

# **Voucher Issuance Briefing Book**

**Housing Choice Voucher (HCV) Program**

# **Housing Authority of the City of Natchitoches**

December 1, 2017

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**Keep This Book for Reference**

## **List of Attachments**

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## Welcome

This handbook is provided for you to read. It is your responsibility to understand how the Housing Choice Voucher (HCV) Program works. Please keep this Briefing Book as a reference.

## About the Program

The Housing Choice Voucher Program helps eligible low-income families by paying a portion of their rent so they can reside in housing that is safe and affordable. The rules and regulations for this program are determined by the U.S. Department of Housing and Urban Development (HUD).

The Housing Choice Voucher Program may also be referred to as “Rental Assistance” or by its former name “HCV.”

To begin receiving rental assistance once you have been issued a voucher, you must locate an appropriate place to live. The place you choose must meet Housing Quality Standards and the owner of the property must agree to participate in the program.

Housing Authority City of Natchitoches (HACN) also offers the option of using your voucher to become a first-time homebuyer once you have satisfied the initial year of rental use requirement under the HCV program.

Housing Authority City of Natchitoches’s policies governing the HCV Program are contained in the Administrative Plan and are available for review by appointment at HACN’s office.

## Housing Choice Vouchers

**NOTE:** The HACN is not obligated to provide assistance to any family issued a voucher due to various reasons such as; The unit does not pass the Health & Safety inspection, the affordability/rent reasonableness tests, the landlord has violated Housing Program rules, and program funds are no longer available.

The HACN jurisdiction is only within the Natchitoches City Limits. If you want to be assisted outside of the Natchitoches City limits, you must apply to the Natchitoches Parish Housing Authority

The Housing Choice Voucher Program establishes a limit on the amount of rent that may be paid on a family’s behalf. A family may initially pay a landlord up to 40% of the family’s monthly-adjusted income. The rent limit requirement only applies to first-time participant families and families transferring from one housing unit to another. The 40% rent limit does not apply after the initial term of the contract.

## Median Income Limits

HUD has established median income limits for HACN’s geographical area. HACN uses the median income at 50% (very low-income) to determine a family’s initial eligibility for the program. The family’s income cannot exceed the income limit.

## Income Targeting

HACN must ensure that extremely low-income (ELI) families make up at least 75% of the families admitted to the program each year. ELI families are those with annual incomes not exceeding the federal poverty level or 30% of the median income, whichever number is higher.

These are the **FY 2021 Upper Limits of Annual Income for HCV** that a family can receive and still be eligible for housing assistance. The Annual amounts are gross income; the total of all countable income before any deductions or taxes are taken out.

This includes but is not limited to all household members’ income from; Wages, Child Support, Alimony, FITAP, Social Security and SSI, Contributions, Insurance payouts, Pensions, VA and Retirement pay, Military pay, etc. Countable Income does **NOT** include money received from subsidized programs such as SNAP (food stamps), Kinship, or One-time lump-sum payments from insurance or lottery winnings.

Example Table shows FY 2021 Income Limits.

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$17,300	\$19,800	\$22,250	\$24,700	\$26,700	\$28,700	\$30,650	\$32,650

**Example:** For a 2 person household \$18,900 divided by 12 months = \$1,575.00 monthly income. If the total, pre-tax household monthly income is \$1,575.00 or more, that family would be over-income.

### **Choosing a Place to Live**

The family may choose to live in various types of rental properties, as long as it meets certain requirements for Rent Reasonableness and Housing Quality Standards (HQS) and the landlord accepts HCV vouchers. For all families including a person with disabilities, a partial list of potential rental owners is available at the office.

When locating a place to live, HUD recommends that families consider neighborhood factors such as: employment opportunities; safety; crime rates; health care access; public transportation; schools; access to social services; the quality of housing; and proximity to family and friends.

Furthermore, HUD references research that has shown that moving to areas of low-poverty concentration has advantages that includes strong positive physical and mental health effects for families. Some research shows that families who lived in low-poverty neighborhoods for a longer period had an increased likelihood of finding employment and having higher incomes, and their children had higher scores in school and were more likely to enroll in college.

