

## Information Packet

# ROBERTA M<sup>c</sup>GUIRE SENIOR RESIDENCES

Affordable Rental Lottery  
2 Balsam Circle  
Westford, MA 01886

This packet contains specific information on eligibility requirements, selection priority categories, and application process for **seven (7) affordable apartments** being offered for rent in the town of Westford, 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 a Virtual Information Session on **Tuesday, December 7, 2021 at 6:00 p.m.** at 10 Wilson ST, Chelmsford and on Zoom. Attendance at the Informational Session is not required for participation in the lottery. ***However, due to the current COVID-19 restrictions, you should confirm attendance so that we may be sure we have enough room for all interested parties.***

Applications due by January 31, 2022 at 4:00PM

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





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## General Overview

Roberta McGuire Senior Residences, located at 2 Balsam Circle, Westford, MA, will create seven efficiency style apartments. The building itself will also include a common living space containing a full kitchen, dining room, office & living room. By combining private apartments in the context of a building with a common area, Roberta McGuire Senior Residences will create an environment that fosters choices for independence as well as community. Roberta McGuire Senior Residences will be a non-smoking property and has a no pets policy.

This housing will be a valuable resource to the Town of Westford and surrounding towns, which will be able to take advantage of this resource. Per the letter of support from the Westford Council on Aging, this project provides the “opportunity to offer a supportive housing component that will provide critical housing and crucial support services preventing our more vulnerable residents from becoming homeless”.

The affordable rents are set by the income limits of the Town of Westford HUD Metro FMR Area to families earning no more than 30% or 50% of median income. The seven efficiency still apartments will receive project based rental assistance and all utilities are included in the rent.

<b>Bedroom Size</b>	<b>Number of Units</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Tenant Rent</b>
Zero BR	7	\$1,173	N/A	30% of Income

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.

Roberta McGuire Senior Residences 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 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% & 50% AMI for Lowell, MA HUD Metro FMR Area; effective 04/01/2021

Household Size	50% Income Limit	30% Income Limit
1	\$39,550	\$23,700
2	\$45,200	\$27,100

### **Approximate Minimum Income**

There is no minimum annual income required as all seven units are subsidized.

### **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.) All members household must meet the age restriction of being 62 years old or older.

### **Q Do I need to be a resident of Westford to apply?**

A No. However, there will be a local preference assigned to 70% of these units during the Lottery only.

### **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.

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 a mother of three children and earns \$25,000 a year at her job and receives \$12,000 a year in child support. 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	\$25,000	Checking ( $\$7,000 \times 1\%$ ) = \$70
Alimony	\$12,000	CD ( $\$20,000 \times 2.3\%$ ) = \$460

Total income = \$37,530

**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 do not 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 detail.

<b>Step 1:</b>	<b>Program Application</b>	<b>12/02/2021 – 01/31/2022</b>
<b>Step 2:</b>	<b>Assignment of Lottery Ticket</b>	<b>By January 31, 2022</b>
<b>Step 3:</b>	<b>The Lottery</b>	<b>02/15/2022</b>
<b>Step 4:</b>	<b>Notification of Lottery Results</b>	<b>03/02/22 – 03/17/2022</b>
<b>Step 5:</b>	<b>Formal Review of Eligibility</b>	<b>03/17/22 – 05/01/2022</b>

Please note that there will be a Virtual Informational Session held for all interested applicants on **December 7, 2021 at 6:00 p.m. at 10 Wilson ST, Chelmsford and via Zoom**. Attendance at the Informational Session is encouraged, but not required for participation in the lottery.

**APPLICATIONS MUST BE RECEIVED, OR POSTMARKED, BY 4:00 PM, January 31, 2022.  
APPLICATIONS POSTMARKED BY THE DEADLINE MUST BE RECEIVED NO LATER  
THAN five BUSINESS DAYS FROM THE DEADLINE.**

Additional Applications available at [www.chelmsfordha.com](http://www.chelmsfordha.com)

For Affordable Unit Information call (978) 256-7425 X10 For TTY Dial 711  
Information Packet created by:

CHOICE, Inc. & the Chelmsford Housing Authority  
10 Wilson Street, Chelmsford, MA 01824

