

Information Packet

**3 Meeting House Road
Chelmsford, MA 01824**

Affordable Rental Application

This packet contains specific information on eligibility requirements, selection priority categories, and application process for **two (2) 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 6th, 2025 at 5:00 p.m.** at the Chelmsford Public Library, 25 Boston Road, Chelmsford, MA. Attendance at the Informational Session is not required for participation in the lottery.

Applications due by March 22, 2025 at 4:30PM

Phone: 978-256-7425, ext. 10 or lottery@chelmsfordha.com

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General Overview

3 Meeting House Road is an existing property which is being converted from an existing commercial/office building into a mixed-use. Ownership proposed to maintain the commercial use (office condominiums) on the first floor and convert the existing eight (8) underutilized office condominiums into residential unit. There will be four larger units at the ends of the building comprising of two-bedrooms, and 4 smaller units in the middle of the building comprising of one-bedroom units. The removal of the parking lot furthest in the back of the existing layout will result in creation of a park/greenspace. Two (2) of the eight (8) units (1 one-bedroom and 1 two-bedroom) will be designated affordable for households earning no more than 50% of Area Median Income (AMI).

The affordable rents are being set based upon the Town of Chelmsford /Lowell HUD Area Median Income for families earning no more than 50% of median income. The gross rents and utility allowances, as noted below, will reduce the amount of rent charged to the tenant.

Unit Type	Unit Size	Income	# Units	Gross Rent	Utility Allowance	Tenant Rent
1 BR	TBD SF	50% AMI	1	\$1,375	\$297 ¹	\$1,078
2 BR	TBD SF	50% AMI	1	\$1,547	\$394 ¹	\$1,153

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.

3 Meeting House Road does not discriminate based on Race, Color, National Origin, Religion, Sex, Familial Status (i.e children), Disability, Source of Income (i.e a Section 8 Voucher), Sexual Orientation, Gender Identity, Age, Marital Status, Veteran or Active Military Status, or Genetic Information. 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.

¹ Tenant Paid Utilities: Electric (cooking, AC, unit electric), Gas (heat, hw), water/sewer per Chelmsford Housing Authority Utility Allowance schedule updated annually. CHA U/A 1/2025

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 fifty (50%) percent of median income for the town of Chelmsford. The maximum incomes allowed for this program are:

50% AMI for Lowell, MA HUD Metro FMR Area; effective 04/01/2024²

Household Size	1	2	3	4	5	6	7	8
50% AMI	\$48,150	\$55,000	\$61,900	\$68,750	\$74,250	\$79,750	\$85,250	\$90,750

Approximate Minimum Income

The minimum annual income required, for applicants without Rental Assistance³, is:

- One Bedroom = \$41,250
- Two Bedroom = \$46,410

Households with assets valued at the sum of the minimum annual income will be deemed eligible.

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 (.45% as of 1/1/25) 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 IRA;s), real property, bonds, capital investments, life insurance policies and foreign bank accounts.

² HUD FY 2024 (4/1/24) Income Limits (for Section 8, Section 221(d)(3) BMIR, Section 235 and Section 236 program) for Middlesex County: Lowell, MA-NH HUD Metro FMR Area

³ Rental Assistance – Section 8/HCV, MRVP

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:

- i) The entire household's income and assets must be below the maximum allowable income limit.
- ii) The household must be of appropriate size.
- iii) The household must meet the minimum income requirement as outlined above.

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; however, *it does have to be sold before you move in*. The value of the 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: We 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, we 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.

We 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 .45%. 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:

Income Type	Income Amount	Asset Type	Asset Amount	Interest Rate	Earned Asset Income
Employment	\$25,000	Checking	\$ 7,000	1.0%	\$ 70
Child Support	\$12,000	CD	\$20,000	2.3%	\$460
Total	\$37,000	Total	\$27,000	Total	\$530
Total Annual Income (Income + Asset 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; Although Retirement Accounts are no longer considered a family asset, periodic payments are still considered income. As such, we need to verify whether or not periodic payments are being received.

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 renting an affordable unit. The following pages explain each step in greater detail.

Step 1: Program Application	January 21, 2025 – March 22, 2025
Step 2: Assignment of Lottery Ticket	By March 22, 2025
Step 3: The Lottery	April 4, 2025
Step 4: Notification of Lottery Results	April 5, 2025 – April 12, 2025
Step 5: Formal Review of Eligibility	April 13, 2025 – May 13, 2025

Please note that there will be an Informational Session held for all interested applicants on **February 6th, 2025 at 5:00 p.m. at the Chelmsford Public Library, 25 Boston Road, Chelmsford, MA**. Attendance at the Informational Session is encouraged, but not required for participation in the lottery.

Step 1: Program Application

From **January 21** through **March 22, 2025**, 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 **March 22, 2025**, at 4:30 p.m. All applications should be sent to:

Chelmsford Housing Authority
Re: Meeting House
 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

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

The Lottery will be held ***April 4, 2025 at 1:00 pm*** at the Chelmsford Housing Authority, 10 Wilson St., Chelmsford, MA 01876. Households do not have to attend the Lottery to remain eligible; results will be mailed to all participants.

The Lottery 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 – One Bedroom

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

Group B – All Eligible Applicants – Two Bedroom

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

Groups	Unit Size	Units Available
Group A	1 Bedroom	1
Group B	2 Bedroom	1

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

We 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.

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 (SS) or Supplemental Security Income (SSI):** A current benefit award letter from the Social Security Administration. SSI statement cannot be more than 120 days old. These statements can be obtained online at 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
- **ADFC/TANF/EAEDC:** 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) months of history.
- **Unemployment Benefits:** Current statement and copies of most recent 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 three (3) 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 development.

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.