### **Program Steps**

- The family completes an application and is placed on HACN's waiting list.
- The family is selected from the waiting list based on the date and time the HCV Rental Assistance application was received, and any applicable preferences.
- The family is scheduled for a Voucher Issuance Meeting where via video presentation and discussion by HACN Case workers explain the HCV Rental Assistance Program to families. One-on-one interviews obtain information pertaining to the family's household composition and income. Issuance of a Voucher to a family does not guarantee HCV Rental Assistance will be provided. The information is reviewed and verified by HACN in order to determine final eligibility.
- Initial vouchers are issued for 90 days. If this time is not sufficient to locate a suitable unit, you must provide a written request to HACN for a voucher extension before your voucher expires. However, HACN may not grant an extension.
- The following general principles will be used to determine the proper subsidy for each applicant/participant family:
  - A. One bedroom is issued per two (2) family members regardless of age or gender.
  - B. The HACN, at its sole discretion, may assign a separate bedroom to any family member with a documented medical need.
  - C. The family shall have the opportunity to use the living room as a sleeping area, should they so desire.
  - D. The HACN will treat a single pregnant woman as a two-person family.
  - E. A child who is temporarily away from the home because of placement in foster care is considered a member of the family in determining the family unit size subsidy.
  - F. Families may select a larger or smaller sized unit than listed on the Housing Choice Voucher, but the Subsidy Standard for the Housing Choice Voucher size, to which they are entitled, shall be used in any rent calculations and determinations of affordability.
  - F. The family unit size subsidy for any family consisting of a single person must be either a zero or one-bedroom unit, unless a live-in aide resides with the family. Any live-in aide must be approved by the HACN, in advance, and reside in the unit solely to care for a family member who is disabled or is at least 50 years of age. A live-in aide must be counted in determining the family unit size subsidy.

- HACN will reference the following chart in determining the appropriate voucher size for a family:

Voucher Size	Minimum Persons in Household	Maximum Persons in Household
1	1	2
2	2	4
3	4	6
4	6	8

- When the voucher is issued, the family has 90 days to locate a suitable unit.
- The family locates a suitable place to live. A housing unit, (such as, a house, apartment, duplex, or mobile home) is acceptable, as long as it meets certain requirements for Rent Reasonableness and Housing Quality Standards (HQS).
- At this point in the process, the family and landlord should complete a Request for Tenancy Approval (RTA) form that is supplied with the voucher to determine if the unit meets affordability levels and to schedule an inspection.
- The owner or manager of the property screens the family for suitability as a renter.
- After the owner/landlord approves the family and agrees to participate, the Housing Quality Standards inspection of the unit will be scheduled. An incomplete form will delay scheduling of an appointment. The family may send the RTA Form by mail, fax, or bring it in person, (fax numbers and mailing address are on the cover of this guide).

**NOTE: The HACN does not pay any security deposits for housing or utilities.**

- The family may move into the unit prior to the inspection with landlord approval. However, the family is responsible for all rent due prior to the signing of the contract. A unit occupied by someone other than the family requesting HCV Rental Assistance will not be inspected until the unit has been vacated.
- If the unit meets HQS requirements and the rent for the unit is determined to be reasonable when compared to similar unassisted units, HACN will enter into a HAP Contract with the owner, and the family will enter into a lease with the owner.
- The owner is required to provide a copy of his lease for attachment to the HUD contract and Tenancy Addendum.
- HACN will not authorize a contract that would require a family to pay a landlord more than 40% of their monthly-adjusted income in rent.

The owner/landlord does not have to be present for the signing of the contract. However, the family must have a signed copy of the owner’s lease, with all but the effective dates completed. If a lease is not available and the unit passes inspection, a contract will not be authorized. The owner’s failure to be present will also delay the effective date of the lease and contract and receipt of the initial Housing Assistance Payment. If the unit does not meet HQS requirements, the family and owner will be given a list of repairs and a timeframe to make the corrections.

After the contract and lease are signed, HACN makes payments to the owner as long as the family continues to meet eligibility requirements and the unit continues to meet HQS requirements. The family’s portion of rent is paid directly to the owner.

The tenant cannot pay the landlord more for rent than HACN has authorized.

**Determining Payment Amount**

The family’s portion of rent cannot exceed 40% of their monthly-adjusted income during the initial term of the lease.

Rent charged for the unit must be reasonable when compared to similar unassisted units

Maximum housing subsidy is the lower of HACN’s Payment Standard or the Gross Rent for the unit (contract rent plus tenant paid utilities) minus the family’s Total Tenant Payment (TTP).

If a family requires a higher payment standard as a reasonable accommodation for a family member who is a person with disabilities, HACN is allowed to establish a higher payment standard for the family within the basic range allowed by HUD. A family must submit a written request explaining the need for an exception payment standard to rent an accessible unit for a person with disabilities.

