

Dear Applicant:

Thank you for your interest in choosing a Catholic Charities' senior community. We offer two types of communities which differ by funding source and income requirements—HUD Rent Assisted and Tax Credit Communities.

WE'RE SMOKE FREE: The policy applies to anyone on Catholic Charities property including residents, visitors, employees and vendors and prohibits the use of cigarettes, cigars, pipes, electronic nicotine delivery systems (vaping) and any other smoking methods including medicinal marijuana which is illegal by Federal Law. Catholic Charities property includes the individual apartments, all common/interior areas and all exterior areas - including any car parked on the property.

Mission in Action

Catholic Charities Senior Communities develops and operates affordable, supportive, smoke free communities for older adults with a resolve to nurture a spirit of purpose, wellness and harmony among both our residents and colleagues.

Income Eligibility

Your annual gross income is an essential factor to qualifying you for residency in any of our communities. The U.S. Department of Housing and Urban Development (HUD) sets the income limits annually.

The established maximum annual income limits (per household):

Community Type	1 Person	2 Person
HUD (all except Starner Hill)	\$45,650	\$52,150
HUD (Starner Hill)	\$32,800	\$37,500
Tax Credit	\$54,780	\$62,580

Updated May 6, 2025

- HUD Rent Assisted residents pay 30% of their adjusted gross income in rent.
- Tax Credit residents' rent is based on the apartment type regardless of individual income. Tax Credit communities also have a minimum annual income to qualify. Section 8 vouchers are accepted.





Age Eligibility

An applicant must be 62 years old or older **at the time of application** to apply to all but four of Catholic Charities' senior communities. The four buildings that accept non-elderly disabled persons* are Basilica Place, Coursey Station, Starner Hill and St. Charles House.

*non-elderly disabled persons are persons that qualify for apartments which are specifically designed and designated for persons under the age of 62 years old with a physical disability that results in a functional limitation in access and use of the apartment.

Supplement to Application for Federally Assisted Housing

As part of your application, you have the right to include information for a contact person. The contact information is for the purpose of identifying a person or organization that may be able to help in resolving issues or provide special care or services to you during your residency. If you do not wish to list a contact person, please indicate that by placing a check mark in the appropriate box and sign.

Return the completed application and Supplement to Application to:

Catholic Charities Senior Communities 2300B Dulaney Valley Road Timonium, Maryland 21093

Please ensure all forms are signed and dated. This application may be refused or rejected solely on the grounds that it is not satisfactorily completed and/or illegible, or if any information is found to be false.

What Happens Next?

A preliminary review of your application is conducted to determine if your application meets the established eligibility criteria set forth in the Catholic Charities Senior Communities' Tenant Selection Plan. Your application is then placed on the Senior Communities Waitlist for which you are eligible as of the date your application was received. A notification letter is mailed to you regarding the status of the preliminary review.

Questions?

If you have any questions, please contact an Applications Coordinator by calling 667-600-2280 or email housing@cc-md.org.

Visit our website at cc-md.org/senior-communities.



Frequently Asked Questions about Catholic Charities Senior Communities

1. Do I have to be a Catholic to live in a Catholic Charities Senior Community?

No, Catholic Charities is an equal housing opportunity provider. We believe that all people, regardless of their religion, beliefs, race or financial means, are entitled to a home.

2. Why do I have to keep my address and phone number current?

Catholic Charities Senior Communities requires that you notify us whenever there is a change in your address or telephone number. Having current contact information is necessary to notify you of changes to your waitlist status and apartment availability. If we are unable to contact you, your application may be removed from the waitlist.

3. What is the size of the apartment?

Some communities have several different floor plans to choose from, however, most floor plans average 540 square feet. (See brochure)

4. What is gross income?

A family's income before any taxes or other exclusions or deductions has been taken out of it. (i.e., Social Security income before Medicare deductions.)

5. How much is the monthly rent?

In HUD Rent Assisted communities, residents pay 30% of their adjusted gross income in rent. Adjusted gross income equals gross income plus income from assets minus allowable medical expenses.

In Tax Credit communities, residents' rent is based on the apartment type regardless of individual income. Section 8 vouchers are accepted.

6. How much is the security deposit?

The security deposit equals one month's rent.

