



1/1/23-12/31/23 PAYMENT STANDARDS

How much should a property owner charge for rent? The owner should charge an amount similar to what is being charged to market rent tenants for comparable units in the same area.

The **Payment Standard** is the **maximum** amount of subsidy that CMHA can pay toward a family's rent. The Payment Standard is **NOT** the rental amount for which a family is eligible.

Payment Standard Increases

The payment standard in place on the effective date of the HAP contract remains in place for the duration of the contract term unless the PHA increases or decreases its payment standard. If a payment standard is increased, the higher payment standard is first used in calculating the HAP at the time of the family's regular (annual) reexamination, new admission and unit transfer. **Families requiring or requesting interim reexaminations will not have their HAP payments calculated using the higher payment standard until their next annual reexamination.**

Effective 1/1/23 – 12/31/23, the Voucher Payment Standards are as follows:

- 0 BR = \$ 862 = Contract Rent + Utilities
- 1 BR = \$ 988 = Contract Rent + Utilities
- 2 BR = \$1,289 = Contract Rent + Utilities
- 3 BR = \$1,727 = Contract Rent + Utilities
- 4 BR = \$1,940 = Contract Rent + Utilities
- 5 BR = \$2,230 = Contract Rent + Utilities
- 6 BR = \$2,522 = Contract Rent + Utilities
- 7 BR = \$2,812 = Contract Rent + Utilities
- 8 BR = \$3,104 = Contract Rent + Utilities
- 9 BR = \$3,395 = Contract Rent + Utilities

HOUSING CHOICE VOUCHER PROGRAM, 1635 WESTERN AVENUE, CINCINNATI, OHIO 45214

Phone: (513) 977-5800 Fax: (513) 977-5858 TDD: (800) 750-0750 Website: www.cintimha.com

Equal Opportunity Employer, Equal Housing Opportunities

SET GOALS GET DIRECTION CHANGE YOUR LIFE

Family Self-Sufficiency (FSS)

The Family Self-Sufficiency (FSS) program empowers HCV families to change their lives by teaching them to set and reach their educational, employment, financial and homeownership goals. Participants who completed this five-year program have:

- Obtained GED/High school diploma
- Earned certificate, associate, bachelor and master's degrees
- Found full-time employment with benefits
- Conquered finances and increased credit scores
- Started businesses
- Purchased homes
- AND MORE!

The FSS is a voluntary program for HCV families receiving a voucher. Participants learn to set goals each year toward economic self-sufficiency and receive community resources and support to meet their goals.

Participants have the opportunity to earn money in an escrow account when they increase their earned income. For example:

	Contract Rent	CMHA Subsidy	Family's Monthly Rental Portion	Escrow Account (per month)
Family Joins FSS	\$500	\$400	\$100	\$0
Family Increases Earned Income	\$500	\$200	\$300	\$200

Contact Customer Service at 513-977-5800 to have your information sent to an FSS Program Coordinator!

Housing Discrimination Complaint

U.S. Department of Housing
and Urban Development
Office of Fair Housing
and Equal Opportunity

OMB Approval No. 2529-0011

Please type or print this form

Public Reporting Burden for this collection of information is estimated to average 1 hour 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.

Read this entire form and all the instructions carefully before completing. All questions should be answered. However, if you do not know the answer or if a question is not applicable, leave the question unanswered and fill out as much of the form as you can. Your complaint should be signed and dated. Where more than one individual or organization is filing the same complaint, and all information is the same, each additional individual or organization should complete boxes 1 and 7 of a separate complaint form and attach it to the original form. Complaints may be presented in person or mailed to the HUD State Office covering the State where the complaint arose (see list on back of form), or any local HUD Office, or to the Office of Fair Housing and Equal Opportunity, U.S. Department of HUD, Washington, D.C. 20410.

This section is for HUD use only.

Number	(Check the applicable box) <input type="checkbox"/> Referral & Agency (specify) <input type="checkbox"/> Systemic <input type="checkbox"/> Military Referral	Jurisdiction <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Additional Info	Signature of HUD personnel who established Jurisdiction
Filing Date			

1. Name of Aggrieved Person or Organization (last name, first name, middle initial) (Mr.,Mrs.,Miss,Ms.)	Home Phone	Business Phone
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Street Address (city, county, State & zip code)

2. Against Whom is this complaint being filed? (last name, first name, middle initial)	Phone Number
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Street Address (city, county, State & zip code)

Check the applicable box or boxes which describe(s) the party named above:

☐ Builder ☐ Owner ☐ Broker ☐ Salesperson ☐ Supt. or Manager ☐ Bank or Other Lender ☐ Other

If you named an individual above who appeared to be acting for a company in this case, check this box ☐ and write the name and address of the company in this space:

Name:	Address
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Name and identify others (if any) you believe violated the law in this case:

3. What did the person you are complaining against do? Check all that apply and give the most recent date these act(s) occurred in block No. 6a below.

- ☐ Refuse to rent, sell, or deal with you ☐ Falsely deny housing was available ☐ Engage in blockbusting ☐ Discriminate in broker's services
☐ Discriminate in the conditions or terms of sale, rental occupancy, or in services or facilities ☐ Advertise in a discriminatory way ☐ Discriminate in financing ☐ Intimidated, interfered, or coerced you to keep you from the full benefit of the Federal Fair Housing Law
☐ Other (explain)

4. Do you believe that you were discriminated against because of your race, color, religion, sex, handicap, the presence of children under 18, or a pregnant female in the family or your national origin? Check all that apply.

<input type="checkbox"/> Race or Color <input type="checkbox"/> Black <input type="checkbox"/> White <input type="checkbox"/> Other	<input type="checkbox"/> Religion (specify)	<input type="checkbox"/> Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Handicap <input type="checkbox"/> Physical <input type="checkbox"/> Mental	<input type="checkbox"/> Familial Status <input type="checkbox"/> Presence of children under 18 in the family <input type="checkbox"/> Pregnant female	<input type="checkbox"/> National Origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Other (specify)
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5. What kind of house or property was involved? <input type="checkbox"/> Single-family house <input type="checkbox"/> A house or building for 2, 3, or 4 families <input type="checkbox"/> A building for 5 families or more <input type="checkbox"/> Other, including vacant land held for residential use (explain)	Did the owner live there? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown	Is the house or property <input type="checkbox"/> Being sold? <input type="checkbox"/> Being rented?	What is the address of the house or property? (street, city, county, State & zip code)
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6. Summarize in your own words what happened. Use this space for a brief and concise statement of the facts. Additional details may be submitted on an attachment.

Note: HUD will furnish a copy of the complaint to the person or organization against whom the complaint is made.

6a. When did the act(s) checked in Item 3 occur? (Include the most recent date if several dates are involved)

7. I declare under penalty of perjury that I have read this complaint (including any attachments) and that it is true and correct.	Signature & Date
--	------------------

What Does the Fair Housing Amendments Act of 1988 Provide?

The Fair Housing Act declares that it is national policy to provide fair housing throughout the United States and prohibits eight specific kinds of discriminatory acts regarding housing if the discrimination is based on race, color, religion, sex, handicap, familial status or national origin.

1. Refusal to sell or rent or otherwise deal with a person.
2. Discriminating in the conditions or terms of sale, rental, or occupancy.
3. Falsely denying housing is available.
4. "Blockbusting"—causing person(s) to sell or rent by telling them that members of a minority group are moving into the area.
6. Discrimination in financing housing by a bank, savings and loan association, or other business.
7. Denial of membership or participation in brokerage, multiple listing, or other real estate services.
8. Interference, coercion, threats or intimidation to keep a person from obtaining the full benefits of the Federal Fair Housing Law and/or filing a complaint.

What Does the Law Exempt?

The first three acts listed above do not apply (1) to any single family house where the owner in certain circumstances does not seek to rent or sell it through the use of a broker or through discriminatory advertising, nor (2) to units in houses for two-to-four families if the owner lives in one of the units.

What Can You Do About Violations of the Law?

Remember, the Fair Housing Act applies to discrimination based on race, color, religion, sex, handicap, familial status, or national origin. If you believe you have been or are about to be, discriminated against or otherwise harmed by the kinds of discriminatory acts which are prohibited by law, you have a right, within 1 year after the discrimination occurred to:

1. **Complain to the Secretary of HUD** by filing this form by mail or in person. HUD will investigate. If it finds the complaint is covered by the law and is justified, it will try to end the discrimination by conciliation. If conciliation fails, other steps will be taken to enforce the law. In cases where State or local laws give the same rights as the Federal Fair Housing Law, HUD must first ask the State or local agency to try to resolve the problem.
2. **Go directly to Court** even if you have not filed a complaint with the Secretary. The Court may sometimes be able to give quicker, more effective, relief than conciliation can provide and may also, in certain cases, appoint an attorney for you (without cost).

You Should Also Report All Information about violations of the Fair Housing Act to HUD even though you don't intend to complain or go to court yourself.

Additional Details. If you wish to explain in detail in an attachment what happened, you should consider the following:

1. If you feel that others were treated differently from you, please explain the facts and circumstances.
2. If there were witnesses or others who know what happened, give their names, addresses, and telephone numbers.
3. If you have made this complaint to other government agencies or to the courts, state when and where and explain what happened.

Racial/Ethnic Categories

1. **White (Non Hispanic)**—A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.
2. **Black (Non Hispanic)**—A person having origins in any of the black racial groups of Africa.
3. **Hispanic**—A person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish Culture or origin, regardless of race.
4. **American Indian or Alaskan Native**—A person having origins in any of the original peoples of North America, and who maintains, cultural identification through tribal affiliation or community recognition.
5. **Asian or Pacific Islander**—A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or the Pacific Islands. This area includes, for example, China, Japan, Korea, the Philippine Islands, and Samoa.

You can obtain assistance (a) in learning about the Fair Housing Act, or (b) in filing a complaint at the HUD Regional Offices listed below:

For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont:

NEW ENGLAND OFFICE (Marcella_Brown@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
Thomas P. O'Neill, Jr. Federal Building
10 Causeway Street, Room 321
Boston, MA 02222-1092
Telephone (617) 994-8300 or 1-800-827-5005
Fax (617) 565-7313 • TTY (617) 565-5453

For New Jersey and New York

New York/New Jersey Office (Stanley_Seidenfeld@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
26 Federal Plaza, Room 3532
New York, NY 10278-0068
Telephone (212) 264-1290 or 1-800-496-4294
Fax (212) 264-9829 • TTY (212) 264-0927

For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia

MID-ATLANTIC OFFICE (Wanda_Nieves@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-9344
Telephone (215) 656-0662 or 1-888-799-2085
Fax (215) 656-3419 • TTY (215) 656-3450

For Alabama, the Caribbean, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee:

SOUTHEAST/CARIBBEAN OFFICE
(Gregory_L._King@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2806
Telephone (404) 331-5140 or 1-800-440-8091
Fax (404) 331-1021 • TTY (404) 730-2654

For Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin:

MIDWEST OFFICE (Barbara_Knox@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, IL 60604-3507
Telephone (312) 353-7776 or 1-800-765-9372
Fax (312) 886-2837 • TTY (312) 353-7143

For Arkansas, Louisiana, New Mexico, Oklahoma, and Texas:

SOUTHWEST OFFICE (Thurman G. Miles@hud.gov or Garry_L._Sweeney@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
801 North Cherry, 27th Floor
Fort Worth, TX 76102
Telephone (817) 978-5900 or 1-888-560-8913
Fax (817) 978-5876 or 5851 • TTY (817) 978-5595

For Iowa, Kansas, Missouri and Nebraska:

GREAT PLAINS OFFICE (Robbie_Herndon@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200, 4th Floor
Kansas City, KS 66101-2406
Telephone (913) 551-6958 or 1-800-743-5323
Fax (913) 551-6856 • TTY (913) 551-6972

For Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming:

ROCKY MOUNTAINS OFFICE (Sharon_L._Santoya@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
633 17th Street
Denver, CO 80202-3690
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 • TTY (303) 672-5248

For Arizona, California, Hawaii, and Nevada:

PACIFIC/HAWAII OFFICE (Charles_Hauptman@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
Phillip Burton Federal Building and U.S. Courthouse
450 Golden Gate Avenue
San Francisco, CA 94102-3448
Telephone (415) 436-8400 or 1-800-347-3739
Fax (415) 436-8537 • TTY (415) 436-6594

For Alaska, Idaho, Oregon, and Washington:

NORTHWEST/ALASKA OFFICE (Judith_Keeler@hud.gov)

Fair Housing Enforcement Center
U.S. Department of Housing and Urban Development
Seattle Federal Office Building
909 First Avenue, Room 205
Seattle, WA 98104-1000
Telephone (206) 220-5170 or 1-800-877-0246
Fax (206) 220-5447 • TTY (206) 220-5185

If after contacting the local office nearest you, you still have questions – you may contact HUD further at:

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Telephone (202) 708-0836 or 1-800-669-9777
Fax (202) 708-1425 • TTY 1-800-927-9275

Privacy Act of 1974 (P.L. 93-579)

Authority: Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (P.L. 100-430).

Purpose: The information requested on this form is to be used to investigate and to process housing discrimination complaints.

Use: The information may be disclosed to the United States Department of Justice for its use in the filing of pattern or practice suits of housing discrimination or the prosecution of the person who committed the discrimination where violence is involved; and to state or local fair housing agencies which administer substantially equivalent fair housing laws for complaint processing.

Penalty: Failure to provide some or all of the requested information will result in delay or denial of HUD assistance.

Disclosure of this information is voluntary.

For further information call the Toll-free Fair Housing Complaint Hotline 1-800-669-9777.
Hearing Impaired persons may call (TDD) 1-800-927-9275.



**HOUSING CHOICE VOUCHER
(HCV) TENANT BRIEFING
HANDBOOK**

MY VOUCHER EXPIRES ON: _____

MY WORKER IS: _____

MY WORKER'S Number is _____

CUSTOMER SERVICE Number is:
513-977-5800

HELPFUL WEBSITES

- + Our website is www.cintimha.com; simply click on HCV for helpful program information.
- + Looking for a unit? www.gosection8.com
- + Can I afford the unit? www.cintimha.com/hcv-documents_ click on Renter Income Affordability (YEAR)
- + Who is my worker for my first move? [-www.cintimha.com/hcv-staff-directory.aspx](http://www.cintimha.com/hcv-staff-directory.aspx) under *New Admission Specialist* After your first move, the Housing Specialist for your last name is on the same list.
- + Who is my inspector? The inspectors are listed under www.cintimha.com/hcv-staff-directory.aspx. They are assigned by zip code.