## **Lease Agreement**

The lease agreement must comply with state and local law. The initial term of the lease must be for at least one year. It must have a starting and ending date and terms for renewal. The lease must specify the utilities and appliances supplied by the owner and the utilities and appliances supplied by the family.

The lease agreement must include the tenancy addendum. If there is any conflict between the tenancy addendum and any other provisions of the lease, the language of the tenancy addendum shall prevail.

The lease agreement should list the name of the owner, the name of the tenant, names of all household members and the address of the unit. The lease agreement should include a deposit amount, rent amount, and signatures of the tenant and landlord.

The Housing Assistance Payments (HAP) contract between HACN and the owner/landlord begins on the first day of the term of the lease and ends on the last day of the term of the lease. The HAP contract beginning date and lease beginning date must be the same.

## **Rent Reasonableness**

Rent Reasonableness is determined by comparing the rent charged for unassisted units of similar size, features, and amenities. Housing Quality Standards are the minimum acceptable standards a home must meet for a family to receive HCV Rental Assistance. This is determined by performing a thorough inspection of the housing unit the family has selected.

At the time of the HQS inspection, an HACN case worker will evaluate the reasonableness of the rent asked for the dwelling unit. The proposed rent will be compared to the rent for other units on the open market of similar size, features, year of construction and amenities. HACN makes the determination of rent reasonableness and comparability based on the condition of the dwelling unit and rental market information.

After the first year of the lease, the owner may request a rent increase with a 60-day notice to the family and HACN. The proposed increase must be reasonable, must be in writing, and must first be approved by HACN, before it becomes effective.

## **Reasons an Owner's Actions Could Cause a Housing Unit to Be Denied**

HACN is not allowed to approve a dwelling unit if:

- HACN has been notified by HUD that the owner has been debarred, suspended, or subject to a limited denial of participation by HUD.
- The government has instituted an administrative or judicial action against the owner for violation of the Fair Housing Act or other equal opportunity requirements.
- HACN has the discretion to disapprove an owner for any of the following: The owner has committed fraud, bribery or any other corrupt or criminal act in connection with any HUD program.
- The owner has engaged in drug trafficking.
- The owner has a history or practice of non-compliance with the HQS for units leased under the HCV Rental Program.

## **Housing Assistance Payment Changes**

HACN will provide written notice to the family and to the owner if the family's portion of the rent changes.

## **Frequently Asked Questions (FAQs)**

### **1. I am currently receiving assistance and I want to move. What do I need to do?**

Submit your request to move in writing to your housing manager. If your request is approved, you will be issued a voucher authorizing you to search for new housing and provided an RTA form that you must return to request an inspection. You will have 60 days to find new housing and request an inspection. You do not have to move from your current place while you are searching for a new place. HACN will continue making monthly payments to the landlord on your behalf. However, before you move, you must give your landlord written notice as per your lease. If you fail to give your landlord written

notice before moving you would be not in good standing with your landlord. You may lose your HCV voucher and be prohibited from reapplying for assistance for 3 years. Please be sure to provide ample time for processing.

NOTE: If you sign a lease before HACN approves a unit and the unit fails any of the tests, the lease could bind you to that unit and you would not be eligible to receive assistance in that unit. This is a matter between the prospective tenant and landlord. HACN will not begin making payments until the unit passes the Housing Quality Standards (HQS) inspection and the housing assistance payments (HAP) contract is effective. If the family moves in before this time, any rent due prior to contract start date is the family's responsibility.

## **2. If I do not pay my portion of the rent to the landlord what happens?**

The landlord would begin eviction proceedings. HACN is not a party to the lease; and therefore, has no authority to enforce it. However, serious lease violations, such as non-payment of rent, are cause for HACN to terminate a family's participation in the program. If an assisted family is evicted, the family is ineligible to re-apply for assistance for 3 years.

## **3. How much is my voucher worth?**

A voucher uses payment standards that represent the maximum subsidy HACN can pay on behalf of a family with rent. Please see the payment standards in the Briefing Book. This does not mean that we will pay the full amount for each family, since many things affect the family's assistance. Payment standards include rent plus a utility allowance (U/A) if the tenant pays any of the utilities (e.g., Rent + Utility Allowance = Payment Standard).

## **4. I want to add a member to my household, how do I do that?**

You must have prior written approval from HACN and permission from your landlord before moving any adult member into a unit. You must provide a written request and if the person is a minor (under age 18) provide the person's Social Security card, birth certificate and, if applicable, any legal guardianship/adoption/foster documentation.