7. Is there an application fee?

No, there is not an application fee.

8. Are utilities included?

In most communities, residents are responsible for paying for the electric.





9. Are pets welcomed?

Yes, pets weighing 25 pounds or less are welcomed in all communities. There is a \$300 pet deposit.

10. How do I apply for admission to a Catholic Charities Senior Community?

Call (667) 600-2280 to receive an application by mail or download at www.cc-md.org\senior-communities. Complete and sign the application and mail it to the address using the envelope provided.

11. How do I know if I'm eligible?

You will be sent a letter of eligibility upon preliminary review of your submitted application. For more information, please see the cover letter.

12.Is there a waiting list?

Yes, all Catholic Charities Senior Communities maintain a waiting list. For details, you can call 667-600-2280 or each community separately.

13.I own my own home, will I have to sell it before moving in?

No, it is not necessary to sell your home before moving into a Catholic Charities Senior Community.

14. Can I keep my car?

Yes, resident parking is available.

15. What appliances do you offer?

In addition to a refrigerator and an electric stove, most apartments are carpeted and the windows have mini blinds. For added peace, residents are offered a personal emergency response system.

16.Is there an elevator?

Yes, all communities have an elevator.

17. Are there security personnel in the community?

All buildings are equipped with a front door-controlled entry system. Some Catholic Charities Senior Communities have on-site security.

18. What services are available?

All Catholic Charities' Senior Communities have **Service Coordinators** who link residents with resources available in the community. Some communities have a **Caring Home Services Program** (CHS) which provides meals, assistance with housekeeping, laundry and minimal personal care and care management to residents aged 62 and older participating in the program. CHS fees vary according to individual income and assets. **Answers for the Aging** is a free telephone-based information and referral service for older adults and caregivers. They can be reached at 667-600-2100.

19. When I move into a Catholic Charities Senior Community, will I remain on the waitlist for other communities?

It is required that your name be removed from all Catholic Charities Senior Community waiting lists upon admission to one of the Catholic Charities Senior Communities.

20. Will my application be denied for poor credit due to domestic violence?

You cannot be denied admission or denied assistance because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.

The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, or stalking. VAWA protections are not only available to women, but are available equally to all individuals regardless of sex, gender identity, or sexual orientation.

21. Can I smoke in a Catholic Charities Senior Community?

No, all of our communities are smoke free, which includes the individual apartments, all common/interior areas and all exterior areas - including any car parked on the property.





2300B Dulaney Valley Road, Timonium, MD 21093 | (667) 600-2280



APPLICATION FOR ADMISSION **KEEP A COPY FOR YOUR RECORDS**

Please fill in all that applies to you as Head of Household. If a question on the application does not apply to your household, write NONE or N/A for that question.

Please check your choice(s):

(You may select as many communities as desired, but at least one (1) must be selected in order for your application process to begin. If there is no selection, your application will be returned.)

HUD Rent Assisted		
☐ Aberdeen Court, Aberdeen*	☐ Our Lady of Fatima I, l	
☐ Abingdon Gardens, Abingdon	☐ Our Lady of Fatima II,	
☐ Arundel Woods, Glen Burnie*	☐ Reister's Clearing, Rei	
☐ Basilica Place, Baltimore*	☐ Reister's View, Reister	
☐ Coursey Station, Lansdowne	☐ Starner Hill, Grantsvill	
☐ DePaul House, Violetville*	☐ St. Charles House, Pike	
☐ Friendship Station, Odenton*	☐ St. Joachim House, Vic	
☐ Friendship Village, Odenton	St. Luke's Place, Edger	
☐ Holy Korean Martyrs, Woodlawn	☐ Trinity House, Towson	
☐ Owings Mills New Town, Owings Mills	☐ Village Crossroads II, I	Nottingham
Tax Credit		
☐ Everall Gardens, Overlea	☐ St. Mark's Apartments,	Catonsville
☐ Kessler Park, Lansdowne	St. Wark 5 7 partments,	Cutonsvine
<u> </u>		
Rent Assisted & Tax Credit		
☐ Village Crossroads I, Nottingham*		
	*Caring Home Services	Available
# of bedrooms desired $0 \square 1 \square 2 \square$ (0 and 2 b	edroom units are not available in	n all communities)
A CENEDAL INCODMATION		
A. GENERAL INFORMATION		
HEAD OF HOUSEHOLD INFORMATION		
1. Applicant Name:(Print name as it appear		
(Print name as it appear	s on social security card)	
Present Address:		
(Street)	(Apt. #)	
(City)	(State)	(Zip Code)
Telephone Number: (Home)		
	(Cell)	(Work)
How long have you lived at your present address?	Years from	_ to

