

# Information Packet

## 86 RICHARDSON ROAD

### Affordable Rental Application Senior (55+) Housing Opportunity N. Chelmsford, MA 01863

This packet contains specific information on eligibility requirements, selection priority categories, and application process for **eight affordable apartments** being offered for rent in the town of Chelmsford, MA, through a lottery process.

We invite you to read this information packet and submit an application if you think you meet the eligibility requirements. Please note that the lottery is the first step in the application process; should you be selected as a winner in the lottery, you are not automatically assured a unit as verification of financial claims made in the application must take place.

There will be an Information Session on **February 10, 2021 at 6:00 p.m.** via Zoom. Attendance at the Informational Session is not required for participation in the lottery.

Applications due by April 16, 2021 at 4:00PM

Phone: 978-256-7425, ext. 10 or [lottery@chelmsfordha.com](mailto:lottery@chelmsfordha.com)



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## General Overview

86 Richardson Road is an existing development of sixteen (16) rental units of which all are affordable one-bedroom units restricted to senior, aged 55 or older, households. Eight units will be restricted to households earning less than 30% of AMI and the remaining eight units restricted to households earning less than 80% of AMI. The property consists of 2 fully handicapped accessible units and 14 non-handicapped accessible units.

The square footage of the living area is approximately 640 SF and features a kitchen, bedroom, living room, and full bath. Other unit details include forced hot air by gas, central air conditioning, oak cabinets and white appliances including refrigerator, electric stove, dishwasher, and garbage disposal. All units will also feature wall-to-wall carpeting and laminate flooring. Common area laundry will be available.

As this will be a smoke-free building, neither tenants nor visitors will be permitted to smoke in the units or on the premises. A cat or small dog is allowed, and off-street parking will be provided. The project also includes a substantial supportive services component designed to provide access to education and training, and health care services to allow seniors to age in place.

The unsubsidized, affordable rents are being set *at the lesser of* the current Fair Market Rent for the Town of Chelmsford/Lowell HUD Metro FMR Area to families earning no more than 80% of median income (\$1,188<sup>1</sup>) or 30% of 65% of area median income (\$1,316<sup>2</sup>). Tenants are responsible to pay electric, which is for cooking, A/C and unit electric.

<b>Bedroom Size</b>	<b>Number of Units</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Tenant Rent</b>
One BR	1	\$1,188	\$183	\$1,005

Since it is anticipated that there will be more interested and eligible applicants than available units, the Chelmsford Housing Authority (CHA) and the Developer will be sponsoring an application process and lottery to rank the eligible applicants for the program. The application and lottery process, dates and eligibility requirements can all be found within this Information Packet.

86 Richardson Road does not discriminate based on race, color, national origin, religion, sex, disability (physical or mental), age (40 and older), genetic information, marital status, sexual orientation, military service, arrest record, and gender identity. Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices or services, or to request a reasonable

<sup>1</sup> Subject to change with any changes to income limits issued by HUD.

<sup>2</sup> Subject to change with any changes to income limits issued by HUD.

modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.

Persons with disabilities who may require a reasonable accommodation in obtaining or completing an application may call the CHA to make special arrangements. The CHA uses Mass Relay to communicate with applicants who may be speech or hearing impaired. The Mass Relay number is 1-800-439-2370 for TTY and 1-800-439-0183 for voice.

## GENERAL ELIGIBILITY REQUIREMENTS

### **Maximum Allowable Income**

To be eligible to apply for the chance to rent an affordable unit, the combined annual income for all income sources of all income-earning members in the household must be at or below eighty percent of median income for the town of Chelmsford. The maximum incomes allowed for this program are:

30% AMI for Lowell, MA HUD Metro FMR Area; effective 04/01/20

<u>HOUSEHOLD SIZE</u>	<u>INCOME LIMIT</u>
1	\$22,680
2	\$25,920

### **Approximate Minimum Income**

There is no minimum annual income as the eight units available in the lottery are all recipients of project-based MRVP rental assistance.