Welcome to CMHA's Housing Choice Voucher (HCV) Program! *This handbook is intended to help guide you through the Voucher process:*

- ✓ *Finding a unit*
- ✓ *Submitting your RTA (Request for Tenancy Approval)*
- ✓ *Passing the HQS (Housing Quality Standards) inspection process*
- ✓ *Passing the Rent Reasonableness process*
- ✓ *Getting signed leases and contracts back to the office.*

This handbook also provides you with the information you will need for a successful relationship with the HCV Department, and it explains what is required for continued eligibility in the program. Keep this book handy. It will help you answer questions that come up before and after you move in.

**OVERVIEW: The Six Steps to Become a Participant
(being housed with subsidy):**

- STEP 1 **How To Find a Unit. Page 4**
- STEP 2 **Affordability Test. Page 6**
- STEP 3 **Housing Quality Standards (HQS) Inspection. Page 8**
- STEP 4 **Rent Reasonable Assessment conducted and approved. Move in Date is Approved. Page 8**
- STEP 5 **CMHA Mails Out HAP Contracts. Page 9**
- STEP 6 **HAP and UAP Payments are Issued. Page 9**

Additional Information:

- Exhibit 1 CMHA Existing HCV Rental Properties
- Exhibit 2 Fair Housing Equal Opportunity For All
- Exhibit 3 Housing Discrimination Form 903
- Exhibit 4 HUD – A Good Place to Live
- Exhibit 5 Copy of HUD's Tenancy Addendum
- Exhibit 6 OH Tenant/Landlord Law

INTRODUCTION TO YOUR HOUSING CHOICE VOUCHER (HCV)

What is a voucher? The HCV voucher represents a contractual agreement between the Family and CMHA, and specifies the rights and responsibilities of both parties. *It does not constitute admission to the HCV Program*, which occurs only when the lease and contract become effective.

What is the importance of the bedroom size on the Voucher? The bedroom size on the voucher is based on subsidy standards established by CMHA for the composition of your family. The number of bedrooms for which you are eligible is established by considering the following factors:

- The number of people in your family;
 - The ages and gender (sex) of the people in your family;
 - The relationships of the people in your family (son, daughter, mother, aunt, etc.)
- Please note: Children of the same sex under 18 years of age will share a bedroom

How long do I have on my Voucher? Your voucher is valid for a term of 90 calendar days from the date of issuance.

What does Tolling mean? Anytime an RTA is received, the time on the voucher stops. If the RTA is canceled, the time on the voucher will start again. No additional time will be put on the voucher.

What happens if my Voucher expires? If the voucher expires, the family will be denied assistance, and the family is not entitled to a review or a hearing. If the voucher expires, the Family will be withdrawn from the program. The family can re-apply for the program when the wait list re-opens.

Can I have an extension on my Voucher? Extensions may be granted at the discretion of the Assistant Manager of Admissions for the following reasons and will require verifications:

- Extenuating circumstances such as hospitalization or a family emergency.
- The Family was prevented from finding a unit due to disability accessibility requirements.
- The Family is an active participant of the mobility program.

Extensions will not normally be granted because:

- A family cannot locate housing before the voucher expires.
- The landlord did not fill out or submit the RTA before the voucher expires.
- The family elects to port out and the other PHA refuses to grant an extension.

STEP 1

How To Find a Unit. Applicants have 90 days to find a suitable unit, complete the Request for Tenancy Approval Form (RTA) with their landlord and submit the document to the CMHA. You may utilize the www.gosection8.com to find housing.

You can reside in any unit within Hamilton County provided the unit meets HUD requirements and the landlord is eligible for program participation. Some suggestions for finding housing:

- Website searches, such as the www.gosection8.com website. If you do not have computer access, you may use the computers in the kiosk area located in CMHA's lobby during regular business hours.
- Ask friends or family members if they know of any rental units available. When travelling to areas you wish to move, keep an eye out for "for rent" signs. You can even try calling apartment complexes in the area where you would like to live to ask if there are any vacancies.
- You may attend the monthly Super Saturday events setup at our office.
- Contact HOME (Housing Opportunities Made Equal) – see exhibits in the back of this packet.

Some Things to Consider When Selecting A Place to Live

- **CHOOSE WISELY.** Every time you move to a new unit, CMHA requires your Personal Lease to be executed for no less than a minimum of one year.
- **HIDDEN COSTS.** CMHA recommends that you call DUKE at (513) 421-9500 to find out the even-billing amount for the unit you are considering.
- **REPAIRS AND ALTERNATIONS PROMISED BY THE LANDLORD.** Some things that you may consider important - fresh interior paint or new carpet - may not be required by the HCV Program. Be sure you have a clear understanding with your prospective landlord about what he or she will and will not do to the unit before you move in.

Some Things to Consider When Selecting A Landlord

Who can be a landlord? Almost any rental property owner can be a HCV landlord. There are no special qualifications, but the property owner must be willing to comply with rent restrictions and housing quality standards. A potential landlord can find information about our program on our website at www.cintinlha.com under the Property Owners Tab.

What If I Feel I Am Being Discriminated Against By CMHA or A Potential Owner? If you feel that you are being discriminated against by a potential landlord or CMHA please refer to the Fair Housing information or the information supplied by Housing Opportunities Made Equal (HOME) contained in the exhibits in this packet.

What information will CMHA provide to property owners? Owners are encouraged to screen applicants for rent payment history, eviction history, reported damage to units, and other factors related to the family's suitability as a tenant. Upon written request from your prospective landlord, CMHA will:

- Provide the address of the applicant and the names and addresses of current and previous landlords, if known (CMHA will make exception to this requirement if the family's location must be protected due to domestic abuse or witness protection);
- Provide information, within the boundaries of state and local law, on eviction history, reported damages to previous rental units, and/or drug trafficking (the information will only be provided if CMHA has knowledge of this information).

The family has the right at any time to review the information that will be released to owners. The family can choose to place an explanation with this information of no more than 100 words to be provided to the owner..

What Is The Next Step After I Have Found Housing? Once you have decided on a property to lease, give your Request for Tenancy Addendum (RTA) to the property owner, who should fill it out and give it back to you. It is YOUR responsibility to return it to CMHA.

COMMON MISTAKES TO AVOID WHEN FILLING OUT AN RTA:

1. Forgetting to sign the RTA.
2. Leaving blank spots on the RTA. Review the packet with the landlord and make sure that there are no blanks or incomplete area. These could possibly result in the RTA being cancelled or delayed.
3. Switching the address after the RTA is submitted. Apartment numbers cannot simply be switched after the approval process has been completed.
4. Forgetting to initial or sign the Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards (Page 9 of the RTA).
5. Allowing someone other than the legal owner to complete your RTA. The person completing the RTA MUST be the legal owner or the legal owner's designee.

REMEMBER: It can take **UP TO 2 WEEKS** from the day you submit your RTA for an inspection to be scheduled. During this time, CMHA will be doing background checks on your unit and also determining if the unit is affordable for you.

MOVING OUTSIDE OF HAMILTON COUNTY (PORTABILITY)

Once you have been issued a voucher, you may be able to use that voucher to lease a unit anywhere in the United States provided there is a housing agency operating a (HCV) program. This feature of the program is referred to as **portability**. Portability allows you to have more choices when deciding where you want to live.

- CMHA has the authority, but no obligation, to allow a new voucher holder who was not living in its jurisdiction at the time of application to exercise portability. CMHA may decide to allow portability for a family new to its jurisdiction in certain instances, such as when the move would be responsive to a special family need.

A few things to consider if you wish to port out to a new housing authority:

- Most Housing Authorities require a family have at least 30 days left on their voucher.
- No additional time will be provided by CMHA to a family wishing to port their voucher.
- CMHA will normally send your paperwork within 5 business days of receipt of your portability request.

A complete list of Public Housing Authorities and their contact information is available at the HUD website www.hud.gov/hudportal/HUD. *Make sure that you select a PHA that has a voucher program.*

- Families should also be aware that the portability procedures at the receiving housing authority may be different from those at CMHA. The new housing authority's policies apply for the following:

1. Extensions to the new voucher,
2. Processing of requests for tenancy approval,
3. Determining the appropriate unit size for your household and advising you of the amount of the new payment standards,
4. Briefing and reexamination requirements of your household income.

Portability Request Forms are available in the lobby and online at www.cintimha.com. **Click on HCV>HCV DOCUMENTS>Portability Request Form.**

STEP 2

Affordability Test CMHA reviews the RTA to verify that the applicant qualifies for the proposed unit and that the unit meets CMHA's program requirements. You may use the rental calculator on our website at www.cintimha.com/hcv-documents, click on Renter Income Affordability.

Can you afford the unit? CMHA will determine if you can afford a unit based on guidelines established by HUD. The procedure below generalizes the process so you can understand.

STEP A CMHA determines the bedroom size for which the family qualifies.

STEP B CMHA annualizes all household incomes based on HUD's rules for income calculation. CMHA determines annual income for the family minus any allowable

deductions. Once the amount is determined, your monthly adjusted income and Total Tenant Payment (TTP) are calculated. The TTP will be the largest of:

- 30% of your monthly adjusted income,
- 10% of your monthly gross income, or
- CMHA's minimum rent= \$50 (Payment of the minimum rent may be delayed under certain hardship situations – please speak to your Housing Specialist with regards to a hardship.)

Please note: A tenant's portion of rent will never be less than their TTP.

STEP C In determining the subsidy for a family, CMHA will use the smaller of the bedroom size of the unit selected or the bedroom size on the voucher to determine the payment standard used. The payment standard is based on Fair Market Rents (FMR) for the area, as determined by HUD.

STEP D Determining the subsidy portion that CMHA will pay for the unit you selected. CMHA will look at the gross rent of the unit. Gross rent = Contract Rent (what the landlord wants) and Utility Allowance (utilities and appliances paid for by the family)

- If Gross Rent = or < Payment Standard, subsidy is determined by taking the Gross Rent – TTP = Subsidy.
- If Gross Rent > Payment Standard, subsidy is determined by taking the Payment Standard – TTP = Subsidy.

PLEASE NOTE: If the gross rent of the unit is more than the payment standard, the tenant's portion of rent cannot exceed 40% of your monthly adjusted income for rent and utilities. This is also called your "maximum unit rent burden."

What happens if the unit is not affordable? If the unit is not affordable (the gross rent of the unit is more than 40% of your adjusted gross income), CMHA will negotiate with your landlord to see if they will be willing to lower the contract rent of the unit. If the landlord does not respond or if the landlord refuses to lower the contract rent, the RTA will be canceled.

What happens if the unit is affordable? If the gross rent of the unit is less than 40% of the tenant's adjusted income, CMHA will list the unit for a Housing Quality Standards (HQS) Inspection.

CMHA provides a rent calculator on our website at HCV.HCV DOCUMENTS > Renter Income Affordability (select correct year).

STEP 3

Housing Quality Standards (HQS) Inspection. An Inspection will be scheduled between the landlord and the inspector within 5 business days of the listing date. PLEASE DO NOT MOVE INTO THE UNIT AFTER INSPECTION WITHOUT FIRST GETTING "THE OKAY" FROM CMHA.

Why is the Housing Quality Standards (HQS) inspection so important? CMHA is responsible to determine if the rental property you and your family select meets basic safe and sanitary requirements. In order to insure these requirements are being met, a special inspection will be done by a CMHA staff inspector.

Ohio Lead Based Paint Law It is important to know that even exposure to low levels of lead can severely harm children! For more information about the hazards of lead-based paint, see HUD's pamphlet entitled *Protect Your Family From Lead in Your Home*, located in the exhibits of this packet.

Who is my Housing Inspector? Your inspector will be assigned, in most cases, by the zip code of the unit.

Do I Call My Inspector To Setup An Inspection? No. The inspector will contact your landlord and setup an inspection only after your housing specialist has determined that the unit meets affordability requirements.

What if the unit passes inspection? The inspection results will be updated in the system within 24 ours of a pass inspection. The file will then be forwarded to the supervisor of the inspection's department to complete the final test which is rent reasonableness.

Can I move in once the unit passes inspection? No. The unit has to pass rent reasonableness.

What if the unit fails inspection? Our office will send a letter to the landlord with a list of failed items. The owner will be given up to 15 days to correct the items noted as FAIL, depending on the amount and complexity of work to be done. The landlord must contact the inspector to schedule another inspection.

STEP 4

Rent Reasonable Assessment and Move in Date Approved. CMHA notifies all parties that the unit is approved for assistance, finalizes the tenant rent and HAP amounts, and obtains the move-in date from the tenant and the landlord. The HAP packet is mailed to the landlord.

What happens when the unit fails rent reasonableness? Our office will send a letter to the landlord with notification that the contract rent of the unit has to be lowered based on the

rent reasonableness assessment. If the landlord refuses to lower the rent, CMHA will cancel the RTA. The number of days remaining on the voucher will be added back to the voucher.

What happens when the unit passes rent reasonableness? CMHA notifies all parties that the unit is approved for assistance, finalizes the tenant rent and HAP amounts, and obtains the move-in date from the tenant and the landlord. The HAP packet is mailed to the landlord.

Can I Move Once The Unit Passes Rent Reasonableness? Yes. Once the unit has passed affordability, passed an HQS Inspection and Passed Rent Reasonableness, CMHA needs a move in date from either the tenant or the landlord. You may contact your Housing Specialist or Call Customer Service at 513-977-5800.

CMHA Mails Out HAP Contracts

CMHA sends the landlord a HAP Contract and Tenancy Addendum outlining the program guidelines and specific contract payment amounts. The landlord is responsible for completing the HAP contract and obtaining the necessary signatures on the Tenancy Addendum.

Can CMHA Send Out HAP Contracts Without A Move In Date? No. CMHA requires a move in date in order to generate the necessary forms to send out to your landlord.

How Soon Does CMHA Send Out the HAP Contracts? CMHA will send out the HAP Contracts in most cases within 5 business days of receiving a move in date from either the landlord or the tenant.

What Does The Landlord Need to Return In Order To Be Paid? The landlord is required to return an executed copy of your lease, along with form HUD-52641, Part B Housing Assistance Contract (pages 3-6) and Part C Tenancy Addendum (pages 7-10).