If the person is 18 or older, he or she must complete an Addendum application, providing their Social Security card, birth certificate and valid photo identification. HACN will conduct a background check to determine eligibility and will notify you of the results.

HUD does not count caregivers as members of the household composition unless the same caregiver lives in the unit 24 hours a day/7 days a week. If a live-in aide is required, the family must provide certification/documentation from a knowledgeable health professional attesting to this fact, and that person must be approved by the HACN prior to inclusion in the household. The live-in aide's income is not counted.

## **5. My landlord will not fix items in the unit in need of repair. What can I do?**

All requests to repair items should be made in writing to the landlord (date and keep a copy for yourself) so that there is a clear understanding of what is needed. If the owner/landlord does not repair the item(s) in a timely manner (10-14 days), you may request in writing an inspection of the unit by submitting a list of items to HACN. If any items are potentially life threatening or create health and safety issues, you may call HACN for assistance. Items considered life threatening or that impact health and safety may include such things as electrical hazards, sewage problems, no water, no heat, leaks in the ceiling where there is possible falling debris, blocked exits, a gas leak, etc.

## **6. I have an increase in income. What do I do to let you know?**

Increases in income must be reported within ten (10) days of occurrence. All changes must be reported in writing to HACN by completing a new Personal Declaration form. A verification will be needed, either an employment form or contribution form. Your housing manager will provide the necessary form(s).

## **7. I have a decrease in income. What do I do to get my rent lowered?**

You must report all changes in writing to HACN within 10 days of occurrence and before the 22<sup>nd</sup> day of the month. With your written notice, submit any paperwork you have showing that you have reduced income. For example, a letter from your previous employer on company letterhead indicating your last date of employment, a family contribution statement with amount provided and how often, benefit letters (i.e., Social Security, unemployment, etc.). If you apply for unemployment you must include this paperwork, or if a family member is now assisting with bills, your housing manager will provide the necessary contribution form. Decreases will be effective after all income changes are verified. The change

will not be retroactive to the date of the event or the reporting of the event.

**8. My landlord gave me a notice to move. What do I do?**

Provide a copy of the notice to HACN so that we may review and determine if we can issue you a voucher to search for a new unit.

**9. Will I receive a check for my utilities?**

No. The utility allowance is included in the calculations determining the family's portion and HACN's rental payment.

**10. Do I have to rent the size unit listed on my Voucher?**

Not necessarily. Several variables come into play when calculating the assistance levels. If, based on the family's income, the requested rent and utility allowance, a larger unit is found affordable, the HACN will provide rental assistance in a unit with a larger bedroom size than what is on the voucher. HOWEVER – this upgrade is for 1 bedroom size larger. Rarely will the calculations allow a jump of 2 bedrooms above what is listed on the voucher. In many cases even one jump higher will be out of the affordability range of applicant families.

## **WHEN & HOW TO REPORT INCOME AND FAMILY COMPOSITION CHANGES**

The Head of Household must report **any and all changes** that occur regarding family income and/or composition by coming into the office and completing the appropriate paperwork including a new Personal Declaration form. Any other method of reporting (*verbal & any paperwork not approved or sent by housing manager*) will not be recognized.

Failure to come into the Housing Authority office and fill out the appropriate paperwork immediately (**within ten (10) days**) following any and all changes in family income and/or composition will be considered fraud and HCV rental assistance may be terminated.

Any person living in the unit that has not been approved by the HACN prior to moving in is considered an Unauthorized Person and will result in termination of assistance.

Any rent amount that was overpaid by the Housing Authority to the landlord on the family's behalf due to unreported income and/or family composition changes will be the responsibility of the family to pay back to the Housing Authority. If the amount is not paid back to the Housing Authority as per a Re-Payment Agreement by the specified date, the family's HCV rental assistance **will be terminated** and the amount owed to the Housing Authority will be sent to the Credit Bureau for collection. All adults in the household not be eligible to re-apply for housing assistance of any type if the HCV housing assistance is terminated due to fraud.

**Unreported Income Is Fraud and can result in immediate termination of assistance. It will also cause ineligibility for other federally-funded housing assistance programs.**

In order for any changes in rent amounts to be applied, all **verifications of changes** must be **received** by the 22<sup>nd</sup> day of the month. Tenants MUST have sufficient income to pay utilities and living expenses. If the rent will be reduced, the new amount will be effective the first month following receipt of verifications. If the rent will increase, the new amount will be effective the second month following the start of new income.



## **Responsibilities of the Family, the Owner, and HACN**

### **Family Responsibilities**

The rules of the Housing Choice Voucher Program must be followed so that you may continue participation.

