महिनामा सम्पत्तिबाट हुने आम्दानी सहित कुल आयको अनुमान गर्छ। कर्मचारीले घरपरिवारहरूले आत्म-रिपोर्टका रूपमा उनीहरूको मासिक आम्दानी र यूनिटमा आम्दानीको योग्यता दायराका विरुद्ध जो तुलनामा वार्षिकीकरण बनाउँछन्।

म्याद समाप्त हुनुअघि सही जानकारीको खुलासा गरी सम्पूर्ण आवेदन पूरा गर्नु आवेदकको जिम्मेवारी हो। आवेदक लोटरीमा सहभागी हुन सक्ने योग्यतामा प्रभाव पार्ने खालका कुनै पिन त्रुटिहरू भएमा, आवेदकसँग इमेल/पत्रमा प्रतिक्रिया जनाएर हाउजिङ डिभिजनमा भएका त्रुटि/विसंगतिलाई सच्याउने अयोग्यता सम्बन्धमा इमेल पठाएको मितिदेखि पाँच (5) व्यवसाय दिन/पत्र पठाएको मितिदेखि आठ (8) व्यवसाय दिनसम्मको समय हुन्छ। संशोधनमा विशेष सर्तहरू समावेश हुनुपर्छ (उदाहरणका लागि; अब प्राप्त नहुने आम्दानीका स्रोतहरूको समावेशन, परिवारका सदस्यहरू बिर्सने, खाली छोडिएका प्रश्नहरू वा गणनामा गरिएका अनुमानहरू)। प्रथमाक्षर र मिति परिवर्तन गरिएको अद्यावधिक आवेदन उपलब्ध गराएर पिन सच्याउन सक्नुहुन्छ।

<u>खण्ड G: जानकारी</u>

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

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

घरपरिवारको प्रमुखको छापिने नाम	घरपरिवारको प्रमुखको हस्ताक्षर	मिति
घरपरिवारको उपप्रमुखको छापिने नाम	घरपरिवारको उपप्रमुखको हस्ताक्षर	मिति
अन्य वयस्कको छापिने नाम	अन्य वयस्कको हस्ताक्षर	मिति
अन्य वयस्कको छापिने नाम	अन्य वयस्कको हस्ताक्षर	मिति
अन्य वयस्कको छापिने नाम	अन्य वयस्कको हस्ताक्षर	- <mark>मिति</mark>