COMMON MISTAKES FOR LEASES AND CONTRACTS:

1. The address is wrong on the personal lease.
2. The contract rent is wrong on the personal lease.
3. The lease does not stipulate the utilities that are to be paid by both parties.
4. The landlord or the tenant has failed to sign the personal lease.
5. The HAP Contract or Tenancy Addendum is not signed by the landlord or tenant.

HAP and UAP Payments are Issued

The landlord must return these forms to the CMHA along with a copy of the Personal Lease Agreement. CMHA will review the documents to ensure that terms do not conflict with HUD regulations or CMHA policy.

HOW TO MAINTAIN YOUR PARTICIPATION ON THE PROGRAM

In addition to what is stated in your lease agreement with the landlord, you must meet all HCV program obligations. These were detailed for you at the briefing when you received your voucher. *The Things You Should Know About the Housing Choice Voucher Program* form is a synopsis of the HCV rules. Read this form carefully.

- A family is required to complete an annual recertification of their income and family composition.
- The family is also required to complete an annual inspection of their unit.

PROPOSAL FOR TERMINATION/DENIAL AND THE FAMILY'S RIGHT FOR AN INFORMAL HEARING

If a family is being proposed for termination from the HCV Program because of a family member's actions or failure to act in accordance with the rules on the *Things You Should Know* or other Program rules, CMHA will provide the opportunity for an informal hearing to program participants.

CMHA will send a written notice of the reason(s) for the proposed action. Within 10 calendar days, the family may then request, in writing, an informal hearing. If the family requests a hearing, assistance will continue pending the outcome of the informal hearing. The family may choose to request a hearing by submitting a written request in the lobby and retain a copy of the receipt as proof of making the request.

Upon receipt of the family's request, CMHA will schedule the hearing promptly and notify the family, in writing, of the date and time of the hearing. Before the hearing, the family may examine and copy any documents pertinent to the termination. CMHA may also examine and copy any documents in the family's possession that are relevant to the termination. The family may be represented by legal counsel or other representative at the family's expense. At the hearing, they will be given the opportunity to present evidence and question any witnesses. The designated hearing officer will be someone who was not involved in the decision under review.

Please Note: The hearing officer's decision will be issued, in writing, within 15 calendar days following the date of the hearing and will state the reasons for the decision.

THE THINGS YOU SHOULD KNOW ABOUT THE HOUSING CHOICE VOUCHER PROGRAM

COOPERATION The family must supply all information needed to determine eligibility and level of rental subsidy. This includes information or verification of family income and composition required for initial eligibility, annual or interim recertification. Failure or refusal to do so may result in delays, possible termination of assistance or eviction.

The family must allow the HCV Inspector access to the dwelling unit at reasonable times and after reasonable notice. An inspection at least every twelve months is mandatory. The family must not move into a new unit prior to the unit passing inspection and the negotiation of reasonable rent by CMHA with the owner.

NO DUPLICATE RESIDENCE, DUPLICATE ASSISTANCE OR OWNERSHIP

I certify that the HCV dwelling unit will be my only residence and that I will not duplicate federal housing assistance under another Federal housing assistance program (including an HCV program). HCV must be the only housing subsidy received by the family. The family must not own or have any interest in the dwelling unit (other than in a manufactured home or a cooperative). In addition, the family must not sublease or assign the lease or transfer the unit. The family may not lease a unit from a family member without seeking and receiving prior approval from CMHA.

The family must notify the Cincinnati Metropolitan Housing Authority (CMHA) and the owner in writing before moving or terminating the lease. The lease termination form is available at the HCV office. Families must provide CMHA with a copy of any eviction notice.

REPORT CHANGES IN FAMILY COMPOSITION AND INCOME

Families are required to report to CMHA all changes in household composition or income within **30 calendar days** of the occurrence. **These changes must be in writing, and include, but are not limited to changes resulting from:**

- a. Lump sum payments received from sources such as unemployment, welfare assistance and pensions.
- b. A family member leaves the household.
- c. All changes in household income including additional income added to the household.
- d. All income of minor children in the household, whether earned from employment, received from a government agency, child support or paid to a payee on the behalf of the minor child.

The addition of family members or others to the household must normally be approved by CMHA and the owner before the change occurs. Families must promptly report all changes, within **30 calendar days**, such as, but not limited to changes due to marriage, death, adoption, birth, court custody awards, persons moving in or out of household, etc.

Families may not allow persons, not approved by CMHA to be a part of the household, to use the assisted address to reside in or use the assisted address for mail or as a temporary or permanent address or for any other purpose. Families must report marriages by any household member, whether or not the spouse will reside in the assisted unit. Families must report the incarceration of any household member.

FAMILY RESPONSIBLE FOR SOME HOUSING QUALITY STANDARDS

The owner is not responsible for a breach of Housing Quality Standards caused by the family. The family is responsible for any defects to the unit for which they are obligated under the lease.

1. Provide and maintain range and refrigerator if required by the lease.
2. If required under the lease, the family is required to maintain utility service in the name of the head of household or other authorized adult member of the assisted household.
3. Report any unsafe housing conditions to the HCV Program if the Owner fails to do repairs in a timely manner.

A FAMILY MUST NOT COMMIT SERIOUS OR REPEATED VIOLATIONS OF THE LEASE

1. Paying the rent late, or not paying the rent.
2. Not allowing for the peaceful and quiet enjoyment by neighbors.
3. Causing damages to the unit.

DRUG RELATED ACTIVITY AND/OR VIOLENT CRIMINAL ACTIVITY

CMHA may terminate assistance for violent criminal activity or drug related criminal activity by any family member, guest or person under the tenant's control.

OTHER FAMILY OBLIGATIONS

1. Give 30 days written notice to CMHA and the owner before vacating the unit.
2. Give CMHA a copy of any eviction notice served on the family by the owner.
3. Notify CMHA of any absence of any household member from the unit that are more than 30 days in duration.

A FAMILY MAY BE TERMINATED FOR OWING DEBTS TO ANY PHA

1. If the family currently owes rent or other amounts to CMHA or to another Housing Agency in connection with HCV, public housing, or any other program under the 1937 Housing Act.
2. If the family had not reimbursed any Housing Agency for amounts owed to CMHA.
3. If the family breaches an agreement to repay CMHA for any amounts owed to CMHA.

HCV ASSISTANCE MAY BE TERMINATED FOR ANY OF THE FOLLOWING

1. If the family violates any of the family obligations.
2. If a Housing Agency has ever terminated assistance under the certificate or voucher program to any member of the family. If a family member has ever been evicted from public housing.

3. If any family commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program.
4. If the family has engages in or threatened abusive or violent behavior toward CMHA personnel.
5. If the family participates in side payments (payments outside of "rent to owner" as stated by CMHA) to the landlord not authorized by CMHA.

VISITOR POLICY

Any adult or child who has been in the unit more than 14 consecutive days without CMHA approval or a total of 30 days in a 12-month period will be considered to be living in the unit as an unauthorized household member and could result in termination of the family's assistance

YOUR ABILITY TO MOVE

Any family issued a Voucher by CMHA may have the right to move anywhere within the United States of America.

PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME

I received a copy of this pamphlet at my initial briefing. I have been made aware that I can receive an additional copy at any time, if requested.

FAMILY SELF-SUFFICIENCY

I have received information about Family Self-Sufficiency (FSS) and how to join at my initial briefing

OTHER POINTS TO REMEMBER (After your family is under HCV Lease and Contract)

Report any unsafe housing conditions to the HCV Program if the Owner fails to do repairs in a timely manner.

Pay only the amount of rent and for only those utilities listed on the Lease or Addendum. Your failure to follow this policy may result in termination of your rental assistance.

SECTION 3 PROGRAM

Section 3 is a provision of the Housing and Urban Development (HUD) Act of 1968 that helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent feasible, provide job training, employment, and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

How Does Section 3 Promote Self-Sufficiency? Section 3 is a starting point to obtain job training, employment and contracting opportunities. From this integral foundation coupled with other resources comes the opportunity for economic advancement and self-sufficiency.

- Federal, state and local programs
- Advocacy groups
- Community and faith-based organizations

What types of economic opportunities are available under Section 3?

- Job training
- Employment
- Contracts
- Any employment resulting from these expenditures, including administration, management, clerical support, and construction, is subject to compliance with Section 3.

Examples of Opportunities Include:

- | | | |
|--------------------|-----------------------|---------------------|
| - Accounting | - Bricklaying | - Cement or Masonry |
| - Architecture | - Carpentry | - Demolition |
| - Appliance repair | - Carpet Installation | - Computer |
| - Bookkeeping | - Catering | - Drywall |

For information on how to apply for the Section 3 program either as a tenant or a business, please see <http://www.ciinitinha.com/Section-3.aspx>.



CMHA

HOUSING CHOICE VOUCHER (HCV) PROGRAM TENANT BRIEFING HANDBOOK

Welcome to CMHA's Housing Choice Voucher (HCV) Program!

This handbook will provide you with information on how the HCV Program works and your rights and responsibilities as a participant in the program. This handbook is intended to help guide you through the Voucher process:

- ✓ Finding a suitable unit
- ✓ Submitting your RTA (Request for Tenancy Approval)
- ✓ Passing the HQS (Housing Quality Standards) inspection process
- ✓ Passing the Rent Reasonableness process
- ✓ Getting signed leases and contracts back to the office

Keep this book handy. It will help guide you throughout this entire process. Before and after you move in.

MY VOUCHER EXPIRES ON: _____

MY HOUSING SPECIALIST IS: _____

MY HOUSING SPECIALIST CAN BE REACHED BY:

Telephone: (513) 977- _____

Fax: _____ (513) _____

Email: _____@cintimha.com _____

HCV CUSTOMER SERVICE Number is: 513-977-5800

Revised 10/2012



CMHA

INTRODUCTION TO THE HOUSING CHOICE VOUCHER (HCV) PROGRAM

The Mission of the Cincinnati Metropolitan Housing Authority is to provide quality, affordable housing solutions by building partnerships with Hamilton County communities while strengthening and expanding housing opportunities for families to achieve self-sufficiency.

The **Housing Choice Voucher (HCV) Program** is a federally-funded rental housing subsidy program that provides low-income families with financial assistance to lease safe, decent, and privately-owned housing by supplementing what they can afford to pay on their own.

The US Department of Housing and Urban Development (HUD) funds the HCV Program and sets the rules and regulations that CMHA must follow in administering the program.

- Under the participant-based HCV Program, CMHA issues an eligible family a voucher and the family selects a unit (apartment or house) of its choice. Voucher holders are able to choose their own housing as long as it meets the requirements of the program.
- CMHA pays a housing subsidy directly to the landlord or owner on behalf of the family. The family pays approximately 30%, but no more than 40%, of their adjusted income towards the rent charged by the landlord. The housing assistance subsidy covers the difference.

CMHA's **Administrative Plan** includes policies for carrying out the HCV program in a manner consistent with HUD regulations, and CMHA's Agency Plan. All participants in the HCV program must comply with CMHA's policies as stated in the current Administrative Plan. The most recent Administrative Plan can be found on our website at: <http://www.cintimha.com/hcv-documents.aspx>. All issues not addressed in the Administrative Plan are governed by other HUD regulations, CMHA policies, notices, memos, state and local laws.

If your household includes a **person with disabilities**, CMHA will make efforts to assist you and to provide you with a reasonable accommodation:

- You may request an accommodation on the HCV application and on other CMHA documents, or you may contact CMHA at any time.
- To be granted a reasonable accommodation, you must show a relationship between the requested accommodation and the disability.
- To be eligible for a reasonable accommodation, you must provide certification or verification of the disability.
- CMHA may waive or modify applicable program policies or procedures as a reasonable accommodation, if your request is approved.
- You will be given reasonable time to find housing and may be given extended time so that you can locate housing that meets your needs.

Revised 10/2012



CMHA

The Violence against Women Act (VAWA) is a federal law that was passed to protect victims of domestic violence, dating violence, and stalking.

- If you are an applicant who is or who has been the victim of domestic violence, dating violence, or stalking, you cannot be denied HCV program assistance or admission if you otherwise qualify for assistance or admission.
- Your assistance may not be terminated, based on an incident or incidents of actual or threatened domestic violence, dating violence, or stalking where you are the victim.

HCV PROGRAM – FREQUENTLY ASKED QUESTIONS

What is a voucher? The voucher represents a contractual agreement between the Applicant and/or Participant and CMHA. The voucher specifies the rights and responsibilities of both parties. It does not constitute admission to the HCV Program. Changes that occur during the period between the issuance of a voucher and the lease may affect the family's eligibility or share of the rental payment. Who is Eligible for a Housing Choice Voucher?

Who is Eligible to receive a Voucher? Very low-income families (i.e. families with incomes below 50% of area median income) and a few specific categories of families with incomes up to 80% of the area median income. These include families that are already assisted under the 1937 U.S. Housing Act, such as families physically displaced by public housing demolition, residents, and owners opting out of project-based section 8 housing assistance payments (HAP) contracts. (HUD determines median income levels for each area annually.)

Does the Voucher expire? The initial term of your Voucher is ninety (90) calendar days, from the date of issuance. The initial term, including expiration date is listed on the voucher. The family must submit a Request for Tenancy Approval and Lease prior to the expiration of the voucher.

Can I have an extension on my Voucher? It is CMHA's practice **NOT** to extend the initial voucher term, except as a reasonable accommodation for a disabled family. CMHA will grant an extension to a family who needs and requests an extension of the voucher term, as a reasonable accommodation. The reasonable accommodation must make the program accessible to a family member who is a person with disabilities. The family must request the extension in writing, prior to the expiration of the initial voucher. In accordance with HUD regulations and CMHA policy, we may extend the initial term up to sixty (60) days from the beginning of initial term.

What happens if my Voucher expires? If the voucher has expired, and has not been extended by CMHA or expires after an extension, the family will be denied housing assistance. The family will not be entitled to a review or a hearing. The Applicant Family will be withdrawn from the Wait List, but may re-apply for the HCV Program when the waitlist is opened in the future. If the family is currently assisted, they may remain as a participant in their unit, if there is an assisted lease/contract already in effect.

What does Tolling mean? Anytime a Request for Tenancy Approval (RTA) is received, the time on the voucher stops. If the RTA is canceled, the time on the voucher will start again. No additional time will be put on the voucher.