(a.)(S	treet)			(Apt. #)	
	City)		(State)	(Zip Code	•)
•	• /	to	,	(Zip Code	•)
4.					
(b.)(S	treet)			(Apt. #)	
(Cit	ty)		(State)	(Zi _l	Code)
Year	rs from	to	_		
			a pet to live with you?	Yes	No
(If yes, the pet ca	annot weigh mo	ore than 25 lbs.)			
-	_		any other criminal activity?	Yes	No
•			where conviction occurred? _		
			t under a state sex offender reg		
The you subject t	io a monino rej	5.5.4.4.1011 Toquironion	t ander a state sex offender for	Yes_	_
Please list all star	tes in which vo	on currently and have	previously resided.	· · · · · · · · · · · · · · · · · · ·	
i lease fist all sta	tes in winen ye	a carrently and have	previously resided.		
If yes, please list	the name(s) us		ne?	Yes	_ No
If yes, please list	the name(s) us ENANT INFO	ormation		Yes	_ No
If yes, please list	the name(s) us ENANT INFO	ormation		Yes	No
If yes, please list	the name(s) us ENANT INFO	ORMATION (Print name as it ap	pears on social security card)		No
If yes, please list POUSE OR CO-T Applicant Name:	the name(s) us ENANT INFO	ormation			No.
If yes, please list POUSE OR CO-T Applicant Name:	the name(s) us ENANT INFO	ORMATION (Print name as it ap (Street)	pears on social security card) (Apt	. #)	
If yes, please list POUSE OR CO-T Applicant Name: Present Address:	the name(s) us	ORMATION (Print name as it ap (Street) (City)	pears on social security card)	. #)	No
If yes, please list POUSE OR CO-T Applicant Name:	the name(s) us	ORMATION (Print name as it ap (Street) (City)	pears on social security card) (Apt	. #)	o Code)
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If yes, please list POUSE OR CO-T Applicant Name: Present Address: Telephone Numb How long have y	the name(s) us TENANT INFO Der: you lived at you	ORMATION (Print name as it ap (Street) (City) (Home) ar present address?	pears on social security card) (Apt (State) (Cell)	.#) (Zip (Work) to_	o Code)
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If yes, please list POUSE OR CO-T Applicant Name: Present Address: Telephone Numb How long have y If you have lived	the name(s) us TENANT INFO Der: You lived at you at the above a	ORMATION (Print name as it ap (Street) (City) (Home) ar present address?	pears on social security card) (Apt (State) (Cell) Years from (5) years, list your previous ad	.#) (Zip (Work) to_	o Code)
If yes, please list POUSE OR CO-T Applicant Name: Present Address: Telephone Numb How long have y If you have lived (a.) (Street	the name(s) us TENANT INFO Der: You lived at you at the above a	ORMATION (Print name as it ap (Street) (City) (Home) It present address?dddress less than five	pears on social security card) (Apt (State) (Cell) Years from (5) years, list your previous ad	.#) (Zip (Work) to dress: (Apt. #)	o Code)
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If yes, please list POUSE OR CO-T Applicant Name: Present Address: Telephone Numb How long have y If you have lived (a.) (Street (City) Year	the name(s) us TENANT INFO Deer: You lived at you at the above a	ORMATION (Print name as it ap (Street) (City) (Home) ar present address? ddress less than five	pears on social security card) (Apt (State) (Cell) Years from (5) years, list your previous ad (State)	.#) (Zip (Work) to dress: (Apt. #)	o Code)
If yes, please list POUSE OR CO-T Applicant Name: Present Address: Telephone Numb How long have y If you have lived (a.) (Street (City) Year	the name(s) us TENANT INFO Deer: You lived at you at the above a	ORMATION (Print name as it ap (Street) (City) (Home) ar present address? ddress less than five	pears on social security card) (Apt (State) (Cell) Years from (5) years, list your previous ad (State)	.#) (Zip (Work) to dress: (Apt. #)	o Code)
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·	
gistration p	orogram?
Yes	No
	No
ese memb	ers in Appendix
s apartmei	nt:
(f) Sex	(g) Relationship
	_
M	Self
<u> </u>	
designed	and designated
_	e apartment.
	_
	No
rv. minim	al personal
munities.	r I
Yes	No
1: :41	C '1 1
<i>2</i>	n a family membe
=	
	Yes Yes Yes Yes Sapartment (f) Sex M designed duse of the sical disaboves ry, minimulaties. Yes Yes y live with any.