### **Asset Limits**

There is no limit on the amount of assets households may have. Income from assets, however, is counted as the greater of: actual income or the HUD Passbook rate at the time of application (.06% as of 2/1/15) of the net value of the asset. Assets may include cash, cash in savings and checking accounts, a home, net cash value of stocks, net cash value of retirement accounts (such as 401Ks), real property, bonds, capital investments, life insurance policies and foreign bank accounts.

## **Frequently Asked Questions – General Eligibility**

**Q: Who is eligible to apply for the affordable units?**

A: In order to qualify for an affordable unit, households must meet each of the following criteria:

- 1.) The entire household's income and assets must be below the maximum allowable income limit.
- 2.) The household must be of appropriate size.
- 3.) The household must meet the minimum income requirement as outlined above.
- 4.) The entire household must meet the age requirements (55 years old or older)

**Q: Do I need to be a resident of Chelmsford to apply?**

A: No.

**Q: Can I apply if own a home?**

A: You may own a home when you apply. It does not have to be sold before you move in. Your home will count as an asset and be calculated as such when determining your eligibility. Once it is sold, additional documentation will be needed to update your file and income information.

**Q: How is a household's income determined?**

A: The Chelmsford Housing Authority will calculate the income of a household based upon the current income the household is earning including actual or imputed income from assets. In an effort to provide as accurate an income calculation as possible, the CHA must review all current and historical income data.

ALL SOURCES OF INCOME ARE COUNTED. Any monies you receive will be counted as income. This includes, but is not limited to, Social Security, alimony, overtime pay, bonuses, unemployment, severance pay part-time employment, matured bonds, monies to be received in court settlements and imputed interest and dividends on bank accounts and actual or imputed income from assets.

There are some exceptions under which income will not be counted, most notably income from employment of children under the age of 18.

The CHA will calculate the value of your assets pursuant to the formula set by the Department of Housing and Urban Development. This formula takes the greater of the actual income from an asset or the current market value of any asset multiplied by 1%. The amount derived from this calculation is then added to your income.

For example: Mrs. Smith is divorced and earns \$25,000 a year at her job and receives \$12,000 a year in alimony. Mrs. Smith also has a checking account valued at \$7,000 earning 1% interest and a CD worth \$20,000 earning 2.3%. Her income would be calculated as follows:

Employment	<b>\$25,000</b>	Checking (\$7,000 x 1%) = <b>\$70</b>
Alimony	<b>\$12,000</b>	CD (\$20,000 x 2.3%) = <b>\$460</b>
Total income = <b>\$37,530</b>		

**Q: I have a 401K and am not taking any withdrawals. Do I have to include it when I list my assets?**

**A:** Yes, you need to include the net cash value of all your current retirement funds. We realize that most retirement funds assess large penalties for early withdrawal, but this does not technically mean that you cannot withdraw your funds or don't have access to them. The "post-penalty" amount is what you need to provide along with supporting documentation.

**Q: Are there eligibility exceptions for households that are barely over the income limit?**

**A:** No, there are no exceptions to the income limits.

## STEP-BY-STEP PROCESS AND TIMELINE

The following steps outline the entire process of applying for and purchasing an affordable unit. The following pages explain each step in greater detail.

*Completed with the Guidance of the Chelmsford Housing Authority*

<b>Step 1:</b>	<b>Program Application</b>	<b>February 15, 2021 – April 16, 2021</b>
<b>Step 2:</b>	<b>Assignment of Lottery Ticket</b>	<b>By April 19, 2021</b>
<b>Step 3:</b>	<b>The Lottery</b>	<b>TBD; by April 30, 2021</b>
<b>Step 4:</b>	<b>Notification of Lottery Results</b>	<b>May 7, 2021</b>
<b>Step 5:</b>	<b>Formal Review of Eligibility</b>	<b>May 31, 2021</b>

Please note that there will be an Informational Session held for all interested applicants on February 10, 2021 at 6:00 p.m. via Zoom. Attendance at the Informational Session is encouraged, but not required for participation in the lottery. Access to the Zoom Session will be posted on the CHA website ([www.chelmsfordha.com](http://www.chelmsfordha.com)).