CMHA

What is the importance of the bedroom size on the Voucher? The bedroom size on the voucher is based on household composition. The number of bedrooms for which you are eligible is established by the following:

- The number of people in the household;
 - The ages and gender (sex) of all household members;
 - The relationships of the people in the household (son, daughter, mother, aunt, etc.)
- Please note: Children of the same gender under 18 years of age will share a bedroom.

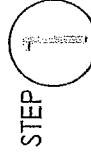
How much should a property owner charge for rent? The owner should charge an amount similar to what is being charged to non assisted residents for comparable units in the same area.

What is the Voucher Payment Standard? The Voucher Payment Standard is the maximum amount of subsidy that CMHA will pay toward each resident's rent. The Voucher Payment Standard is NOT the rent amount that a resident is eligible for. CMHA maintains a payment standard between 90 and 110 % of HUD's published Fair Market Rents.

Additional Information:

- Exhibit 1 Map of CMHA Existing HCV Rental Properties
- Exhibit 2 Fair Housing Equal Opportunity for All
- Exhibit 3 Housing Discrimination Form 903
- Exhibit 4 HUD – A Good Place to Live
- Exhibit 5 Copy of HUD's Tenancy Addendum

The Six Steps in Becoming a Participant in the HCV Program



STEP 1

Finding a Unit. Applicants have Ninety (90) days to find a suitable unit, complete the Request for Tenancy Approval (RTA) form with their landlord and submit the document to the CMHA. You may utilize the www.gosection8.com to find housing.

You can reside in any unit within Hamilton County provided the unit meets HUD requirements and the landlord is eligible for program participation. Some suggestions for finding housing:

- Website searches, such as the www.gosection8.com website. If you do not have computer access, you may use the computers in the kiosk area located in CMHA's lobby at 1635 Western Avenue, during regular business hours.
- Ask friends or family members if they know of any rental units available. When travelling to areas you wish to move, keep an eye out for "for rent" signs. You can even try calling apartment complexes in the area where you would like to live to ask if there are any vacancies.
- Contact HOME (Housing Opportunities Made Equal) – see exhibits in the back of this packet.



CMHA

Some Things to Consider When Selecting A Place to Live

- **CHOOSE WISELY.** Every time you move to a new unit, CMHA requires your Personal Lease to be executed for no less than a minimum of one year.
- **HIDDEN COSTS.** CMHA recommends that you call DUKE ENERGY at (513) 421-9500 and GREATER CINCINNATI WATER WORKS at (513) 591-7700 to find out the "even-billing" amount for the unit you are considering.
- **REPAIRS AND ALTERATIONS PROMISED BY THE LANDLORD.** Some things that you may consider important - fresh interior paint or new carpet - may not be required by the HCV Program. Be sure you have a clear understanding with your prospective landlord about what he or she will and will not do to the unit before you move in.

Some Things to Consider When Selecting a Landlord

Who can be a landlord? Almost any rental property owner can be a HCV landlord. There are no special qualifications, but the property owner must be willing to comply with rent restrictions and housing quality standards. A potential landlord can find information about our program on our website at www.cmhainc.com under the Property Owners Tab.

What if I feel I am being discriminated against by CMHA or a potential Landlord? It is the policy of CMHA to comply fully with all Federal, State and local nondiscrimination laws along with the rules and regulations governing Fair Housing and Equal Opportunity.

CMHA will not deny any family or individual the equal opportunity to apply for or receive assistance under the HCV Program on the basis of race, color, sex, religion, creed, national or ethnic origin, familial or marital status, handicap or disability, sexual orientation, gender identity, prior record of arrest or conviction, or status as a victim of domestic violence.

If you believe that you have been a victim of housing discrimination during your housing search, by a potential landlord or CMHA, please contact the Federal Housing Discrimination Line at (800) 669-9777 or the Federal Information Relay Service at (800) 877-8339 to facilitate filing a fair housing complaint. You may also refer to the Fair Housing information contained within the attached exhibits or the information supplied by the Housing Opportunities Made Equal (HOME).

You may also contact the Multifamily Housing Complaint Line. This service is provided by HUD's **Multifamily Housing Clearinghouse (MHHC)** and it enables residents of HUD-insured and -assisted properties and other community members to report complaints with a property's management concerning matters such as poor maintenance, dangers to health and safety, mismanagement, and fraud. It can be accessed by dialing 1-800-MULTI-70 (1-800-685-8470).

If you have a Housing Choice Voucher complaint, you may contact the PIH Customer Service Center through our toll-free number at **(800) 955-2232** from 9:00 a.m. to 5:00 p.m., Eastern Standard Time (EST) daily Monday through Friday, except for Federal holidays. You may also send an email directly to the Public Housing's Customer Service email address: pihirc@firstpic.org.

Revised 10/02/13



CMHA

What information will CMHA provide to property owners? Owners are encouraged to screen applicants for rent payment history, eviction history, reported damage to units, and other factors related to the family's suitability as a tenant. In accordance with CMHA's Administrative Plan, upon written request from your prospective landlord, CMHA will provide the following:

- Current address of the applicant and the names and addresses of current and previous landlords, if known. CMHA will make exception to this requirement if the family's location must be protected due to domestic abuse or witness protection;
- Information, within the boundaries of state and local law, on eviction history, reported damages to previous rental units, and/or drug trafficking (the information will only be provided if CMHA has knowledge of this information).

The applicant and/or current participant has the right at any time to review the information that will be released to an owner. They may place an explanation, of no more than one hundred (100) words, with this information. The explanation will accompany any information provided to the prospective landlord.

What is the next step after I have located a unit? Once you have decided on a property to lease, give your Request for Tenancy Addendum (RTA) to the property owner, who must fill it out and give it back to you. It is **YOUR** responsibility to return it to CMHA.

COMMON MISTAKES TO AVOID WHEN FILLING OUT AN RTA:

1. Forgetting to sign the RTA.
2. Leaving blank spots on the RTA. Review the packet with the landlord and make sure that there are no blanks or incomplete area. These could possibly result in the RTA being cancelled or delayed.
3. Switching the address after the RTA is submitted. Apartment numbers cannot simply be switched after the approval process has been completed.
4. Forgetting to initial or sign the Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards (Page 9 of the RTA).
5. Allowing someone other than the legal owner to complete your RTA. The person completing the RTA **MUST** be the legal owner or the legal owner's designee.

REMEMBER: It can take UP TO 2 WEEKS from the day you submit your RTA for an inspection to be scheduled. During this time, CMHA will be doing background checks on your unit and also determining if the unit is affordable for you.

Revised 10/02/13



CMHA

MOVING OUTSIDE OF HAMILTON COUNTY (PORTABILITY)

Once you have been issued a voucher, you may be able to use that voucher to lease a unit anywhere in the United States. This feature of the program is referred to as ***portability***. Portability allows you to have more choices when deciding where you want to live.

- CMHA has the authority, but no obligation, to allow a new voucher holder who was not living in its jurisdiction at the time of application to exercise portability. CMHA may decide to allow portability for a family new to its jurisdiction in certain instances.

A few things to consider when deciding to port your voucher to a new housing authority:

- Most Public Housing Authorities (PHA) require a family have at least thirty (30) days remaining on their voucher.
- CMHA will not provide additional time to a family wishing to port their voucher.
- CMHA will send your paperwork to the receiving PHA within five (5) business days of receipt of your portability request.

A complete list of Public Housing Authorities and their contact information is available at the HUD website www.hud.gov/hudportal/HUD. In order to port your voucher to another jurisdiction, the receiving PHA must have a Housing Choice Voucher Program.

- Families should also be aware that the following portability procedures, at the new housing authority may be different from those at CMHA.

1. Extensions to the new voucher,
2. Processing of requests for tenancy approval,
3. Determining the appropriate unit size for your household and advising you of the amount of the new payment standards,
4. Briefing and reexamination requirements of your household income.

Please contact the receiving PHA for their policies related to portability.

Portability Request Forms are available in the HCV lobby located at 1635 Western Avenue, Cincinnati, Ohio 45214 and online at:

<http://www.cintmha.com/Data/Sites/1/media/hcvdocuments/portoutrequestform1092013.pdf>



Affordability Test CMHA reviews the RTA to verify that the applicant qualifies for the proposed unit and that the unit meets CMHA's program requirements. For an estimate you may use the rental calculator found on our website at www.cintmha.com/hcv-documents, click on **Renter Income Affordability**.

Can you afford the unit? CMHA will determine if you can afford a unit based on guidelines established by the Department of Housing and Urban Development, using the process outlined below:



CMHA

- 1) CMHA determines the bedroom size for which the family qualifies.
- 2) CMHA determines annual adjusted income.
- 3) CMHA determines annual income for the family minus any allowable deductions. Once the amount is determined, your Monthly Adjusted Income and Total Tenant Payment (TTP) are calculated. The TTP will be the largest of:
 - a) 30% of your monthly adjusted income,
 - b) 10% of your monthly gross income, or
 - c) CMHA's minimum rent of \$50. (Payment of the minimum rent may be delayed under certain hardship situations – please speak to your Housing Specialist with regards to a hardship.) CMHA determines the subsidy amount.

Please note: A participant's portion of rent will never be less than their TTP.

- 4) CMHA determines subsidy amount. In determining the subsidy for a family, CMHA will use the smaller of the bedroom size of the unit selected or the bedroom size on the voucher to determine the payment standard used. The payment standard is based on Fair Market Rents (FMR) for the area, as determined by HUD.

The subsidy portion that CMHA will pay for the unit you selected, CMHA will look at the gross rent of the unit. Gross rent = Contract Rent (what the landlord wants) plus Utility Allowance (utilities and appliances paid for by the family)

- If Gross Rent = or < Payment Standard, subsidy is determined by taking the Gross Rent – TTP = Subsidy.
- If Gross Rent > Payment Standard, subsidy is determined by taking the Payment Standard – TTP = Subsidy.

PLEASE NOTE: If the gross rent of the unit is more than the payment standard, the participant's portion of rent cannot exceed 40% of the participant's monthly adjusted income for rent and utilities. This is also called the: "maximum unit rent burden."

What happens if the unit is not affordable? If the unit is not affordable (the gross rent of the unit is more than 40% of your adjusted gross income), CMHA will negotiate with your landlord to see if they will be willing to lower the contract rent of the unit. If the landlord does not respond or if the landlord refuses to lower the contract rent, the RTA will be canceled.

What happens if the unit is affordable? If the gross rent of the unit is less than 40% of the participant's adjusted income, CMHA will list the unit for a Housing Quality Standards (HQS) Inspection.

CMHA provides a rent calculator on our website at HCV/HCV_DOCUMENTS Renter Income Affordability (select correct year).



CMHA

STEP 3

Housing Quality Standards (HQS) Inspection. An Inspection will be scheduled between the landlord and the inspector within 5 business days of the listing date. PLEASE DO NOT MOVE INTO THE UNIT AFTER INSPECTION WITHOUT FIRST GETTING "THE OKAY" FROM CMHA.

Why is the Housing Quality Standards (HQS) inspection so important? It is CMHA's responsibility to determine if the rental property you and your family select meets HUD's basic safe and sanitary requirements. In order to insure these requirements are being met, a move-in inspection will be conducted by a CMHA HCV inspector.

Ohio Lead Based Paint Law. It is important to know that even exposure to low levels of lead can severely harm children! For more information about the hazards of lead-based paint, see HUD's pamphlet entitled *Protect Your Family from Lead in Your Home*, located in the exhibits of this packet.

Who is my Housing Inspector? Your inspector will be assigned, in most cases, by the zip code of the unit.

Do I Call My Inspector To Setup An Inspection? No. The inspector will contact your landlord and setup an inspection only after your housing specialist has determined that the unit meets affordability requirements.

What if the unit passes inspection? The inspection results will be updated in the system within 24 hours of a pass inspection. The file will then be forwarded to the supervisor of the inspection's department to complete the final test which is rent reasonableness.

Can I move in once the unit passes the initial HQS inspection? No. The unit has to pass rent reasonableness.

What if the unit fails inspection? Our office will send a letter to the landlord with a list of failed items. The owner will be given up to 15 days to correct the items noted as FAIL, depending on the amount and complexity of work to be done. The landlord must contact the inspector to schedule another inspection.

STEP 4

Rent Reasonable Assessment and Move in Date Approval. CMHA notifies all parties that the unit is approved for assistance, finalizes the participant rent and HAP amounts, and obtains the move-in date from the participant and the landlord. The HAP packet is mailed to the landlord.

What happens when the unit fails rent reasonableness? Our office will send a letter to the landlord with notification that the contract rent of the unit has to be lowered based on the rent reasonableness assessment. If the landlord refuses to lower the rent, CMHA will cancel the RTA. The number of days remaining on the voucher will be added back to the voucher.

What happens when the unit passes rent reasonableness? CMHA notifies all parties that the unit is approved for assistance; finalizes the participant rent and housing assistance payment amounts; and obtains the move-in date from the participant or landlord. The HAP contracts are then mailed to the landlord.



CMHA

Can I Move Once The Unit Passes Rent Reasonableness? Yes. Once the unit has passed affordability, passed an HQS Inspection, passed Rent Reasonableness and a move-in date has been provided to CMHA, you are able to move-in to your new subsidized unit. For additional information regarding this process you may contact your Housing Specialist or call customer service at 513-977-5800.

STEP 5

CMHA sends the landlord a HAP Contract and HUD Tenancy Addendum outlining program guidelines and specific contract payment amounts. The landlord is responsible for completing the HAP Contract and obtaining the necessary signatures on the Tenancy Addendum.

Can CMHA send out HAP Contracts without a move-in date? No. CMHA requires a move in date in order to generate the necessary forms to send to your landlord.

When does CMHA send out the HAP Contracts? CMHA will send out the HAP Contracts in most cases within 5 business days of receiving a move in date from either the landlord or the participant.

What does the landlord need to return in order to receive payment? The landlord is required to return to CMHA within sixty (60) calendar days of move-in, an executed copy of your lease, along with form HUD-52641, Part B Housing Assistance Contract (pages 3-6) and Part C Tenancy Addendum (pages 7-10). The HAP Contract must be dated within 60 calendar days of the effective date of the lease start date. All housing assistance payments are issued via direct deposit; therefore the Authorization for Automatic Deposits must be returned prior to remittance of any payments to the landlord.

COMMON MISTAKES FOR LEASES AND CONTRACTS:

1. The address is wrong on the personal lease.
2. The contract rent is wrong on the personal lease.
3. The lease does not stipulate the utilities that are to be paid by both parties.
4. The landlord or the participant has failed to sign the personal lease.

