

MELROSE HOUSING AUTHORITY

910 Main Street, Melrose, Massachusetts 02176-2397
Telephone (781) 665-1622
FAX (781) 665-6043

Ellen Connolly, Chairman
Charles Harak, Vice-Chairman
Francis Paglia, Treasurer
Caitlin Robinson, Assistant Treasurer
Steven Douglas, Commissioner

James Holt, Executive Director

BY CERTIFIED MAIL-
RETURN RECEIPT REQUESTED



June 27, 2022

I am writing to notify you regarding the inadvertent disclosure of information that contained some of your personal data, which the Melrose Housing Authority became aware of on or about June 9, 2022, relative to information submitted regarding your housing application.

The Housing Authority has no direct knowledge that your personal information has been improperly used or further disclosed and has immediately taken all available steps to prevent further disclosure and fully investigated this matter. Nonetheless, the Housing Authority wanted to notify you of the potential disclosure so that you may take any steps you feel are appropriate under the circumstances. The Housing Authority is fully committed to the privacy and security of personal information.

Under Massachusetts law, you have a right to obtain any police report filed in regard to this incident. Massachusetts law also allows you to place a security freeze on your credit reports. It is recommended that you notify the three credit bureaus to place a security freeze on your credit report. Placing a security freeze with a credit reporting agency prohibits the agency from releasing any information from your credit report without your written authorization.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies, Equifax, Experian and TransUnion. Each credit bureau has specific requirements to place a security freeze. Review these requirements prior to sending your request.

Equifax Security Freeze- 1 (888) 548-7878
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian Security Freeze- 1-(888) 397-3742
<https://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>

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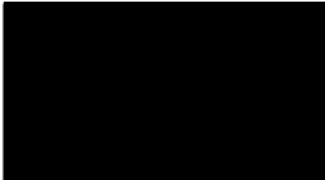
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TransUnion Security Freeze – 1-(800) 916-8800
<https://www.transunion.com/credit-freeze>

In order to request a security freeze on your own behalf, you may need to provide the following information:

1. Your full name (including middle initial, as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, passport, etc.); and
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

There is no charge for a security freeze. The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your account. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password that can be used to authorize the lifting or removal of the security freeze.

To later lift the security freeze in order to allow access to your credit report for a particular purpose and/or time, you must call or send a request to each credit reporting agency and include proper identification and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities that you would like to receive your credit report and/or the specific period of time you want the credit report available. To remove the security freeze, you must send a request to each of the three credit bureaus and include proper identification and the PIN number or password provided to you when you placed the security freeze.

For your information, a copy of the Massachusetts Attorney General's Handbook on additional steps that may be taken to protect your identity in the case of a potential disclosure of information is available online at: <https://www.mass.gov/doc/id-theft-guidepdf/download>.

I assure you that the Housing Authority is committed to the safety of your information. Thank you for your cooperation in this regard.

Sincerely,



James Holt
Executive Director

Equal Housing Opportunity