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	Landlord/Mortgage Company Phone Number:		
	(b.) Previous Landlord/Mortgage Company Name:		
	Landlord/Mortgage Company Address:		
	City/State/Zip:		
	Landlord/Mortgage Company Phone Number:		
4.	Are you now living in a government assisted unit?	Yes	No
5.	Do you presently have a Section 8 voucher or certificate?	Yes	No
6.	Do you plan to have anyone live with you who is not listed on this application?	Yes	No
	If yes, please name and explain:		
7.	Does anyone live with you NOW who is not listed on this application?	Yes	No
	If yes, please name and explain:		
8.	Have you or your co-tenant ever been evicted?	Yes	No
	If yes, please explain the circumstances:		
9.	Why do you wish to move?		
10.	Would you consider an efficiency unit if available?	Yes	No
11.	Have you or your co-tenant's residency or government assistance in an assisted housing terminated for fraud, non-payment of rent, or failure to comply with recertification pro-		ever been
		Yes	
12.	How did you hear about Catholic Charities Senior Communities?		
F.	INCOME INFORMATION	-	
	swer each of the following questions. For each YES answered, provide detailed informarts that follow the list of questions.	ation reque	ested in the
1.	Do you or any member of your household work full time, part time, or seasonally?	Yes	No
2.	Do you or any member of your household expect to work during the next twelve (12) n	nonths?	
		Yes	No
3.	Do you or any member of your household work for someone who pays them in cash?	Yes	No
4.	Do you or any member of your household receive or expect to receive unemployment?	Yes	No
5.	Do you or any member of your household receive or expect to receive income from So	cial Securit	y?
		Yes	No
6.	Do you or any member of your household receive or expect to receive SSI or Public As	ssistance?	
		Yes	No
7.	Do you or any member of your household receive or expect to receive income from a p	ension, and	nuity, or IR
		Yes	No
8.	Do you or any member of your household receive or expect to receive regular contribu		
	organizations or individuals not living in the unit?	Yes	No
9.	Do you or any member of your household receive or expect to receive Welfare Assistant		
		Ves	No

1. Do you or any member of	•				cluding int			
checking or savings account		-					No	
2. Do you or any member of ventures?	your hou	isehold receive	income f	from rental pr	operty, rea		business No	
3. Do you or any member of	your hou	isehold have a l	Direct Ex	press card?			No	
4. Do you or any member of					olicy?		No	
If yes, what is the cash val	-			1	J			
3	·							
Please list the amount of GR (OSS INC	COME expecte	d monthl	y in the chart	below for	each perso	on who w	ill be
living in the unit. If no incon				J		1		
Income Source	Head	of Household	Spouse	/Co-Tenant	3rd Co-	Tenant	4 th Co	-Tenan
Wages/Salaries, etc.	\$	/mo.	\$	/mo.	\$	/mo.	\$	/r
Unemployment Benefits								
Social Security (SSA)								
Supplemental Security								
Pension/Annuity/IRA								
Recurring Cash								
Welfare Assistance								
Alimony								
Interest/Dividend Income								
Rental/Real Estate Income								
Other Income:								
Enter the requested information. 1. BANK ACCOUNTS: Ch	necking,	Savings, CD's,	Money N	Market, IRA,	Direct Exp	oress, etc.	<u> </u>	
Bank Name		Type of Acco	unt			Interes	t Rate	
				\$				%
				\$				%
				\$				%
				\$				%
				\$				%
2. SECURITIES/STOCKS	:	1						
Name of Company		# of Shares		Price Per	Share		l Divider	ıd
				\$		\$		
				\$		\$		
				\$		\$		
3. BONDS:				<u> </u>				
Denomination Amounts		Number of B	onds					

Yes____ No____

10. Do you or any member of your household receive or expect to receive alimony?

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4. **PROPERTY OWNED**:

Please list the address and market value of each property/real estate owned.