# Step 1: Program Application

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From **January 15, 2021 through April 16, 2021**, the Chelmsford Housing Authority will be advertising and publicizing the availability of this affordable housing opportunity in Chelmsford and distributing applications and this Information Packet throughout the community and region.

After reading this Information Packet in its entirety, applicants will need to fill out a Program Application. The applying household must list all income and asset information for every person that will be residing in the unit. The Program Application must be signed and dated by all heads of household.

The Program Application must be received (not postmarked) by the CHA by **April 16, 2021**, at 4 p.m. All applications should be sent to:

Chelmsford Housing Authority  
**Re: 86 Richardson Road**  
10 Wilson St.  
Chelmsford, MA 01824

To ensure that applications arrive in time, the CHA recommends mailing them at least one full week prior to the application deadline and by certified mail. Late applications will not be entered into the lottery. The CHA is not responsible for lost or late applications.

Once a completed Program Application is received, eligible households will be assigned a lottery ticket. (See Step 2).

**Q: What happens if I fail to correctly complete my application?**

**A:** Households that submit incomplete applications will be notified of the omissions that must be corrected in order to make their applications complete. The application will remain in an “Incomplete Application Pool” until all requested information has been received.

Households with applications in the Incomplete Application Pool will not be entered into the Lottery. After the lottery has taken place, all incomplete applications will be deemed ineligible for placement on the waiting list.

## Step 2: Lottery Ticket

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Once the CHA has received the application, it will determine initial eligibility. Households deemed eligible for the lottery will receive a lottery ticket in the order in which their completed application was received.

Households that are deemed ineligible by the CHA will be notified by mail.

**Eligibility for the lottery does not ensure eligibility for the program. (See Step 5).**

## Step 3: The Lottery

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The Lottery will be held by **April 30, 2021** via Zoom at the Chelmsford Housing Authority, 10 Wilson St., Chelmsford, MA 01824. Households do not have to attend the Lottery to remain eligible; results will be mailed to all participants. **The exact date and time will be announced by April 16, 2021.**

### The Process:

1. Draw eligible applicants by lottery and assign each applicant a number based on the lottery drawing
2. Sort the eligible applications as follows:

#### Group A – All Eligible Applicants

Applicants will be considered for the unit in the order in which their names were drawn in the lottery.

Unit Size	Local Pool Group A
1 BR	8

The list generated from The Lottery will be compiled in the order in which each ticket is drawn. The Chelmsford Housing Authority we will move down that list as people either move forward or not.

## Step 4: Notification of Lottery Results

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The Chelmsford Housing Authority will mail the results to every household that had a ticket in the lottery. Households in the Incomplete Application pool will not have had a lottery ticket and therefore will not have a position on an Offer List.

All applicants must go through additional screening prior to being made an offer. This screening will include income and asset verification, credit checks, and possibly third-party verification of information that was provided to the CHA office.

Households with positions lower on the Offer Lists will have to wait for the removal of households with a higher position before being given an opportunity to rent the unit. Households with lower positions on the Unit Selection List should still maintain readiness in case the households ahead of them do not finish the process.

## Step 5: Formal Review of Eligibility

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Households must submit all required income and asset documentation for every claim made in the application.

Before a household can move forward, it must provide complete documentation of income and assets. Below is a list of some of the items that may be requested:

- All members of the household ages 18 and older must complete the Tenant Packet and sign the authorization for release of information. They must also provide documentation of any and all assets and income. If the adult is a full-time student, the proof of current student status must also be provided.