If any family obligations are violated or if fraud against any Federal housing programs is committed, your assistance is subject to termination.

It is your responsibility to familiarize yourself with these guidelines and to fulfill all program requirements.

- Provide HACN with complete and accurate information.
- Comply with the Family Obligations of your Voucher.
- Cooperate by attending all appointments scheduled by HACN.
- Locate a unit that is suitable for your family, meets HQS requirements, and is rent reasonable.
- Keep the unit safe and sanitary.
- Comply with the terms of your lease with the owner/landlord.
- Cooperate with the Owner by informing him/her of any necessary repairs.
- Notify HACN of any known program violations.

### **Family Obligations**

When the family's unit is approved and the HAP Contract is executed, the family must follow all rules, policies and regulations of HUD, the HACN and provisions of the lease in order to continue participating in the HCV Rental Assistance Program.

Violation of Family Obligations is the greatest cause of program participants losing their HCV Assistance.

#### **The family must:**

- Supply any information that HACN or HUD determines to be necessary including evidence of citizenship or eligible immigration status, and information for use in a regularly scheduled reexamination or interim reexamination of family income and composition.
- Disclose and verify social security numbers and sign and submit consent forms for obtaining information.
- Supply any information requested by HACN to verify that the family is living in the unit or information related to family absence from the unit.
- Allow access to the assisted rental unit by the HACN Inspector at reasonable times and after reasonable notice.
- Notify HACN and the Owner in writing before moving out of the unit or terminating the lease. Use the assisted unit for residence by the family.
- The unit must be the family's only residence. The family must provide prior written notice to the HACN of any extended absence from the assisted unit.
- Notify HACN in writing of additions to the household resulting from birth, adoption, or court awarded custody of a child.
- Obtain approval from HACN before allowing any new household member to occupy the unit.
- Notify HACN in writing within 10 days if any household member moves from the unit.
- Give HACN a copy of any owner eviction notice.
- Maintain all utilities on in the Head of Household's name (*pay utility bills and supply appliances that the owner is not required to supply under the lease*) or the spouse's name if the spouse is a member of the household. If the utilities are disconnected for any reason other active repair work being performed by the utility company, the assisted family has 24 hours to have the utilities re-connected or HCV rental assistance must be terminated. Proof must be provided to the HACN that utilities were reconnected within 24 hrs of being disconnected.

- Any information the family supplies must be true and complete. Omission of relevant information or providing false information may be considered fraud.
- Tenants must meet with housing manager at scheduled appointments and at any time requested for interim reviews.

**The family must not:**

- Rent from an owner (or person having an interest in the unit) who is related as a child, parent, grandchild, grandparent, or sibling.
- Own or have any interest in the unit.
- Commit any serious or repeated violation of the lease.
- Commit fraud, bribery, or any other corrupt or criminal act in connection with the program.
- Participate in illegal drug, or violent criminal activity.
- Sublease or let the unit or assign the lease or transfer the unit.
- Receive HCV tenant-based program housing assistance while receiving another housing subsidy, for the same unit or a different unit under any other Federal, State or local housing assistance program.

**Owner Responsibilities**

- Comply with fair housing laws
- Do not discriminate against any family
- Comply with the terms of the Housing Assistance Payments (HAP) Contract
- Ensure the unit continues to meet HQS requirements
- Checks on the unit monthly or quarterly to perform any required maintenance
- Cooperate with the tenant by responding promptly to requests for needed repairs
- Notify HACN of any known program violations
- Enforce the lease and collect the rent due by the family
- Screen families for suitability as renters
- Comply with HUD Regulations by not renting to a relative where the owner or person having an interest in the property is related as a child, parent, grandchild, grandparent, or sibling.

**HACN Responsibilities**

- Verify and review family composition and income to determine qualification.
- Explain the rules of the program to the family and owner.
- Issue a Voucher to the family.
- Provide prospective owner with the family's current address as shown in HACN's records and, if known to HACN, the name and address of the landlord at the family's current and prior address.
- Perform HQS inspections to ensure unit meets minimum standards (initially and as required by HUD)
- Sign contract with Owner when unit meets HQS requirements and rent reasonableness
- Make housing assistance payments to the Owner in a timely manner
- Ensure Owner and family continue to comply with program rules

- Provide family and owner with prompt, courteous, accurate, and professional service.

### **Termination of Assistance**

### **Termination of Lease and Contract by the Family**

The family may terminate tenancy after the first year of the lease. The family must give the owner and HACN written notice of termination in accordance with the lease prior to moving from the unit.