Address	Fair Market Value	Mortgage Balance (if any)
	\$	\$
	\$	\$
	\$	\$

Asset	Fair Market Value	Amount Receive	ed	
	\$	\$		
	\$	\$		
	\$	\$		
 MEDICAL EXPENSES (No. 1) Do you pay for a care attend necessary to permit someone 	ant or for any equipment for a	•	-	hold whicl
If yes, please identify expens				
. If you presently have any of reimbursed, please fill in the	the following medical expens following requested informat		UT OF POCK	ET and ar
Medical Expense			Monthly Out o	of Pocket
AARP insurance			\$	
Blue Cross/Blue Shield insuran	ce		\$	
Dental expenses		\$		
Eyeglasses, hearing aids, batter	ies		\$	
Home health care costs			\$	
Medical expenses of a permane	ently institutionalized househo	ld member	\$	
Medicare insurance			\$	
Monthly payments on medical	bills		\$	
Other medical insurance			\$	
Physician visit			\$	
Prescriptions/Non-prescription			\$	
Rental of medical equipment			\$	
Service of health care facilities			\$	
Transportation to medical offic	e/visits/hospitals		\$	
Do vou massivo medical assist	ance through SSI?		Yes	No
•	C			
Do you receive medical assistSERVICESWould you like to be contacted be	Ü	additional informati	on about service	es in vour

J. APPLICANT CERTIFICATION

If accepted, I certify that the unit I occupy will be my only residence. I understand that the above information is being collected to determine my eligibility for housing. I authorize Catholic Charities Senior Communities to verify all information provided on this application and to contact previous or current landlords or other sources of credit and verification information which may be released to appropriate Federal, State, or local agencies. As a condition of consideration for housing, a credit, rental, criminal and sex offender history check will be required. I certify that the statements made in this application are true and complete to the best of my knowledge and belief. I understand that false statements or information are punishable under Federal law. I understand that if my application is approved, I must keep my contact information current. Failure to do so may result in removal from the waitlist.

(Signature of Head of Household)	(Date)
(Print Name of Head of Household)	
(Signature of Spouse or Co-Tenant)	(Date)
(Print Name of Spouse or Co-Tenant)	
(Signature of Third Co-Tenant)	(Date)
(Print Name of Third Co-Tenant)	
(Signature of Fourth Co-Tenant)	(Date)
(Print Name of Fourth Co-Tenant)	
(Management)	(Date)

PLEASE RETURN THIS COMPLETED AND SIGNED APPLICATION WITH THE ATTACHED SUPPLEMENT TO APPLICATION FOR FEDERALLY ASSISTED HOUSING TO:

CATHOLIC CHARITIES SENIOR COMMUNITIES 2300B Dulaney Valley Road Timonium, Maryland 21093

PLEASE REMEMBER TO KEEP A COPY OF THIS APPLICATION FOR YOUR RECORDS.

APPENDIX A

ADDITIONAL HOUSEHOLD MEMBERS

THIRD CO-TENANT INFORMATION

Applicant Name:	(Print name as it appea	rs on social security card)	
Present Address:		,	
	(Street)	(Ap	ot. #)
	(City)	(State)	(Zip Code)
Telephone Number:	(Home)		
			(Work)
	at your present address?		
-	ove address less than five (5)	· -	ddress:
(a.)			(A 4 H)
(Street)			(Apt. #)
(City)		(State)	(Zip Code)
Years from_	to		
(h)			
(b.)(Street)			(Apt. #)
(City)		(State)	(Zip Code)
Years from_	to		
Have you ever been convi	cted of illegal drug use or any	other criminal activity?	Yes No_
(a.) Date of conviction?	State	where conviction occurred	1?
	ne registration requirement un		
			YesNo_
Please list all states in whi	ch you currently and have pre	eviously resided.	
ave you ever used or been k	nown by any other name?		YesNo_
yes, please list the name(s)	used:		
OURTH CO-TENANT IN	FORMATION		
Applicant Name:	(D.1.)		
D 4 A 11	(Print name as it appea	rs on social security card)	
Present Address:	(Street)		(Apt. #)
	(City)	(State)	(Zip Code)
Telephone Number:	• • •	(State)	(Zip Code)
receptione realitioer.	(Home)	(Cell)	(Work)
How long have you lived	at your present address?	Years from	to
	ove address less than five (5)		