The HAP Contract or Tenancy Addendum is not signed by the landlord or participant.

STEP 6

The landlord must return the HAP Contract, Tenancy Addendum and a signed copy of the Personal Lease Agreement. CMHA will review the documents to ensure that terms do not conflict with HUD regulations or CMHA policy.

HOW TO MAINTAIN YOUR PARTICIPATION ON THE PROGRAM

In addition to what is stated in your lease agreement with the landlord, you must meet all HCV program obligations. These were detailed for you at the briefing when you received your voucher. *The Things You Should Know about the Housing Choice Voucher Program* form is a synopsis of the HCV rules. Read this form carefully.



CMHA

- A family is required to complete an annual recertification of their income and family composition.
- At least annually, the family must allow the HCV inspector access to the dwelling unit, at reasonable times and with reasonable notice, to conduct an HQS inspection.

PROPOSAL FOR TERMINATION/DENIAL AND THE FAMILY'S RIGHT TO AN INFORMAL HEARING

If a family is being proposed for termination from the HCV Program because of a family member's actions or failure to act in accordance with the rules on the *Things You Should Know* or other Program rules, CMHA will provide the opportunity for an informal hearing to program participants.

CMHA will send a written notice of the reason(s) for the proposed action. Within ten (10) calendar days, the family may request, in writing, an informal hearing. If the family requests a hearing, assistance will continue pending the outcome of the informal hearing. The family may choose to request a hearing by submitting a written request in the lobby and retaining a copy of the receipt as proof of making the request.

Upon receipt of the family's request, CMHA will schedule the hearing promptly and notify the family, in writing, of the date and time of the hearing. Before the hearing, the family may examine and copy any documents pertinent to the termination. CMHA may also examine and copy any documents in the family's possession that are relevant to the termination. The family may be represented by legal counsel or other representative at the family's expense. At the hearing, they will be given the opportunity to present evidence and question any witnesses. The designated hearing officer will be someone who was not involved in the decision under review.

Please Note: The hearing officer's decision will be issued, in writing, within 15 calendar days following the date of the hearing. The hearing decision will state the reasons for the decision.



CMHA

HOUSING CHOICE VOUCHER PROGRAM THINGS YOU SHOULD KNOW

My initials to the right of each item certify that I have read, I understand and I agree to follow the rules of the HCV Program.

COOPERATION

The family must supply all information needed to determine eligibility and level of rental subsidy. This includes information or verification of family income and composition required for initial eligibility, annual or interim recertification. Failure or refusal to do so may result in delays, possible termination of assistance or eviction.

The family must allow the HCV inspector access to the dwelling unit at reasonable times and after reasonable notice. An inspection at least every twelve months is mandatory. The family must not move into a new unit prior to the unit passing inspection and the negotiation of reasonable rent by CMHA with the owner.

NO DUPLICATE RESIDENCE, DUPLICATE ASSISTANCE OR OWNERSHIP

I certify that the HCV dwelling unit will be my only residence and that I will not duplicate federal housing assistance under another Federal housing assistance program (including an HCV program). HCV must be the only housing subsidy received by the family. The family must not own or have any interest in the dwelling unit (other than in a manufactured home or a cooperative). In addition, the family must not sublease or assign the lease or transfer the unit. The family may not lease a unit from a family member without seeking and receiving prior approval from CMHA.

The family must notify the Cincinnati Metropolitan Housing Authority (CMHA) and the owner in writing before moving or terminating the lease. The lease termination form is available at the HCV office. Families must provide CMHA with a copy of any eviction notice.

REPORT CHANGES IN FAMILY COMPOSITION AND INCOME

Families are required to report to CMHA all changes in household composition or income within 30 calendar days of the occurrence. These changes must be in writing, and include, but are not limited to changes resulting from:

- Lump sum payments received from sources such as unemployment, welfare assistance and pensions.
- A family member leaving the household.
- All changes in household income including additional income added to the household.
- All income of minor children in the household, whether earned from employment, received from a government agency, child support or paid to a payee on the behalf of the minor child.

The addition of family members or others to the household must normally be approved by CMHA and the owner before the change occurs. Families must promptly report all changes, within 30 calendar days, such as, but not limited to changes due to marriage, death, adoption, birth, court custody awards, persons moving in or out of household, etc.

Families may not allow persons, not approved by CMHA to be a part of the household, to use the assisted address to reside in, or for mail, or as a temporary or permanent address, or for any other purpose. Families must report marriages by any household member, whether or not the spouse will reside in the assisted unit. Families must report the incarceration of any household member.

FAMILY RESPONSIBLE FOR SOME HOUSING QUALITY STANDARDS

The owner is not responsible for a breach of Housing Quality Standards caused by the family. The family is responsible for any defects to the unit for which they are obligated under the lease.

- Provide and maintain range and refrigerator if required by the lease.
- If required under the lease, the family is required to maintain utility service in the name of the head of household or other authorized adult member of the assisted household.
- Report any unsafe housing conditions to the HCV Program if the Owner fails to do repairs in a timely manner.

(Please continue on other side)



A FAMILY MUST NOT COMMIT SERIOUS OR REPEATED VIOLATIONS OF THE LEASE _____

1. Paying the rent late, or not paying the rent.
2. Not allowing for the peaceful and quiet enjoyment by neighbors.
3. Causing damages to the unit.

DRUG RELATED ACTIVITY, VIOLENT CRIMINAL ACTIVITY, OR OTHER CRIMINAL ACTIVITY _____

CMHA may terminate assistance for violent criminal activity or drug related criminal activity by any family member, guest or person under the tenant's control.

OTHER FAMILY OBLIGATIONS _____

1. Give 30 days written notice to CMHA and the owner before vacating the unit.
2. Give CMHA a copy of any eviction notice served on the family by the owner.
3. Notify CMHA of any absence of any household member from the unit that is more than 30 days in duration.

A FAMILY MAY BE TERMINATED FOR OWING DEBTS TO ANY PHA _____

1. If the family currently owes rent or other amounts to CMHA or to another Housing Agency in connection with HCV, public housing, or any other program under the 1937 Housing Act.
2. If the family had not reimbursed any Housing Agency for amounts owed to CMHA.
3. If the family breaches an agreement to repay CMHA for any amounts owed to CMHA.

HCV ASSISTANCE MAY BE TERMINATED FOR ANY OF THE FOLLOWING _____

1. If the family violates any of the family obligations.
2. If a Housing Agency has ever terminated assistance under the certificate or voucher program to any member of the family. If a family member has ever been evicted from public housing.
3. If any family member commits fraud, bribery or any other corrupt or criminal act in connection with any federal housing program.
4. If the family has engaged in or threatened abusive or violent behavior toward CMHA personnel.
5. If the family participates in side payments (payments outside of "rent to owner" as stated by CMHA) to the landlord not authorized by CMHA.

VISITOR POLICY _____

Any adult or child who has been in the unit more than 14 consecutive days without CMHA approval or a total of 30 days in a 12-month period will be considered to be living in the unit as an unauthorized household member, which could result in termination of the family's assistance.

YOUR ABILITY TO MOVE _____

Any family issued a Voucher by CMHA may have the right to move anywhere within the United States of America.

PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME _____

I received a copy of this pamphlet at my initial briefing. I have been made aware that I can receive an additional copy at any time, if requested.

FAMILY SELF-SUFFICIENCY _____

I have received information about Family Self-Sufficiency (FSS) and how to join at my initial briefing.

OTHER POINTS TO REMEMBER (After your family is under HCV Lease and Contract)

- Report any unsafe housing conditions to the HCV Program if the Owner fails to do repairs in a timely manner.
- Pay only the amount of rent and for only those utilities listed on the Lease or Addendum. Your failure to follow this policy may result in termination of your rental assistance.

Head of Household's Name (printed): _____ Date: _____
Signature Head of Household: _____ Date: _____
Signature Co-head/Spouse: _____ Date: _____
Signature Other Adult 18+: _____ Date: _____
Reviewer's Name (printed): _____ Date: _____
Reviewer's Signature: _____

SECTION 3 PROGRAM

Section 3 is a provision of the Housing and Urban Development (HUD) Act of 1968 that helps foster local economic development; neighborhood economic improvement; and individual self-sufficiency. The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent feasible, provide job training, employment, and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

How Does Section 3 Promote Self-Sufficiency? Section 3 is a starting point to obtain job training, employment and contracting opportunities. From this integral foundation coupled with other resources comes the opportunity for economic advancement and self-sufficiency.

- Federal, state and local programs
- Advocacy groups
- Community and faith-based organizations

What types of economic opportunities are available under Section 3?

- Job training
- Employment
- Contracts
- Any employment resulting from these expenditures, including administration, management, clerical support, and construction, is subject to compliance with Section 3.

Examples of Opportunities Include:

- Accounting
- Architecture
- Carpet Installation
- Bricklaying
- Carpentry
- Computer
- Cement or Masonry
- Demolition
- Bookkeeping
- Drywall
- Appliance repair
- Catering

For information on how to apply for the Section 3 program either as a participant or a business, please see <http://www.dntimha.com/Section-3.aspx>.



CMHA

FAMILY SELF-SUFFICIENCY PROGRAM (FSS)

What is FSS?

The Family Self-Sufficiency program (FSS) is a voluntary, five-year employment incentive program for families participating in the Housing Choice Voucher (HCV) program. Participants learn to set goals each year toward economic self-sufficiency and receive community resources and support to meet their goals. Participants also have the opportunity to earn money in an escrow account when their earned income increases.

What can I accomplish on FSS?

Participants have accomplished many different goals on FSS. Some examples are:

- *GED
- *Bachelor's Degrees
- *Paying off Debt
- *Job Training
- *Starting Businesses
- *Saving thousands of dollars
- *Increasing Income
- *Increase Credit Score
- *Buying homes

Am I eligible?

All HCV participants are eligible to join FSS. However families must be able to increase their earned income in order to benefit from the escrow incentive and must be able to successfully complete the program.

How does the escrow work?

When a FSS family increases their **earned income** the family is expected to pay a higher percentage of their rent. CMHA will put an amount equal to the rental increase from earned income into an escrow account each month that the family pays a higher rent amount.

For example:

	Contract Rent	CMHA Subsidy	Family's Monthly Rental Portion	Escrow Account Per Month
Family joins FSS	\$500	\$400	\$100	\$ 0
Family increases earned income	\$500	\$200	\$300	\$200

What does a family need to do to receive their escrow?

Families must meet the following program goals to be eligible to receive escrow funds:

- Seek and maintain suitable employment.
- Be in good standing with CMHA and their HCV Landlord.
- Be free of cash welfare assistance for at least the last 12 consecutive months of the contract.
- Meet the goals that they set in their Individual Training and Service Plan.

To sign up for the Family Self-Sufficiency program, contact your Program Coordinator:

Last Names A-L Alicia Swanson 977-5840 or Alicia.Swanson@cintimha.com
Last Names M-Z Rachelle Key 977-5827 or Rachelle.Key@cintimha.com

Revised 1/20/2013



CMHA

HOME OWNERSHIP PROGRAM

What is the HCV Homeownership Program?

The HCV Homeownership Program helps families purchase a home by allowing them to use their HCV subsidy toward the mortgage for up to 15 years.

Who is eligible for the Homeownership Program?

The program is open to all HCV participants; however there are some additional initial eligibility requirements. You must also:

- Be a first time homebuyer
- Be in compliance with your lease agreement with your current property owner
- Have the minimum annual income of \$15,400 (excluding welfare, unless family is disabled or elderly) and at least one (1) family member must have been employed full-time (at least 30 hrs. a week) continuously for at least one (1) year;
- Be enrolled or a graduate of the Family Self-Sufficiency Program (elderly and disabled families are exempt)
- Have a minimum savings of at least \$500 in a personal **savings account**.

How much do the classes cost?

CMHA works in collaboration with HUD – approved community agencies to provide classes to those interested in purchasing homes. Many of these programs offer classes, free-of-charge. Participants generally do not have to pay.

How does the program work?

Families who have met the initial eligibility requirements are referred to homeownership, budgeting and credit counseling classes. When families are able to qualify for a mortgage they can choose a real estate agent and begin to look at properties. Once a house is chosen and passes all inspections, CMHA will pay the subsidy amount toward the mortgage, and the family pays the remaining amount.

Can I afford homeownership?

In addition to purchasing the home, expenses such as utilities, water bills, homeowner's insurance, property taxes, maintenance and repairs can cause hardships for families who do not plan adequately. With proper planning and budgeting, homeownership can be within your reach.

To sign up for the homeownership program, contact your Program Coordinator.

Last Names A-L Alicia Swanson 977-5840 or Alicia.Swanson@cintimha.com
Last Names M-Z Rachelle Key 977-5827 or Rachelle.Key@cintimha.com

Revised 1/20/2013

Introduction

Having a good place to live is important. Through your Public Housing Agency (or PHA) the Section 8 Certificate Program and the Housing Voucher Program help you to rent a good place. You are free to choose any house or apartment you like, as long as it meets certain requirements for quality. Under the Section 8 Certificate Program, the housing cannot cost more than the Fair Market Rent. However, under the Housing Voucher Program, a family may choose to rent an expensive house or apartment and pay the extra amount. Your PHA will give you other information about both programs and the way your part of the rent is determined.

Housing Quality Standards

Housing quality standards help to insure that your home will be safe, healthy, and comfortable. In the Section 8 Certificate Program and the Housing Voucher Program there are two kinds of housing quality standards.

Things that a home must have in order approved by the PHA, and

Additional things that you should think about for the special needs of your own family. These are items that you can decide.

The Section 8 Certificate Program and Housing Voucher Program

The Section 8 Certificate Program and Housing Voucher Program allow you to *choose* a house or apartment that you like. It may be where you are living now or somewhere else. The *must have* standards are very basic items that every apartment must have. But a home that has all of the *must have* standards may still not have everything you need or would like. With the help of Section 8 Certificate Program or Housing Voucher Program, you *should* be able to afford a good home, so you should think about what you would like your home to have. You may want a big kitchen or a lot of windows or a first floor apartment. Worn wallpaper or paint may bother you. Think of these things as you are looking for a home. Please take the time to read A Good Place to Live. If you would like to stay in your present home, use this booklet to see if your home meets the housing quality standards. If you want to move, use it each time you go to look for a new house or apartment, and good luck in finding your good place to live.