### Income:

- **Wages:** Verify gross earnings by submitting six (6) pay stubs or a letter from the employer stating the number of hours per week that the employee works and the rate of pay per hour. Any such letter should include the name and address of the employer as well as the name and telephone number of the contact person.
- **Social Security or Supplemental Income:** A statement no more than one month old from the Social Security Administration. This statement can be obtained online at [www.socialsecurity.com](http://www.socialsecurity.com) or by calling 1-800-772-1213.
- **VA Pension or other retirement benefits:** A statement no more than one month old showing earnings from the Veterans Administration or other retirement funds
- **VA Compensation or Benefits:** A statement no more than one month old showing earnings from the Veterans Administration.
- **ADFC:** A statement less than one month old from the Department of Transitional Assistance showing benefits. This statement may be obtained by calling 1-800-632-8095.

- **Food Stamps and Fuel Assistance:** A statement less than one month old from the Department of Transitional Assistance.
- **Alimony and/or Child Support:** Copies of six (6) payment checks.
- **Unemployment Benefits:** Current statement or copies of six (6) check stubs from the Department of Unemployment Assistance.
- **No Income:** If an adult family member does not have any income at all, a “Zero Income Self Affidavit” must be completed and notarized. The Chelmsford Housing Authority can provide you with a copy of this form.

## Assets:

- **Checking and Savings Accounts:** Copies of six (6) months of statements showing transaction details for any and all banking accounts, including foreign accounts.
- **Current Value of Assets:** A statement no more than one month old showing the current value of any stocks, bonds, CDs, IRAs, etc. Including current rate of interest and dividends.
- **No Bank Accounts:** If any member of your household over the age of 18 does not have a bank account, each person must complete and have notarized a “No Bank Account” certificate. The Chelmsford Housing Authority can provide you with a copy of this form.

*If it is determined that incomplete or inaccurate information was provided in the application, or if the applicant fails to submit the required documentation within a timely fashion, the CHA reserves the right to deem the applicant ineligible for the unit at the 86 Richardson Road.*

*The landlord will make the final determination regarding suitability for the unit based upon references, credit checks and other screening processes used for all applicants.*

<b>SITE NAME</b>	86 Richardson Road Senior Housing	<b>PRELIMINARY APPLICATION Senior (age 55+) Housing Opportunity Equal Housing Opportunity</b>
<b>ADDRESS</b>	86 Richardson Road	
<b>CITY, STATE</b>	N. Chelmsford, MA 01863	<b>Please print and fill in ALL information</b>
<b>PHONE#</b>	(978) 256-7425 x10	<b>Return application to:</b> CHOICE, Inc., RE: Richardson Road 10 Wilson Street Chelmsford, MA 01824
<b>FAX#</b>	(978) 256-1895	
<b>TDD#</b>	(800) 439-0183	
<b>WEBSITE</b>	www.chelmsfordha.com	
<b>EMAIL</b>	lottery@chelmsfordha.com	

<b>Applicant Name</b>			
<b>Address</b>			
<b>City</b>		<b>State/Zip</b>	
<b>Home Phone</b>		<b>Work Phone</b>	
<b>Cell Phone</b>		<b>Employer</b>	
<b>Email Address</b>		@	

<b>Bedroom Size Information:</b> For which bedroom size are you applying (circle one)
1 Bedroom

Are you, or any member of your household, in need of a wheelchair/handicapped accessible unit?

Yes       No

Do you currently receive, or do you have, a Section 8 or MRVP mobile voucher or certificate?  
(The Lottery Agent does not discriminate based on source of income. This question is asked for the sole purpose of determining ability to pay rent.)

