409 East First Street
Muncie, Indiana 47302
http://www.muncieha.com
Joseph N. Anderson, CEO

PUBLIC HOUSING PRE-APPLICATION INSTRUCTIONS

You may retrieve the Public Housing Pre-Application on the Muncie Housing Authority website (www.muncieha.com), by selecting the Documents tab on the home page followed by the PH Application & Instructions, "Open with Different Viewer" button below the website address bar. This will allow you to download, complete, and print a fill-able PDF form. Once you have printed the completed application you may mail it or turn it in at any of the following MHA offices below:

Muncie Housing Authority (MAIN OFFICE)
409 E. First Street
Muncie, In 47302
Hours: Mon- Thurs 7:30 am – 5:30 pm

Earthstone Terrace (Family Housing)
3500 S. Juniper Ln.
Muncie, In 47302
(765) 282-7660
Hours: Mon- Thurs 7:30 am – 5:30 pm

Southern Pines (Family Housing)
4110 S. Pinewood Dr.
Muncie, In 47302
(765) 282-2050
Hours: Mon- Thurs 7:30 am – 5:30 pm

Gillespie Towers (Elderly and Disabled Highrise)
701 W. Jackson St.
Muncie, In 47305
(765) 747-9554
Hours: Mon- Thurs 7:30 am – 5:30 pm

Please Note: If you are applying for Earthstone Terrace or Southern Pines you must have the ability to have the Gas, Electric and Water utilities turned on in the Head of Households name prior to receiving approval for housing. MHA will conduct a screening which includes criminal background check and landlord references prior to approval for housing. This screening is required for all applicants and family member eighteen (18) years of age or older.

Thank you,

Curtisa A. Brown, PHM
Public Housing Manager

409 East First Street
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NECESSARY INFORMATION FOR THE MHA PRE-APPLICATION

_____ Accurate birthdates for each member of the household

_____ Accurate Social Security Numbers for each member of the household

THE FOLLOWING MUST BE FILLED OUT COMPLETELY AND SIGNED

_____ **MHA Pre-Application:** Filled out completely, signed and dated.

_____ **Consent of Release:** Giving our agency permission to release information pertinent to your housing application.

_____ **Landlord Information:** Completed with accurate information, signed and dated.

Thank you for choosing the Muncie Housing Authority in search of your new home!

PRE-APPLICATION FOR AFFORDABLE HOUSING

muncie housing authority

Date _____ Time _____ Client # _____

Bedroom Size 1 ☐ 2 ☐ 3 ☐ 4 ☐ Working Family Preference ☐

Earthstone Terrace ☐ Southern Pines ☐ Gillespie Towers (Elderly/Disabled)

☐ Autumn Woods

APPLICANT INFORMATION

Last Name	First Name	SSN _____ - ____ - _____

RACE	Black / African-American ☐ White / Caucasian ☐ Asian ☐ American Indian / Alaskan ☐ Hawaiian / Pacific Islander ☐ **ETHNICITY** Hispanic / Latino ☐ Non-Hispanic / Latino ☐
MARITAL STATUS	Married ☐ (Spouse's Name _____) Single ☐ Divorced ☐ Separated ☐ Widowed ☐
CITIZENSHIP	Are you a United States citizen? Yes ☐ No ☐ Is every member of the household a U.S. citizen? Yes ☐ No ☐

ADDRESS & CONTACT INFORMATION

CURRENT ADDRESS		City & State	Zip
MAILING ADDRESS	Street	City & State	Zip
PHONE	Personal Phone	Message Phone	

HOUSEHOLD INFORMATION

List in the following order - Head of Household, Spouse, Minors (oldest to youngest) and any other adults.

Legal Name: First Initial Last	Sex M/F	Relationship to Head	Social Security Number	Birth Date	Place of Birth (City & State)
		HEAD			

HOUSEHOLD INCOME (including income for minors)

Name of Person Receiving Income	Source	Amount	Frequency
	Wages☐ SS☐ SSI☐ TANF☐ Support ☐ Unemployment ☐ Family ☐ Self-Emp. ☐ Other ☐		Weekly☐ Bi-weekly☐ Monthly☐ Other☐

HOUSEHOLD INTERVIEW

Do you anticipate any changes in your family size in the next 12 months? Yes ☐ No ☐ if yes, _____

Have you or any household members been previous residents of Public Housing? Yes☐ No☐ / Section 8? Yes☐ No☐

If yes, please list address, dates, name of prior housing authority? _____

Have you or any household member been convicted for any drug-related or criminal activity? Yes☐ No☐

Are you or any household member subject to registration as a sex offender? Yes☐ No☐ Explain _____

"NOTICE: Any attempt to obtain Public Housing, any rent subsidy or rent reduction by false information, impersonation, failure to disclose or other fraud, and any act of assistance to such attempt is a crime under Federal Law."

Signature of Head of Household: _____ Date:_____

Housing Authority Representative: _____Date:_____

ALL APPLICANTS ARE SUBJECT TO PREVIOUS LANDLORD, CRIMINAL AND CREDIT CHECKS
APPLICANTS MUST HAVE THE ABILITY TO PUT UTILITIES IN H.O.H NAME.

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AUTHORIZATION CONSENT OF RELEASE

NOTE: This form is to be completed by all adult Applicant/Residents in own handwriting.

I, _____, Social Security number, _____,
Do hereby authorize any agencies, office, groups, organizations, or business firms to release to the Muncie Housing Authority (MHA) any information or materials requested that are deemed necessary to complete my application for participation and/or to maintain my eligibility in public housing and/or to access the current EIV (Enterprise Income Verification) System and/or to verify my status for the Community Service Program. Those verifying information include, but are not limited to:

Financial Institutions; Employers; Child Support Division; Shelters; Department of Public Services; Social Security Administration; Indiana Employment Services; Educational Institutions; Veteran's Administration; Public and Private Retirement Agencies; Law Enforcement Agencies; Chancery Clerks; Hospitals and Medical Institutions; Workmen's Compensation Payer; Attorneys; and Landlords or to conduct background check s for eligibility.

I agree to hold harmless the Muncie Housing Authority and/or any agency, office, group, organizations, or individuals releasing information. I further agree that a copy of this document may be used as an original. This **Authorization Consent of Release** form expires twelve (12) months from the date of signature.

_____ _____
Authorized Signature of ☒Applicant ☐Resident Date

_____ _____
Other names used, either maiden or alias Date

muncie housing authority

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CURRENT LANDLORD INFORMATION

Landlords Name: _____

Landlords Address: _____

City, State, Zip: _____

Phone Number: (_____)_____-_____

****

X_____ **X**_____
Applicants Signature **Date**

SMOKE FREE HOUSING

Effective February 3, 2017, the U.S. Department of Housing and Urban Development (HUD) requires each public housing agency to administer a smoke free policy, no later than eighteen months from the effective date of the rule.

The final rule reads; The PHA must implement a "smoke-free" policy banning the use of prohibited tobacco products in all public housing living units, indoor common areas in public housing, and in PHA Administrative office buildings. The smoke-free policy must also extend to all outdoor areas up to 25 feet from the public housing and administrative office buildings.

MHA is partnering with Meridian Services Tobacco Free Program to provide smoking cessation services and resources for those who want to quit.

MHA will enforce this policy in its entirety by December 2017.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

    - a person has taken adverse action against you because of information in your credit report;
    - you are the victim of identity theft and place a fraud alert in your file;
    - your file contains inaccurate information as a result of fraud;
    - you are on public assistance;
    - you are unemployed but expect to apply for employment within 60 days.

    In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357