Read each section carefully. After you find a place to live, you can start the *Request for Lease Approval* process. You may find a place you like that has some problems with it. Check with your PHA about what to do, since it may be possible to correct the problems.

The Requirements

Every house or apartment must have at least a living room, kitchen, and bathroom. A one-room efficiency apartment with a kitchen area is all right. However, there must be a separate bathroom for the private use of your family. Generally there must be one living/sleeping room for every two family members.

A Good Place to Live!

1. Living Room

The Living Room must have:

Ceiling

A ceiling that is in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster.

Walls

Walls that are in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface material such as plaster.

Electricity

At least two electric outlets, or one outlet and one permanent overhead light fixture.

Do not count table or floor lamps, ceiling lamps plugged into a socket, and extension cords: they are not permanent.

- Not acceptable are broken or frayed wiring, light fixtures hanging from wires with no other firm support (such as a chain), missing cover plates on switches or outlets, badly cracked outlets.

Floor

A floor that is in good condition.

- Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Window

At least one window. Every window must be in good condition.

- Not acceptable are windows with badly cracked, broken or missing panes, and windows that do not shut or, when shut, do not keep out the weather.

Lock

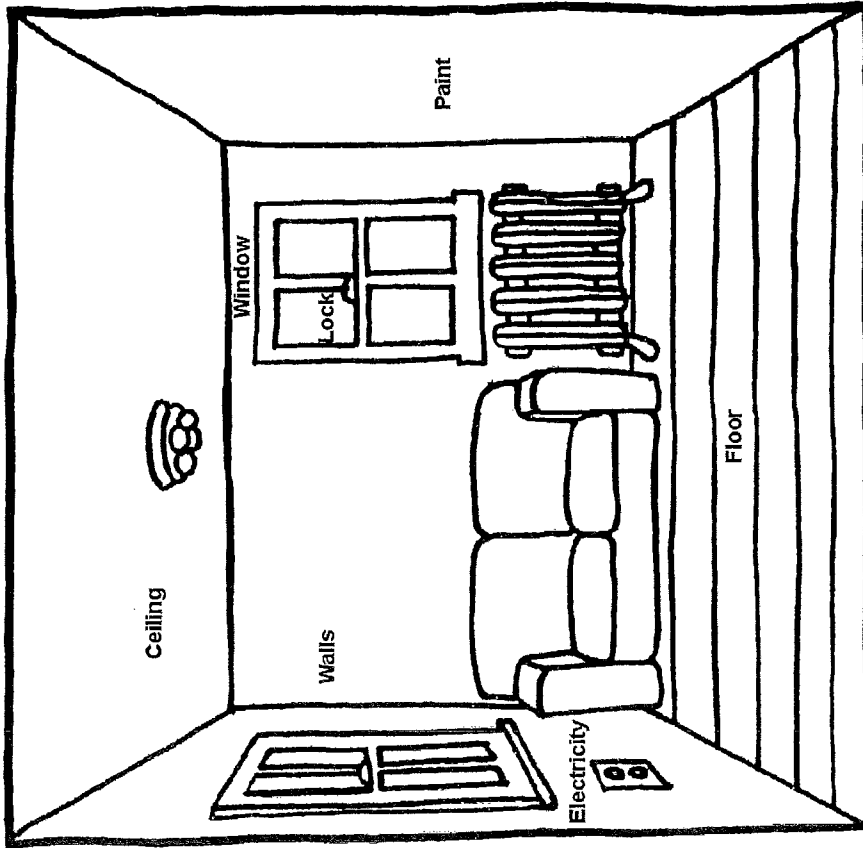
A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that cannot be reached from the ground. A window that cannot be opened is acceptable.

Paint

- No peeling or chipping paint if you have children under the age of seven and the house or apartment was built before 1978.

You should also think about:

- The types of locks on windows and doors
 - Are they safe and secure?
 - Have windows that you might like to open been nailed shut?
- The condition of the windows.
 - Are there small cracks in the panes?
- The amount of weatherization around doors and windows.
 - Are there storm windows?
 - Is there weather stripping? If you pay your own utilities, this may be important.
- The location of electric outlets and light fixtures.
- The condition of the paint and wallpaper
 - Are they worn, faded, or dirty?
- The condition of the floor.
 - Is it scratched and worn?



2. Kitchen

The Kitchen must have:

Ceiling

A ceiling that is in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster.

Storage

Some space to store food.

Electricity

At least one electric outlet and one permanent light fixture.

Do not count table or floor lamps, ceiling lamps plugged into a socket, and extension cords; they are not permanent.

- Not acceptable are broken or frayed wiring, light fixtures hanging from wires with no other firm support (such as a chain), missing cover plates on switches or outlets, badly cracked outlets.

Stove and Oven

A stove (or range) and oven that works (This can be supplied by the tenant)

Floor

A floor that is in good condition.

Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Preparation Area

Some space to prepare food.

Paint

No peeling or chipping paint if you have children under the age of seven and the house or apartment was built before 1978.

Window

If there is a window, it must be in good condition.

Lock

A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that can be reached from the ground. A window that cannot be opened is acceptable.

Walls

Walls that are in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface material such as plaster.

Serving Area

Some space to serve food.

- A separate dining room or dining area in the living room is all right.

Refrigerator

A refrigerator that keeps temperatures low enough so that food does not spoil. (This can be supplied by the tenant.)

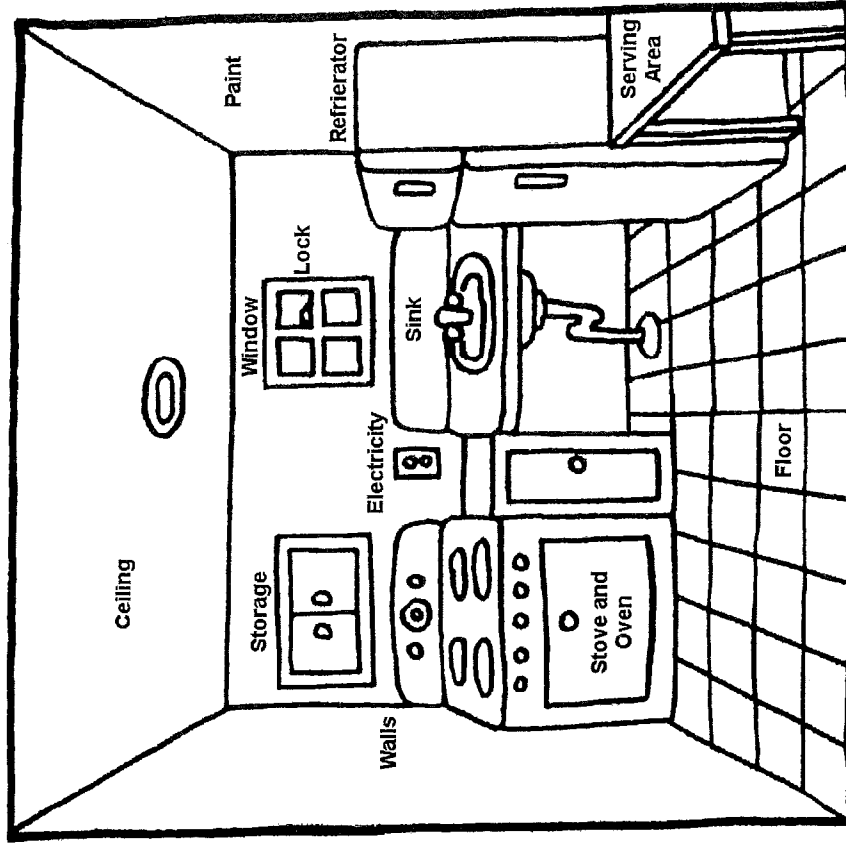
Sink

A sink with hot and cold running water.

- A bathroom sink will not satisfy this requirement.

You should also think about:

- The size of the kitchen.
- The amount, location, and condition of space to store, prepare, and serve food. Is it adequate for the size of your family?
- The size, condition, and location of the refrigerator. Is it adequate for the size of your family?
- The size, condition, and location of your sink.
- Other appliances you would like provided.
- Extra outlets.



3. Bathroom

The Bathroom must have:

Ceiling

A ceiling that is in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster.

Window

A window that opens or a working exhaust fan.

Lock

A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that can be reached from the ground.

Toilet

A flush toilet that works.

Tub or Shower

A tub or shower with hot and cold running water.

Floor

A floor that is in good condition.

- Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Paint

- No chipping or peeling paint if you have children under the age of seven and the house or apartment was built before 1978.

Walls

Walls that are in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface such as plaster.

Electricity

At least one permanent overhead or wall light fixture.

- Not acceptable are broken or frayed wiring, light fixtures hanging from wires with no other firm support (such as a chain), missing cover plates on switches or outlets, badly cracked outlets.

Sink

A sink with hot and cold running water.

- A kitchen sink will not satisfy this requirement.

You should also think about:

- The size of the bathroom and the amount of privacy.
- The appearances of the toilet, sink, and shower or tub.
- The appearance of the grout and seal along the floor and where the tub meets the wall.
- The appearance of the floor and walls.
- The size of the hot water heater.
- A cabinet with a mirror.

4. Other Rooms

Other rooms that are lived in include: bedrooms, dens, halls, and finished basements or enclosed, heated porches. The requirements for other rooms that are lived in are similar to the requirements for the living room as explained below.

Other Rooms Used for Living must have:

Ceiling

A ceiling that is in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging, large amounts of loose or falling surface material such as plaster,

Walls

Walls that are in good condition.

- Not acceptable are large cracks or holes that allow drafts, severe bulging or leaning, large amounts of loose or falling surface material such as plaster.

Paint

- No chipping or peeling paint if you have children under the age of seven and the house or apartment was built before 1978.

Electricity in Bedrooms

Same requirement as for living room.

In All Other Rooms Used for Living: There is no specific standard for electricity, but there must be either natural illumination (a window) or an electric light fixture or outlet.

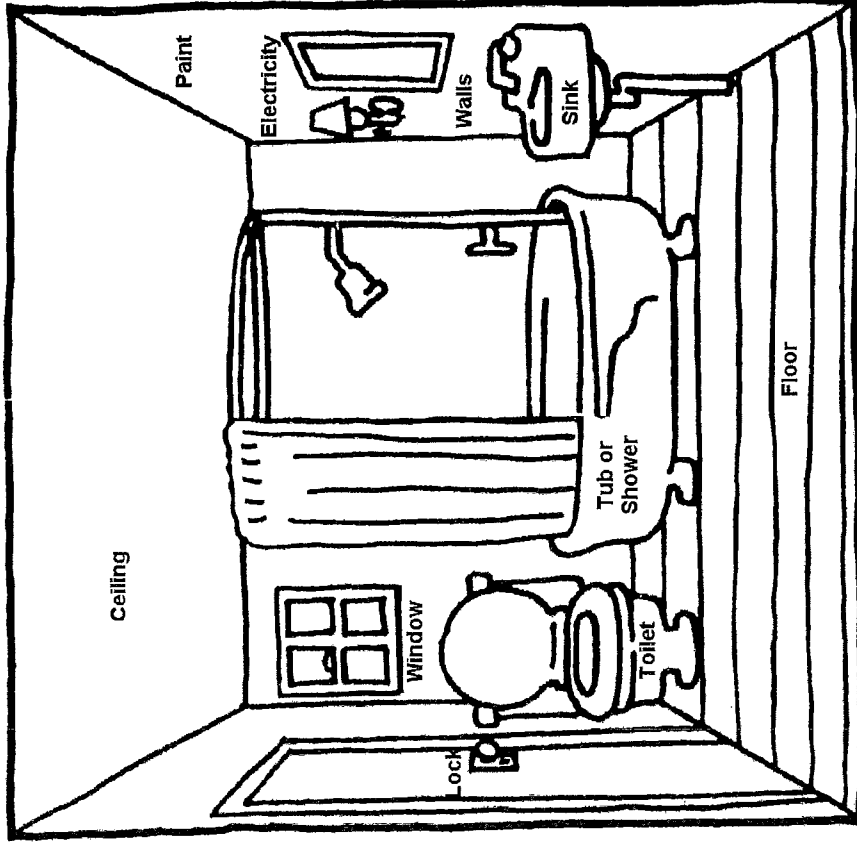
Floor

A floor that is in good condition.

- Not acceptable are large cracks or holes, missing or warped floorboards or covering that could cause someone to trip.

Lock

A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that can be reached from the ground.



Window

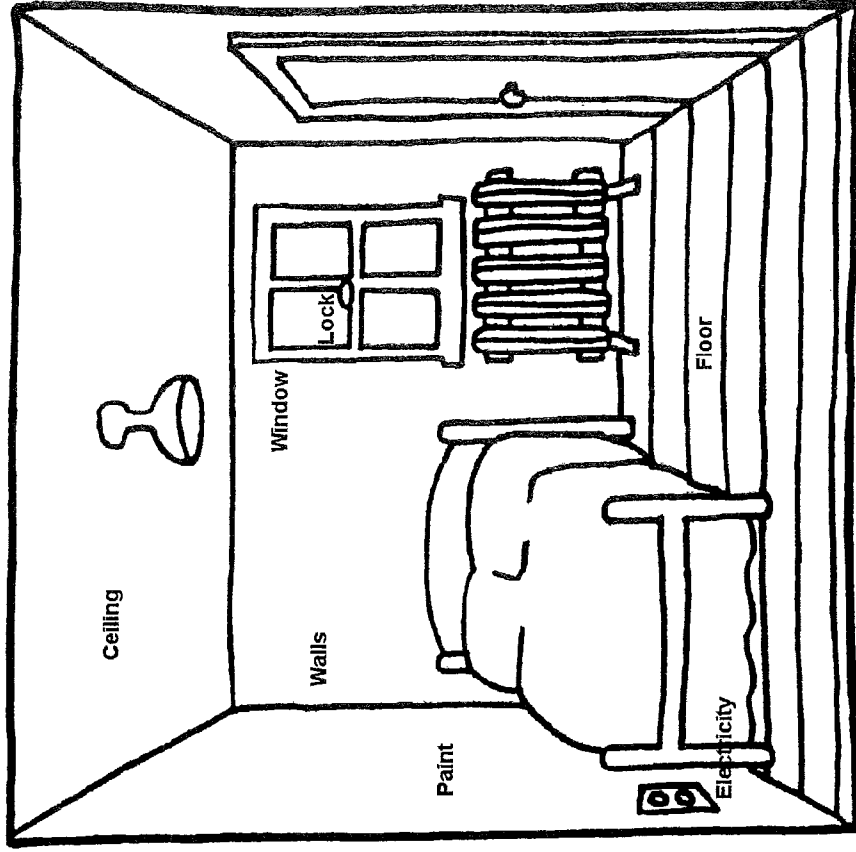
At least one window, which must be openable if it was designed to be opened, in every rooms used for sleeping. Every window must be in good condition.