Yes       No

This is an important notice. Please have it translated.  
 Este é um aviso importante. Queira mandá-lo traduzir.  
 Este es un aviso importante. Sirvase mandario traducir.  
 ĐÂY LÀ MỘT BẢN THÔNG CÁO QUAN TRỌNG  
 XIN VUI LÒNG CHO DỊCH LẠI THÔNG CÁO ẤY  
 Ceci est important. Veuillez faire traduire.  
 本通知很重要。请将之译成中文。  
 នេះគឺជាសំណើដ៏សំខាន់ សូមមេត្តាបកប្រែជូនផង

Это очень важное сообщение обязательно переведите



Please complete the chart below for everyone who will occupy the unit, including yourself:

<b>Full Name</b>	<b>Relationship</b>	<b>DOB</b>	<b>Last 4 SSN</b>	<b>Full-Time Student</b>
				Yes / No
				Yes / No

**REASONABLE ACCOMMODATION**

Persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.

Does any member of the household have any accessibility or reasonable accommodation requests or changes in a unit or development or alternative ways we need to communicate with you?

**Yes**

**No**

**If yes, please explain in the space provided here or write a signed statement and attach it:**

**MINORITY:** (OPTIONAL) Information will be used to determine effectiveness of affirmative outreach. Response is strictly voluntary and will not affect your application.

<input type="checkbox"/>	Alaskan Native or Native American	<input type="checkbox"/>	Asian	<input type="checkbox"/>	Native Hawaiian or Pacific Islander
<input type="checkbox"/>	Black or African American	<input type="checkbox"/>	Asian Indian	<input type="checkbox"/>	Native Hawaiian
<input type="checkbox"/>	Hispanic or Latino	<input type="checkbox"/>	Chinese	<input type="checkbox"/>	Guamanian or Chamorro
<input type="checkbox"/>	White (not of Hispanic Origin)	<input type="checkbox"/>	Filipino	<input type="checkbox"/>	Samoan
<input type="checkbox"/>	Other (please specify)	<input type="checkbox"/>	Japanese	<input type="checkbox"/>	Other Pacific Islander
		<input type="checkbox"/>	Vietnamese		
		<input type="checkbox"/>	Other Asian		

**Related Party:** Is any member of the household related to or employed by the developer or related to or employed by the Property Management Company.

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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Please explain:

### INSTRUCTIONS FOR COMPLETING THE FOLLOWING INCOME TABLE

Please complete the Income Table on the following two pages. You will later be asked to attach supporting documentation in the form of the **eight weeks most recent consecutive pay stubs and/or income statements for all sources of income, W-2 statements** and the **most recent federal income tax returns** (including all attachments and amendments) for each member of the household.

For the purpose of **income determination**, **“Household”** shall mean all persons whose names appear on the lease, and also all persons who intend to occupy the housing unit as their permanent primary residence, even if they are not included on the lease. Legally married couples shall both be considered part of the household, even if separated.

**Please note:**

1. Gross income from current wages, salaries, tips, etc. is the full amount, before any deductions, and is the amount used to determine estimated current annualized income.
2. For self-employed applicants- include the contract or job name in the space provided. You will be directed to provide all the additional documentation.

INCOME

**If a section does not apply, write “N/A”; leave nothing blank.**

<b>Household Member Name</b>	<b>Source of Income</b>	<b>Current GROSS Monthly Amount</b>
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Child Support/Alimony	
	Child Support/Alimony	
	Child Support/Alimony	
	Social Security Income (SS, SSI, SSDI, SSP)	
	Social Security Income (SS, SSI, SSDI, SSP)	
	Social Security Income (SS, SSI, SSDI, SSP)	



## INSTRUCTIONS FOR COMPLETING THE FOLLOWING ASSETS TABLE

Please complete the Asset Table on the following two pages. You will later be asked to attach supporting documentation in the form of the **six months most recent consecutive bank statements for all assets** for each member of the household.

For the purpose of **asset determination**, **“Household”** shall mean all persons whose names appear on the lease, and also all persons who intend to occupy the housing unit as their permanent primary residence, even if they are not included on the lease. Legally married couples shall both be considered part of the household, even if separated.