### **Termination by the Owner**

During the term of the lease, the owner may terminate tenancy only for:

- Serious or repeated violations of the terms and conditions of the lease.
- Violations of Federal, State, or Local Law, which directly relate to the use or occupancy of the unit or premises
- Other good cause. Other good cause may include the following:
  - Failure by the family to accept the offer of a new lease or revision.
  - Family history of disturbance of neighbors, destruction of property, or living or housekeeping habits resulting in damage to the unit or premises.
  - The owner's desire to use the unit for personal or family use, or a purpose other than residential
  - Business or economic reasons, such as sale of property, renovation of unit, or desire to lease the unit at a higher rental
  - The owner may not terminate for "good cause" during the first year of the lease, unless the family has violated the contract. At the end of the initial term or at the end of any successive definite term, the owner may terminate the lease without cause.
- The owner must give the family written notice of grounds for termination of tenancy at or before the commencement of the action.

### **Termination by HACN**

If HACN terminates the HCV Rental Assistance for the family, the HAP Contract terminates automatically.

A family's housing assistance may be denied or terminated if:

- A member of the family commits fraud, bribery or any other corrupt act in connection with any federal housing program.
- Any member of the family commits drug-related criminal activity or violent criminal activity.
- The family violates a Family Obligation of the Voucher Program.
- The family has engaged in or threatened abusive or violent behavior toward HACN personnel.
- The family currently owes rent or other amounts to HACN or to another housing agency in connection with HCV or Public Housing assistance under the 1937 Housing Act.
- The family breaches an agreement with HACN or another housing agency.
- Any member of the family has ever been evicted from Public Housing.
- HACN has ever terminated assistance under the Voucher Program for any member of the family.
- A family participating in the Family Self Sufficiency (FSS) Program fails to comply, without good cause, with the family's Contract of Participation.

### **Portability Option** What is portability?

Portability is the ability of a family to move from their initial PHA's jurisdiction to another PHA's jurisdiction under the HCV Housing Choice Voucher Program as long as the receiving PHA has an active HCV Program.

An assisted family living in the Housing Authority of the City of Natchitoches (HACN) jurisdiction may request Portability to the jurisdiction of a PHA anywhere in the United States that is administering a HCV Voucher Program.

**NOTE: The HACN requires a one (1) year residency under HCV to be eligible to port to another PHA's jurisdiction.**

### **To Use Your Portability Option**

Once your family is eligible for portability, you must provide your housing manager with your completed portability request form (available at the office). On the request you must indicate the name of the city & state that you wish to port to.

If you have met all family obligations, the HACN will issue a Portable Voucher to your family and your housing manager will send your information to the receiving PHA in the jurisdiction that you wish to move to.

It is your responsibility to promptly contact the receiving PHA and comply with their procedures for incoming families. You cannot use your HCV voucher or the portability option to move into Public Housing units in any jurisdiction. When your family has moved out of the unit in the HACN jurisdiction, the family participation in the local HCV program will be terminated. If your family eventually wanted to return to this local area and were eligible to exercise your portability option, you would request the Portable Option from your housing manager, or, if you were no longer on any HCV program, your family would have to re-apply for housing assistance.

HACN may deny a family's request for portability, if portability could create a financial hardship for HACN.

**"Portability"** in the Housing Choice Voucher (HCV) program refers to the process through which your family can transfer or "port" your rental subsidy when you move to a location outside the jurisdiction of the public housing agency (PHA) that first gave you the voucher when you were selected for the program (**the initial PHA**).

***The agency that will administer your assistance in the area to which you are moving is called the receiving PHA.***

New families have to live in the jurisdiction of the initial PHA for a year before they can port. But, the initial PHA may allow new families to port during this one-year period.

1. You must notify the initial PHA that you would like to port and to which area you are moving.
2. The initial PHA will determine if you are eligible to move. For example, the PHA will determine whether you have moved out of your unit in accordance with your lease.
3. If eligible to move, the initial PHA will issue you a voucher (if it has not done so already) and send all relevant paperwork to the receiving PHA.
4. If you are currently assisted, you must give your landlord notice of your intent to vacate in accordance with your lease.

### **Contacting the Receiving PHA**

Once your case manager has sent the Portability paperwork to the receiving PHA you should contact the receiving PHA to find out what they require for their intake procedures.