Free Translation Available. **Traducción gratuita disponible**

## Step 1: Program Application

From **December 2, 2021** through **January 31, 2022**, 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 **January 31, 2022**, at 4:00 p.m. All applications should be sent to:

Chelmsford Housing Authority  
**Re: Roberta McGuire Senior Residences**  
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 have 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

Once the CHA has received the application, it will determine initial eligibility. Households deemed eligible for the lottery would 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

The Lottery will be held by **February 15, 2022 11:00 AM** 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. ***Due to COVID restrictions, this may change to a virtual event. If so, that change will be posted on our website ([www.chelmsfordha.com](http://www.chelmsfordha.com)).***

### **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** – Local Preference Applicants (70% of Affordable Units per Comprehensive Permit) Preference for residents of the Westford Area will be provided to 70% of the units offered based upon our goal to expand housing opportunities to minority families living in this area that wish to move from high poverty area to a lower poverty area with expanded opportunities. The percentage of minorities in Westford is 24% based upon the most recent US Census Data. Our target is to maintain the equivalent of the percentage of minorities in Boston-Cambridge-Quincy, MA MSA, which is currently 33.4%. If this preference does not provide at least a goal of 33.4%, minority applicants from outside this preference area will be added until this goal is reached as outlined in the May 2013 DHCD Guidelines for AFHMP.

### **Group B – All Eligible Applicants**

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

<b>Unit Size</b>	<b>Local Pool Group A</b>	<b>Open Pool Group B</b>
Efficiency	5	7

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

## **Step 4: Notification of Lottery Results**

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**

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.

## Sources of 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 or payment history from Department of Revenue or appropriate agency.
- **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.

## Sources of 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 Roberta McGuire Senior Residences.*

*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.*

## Yearly Eligibility and Rent Review

After a household has moved in, and approximately 120-150 days before lease renewal, tenants of affordable apartments will need to submit updated income and asset documentation to the Leasing Office so they can ensure continued eligibility under the affordable housing guidelines. Tenants will not be able to renew Leases until all required documentation has been submitted. Records of taxes, pay-stubs, bank

statements and asset statements should be maintained while living in the affordable apartment.

**Q: How long can I lease my affordable apartment?**

A: As a current resident only, you are considered income eligible for an affordable apartment as long as your household earns an income that does not exceed 140% of the current year's income limit for a household of your size.

Using the Current Income Limits as an example:

Household Size	Current Income Limit for New Applicants (50% AMI Units)	Income Limit for Current Tenants (140% of Current Income Limit)
1	\$39,550	\$55,370
2	\$45,200	\$63,280

According to the table above for the years shown, if a household's income exceeds the Income Limit for Current Tenants at the time of their renewal, their apartment shall still remain affordable until the next available market rate apartment with the same or greater number of bedrooms is rented at an affordable price to an affordable program-qualified tenant, at which point the apartment of the tenant with earnings exceeding the Income Limit for Current Tenants will be rented at market rates. The household with earnings exceeding the Income Limit for Current Tenants can choose to stay in their apartment, yet would then have to pay the market rate rent.

**Q: Will my rent increase each year, and if so, by how much?**

A: Rents may increase a few percentage points if local Area Median Income increases or the costs of local utilities decreases. Relatedly, rents may decrease if the local Area Median income decreases or the costs of local utilities increases.



## Local Preference Information

**Q: What is Local Preference?**

A: The Town of Westford has established a local preference for 70% of the affordable apartments. Local Preference will be given as described in the step-by-step process. An applicant qualifies for local preference if the applicant or a member of their household fit into one of the following categories:

- a current resident of Westford
- an employee of the Town of Westford (including Westford Public Schools)
- an employee of a business located within the Town of Westford
- A parent or guardian with children attending the Westford Public Schools (including METCO students)

**Q: Do households, which meet all Local Preference criteria, get priority over households, which meet only one?**

A: No. As long as a household meets any one of the Local Preference criteria, they will qualify for Local Preference.

**Q: Does Local Preference take priority over household size/composition?**

A: No. For example, on the Waiting List for the 2BR Local Preference units, if there are not enough eligible Type II Local Preference Applicants, the units will be made available to a Type II Non-Local Preference household before being made available to a Type I Local Preference Household who would be over-housed in a 2BR unit.