If a section doesn't apply, write “N/A”. In the next section you will be directed to submit detailed bank/balance statements for EVERY ASSET listed here. For eligibility purposes, assets divested for less than full market value in the past 2 years will be counted at fair and full market value.

**If a section does not apply, write “N/A”; leave nothing blank.**

	<b>Bank Name</b>	<b>Last 4 Digits of Acct Number</b>	<b>Amount</b>
<b>Checking Accounts</b>			Balance \$
			Balance \$
			Balance \$
			Balance \$
<b>Savings Accounts</b>			Balance \$
			Balance \$
			Balance \$
			Balance \$
<b>Debit Card (Direct Express, EBT)</b>			Balance \$
<b>Trust Account</b>			Balance \$
			Balance \$
<b>Whole Life Insurance</b>			Balance \$
			Balance \$
			Balance \$
<b>Certificates of Deposit (CDs)</b>			Balance \$
			Balance \$
			Balance \$
			Balance \$
<b>Savings Bonds</b>	Maturity Date:		Value \$
	Maturity Date:		Value \$
	Maturity Date:		Value \$
	Maturity Date:		Value \$
<b>401k, IRA, Retirement Accounts</b>	Company Name:		Value \$
	Company Name:		Value \$
	Company Name:		Value \$
	Company Name:		Value \$

**If a section does not apply, write “N/A”; leave nothing blank.**

<b>Mutual Funds</b>	Name:	# of Shares:	Interest/Dividends	Value
			\$	\$
			\$	\$
			\$	\$
<b>Stocks</b>	Name:	# of Shares:	Interest/Dividends	Value
			\$	\$
			\$	\$
			\$	\$
<b>Bonds</b>	Name:	# of Shares:	Interest/Dividends	Value
			\$	\$
			\$	\$
			\$	\$
<b>Investment Property</b>			Appraised Value \$	

## Real Estate

Do you, or anyone on this application, own any property or have owned any in the past 2 years?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Are you, or anyone on this application, entitled to receive any amount of money from the sale of any property?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<i>If yes to either, type of property:</i>				
Location of Property:				
Appraised Market Value:	\$			
Mortgage or Outstanding Loans balance:	\$			

**Additional Required Information**

**NOTE:** A failure to respond fully to these questions may result in rejection or denial of this application.

Are you or any member of your household required to register as a sex offender under Massachusetts or any other state law? \_\_\_\_\_

If yes, list the name of the persons and the registration requirements (i.e., place where registration needs to be filed, length of time for which registration is required).

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**Please read each item below carefully before you sign:**

**I hereby declare under pain and penalty of perjury that the information provided on every page of this application is true and correct.**

1. I/We understand that this application will be incomplete if I do not sign and date this page and initial at all indicated points in the application.
2. I/We understand that if any of the information provided above is not true and accurate, this application may be removed at any point in the process.
3. The undersigned certify that the affordable unit will be undersigned's principal residence and the undersigned cannot own a home elsewhere or in trust while living in an affordable unit.
4. I/We understand that the lease or residency agreement for the units to be occupied through this affordable housing program may be subject to cancellation if any of the information above is not true and accurate.
5. I/We understand that this is a preliminary application and the information provided **does not** guarantee housing.
6. I/We understand this is not a lease application and if given the opportunity to move forward in the process of leasing an affordable unit, I will need to complete a lease application at the leasing office where my lease eligibility will be determined by additional factors such as credit score, tenant history and criminal background screening.
7. I/We understand that any material change in the income or assets of my household that occurs after the submission of this application may make me ineligible for affordable housing.
8. I/We acknowledge that if my email address is provided in this application, CHA/CHOICE, Inc. will correspond with me by email instead of postal mail unless I make a written request otherwise.

9. The undersigned give consent to the Chelmsford Housing Authority, CHOICE, Inc., to verify the information provided in this application.

