



Affordable Unit Homeowners

Homeowners who bought an affordable home under Chapter 40B, the Massachusetts Comprehensive Permit Law, sign a Deed Rider when they purchase, which describes their responsibilities under this affordable housing program.

As the monitoring agent for your affordable housing unit, Citizens' Housing and Planning Association (CHAPA) is responsible for ensuring that you comply with the terms of your Deed Rider. CHAPA is a non-profit, statewide organization whose mission is to encourage the production and preservation of housing that is affordable to low and moderate-income individuals and families.

Following is a general description of important deed restrictions:

Principal Residence: The property must be your principal residence, where you regularly live, eat, sleep, are registered to vote, etc.

Leasing: You may not rent or lease your home without the prior written consent of CHAPA.

Refinancing: You must get approval from CHAPA if you wish to refinance your mortgage or obtain a second mortgage.

Capital Improvements: You must contact CHAPA if you would like to make capital improvements to your home.

Notice to Town and Monitoring Agency When Selling the Home: If you want to sell your home, you must notify the town and CHAPA.

More detailed information on your responsibilities and CHAPA's role is included in the unit's Deed Rider. This document is intended to be informational only and is not a substitute for independent legal advice.

If you have questions, please contact at CHAPA, 617-742-0820.



C H A P A

Citizens' Housing and
Planning Association

Resale - Buyer Information

Development: _____

Property Address: _____

General Information

Name _____

Address _____

City _____ State _____ Zip Code _____

Home Telephone/Cell Number () _____

Work Telephone Number () _____

Email Address: _____

Occupation: _____

Household Information

Please list ALL household members, regardless of age, who will occupy the affordable home:

Name	Date of Birth	Relationship
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First-Time Homebuyers

Have you owned a home or joint interest in a home in the past three years from the date of this application? YES NO

If yes, please explain: _____



C H A P A

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Planning Association

**Deed Rider Signature of Understanding
(Please fill out completely)**

Development: _____

Unit Address: _____

Universal Deed Rider

Affordability and Resale Restrictions

I/We have read the resale restrictions for _____ Development and agree to the restrictions. I/We understand I/we must abide by all of the restrictions in the Deed Rider. I/We also understand that, if selected to purchase this unit, a full copy of the Deed Rider will be provided.

Applicant

Date

Co-Applicant

Date