- Not acceptable are windows with badly cracked, broken or missing panes, and windows that do not shut or, when shut, do not keep out the weather.

Other rooms that are not lived in may be: a utility room for washer and dryer, basement or porch. These must be checked for security and electrical hazards and other possible dangers (such as walls or ceilings in danger of falling), since these items are important for the safety of your entire apartment. You should also look for other possible dangers such as large holes in the walls, floors, or ceilings, and unsafe stairways. Make sure to look for these things in all other rooms not lived in.

You should also think about:

- What you would like to do with the other rooms.
 - Can you use them the way you want to?
- The type of locks on windows and doors.
 - Are they safe and secure?
 - Have windows that you might like to open been nailed shut?
- The condition of the windows.
 - Are there small cracks in the panes?
- The amount of weatherization windows.
 - Are there storm windows?
 - Is there weather-stripping? If you pay your own utilities, this may be important.
- The location of electric outlets and light fixtures.
- The condition of the paint and wallpaper
 - Are they worn, faded, or dirty?
- The condition of the floors.
 - Are they scratched and worn?



5. Building Exterior, Plumbing, and Heating

The Building must have:

Roof

A roof in good condition that does not leak, with gutters and downspouts, if present, in good condition and securely attached to the building.

- Evidence of leaks can usually be seen from stains on the ceiling inside the building.

Outside Handrails

Secure handrails on any extended length of stairs (e.g. generally four or more steps) and any porches, balconies, or decks that are 30 inches or more above the ground.

Walls

Exterior walls that are in good condition, with no large holes or cracks that would let a great amount of air get inside.

Foundation

A foundation in good condition that has no serious leaks.

Water Supply

A plumbing system that is served by an approvable public or private water supply system. Ask the manager or owner.

Sewage

A plumbing system that is connected to an approvable public or private sewage disposal system. Ask the manager or owner.

Chimneys

No serious leaning or defects (such as big cracks or many missing bricks) in any chimneys.

Paint

No cracking, peeling, or chipping paint if you have children under the age of seven and the house or apartment was built before 1978.

- This includes exterior walls, stairs, decks, porches, railings, windows, and doors.

Cooling

Some windows that open, or some working ventilation or cooling equipment that can provide air circulation during warm months.

Plumbing

Pipes that are in good condition, with no leaks and no serious rust that causes the water to be discolored.

Water Heater

A water heater located, equipped, and installed in a safe manner. Ask the manager.

Heat

Enough heating equipment so that the unit can be made comfortably warm during cold months.

- Not acceptable are space heaters (or room heaters) that burn oil or gas and are not vented to a chimney. Space heaters that are vented may be acceptable if they can provide enough heat.

You should also think about:

- How well maintained the apartment is.
- The type of heating equipment.
 - Will it be able to supply enough heat for you in the winter, to all rooms used for living?
- The amount and type of weatherization and its affect on utility costs.
 - Is there insulation?
 - Are there storm windows?
 - Is there weather-stripping around the windows and doors?
- Air circulation or type of cooling equipment (if any).
 - Will the unit be cool enough for you in the summer?

6. Health and Safety

The Building and Site must have:

Smoke Detectors

At least one working smoke detector on each level of the unit, including the basement. If any member of your family is hearing-impaired, the smoke detector must have an alarm designed for hearing-impaired persons.

Fire Exits

The building must provide an alternate means of exit in case of fire (such as fire stairs or exit through windows, with the use of a ladder if windows are above the second floor).

Elevators

Make sure the elevators are safe and work properly.

Entrance

An entrance from the outside or from a public hall, so that it is not necessary to go through anyone else's private apartment to get into the unit.

Neighborhood

No dangerous places, spaces, or things in the neighborhood such as:

- Nearby buildings that are falling down
- Unprotected cliffs or quarries
- Fire hazards
- Evidence of flooding

Garbage

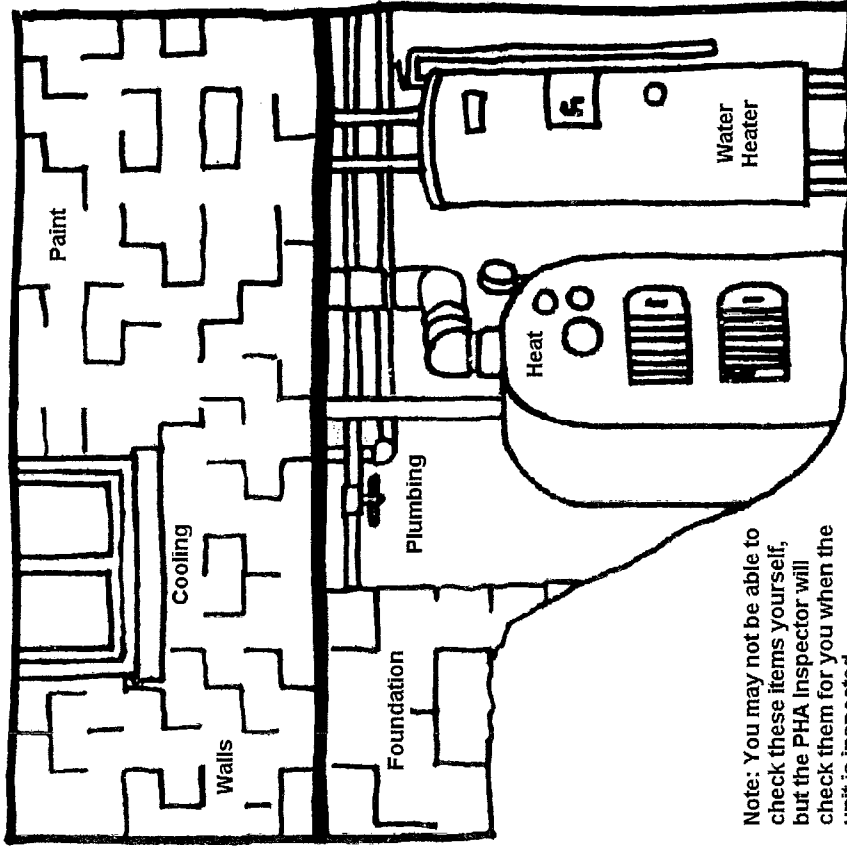
No large piles of trash and garbage inside or outside the unit, or in common areas such as hallways. There must be a space to store garbage (until pickup) that is covered tightly so that rats and other animals cannot get into it. Trash should be picked up regularly.

Lights

Lights that work in all common hallways and interior stairs.

Stairs and Hallways

Interior stairs with railings, and common hallways that are safe and in good condition. Minimal cracking, peeling or chipping in these areas.



Note: You may not be able to check these items yourself, but the PHA Inspector will check them for you when the unit is inspected.

Pollution

No serious air pollution, such as exhaust fumes or sewer gas.

Rodents and Vermin

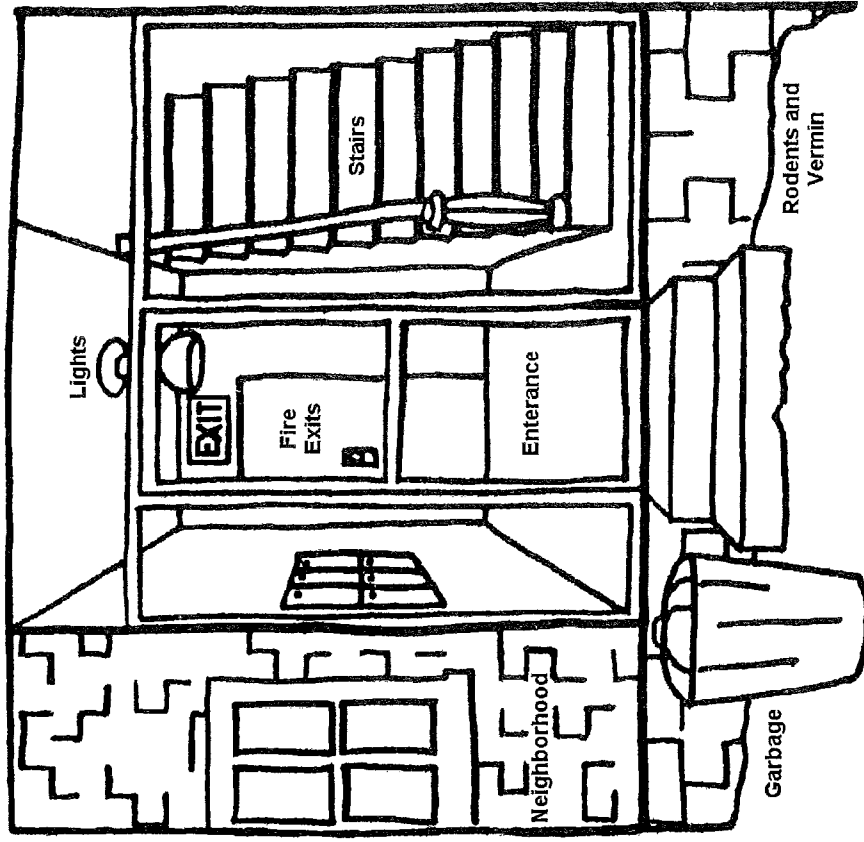
No sign of rats or large numbers of mice or vermin (like roaches).

For Manufactured Homes: Tie Downs

Manufactured homes must be placed on the site in a stable manner and be free from hazards such as sliding or wind damage.

You should also think about:

- The type of fire exit.
 - Is it suitable for your family?
- How safe the house or apartment is for your family.
- The presence of screens and storm windows.
- Services in the neighborhood.
 - Are there stores nearby?
 - Are there schools nearby?
 - Are there hospitals nearby?
 - Is there transportation nearby?
- Are there job opportunities nearby?
- Will the cost of tenant-paid utilities be affordable and is the unit energy-efficient?
- Be sure to read the lead-based paint brochure given to you by the PHA or owner, especially if the housing or apartment is older (built before 1978).



Note: You may not be able to check these items listed here yourself, but the PHA Inspector will check them for you when the unit is inspected.

Now that you have finished this booklet, you know that for a house or apartment to be a good place to live, it must meet two kinds of housing quality standards:

- Things it must have in order to be approved for the Section 8 Rental Certificate Program and the Rental Voucher Program.
- Additional things that you should think about for the special needs of your family.

You know that these standards apply in six areas of a house or apartment.

1. Living Room
2. Kitchen
3. Bathroom
4. Other Rooms
5. Building Exterior, Plumbing and Heating
6. Health and Safety

You know that when a house or apartment meets the housing quality standards, it will be safe, healthy, and comfortable home for your family. It will be a good place to live.

After you find a good place to live, you can begin the *Request for Lease Approval* process. When both you and the owner have signed the *Request for Lease Approval* and the PHA has received it, an official inspection will take place. The PHA will inform both you and the owner of the inspection results.

If the house or apartment passed, a lease can be signed. There may still be some items that you or the PHA would like improved. If so, you and your PHA may be able to bargain for the improvements when you sign the lease. If the owner is not willing to do the work, perhaps you can get him or her to pay for the materials and do it yourself.

If the house or apartment fails, you and/or your PHA may try to convince the owner to make the repairs so it will pass. The likelihood of the owner making the repairs may depend on how serious or costly they are.

If it fails, all repairs must be made, and the house or apartment must be re-inspected before any lease is signed. If the owner cannot or will not repair the house or apartment, even if the repairs are minor, you must look for another home. Make sure you understand why the house or apartment failed, so that you will be more successful in your next search.

Responsibilities of the Public Housing Authority:

- Ensure that all units in the Section 8 Certificate Program and the Housing Voucher Program meet the housing quality standards.
- Inspect unit in response to Request for Lease Approval. Inform potential tenant and owner of results and necessary actions.
- Encourage tenants and owners to maintain units up to standards.
- Make inspection in response to tenant or owner complaint or request. Inform the tenant and owner of the results, necessary actions, and time period for compliance.
- Make annual inspection of the unit to ensure that it still meets the housing quality standards. Inform the tenant and owner of the results, necessary actions, and time period for compliance.

Responsibilities of the tenant:

- Live up to the terms of your lease.
- Do your part to keep the unit safe and sanitary.
- Cooperate with the owner by informing him or her of any necessary repairs.
- Cooperate with the PHA for initial, annual, and complaint inspections.

Responsibilities of the owner:

- Comply with the terms of the lease.
- Generally maintain the unit and keep it up to the housing quality standards outlined in this booklet.
- Cooperate with the tenant by responding promptly to requests for needed repairs.
- Cooperate with the PHA on initial, annual, and complaint inspections, including making necessary repairs.



Protect Your Family From Lead in Your Home



United States
Department of Housing
and Urban Development

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- About health effects of lead
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children, babies, and fetuses even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule which protects families in pre-1978 assisted housing and the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/offices/lead/

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U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT) One Congress Street
Boston, MA 02114-2023
(617) 918-1524

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)
Regional Lead Contact
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 7 (Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
WWPD/TOPE
Lenexa, KS 66219
(800) 223-0425

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 9 (Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-7836

Region 10 (Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
Solid Waste & Toxics Unit (WCM-128)
1200 Sixth Avenue, Suite 900
Seattle, WA 98101
(206) 553-1200

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

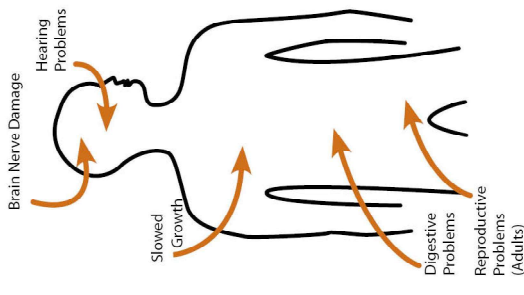
Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.



Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit [epa.gov/lead](https://www.epa.gov/lead) for EPA's lead in drinking water information.

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally assisted, federally owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting, by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.



Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sampling bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

³ Hearing- or speech challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

For Further Information

The purpose of this brochure is to summarize your right to fair housing. The Fair Housing Act and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the HUD Fair Housing Office nearest you. See the list of HUD Fair Housing Offices on pages 7-10.