**Q: What if a household does not qualify for Local Preference?**

A: Households without Local Preference will be entered into the Open Lottery and will be given positions on the Waiting Lists based on where they are drawn in the Open Lottery drawing. Non-Local Preference households will also be given positions on the Local Preference Waiting List to ensure that need of a unit sizes get appropriately addressed.

**Q: Does Local Preference get priority over a household in need of a disable-accessible (DA) apartment?**

A: No. The DA apartments will be made available to all households in need of a DA apartment regardless of household size and composition.

### **Adjustments in the Local Preference Pool**

As stated by the Massachusetts Department of Housing and Community Development, “If the percentage of minorities in the local preference pool is less than the percentage of minorities in the surrounding HUD (U.S. Department of Housing and Urban Development) defined area, the following adjustments will be made to the local preference pool. The Developer will hold a preliminary lottery drawing comprised of all minority applicants who did not qualify for the local preference pool and rank the applicants in order of the drawing. Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area.” The Percent Minority for the Metropolitan Statistical Area of Boston is 33.4%. This is the minimum percentage of minority applicants that must be in the local preference pool. Minority applicants are defined as a person who is a member of the following groups: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

## Disabled-Accessible Unit Information

**Q: Who qualifies for a disabled-accessible (DA) apartment?**

A: According to *Mass Access: The Accessible Housing Registry*, “units that are barrier-free are accessible to people with disabilities that are wheelchair users, but could also be used by people of different types of disabilities. For example, a person of very short stature, a person with a brain injury or stroke, severe cardiac or respiratory problems, or a person with limited standing, walking, or reaching ability, may use the design features of a wheelchair accessible unit.” Verification from a doctor or other medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual’s disability may be requested.

**Q: How are disabled-accessible apartments awarded?**

A: There are specific Waiting Lists for the accessible units that will only be populated with households who need the features of the unit. The households with the top positions on those Waiting Lists will be given the first opportunity to lease the DA apartments.

**Q: Can households that qualify for a DA apartment also apply for a non- DA apartment?**

A: Yes. Households that qualify for a DA apartment will also have positions on the Waiting Lists for non-DA apartments depending on what unit size they are applying. If they reach the top position on a Waiting List for a non-DA apartment before they reach the top position for a DA apartment, they will have to decide if they want to lease a non-DA apartment or wait until they have a top position on a Waiting List for a DA apartment.

**Q: What happens if there are fewer disabled-accessible qualified applicants than disabled-accessible apartments at the time of the Lottery?**

A: If there are not enough qualified applicants on the DA Waiting List, the apartments will be made available to the top applicants on the non-DA Waiting List that have the same unit sizes (and, if applicable, local preference priority).

**Q: Who is entitled to request a reasonable accommodation?**

A: 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. To request a reasonable accommodation, please email [connie@chelmsfordha.com](mailto:connie@chelmsfordha.com) or call 978.256.7425 X10 or postal mail Chelmsford Housing Authority, 10 Wilson Street, Chelmsford, MA 01824

# Virtual Meeting Information

## **Roberta McGuire Information Session - Zoom meeting**

<https://us02web.zoom.us/j/86036289534>

**Meeting ID: 860 3628 9534**

One tap mobile

+13017158592,,86036289534# US (Washington DC)

+13126266799,,86036289534# US (Chicago)

Dial by your location

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

+1 929 205 6099 US (New York)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 669 900 6833 US (San Jose)

Find your local number: <https://us02web.zoom.us/j/86036289534>

## **How to Launch Zoom and Participate in Your Meeting**

When you are invited to participate in a Zoom meeting, you will receive instructions similar to what you see above. You can either click on the link provided, or go to the Zoom web site at <http://zoom.us/> and click on “Join a Meeting” where you can enter the 9 or 10-digit **Meeting ID number**. Closing any applications, you do not need for the meeting will improve the quality of your connection. Audio is integrated in the meeting. However, you have the option to participate via audio-only if a web-connected device is not available.