(Street)			(Apt. #)	
(City)		(State)	(Zip Co	de)
Years from	to	_		
(b.)				
(Street)			(Apt. #)	
(City)		(State)	(Zip Code	e)
Years from	to	_		
Have you ever been convicted or	fillegal drug use or	any other criminal activity?	Yes	No
(a.) Date of conviction?	Sta	ate where conviction occurred?	·	
Are you subject to a lifetime reg	istration requiremen	t under a state sex offender reg	gistration pro	ogram?
			Yes	No
. Please list all states in which you	a currently and have	previously resided.		
ave you ever used or been known			Yes	No

Supplemental and Optional Contact Information for HUD-Assisted Housing Applicants

SUPPLEMENT TO APPLICATION FOR FEDERALLY ASSISTED HOUSING

This form is to be provided to each applicant for federally assisted housing

Instructions: Optional Contact Person or Organization: You have the right by law to include as part of your application for housing, the name, address, telephone number, and other relevant information of a family member, friend, or social, health, advocacy, or other organization. This contact information is for the purpose of identifying a person or organization that may be able to help in resolving any issues that may arise during your tenancy or to assist in providing any special care or services you may require. **You may update**, **remove**, **or change the information you provide on this form at any time**. You are not required to provide this contact information, but if you choose to do so, please include the relevant information on this form.

Applicant Name:		
Mailing Address:		
Telephone No:	Cell Phone No:	
Name of Additional Contact Person or C	Organization:	
Address:		
Telephone No:	Cell Phone No:	
E-Mail Address (if applicable):		
Relationship to Applicant:		
Reason for Contact: (Check all that apply	y)	
Emergency	Assist with Recertification P	rocess
Unable to contact you	Change in lease terms	
Termination of rental assistance	Change in house rules	
Eviction from unit	Other:	
Late payment of rent		
	er: If you are approved for housing, this information will services or special care, we may contact the person or oare to you.	
Confidentiality Statement: The information prapplicant or applicable law.	provided on this form is confidential and will not be disc	losed to anyone except as permitted by the
requires each applicant for federally assisted ho organization. By accepting the applicant's applirequirements of 24 CFR section 5.105, including	g and Community Development Act of 1992 (Public La busing to be offered the option of providing information ication, the housing provider agrees to comply with the ng the prohibitions on discrimination in admission to or lational origin, sex, disability, and familial status under ton Act of 1975.	regarding an additional contact person or non-discrimination and equal opportunity participation in federally assisted housing
Check this box if you choose not to provi	de the contact information.	
Signature of Applicant		Date

The information collection requirements contained in this form were submitted to the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520). The public reporting burden is estimated at 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Section 644 of the Housing and Community Development Act of 1992 (42 U.S.C. 13604) imposed on HUD the obligation to require housing providers participating in HUD's assisted housing programs to provide any individual or family applying for occupancy in HUD-assisted housing with the option to include in the application for occupancy the name, address, telephone number, and other relevant information of a family member, friend, or person associated with a social, health, advocacy, or similar organization. The objective of providing such information is to facilitate contact by the housing provider with the person or organization identified by the tenant to assist in providing any delivery of services or special care to the tenant and assist with resolving any tenancy issues arising during the tenancy of such tenant. This supplemental application information is to be maintained by the housing provider and maintained as confidential information. Providing the information is basic to the operations of the HUD Assisted-Housing Program and is voluntary. It supports statutory requirements and program and management controls that prevent fraud, waste and mismanagement. In accordance with the Paperwork Reduction Act, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information, unless the collection displays a currently valid OMB control number.

Privacy Statement: Public Law 102-550, authorizes the Department of Housing and Urban Development (HUD) to collect all the information (except the Social Security Number (SSN)) which will be used by HUD to protect disbursement data from fraudulent actions.