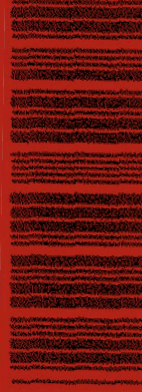
FAIR HOUSING

Equal Opportunity for All

CONNECT WITH HUD



Department of Housing and Urban Development
Room 5204
Washington, DC 20410-2000



02305

Please visit our website: www.hud.gov/fairhousing

HUD-1686-1-FHEO
2011



U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

Please visit our website: www.hud.gov/fairhousing



FAIR HOUSING – EQUAL OPPORTUNITY FOR ALL

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which this nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which prohibits discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments – in nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation's federal housing policy. Housing providers who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue enforcement actions against them.

Housing discrimination is not only illegal, it contradicts in every way the principles of freedom and opportunity we treasure as Americans. HUD is committed to ensuring that everyone is treated equally when searching for a place to call home.

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Notes

FAIR HOUSING Equal Opportunity for All

FAIR HOUSING Equal Opportunity for All

THE FAIR HOUSING ACT

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

WHAT HOUSING IS COVERED?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

WHAT IS PROHIBITED?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental

- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

In Mortgage Lending: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.
- In addition, it is a violation of the Fair Housing Act to:
 - Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
 - Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
 - Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
 - Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling

Other Tools to Combat Housing Discrimination:

- If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.
- The Attorney General may file a suit in Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

Determination of No Reasonable Cause and Dismissal: If HUD finds that there is no reasonable cause to believe that the respondent(s) violated the Act, HUD will dismiss your complaint with a Determination of No Reasonable Cause. HUD will notify you and the respondent(s) of the dismissal by mail, and you may request a copy of the Final Investigative Report.

Reconsiderations of No Reasonable Cause Determinations: The Fair Housing Act provides no formal appeal process for complaints dismissed by HUD. However, if your complaint is dismissed with a Determination of No Reasonable Cause, you may submit a written request for a reconsideration review to: Director, FHEO Office of Enforcement, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Room 5206, Washington, DC 20410-2000.

IN ADDITION

You May File a Private Lawsuit: You may file a private civil lawsuit without first filing a complaint with HUD. You must file your lawsuit within two (2) years of the most recent date of alleged discriminatory action.

If you do file a complaint with HUD and even if HUD dismisses your complaint, the Fair Housing Act gives you the right to file a private civil lawsuit against the respondent(s) in Federal District Court. The time during which HUD was processing your complaint is not counted in the 2-year filing period. You must file your lawsuit at your own expense; however, if you cannot afford an attorney, the Court may appoint one for you.

Even if HUD is still processing your complaint, you may file a private civil lawsuit against the respondent, unless (1) you have already signed a HUD Conciliation Agreement to resolve your HUD complaint; or (2) a HUD Administrative Law Judge has commenced an Administrative Hearing for your complaint.

- Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling
- Make print or publish any statement, in connection with the provision of homeowners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

ADDITIONAL PROTECTION IF YOU HAVE A DISABILITY

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, cancer, chronic mental illness, HIV/AIDS, or mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability, a housing provider may not:
 - Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if it may be necessary for you to fully use the housing. (Where reasonable, a landlord may permit changes only if you agree to restore the property to its original condition when you move.)
 - Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for you to use the housing on an equal basis with nondisabled persons.

Example: A building with a “no pets” policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if it may be necessary to assure that she can have access to her apartment.

However, the Fair Housing Act does not protect a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Accessibility Requirements for New Multifamily Buildings: In buildings with four or more units that were first occupied after March 13, 1991, and that have an elevator:

- Public and common use areas must be accessible to persons with disabilities
- All doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and was first occupied after March 13, 1991, these standards apply to ground floor units only.

These accessibility requirements for new multifamily buildings do not replace more stringent accessibility standards required under State or local law.

choose to intervene in the case and retain your own attorney. At the conclusion of the Hearing, the HUD ALJ will issue a Decision based on findings of fact and conclusions of law. If the HUD ALJ concludes that the respondent(s) violated the Fair Housing Act, the respondent(s) can be ordered to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay a civil penalty to HUD to vindicate the public interest. The maximum civil penalties are: \$16,000, for a first violation of the Act; \$37,500 if a previous violation has occurred within the preceding five-year period; and \$65,000 if two or more previous violations have occurred within the preceding seven-year period.

Civil Trial in Federal District Court: If either you or the respondent elects to have a Federal civil trial for your complaint, HUD must refer your case to the U.S. Department of Justice for enforcement. The U.S. Department of Justice will file a civil lawsuit on your behalf in the U.S. District Court in the district in which the discrimination allegedly occurred. You also may choose to intervene in the case and retain your own attorney. Either you or the respondent may request a jury trial, and you each have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses, and to request subpoenas in aid of discovery of evidence. If the Federal Court decides in your favor, a Judge or jury may order the respondent(s) to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay punitive damages to you.

- Irreparable (irreversible) harm or injury to housing rights is likely to occur without HUD's intervention; and
- There is substantial evidence that the respondent has violated the Fair Housing Act.

Example: An owner agrees to sell a house, but, after discovering that the buyers are black, pulls the house off the market, then promptly lists it for sale again. The buyers file a discrimination complaint with HUD. HUD may authorize the U.S. Department of Justice to seek an injunction in Federal District Court to prevent the owner from selling the house to anyone else until HUD investigates the complaint.

WHAT HAPPENS AFTER A COMPLAINT INVESTIGATION?

Determination of Reasonable Cause, Charge of Discrimination, and

Election: When your complaint investigation is complete, HUD will prepare a Final Investigative Report summarizing the evidence gathered during the investigation. If HUD determines that there is reasonable cause to believe that the respondent(s) discriminated against you, HUD will issue a Determination of Reasonable Cause and a Charge of Discrimination against the respondent(s). You and the respondent(s) have twenty (20) days after receiving notice of the Charge to decide whether to have your case heard by a HUD Administrative Law Judge (ALJ) or to have a civil trial in Federal District Court.

HUD Administrative Law Judge Hearing: If neither you nor the respondent elects to have a Federal civil trial before the 20-day Election Period expires, HUD will promptly schedule a Hearing for your case before a HUD ALJ. The ALJ Hearing will be conducted in the locality where the discrimination allegedly occurred. During the ALJ Hearing, you and the respondent(s) have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses and to request subpoenas in aid of discovery of evidence. HUD attorneys will represent you during the ALJ Hearing at no cost to you; however, you may also

The Fair Housing Act makes it unlawful to discriminate against a person whose household includes one or more children who are under 18 years of age (familial status). Familial status protection covers households in which one or more minor children live with:

- A parent;
- A person who has legal custody (including guardianship) of a minor child or children; or
- The designee of a parent or legal custodian, with the written permission of the parent or legal custodian.

Familial status protection also extends to pregnant women and any person in the process of securing legal custody of a minor child (including adoptive or foster parents).

The “Housing for Older Persons” Exemption:

The Fair Housing Act specifically exempts some senior housing facilities and communities from liability for familial status discrimination. Exempt senior housing facilities or communities can lawfully refuse to sell or rent dwellings to families with minor children. In order to qualify for the “housing for older persons” exemption, a facility or community must prove that its housing is:

- Provided under any State or Federal program that HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the State or Federal program); or
- Intended for, and solely occupied by persons 62 years of age or older; or
- Intended and operated for occupancy by persons 55 years of age or older.

In order to qualify for the “55 or older” housing exemption, a facility or community must satisfy each of the following requirements:

- at least 80 percent of the units must have at least one occupant who is 55 years of age or older; and

- the facility or community must publish and adhere to policies and procedures that demonstrate the intent to operate as “55 or older” housing; and
- the facility or community must comply with HUD’s regulatory requirements for age verification of residents.

The “housing for older persons” exemption does not protect senior housing facilities or communities from liability for housing discrimination based on race, color, religion, sex, disability, or national origin.

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may file a complaint online, write a letter or telephone the HUD office nearest you. You have one year after the alleged discrimination occurred or ended to file a complaint with HUD, but you should file it as soon as possible.

IF YOU THINK YOUR RIGHTS HAVE BEEN VIOLATED

What to Tell HUD:

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation.

Where to Write or Call: File a complaint online, send a letter to the HUD office nearest you, or if you wish, you may call that office directly. Persons who are deaf or hard of hearing and use a TTY, may call those offices through the toll-free Federal Information Relay Service at 1-800-877-8339.

For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont:

A Conciliation Agreement provides individual relief to you, and protects the public interest by deterring future discrimination by the respondent. Once you and the respondent sign a Conciliation Agreement, and HUD approves the Agreement, HUD will cease investigating your complaint. If you believe that the respondent has violated breached your Conciliation Agreement, you should promptly notify the HUD Office that investigated your complaint. If HUD determines that there is reasonable cause to believe that the respondent violated the Agreement, HUD will ask the U.S. Department of Justice to file suit against the respondent in Federal District Court to enforce the terms of the Agreement.

Complaint Referrals to State or Local Public Fair Housing Agencies:

If HUD has certified that your State or local public fair housing agency enforces a civil rights law or ordinance that provides rights, remedies and protections that are “substantially equivalent” to the Fair Housing Act, HUD must promptly refer your complaint to that agency for investigation, and must promptly notify you of the referral. The State or local agency will investigate your complaint under the “substantially equivalent” State or local civil rights law or ordinance. The State or local public fair housing agency must start investigating your complaint within 30 days of HUD’s referral, or HUD may retrieve (“reactivate”) the complaint for investigation under the Fair Housing Act.

WHAT HAPPENS IF I’M GOING TO LOSE MY HOUSING THROUGH EVICTION OR SALE?

If you need immediate help to stop or prevent a severe problem caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the U.S. Department of Justice to file a Motion in Federal District Court for a Temporary Restraining Order (TRO) against the respondent, followed by a Preliminary Injunction pending the outcome of HUD’s investigation. A Federal Judge may grant a TRO or a Preliminary Injunction against a respondent in cases where:

If after contacting the local office nearest you, you still have questions – you may contact HUD further at:

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Telephone 1-800-669-9777
Fax (202) 708-1425 * TTY 1-800-927-9275
www.hud.gov/fairhousing

If You Are Disabled: HUD also provides:

- A TTY phone for the deaf/hard of hearing users (see above list for the nearest HUD office)
- Interpreters, Tapes and Braille materials
- Assistance in reading and completing forms

WHAT HAPPENS WHEN YOU FILE A COMPLAINT?

HUD will notify you in writing when your complaint is accepted for filing under the Fair Housing Act. HUD also will:

- Notify the alleged violator (respondent) of the filing of your complaint, and allow the respondent time to submit a written answer to the complaint.
- Investigate your complaint, and determine whether or not there is reasonable cause to believe that the respondent violated the Fair Housing Act.
- Notify you and the respondent if HUD cannot complete its investigation within 100 days of filing your complaint, and provide reason for the delay.

Fair Housing Act Conciliation: During the complaint investigation, HUD is required to offer you and the respondent the opportunity to voluntarily resolve your complaint with a Conciliation Agreement.

BOSTON REGIONAL OFFICE

(Complaints_office_01@hud.gov)
U.S. Department of Housing and Urban Development
Thomas P. O'Neill Jr. Federal Building
10 Causeway Street, Room 321
Boston, MA 02222-1092
Telephone (617) 994-8300 or 1-800-827-5005
Fax (617) 565-7313 * TTY (617) 565-5453

For New Jersey, New York, Puerto Rico and the U.S. Virgin Islands:

NEW YORK REGIONAL OFFICE

(Complaints_office_02@hud.gov)
U.S. Department of Housing and Urban Development
26 Federal Plaza, Room 3532
New York, NY 10278-0068
Telephone (212) 542-7519 or 1-800-496-4294
Fax (212) 264-9829 * TTY (212) 264-0927

For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia:

PHILADELPHIA REGIONAL OFFICE

(Complaints_office_03@hud.gov)
U.S. Department of Housing and Urban Development
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-9344
Telephone (215) 861-7646 or 1-888-799-2085
Fax (215) 656-3449 * TTY (215) 656-3450

For Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee:

ATLANTA REGIONAL OFFICE

(Complaints_office_04@hud.gov)
U.S. Department of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Telephone (404) 331-5140 or 1-800-440-8091 x2493
Fax (404) 331-1021 * TTY (404) 730-2654

For Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin:

CHICAGO REGIONAL OFFICE

(Complaints_office_05@hud.gov)
U.S. Department of Housing and Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, IL 60604-3507
Telephone 1-800-765-9372
Fax (312) 886-2837 * TTY (312) 353-7143

For Arkansas, Louisiana, New Mexico, Oklahoma and Texas:

FORT WORTH REGIONAL OFFICE

(Complaints_office_06@hud.gov)
U.S. Department of Housing and Urban Development
801 Cherry Street
Suite 2500, Unit #45
Fort Worth, TX 76102-6803
Telephone (817) 978-5900 or 1-888-560-8913
Fax (817) 978-5876/5851 * TTY (817) 978-5595

For Iowa, Kansas, Missouri and Nebraska:

KANSAS CITY REGIONAL OFFICE

(Complaints_office_07@hud.gov)
U.S. Department of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200, 4th Floor
Kansas City, KS 66101-2406
Telephone (913) 551-6958 or 1-800-743-5323
Fax (913) 551-6856 * TTY (913) 551-6972

For Colorado, Montana, North Dakota, South Dakota, Utah and Wyoming:

DENVER REGIONAL OFFICE

(Complaints_office_08@hud.gov)
U.S. Department of Housing and Urban Development
1670 Broadway
Denver, CO 80202-4801
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 * TTY (303) 672-5248

For Arizona, California, Hawaii and Nevada:

SAN FRANCISCO REGIONAL OFFICE

(Complaints_office_09@hud.gov)
U.S. Department of Housing and Urban Development
600 Harrison Street, Third Floor
San Francisco, CA 94107-1387
Telephone 1-800-347-3739
Fax (415) 489-6558 * TTY (415) 489-6564

For Alaska, Idaho, Oregon and Washington:

SEATTLE REGIONAL OFFICE

(Complaints_office_10@hud.gov)
U.S. Department of Housing and Urban Development
Seattle Federal Office Building
909 First Avenue, Room 205
Seattle, WA 98104-1000
Telephone (206) 220-5170 or 1-800-877-0246
Fax (206) 220-5447 * TTY (206) 220-5185