<b>SITE NAME</b>	Roberta McGuire Senior Residences	<b>PRELIMINARY RENTAL APPLICATION</b> <b>Equal Housing Opportunity</b> <i>for seniors over age 62</i>
<b>ADDRESS</b>	2 Balsam Circle	
<b>CITY, STATE</b>	Westford, MA 01886	<b>Please print and fill in ALL information</b>
<b>PHONE#</b>	(978) 256-7425 x10	<b>Return application to:</b> CHOICE, Inc., RE: Roberta McGuire 10 Wilson Street, Chelmsford, MA 01824
<b>FAX#</b>	(978) 256-1895 or (978) 418-3081	
<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)
0 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。

នេះគឺជាដំណឹងល្អ សូមមេត្តាបកប្រែជូនផង

Это очень важное сообщение обязательно переведите



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

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

**Preference Information**

Are you interested in applying for a rent-assisted unit through the Section 8 Program at this development?

**Yes**       **No**

Are you, or any member of your household living or working in the Westford area.

**Yes**       **No**

Are you or any member of your household claiming a homeless priority status, which is defined as an applicant who lacks a fixed, regular and adequate nighttime habitation OR the primary nighttime dwelling is one of the following;

(A) A supervised public or private shelter designed to provide temporary living accommodations (includes welfare hotels, congregate shelters and transitional housing); and

(B) A public or private place not designed for, or ordinarily used as, a regular sleeping place for human beings.

*NOTE: Persons living in private housing or with residents of public or private housing DO NOT qualify as homeless.*

**Yes**       **No**

***Households claiming a homeless priority status will be required to complete a Certificate of Homelessness and to provide the required supporting documentation.***



**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 India	<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 Chelmsford Housing Authority, CHOICE, Inc. or Developer (2 Balsam Circle, LLC).

Yes       No

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 **five 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. The incomes of *all* household members will be included, with the exception of income from employment for household members under the age of 18 or any income over \$480/year of full-time students who are dependents (but please note that documentation of income for those dependents still needs to be supplied).

### **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 you will need to submit in **Section 2**.

INCOME

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

Household Member Name	Source of Income	Current GROSS Monthly Amount
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Employer (name)	
	Self-Employed (contract/job 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)	

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

Household Member Name	Source of Income	Current GROSS Monthly Amount
	Veteran’s Benefits	
	Veteran’s Benefits	
	Pension (list source)	
	Pension (list source)	
	Unemployment/Worker’s Comp	
	Title IV/TANF/AFDC	
	Full-Time Student Income (18 & older only)	
	Full-Time Student Income (18 & older only)	
	Recurring Gift Income	
	Other Income (name/source)	
	Other Income (name/source)	
<b>Gross Monthly Household Income (GMHI)</b>		\$ /month
<b>GMHI X 12 = Gross Annual Household Income</b>		\$ /year

## 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>Venmo/PayPal/ Cash App</b>			Balance \$
			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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<b>REFERENCE INFORMATION (most recent five years history)</b>		
Current Landlord	Name:	
	Address:	
	Home Phone:	
	Bus. Phone:	
	How Long?	
Prior Landlord	Name:	
	Address:	
	Home Phone:	
	Bus. Phone:	
	How Long?	

<b>VEHICLE AND PET INFORMATION (if applicable)</b>	
List any cars, trucks, or other vehicles owned.	
Type of Vehicle:	License Plate #:
Year/Make:	Color:
Type of Vehicle:	License Plate #:
Year/Make:	Color:
Do you own any pets? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b><i>If YES, describe:</i></b>	



**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., Roberta McGuire Senior Residences 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.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

**CHOICE, Inc.**, acting as management agent for **Roberta McGuire Senior Residences** (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**

**RELEASE FOR CREDIT CHECK**

EVERYONE OVER THE AGE OF 18 MUST COMPLETE A SEPARATE FORM

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First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Middle Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ SSN: \_\_\_\_\_

Current Address: \_\_\_\_\_

Employment Income: \_\_\_\_\_ /MO Other Income: \_\_\_\_\_ /MO

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I hereby apply for the apartment through the Chelmsford Housing Authority. With my signature below I hereby authorize and request all credit reporting agencies, employers, credit and personal references release all pertinent information about me/us. A photocopy of this shall be as valid as the original. I understand that the credit report (rental history, arrest and/or conviction records, and retail credit history) will be done thru the facilities of:

