



Chapter 40B General Deed Restrictions for Homeowners

Homeowners who buy an affordable home under Chapter 40B, the Massachusetts Comprehensive Permit Law, sign a deed rider when they purchase, which describes the 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.

A general description of important deed restrictions are as follows:

- **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 and want them considered for your resale price.
- **Resale Restrictions:** If you want to sell your home, you must notify the CHAPA. CHAPA will notify your municipality and coordinate the sale to ensure the home is sold according to the process contained in your deed rider.

More detailed information on your responsibilities and CHAPA's role is included in this packet. 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 or visit www.chapa.org