SITE NAME	Meeting House Road	PRELIMINARY APPLICATION Affordable Housing Opportunity Equal Housing Opportunity
ADDRESS	3 Meeting House Road	
CITY, STATE	Chelmsford, MA 01824	Please print and fill in ALL information
PHONE#	(978) 256-7425 x10	Return application to: CHOICE, Inc., RE: Meeting House 10 Wilson Street, Chelmsford, MA 01824
FAX#	(978) 256-1895	
TDD#	(800) 439-0183	
WEBSITE	www.chelmsfordha.com	
EMAIL	lottery@chelmsfordha.com	

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

Bedroom Size Information: For which bedroom size are you applying (circle one)	
1 Bedroom	2 Bedroom

Are you, or any member of your household, in need of a wheelchair/handicapped accessible unit? *If yes, please provide documentation indicating that you use a wheelchair, a walker or double canes.*

Yes No

Do you or any member of your household have pets? *If yes, please provide how many, breed, and brief description.*

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.) *If yes, please provide the agency name of your voucher.*

Yes No

This is an important notice. Please have it translated.
 Este es un aviso importante. Por favor, tradúzcalo.
 这是一个重要的通知。请翻译一下。
 Đây là một thông báo quan trọng. Xin vui lòng có nó dịch.
 នេះជាការជូនដំណឹងដ៏សំខាន់។ សូមប្រែសម្រួល។
 nih chea kar choundamnoeng da saamkhan. saum bre samruol.
 Este é um aviso importante. Por favor, traduza.



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
				Yes / No
				Yes / No
				Yes / No
				Yes / No

Preference Information

Related Party: Is any member of the household related to or employed by the developer or related to or employed by CHOICE, Inc. or the Chelmsford Housing Authority.

Yes No

Please explain:



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.

- Alaskan Native or Native American
- Black or African American
- Hispanic or Latino
- White (not of Hispanic Origin)
- Other (please specify)

- Asian
- Asian India
- Chinese
- Filipino
- Japanese
- Vietnamese
- Other Asian

- Native Hawaiian or Pacific Islander
- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander



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
	Social Security Income (SS, SSI, SSDI, SSP)	
	Social Security Income (SS, SSI, SSDI, SSP)	
	Social Security Income (SS, SSI, SSDI, SSP)	



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)	
	Self-Employed (contract/job name)	
	Self-Employed (contract/job name)	
	Child Support/Alimony	
	Child Support/Alimony	
	Veteran’s Benefits	
	Veteran’s Benefits	
	Pension (list source)	
	Pension (list source)	
	Unemployment/Worker’s Comp	
	Title IV/TANF/AFDC/EAEDC	
	Full-Time Student Income (18 & older only)	
	Recurring Gift Income	
	Other Income (name/source)	
Gross Monthly Household Income (GMHI)		\$ /month
GMHI X 12 = Gross Annual Household Income		\$ /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 **three 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.

	Bank Name	Last 4 Digits of Acct Number	Amount
Checking Accounts			Balance \$
			Balance \$
			Balance \$
			Balance \$
Savings Accounts			Balance \$
			Balance \$
			Balance \$
			Balance \$
Direct Express, EBT debit card			Balance \$
Digital Wallet (Venmo, Cash App)			Balance \$
Trust Account			Balance \$
			Balance \$
Whole Life Insurance			Balance \$
			Balance \$
			Balance \$
Certificates of Deposit (CDs)			Balance \$
			Balance \$
Savings Bonds	Maturity Date:		Value \$



	Maturity Date:		Value \$	
	Maturity Date:		Value \$	
	Maturity Date:		Value \$	
401k, IRA, Retirement Accounts	Company Name:		Value \$	
	Company Name:		Value \$	
	Company Name:		Value \$	
	Company Name:		Value \$	
Mutual Funds	Name:	# of Shares:	Interest/Dividends	Value
			\$	\$
			\$	\$
			\$	\$
Stocks	Name:	# of Shares:	Interest/Dividends	Value
			\$	\$
			\$	\$
			\$	\$
			\$	\$
Bonds	Name:	# of Shares:	Interest/Dividends	Value
			\$	\$
			\$	\$
			\$	\$
Investment Property			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: \$		

REFERENCE INFORMATION (most recent five years history)



Current Landlord	Name:	
	Address:	
	Home Phone:	
	Bus. Phone:	
	How Long?	
Prior Landlord	Name:	
	Address:	
	Home Phone:	
	Bus. Phone:	
	How Long?	

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).

CHOICE, Inc., acting as management agent for **Meeting House Road** (the “Development”) does not discriminate on the basis of Race, Color, National Origin, Religion, Sex, Gender Identity, Sexual Orientation, Familial Status, Disability, Ancestry, Age, Genetic Information, Marital Status, Public/Rental Assistance Reciprocity, Veteran History/Military Status in the access or admission to the Development, its employment, or in its programs, activities, functions or services.



CERTIFICATION

- I/We hereby certify that I/We Do/Will Not maintain a separate subsidized rental unit in another location.
- I/We further certify that this will be my/our permanent residence.
- I/We understand I/We must pay a security deposit for this apartment prior to occupancy.
- I/We understand that my eligibility for housing will be based on applicable income limits and by management's selection criteria.
- I/We certify that all information in this application is true to the best of my/our knowledge and I/We understand that false statements or information are punishable by law and will lead to cancellation of this application or termination of tenancy after occupancy. 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 or other criminal background check will also be required.
- I/We hereby certify that we have received a notice from the management agent describing the right to reasonable accommodations for persons with disabilities.
- All adult applicants, 18 or older, must sign application.

Signed under the pains and penalties of perjury

SIGNATURE (S):

Head of Household Signature	Date
Co- Tenant Signature	Date
Co- Tenant Signature	Date