**Generally, the initial PHA is not required to give you any other information about the receiving PHAs, but you may wish to find out more details when contacting them (such as whether the receiving PHA operates a Family Self-Sufficiency or Homeownership program).**

### **Before Porting, Things You Should Know**

**Subsidy Standards:** The receiving PHA may have different subsidy standards. In other words, the initial PHA may have issued you a three-bedroom voucher, but the receiving PHA may, if appropriate for your family, issue you a two-bedroom voucher. Note, however, that the PHA's subsidy standards must comply with fair housing and civil rights laws. This includes processing reasonable accommodation requests that are necessary for qualified individuals with disabilities.

**Payment Standards:** The payment standards of the receiving PHA may be different for each PHA. Payment standards are what determine the amount of the rent that the PHA will pay on your behalf. If a receiving PHA's payment standards are lower than the initial PHA, then the portion of the rent you pay may be more than what you were paying at the initial PHA.

**Re-screening:** The receiving PHA may re-screen you using their own policies, which may be different from the initial PHA's policies and could result in them denying your request to move. When contacting the receiving PHA, you may want to ask whether they re-screen families moving into their area under portability and what are their policies for termination or

denial of HCV assistance. This will assist you in determining if the receiving PHA's policies might prevent you from moving to their jurisdiction.

**Time Management:** You should manage the move so that you have enough time to arrive at the receiving PHA before the initial PHA voucher expires; otherwise, you may lose your assistance.

### **Once at the Receiving PHA**

When your Portability information has been received by the receiving PHA, you need to contact that agency to find out what they require for intake procedures into their jurisdiction. The receiving PHA will issue you a voucher to search for a unit in its jurisdiction. Your voucher must be extended by 30 days from the expiration date on the voucher issued by the initial PHA.

If you decide that you do not want to lease a unit in the area, the receiving PHA will return your voucher to the initial PHA. The initial PHA is not required to, but may, extend the term of your voucher so that you may search for a unit in the initial PHA's jurisdiction or port to another jurisdiction.

**Any additional instructions will be provided by the receiving PHA. PHAs must comply with all nondiscrimination and equal opportunity requirements in the portability process, including, but not limited to, the Fair Housing Act, Section 504 of the of the Rehabilitation Act, Title VI of the Civil Rights Act, and title II of the Americans with Disabilities Act.**

### **Informal Review (*applicants*) / Hearing (*tenants*)**

HACN will provide applicants with the opportunity to request an informal review of a decision denying assistance.

An informal review is **not required** to be provided for any of the following reasons:

- Discretionary administrative determinations by HACN.
- General policy issues or class grievances.
- A determination of the family unit size under HACN's subsidy standards.
- HACN determination not to approve an extension of the voucher term.
- HACN determination not to grant approval of the tenancy.
- HACN determination that a unit selected by the applicant is not in compliance with HQS.
- HACN determination that the unit is not in accordance with HQS because of the family size or composition.

HACN will provide participants with the opportunity to request an informal hearing. An informal hearing may be requested for any of the following reasons:

- A determination of the family's annual or adjusted income, and the use of such income to compute the housing assistance payment.
- A determination of the appropriate utility allowance (if any) for tenant-paid utilities from HACN's utility allowance schedule.
- A determination of the family unit size under HACN's voucher subsidy standards.
- A determination to terminate assistance for a participant family because of the family's action or failure to act (see §982.552).
- A determination to terminate assistance because the participant family has been absent from the assisted unit for longer than the maximum period permitted under HACN policy and HUD rules.

An informal hearing is **not required** to be provided for any of the following reasons:

- Discretionary administrative determinations by HACN.
- General policy issues or class grievances.

- Establishment of the PHA schedule of utility allowances for families in the program.
- HACN determination not to approve an extension of the voucher term.
- HACN determination not to approve a unit or tenancy.
- HACN determination that an assisted unit is not in compliance with HQS. (However, the PHA must provide the opportunity for an informal hearing for a decision to terminate assistance for a breach of the HQS caused by the family as described in §982.551(c).)
- HACN determination that the unit is not in accordance with HQS because of the family size.
- A determination by HACN to exercise or not to exercise any right or remedy against the owner under a HAP contract.

Both the informal reviews and informal hearings may be conducted either in person or by phone.