10. I/We hereby certify that the information furnished on this application is true and complete, to the best of my/our knowledge and belief. Inquiries may be made to verify the statements herein. All information is regarded as confidential in nature, and a consumer credit report and a Criminal Offenders Record Information (CORI) report of other criminal background check may also be requested. I/We hereby certify that false statements or information are punishable applicable under State or Federal Law.

11. I/We hereby certify that we have received notice from management describing the right to a reasonable accommodation for persons with disabilities.

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Applicant's Signature

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Date

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Applicant's Signature

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Date

**CHOICE, Inc.**, acting as management agent for **86 Richardson Road** (the "Development") does not discriminate on the basis of race, color, religion, sex, national origin, sexual orientation, age, genetic information, gender identity, familial status or physical or mental disability in the access or admission to the Development, its employment, or in its programs, activities, functions or services.



## FAIR INFORMATION ACT – STATEMENT OF RIGHTS

Local Housing Authorities collect information about applicants and tenants as required by law in order to determine eligibility, amount of rent, and correct apartment size. The information collected is used to manage the housing programs, to protect the public's financial interest, and to verify the accuracy of information submitted. Where permitted by law, it may be released to government agencies, other housing authorities, and to civil or criminal investigators and prosecutors. Otherwise, the information will be kept confidential and only used by housing authority staff in the course of their duties.

The Fair Information Practices Act established requirements governing housing authorities' use and disclosure of the information it collects. Applicants and tenants may give or withhold their permission when requested by the housing authority to provide information. However, failure to permit the housing authority to obtain the required information may result in delay, ineligibility for programs, or termination of tenancy or housing subsidy. The provision of false or incomplete information is a criminal offense punishable by fines and/or imprisonment.

As an applicant or tenant, you have the following rights in regards to the information collected about you:

1. No information may be used for any purpose other than those described above without your consent.
2. No information may be disclosed to any person other than those described above without your consent. If we receive a legal order to release the information, we will notify you.
3. You or your authorized representative has a right to inspect and copy any information collected about you.
4. You may ask questions and receive answers from the housing authority about how we collect and use your information.
5. You may object to the collection, maintenance, dissemination, use, accuracy, completeness, or type of information we hold about you. If you object, we will investigate your objection and will either correct the problem or make your objection part of the file. If you are dissatisfied, you may appeal to the Executive Director who will notify you in writing of the decision and of your right to appeal to the Department of Housing and Community Development.

I have read and understand this Fair Information Practices Statement of Rights and have received a copy for future reference. This form must be signed, dated and mailed with your application to each authority where you apply for housing.

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

<b>CONSENT FOR RELEASE OF INFORMATION</b>
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<b>NAME:</b> Print		<b>SS#</b>	
<b>NAME:</b> <i>Signature</i>			
<b>ADDRESS:</b>			

<b>NAME:</b>		<b>SS#</b>	
<b>NAME:</b> <i>Signature</i>			
<b>ADDRESS:</b>			

I, the above named individual(s), have authorized CHOICE, Inc. and the Chelmsford Housing Authority to verify the accuracy of the information, which I have provided to CHOICE, Inc. and the Chelmsford Housing Authority, from the following sources:

- Healthcare providers, including but not limited to:  
 ESMV, Mental Health agencies, Social Service agencies, Medical providers, PACE, SCO's etc.  
 Banks and other financial institutions  
 Courts, law enforcement agencies, CORI  
 Landlords and employers (past and present)  
 Permission to use social security number to verify income through Mass Dept. of Revenue  
 U.S. Department of Veterans Affairs  
 Welfare agencies  
 Providers of:  
 Alimony, child care, child support, credit, handicap assistance, marital status, schools, colleges & post office

I hereby give you permission to release this information to the Chelmsford Housing Authority/CHOICE, Inc. subject to the condition that it be kept confidential. I would appreciate your prompt attention in supplying the information requested on the attached page to CHOICE, Inc. and the Chelmsford Housing Authority within five (5) days following the receipt of this request. I understand that a photocopy of this authorization is as valid as the original for twelve (12) months from date of signature.