**CoreLogic SafeRent, 7300 Westmore Rd, Suite 3, Rockville, MD 20850-5223.  
Consumer Phone 1-888-333-2413.**

**RELEASE:** In consideration for being permitted to apply for assistance/continued assistance, I, Applicant, do represent all information in this application to be true and accurate and that owner/manager/employee/agent may rely on this information when investigating and accepting this application. Applicant hereby authorizes the owner/manager/agent to make independent investigations to determine my credit, financial and character standing. Applicant authorizes any person, or credit checking agency having any information on him/her to release any and all such information to the owner/manager/employee or their agents or credit checking agencies. Applicant hereby releases, remises and forever discharges, from any action whatsoever, in law and equity, all owners, managers, employees, or agents, both of landlord and their credit checking agencies in connection with processing, investigation, or credit checking this application, and will hold them harmless from any suit or reprisal whatsoever. I understand that the credit report (rental history, arrest and/or conviction records, and retail history) will be done thru the facilities of:

**CoreLogic SafeRent, 7300 Westmore Rd, Suite 3, Rockville, MD 20850-5223.  
Consumer Phone 1-888-333-2413.**

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Signature: \_\_\_\_\_ | Date: \_\_\_\_\_

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

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

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

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

I, the above named individual, have authorized the Chelmsford Housing Authority to verify the accuracy of the information which I have provided to the Chelmsford Housing Authority, from the following sources:

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Healthcare providers, including but not limited to:<br/>ESMV, Mental Health agencies, Social Service agencies, Medical providers, PACE, SCO's etc.</li> <li>• Banks and other financial institutions</li> <li>• Courts, law enforcement agencies, CORI</li> <li>• Credit bureaus and credit providers</li> <li>• Landlords and employers (past and present)</li> <li>• Permission to use social security number to verify income through Mass Dept. of Revenue</li> </ul> | <ul style="list-style-type: none"> <li>• U.S. Social Security Administration</li> <li>• U.S. Department of Veterans Affairs</li> <li>• Utility companies</li> <li>• Welfare agencies</li> <li>• Retirement and pension</li> <li>• Providers of:               <ul style="list-style-type: none"> <li>❖ Alimony, child care, child support, credit, handicap assistance, marital status, schools, colleges &amp; post office</li> </ul> </li> </ul> |
|--|--|

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 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.

<b>SIGNED:</b>		<b>DATE:</b>	
<b>SIGNED:</b>		<b>DATE:</b>	

# HOMELESS CERTIFICATION

Household Name: \_\_\_\_\_ Date: \_\_\_\_\_

**This is to certify the above individual or household is currently homeless based on the category checked and required documentation.**

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## GENERAL HOMELESS CERTIFICATION

### CATEGORY 1: Literally Homeless

- Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
- (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; **or**
  - (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs).
- To certify homeless status for the above, must provide documentation of 1 of the following:**
- Written observation by the outreach worker; **or**
  - Written referral by another housing or service provider; **or**
  - Certification by the individual or head of household seeking assistance stating that (s)he was living on the streets or in shelter (Form No. 5).
- Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
- (iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution (**documentation must include one of the above forms of evidence AND 1 of the following**).
- Discharge paperwork **or** written/oral referral; **or**
  - Written record of intake worker's due diligence to obtain above evidence **and** certification by individual that they exited institution (Form No. 5).
- 

### CATEGORY 2: Imminent Risk of Homelessness

- Individual or family who will imminently lose their primary nighttime residence, provided that:
- (i) Residence will be lost within 14 days of the date of application for homeless assistance;
  - (ii) No subsequent residence has been identified; and
  - (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing.
- Documentation must include 1 of the following:**
- A court order resulting from an eviction action notifying the individual or family that they must leave;
  - or** For individual and families leaving a hotel or motel—evidence that they lack the financial resources to stay; **or**
  - A documented and verified oral statement.
- In addition to 1 of the above, documentation must include BOTH of the following:**
- Certification that no subsequent residence has been identified (Form No. 5); **AND**
  - Self-certification or other written documentation that the individual lack the financial resources and support necessary to obtain permanent housing (Form No. 5).

Head of Household Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Staff Signature: \_\_\_\_\_ Date: \_\_\_\_\_