### **Scheduling Reviews / Hearings**

When HACN receives a request for an informal hearing, a hearing shall be scheduled in a reasonably expeditious manner. The notification of the hearing will contain:

- The date and time of the hearing
- Determination to terminate a Family Self-Sufficiency Contract, withhold supportive services, or propose forfeiture of the family's escrow account.
- The location where the hearing will be held
- The family's right to bring evidence, witnesses, legal, or other representation at the family's expense.
- The right to view any documents or evidence in the possession of HACN upon which HACN based the proposed action and, at the family's expense, to obtain a copy of such documents prior to the hearing
- A notice to the family that HACN may request a copy of any documents or evidence the family will use at the hearing

### **Hearing Procedures**

After a hearing date is set, the family may request to reschedule only upon showing good cause, which is defined as an unavoidable conflict, which seriously affects the health, safety, or welfare of the family.

If a family does not appear at a scheduled hearing and has not rescheduled the hearing in advance, the family must contact HACN within 24 hours, excluding weekends and holidays. HACN will reschedule the hearing only if the family can show good cause for the failure to appear.

Families have the right to:

- Present written or oral objections to HACN's determination
- Examine file documents, which are the basis for HACN's action, and all documents submitted to the Hearing Officer
- Copy any relevant documents at their own expense
- Present any information or witnesses pertinent to the issue of the hearing
- Request that HACN staff be available or present at the hearing to answer questions pertinent to the case
- Be represented by legal counsel, advocate, or other designated representative at his or her own expense.
- If the family requests copies of documents relevant to the hearing, HACN will make the copies for the families and assess a charge of 25 cents per copy. In no case will the family be allowed to remove the file from HACN's office.

HACN has the right to:

- Present evidence and any information pertinent to the issue of the hearing
- Be notified if the family intends to be represented by legal counsel, advocate, or another party
- Examine and copy any documents to be used by the family prior to the hearing

- Have its attorney present
- Have staff and other witnesses present

The Informal Hearing shall be conducted by the Hearing Officer appointed by HACN who is neither the person who made or approved the decision, nor a subordinate of that person.

The hearing shall concern only the issues for which the family has received the opportunity for hearing. Evidence presented at the hearing may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

No documents may be presented which have not been provided to the other party before the hearing, if requested. Documents include records and regulations. The Hearing Officer may ask the family for additional information and/or might adjourn the hearing in order to reconvene, at a later date, before reaching a decision.

If the family misses an appointment or deadline ordered by the Hearing Officer, the action of HACN shall take effect and another hearing will not be granted.

The Hearing Officer will determine whether the action, inaction, or decision of HACN is legal in accordance with HUD regulations and HACN's Administrative Plan based upon the evidence and testimony provided at the hearing.

Factual determinations relating to the individual circumstances of the family will be based on a preponderance of the evidence presented at the hearing.

A notice of the hearing findings shall be provided in writing to HACN and the family within 14 calendar days and shall include a clear summary of the decision and reasons for the decision. If the decision involves money owed, the amount owed, and the date the decision goes into effect.

HACN is not bound by hearing decisions:

- Which concern matters in which HACN is not required to provide an opportunity for a hearing
- Which conflict with or contradict HUD regulations or requirements
- Which conflict with or contradict Federal, State or local law
- Which exceed the authority of the person conducting the hearing

HACN shall send a letter to the participant, if it determines that HACN is not bound by the Hearing Officer's determination within 14 calendar days from the date of the original determination. The letter shall include HACN's reasons for its decision.

All requests for a hearing, supporting documentation, and a copy of the final decision will be retained on file.

## **Requirements to pass the Health & Safety Inspection**

### **Housing Quality Standards (HQS)**

Housing units approved under the HCV Rental Assistance Programs must meet all Housing Quality Standards (HQS). The following HQS information is not a complete inspection listing but covers many broad areas to assist landlords and families to prepare for inspections. Please note: each unit inspected may present a different set of unique conditions not covered in this general list.

- All utilities must be turned on and operational.
- Light bulbs must be installed in all open sockets.
- Closets will be inspected.

- Roaches and rats will cause the unit to fail.
- All appliances must be installed and working properly.
- A general rule-of-thumb is that the building and all equipment are safe, in good repair, and operate as designed.

**Kitchen:**

The stove or range with oven must be present, installed, and working properly. Every knob must be present, working properly, and not broken. The oven must work.

Make sure both parts of the lock meet. Locks must be secure. Windows with storm windows must still have locks that work properly. Storm windows cannot be substituted for regular windows.

Windows must be weather-tight. Make sure panes are caulked/puttied into the frames.

Windows that allow serious drafts to enter the unit will fail.

A properly working refrigerator must be in the unit. It must have a grill or kick plate securely attached to the bottom, if designed for one.

Dishwashers and garbage disposals must work properly or be repaired, replaced or removed.

**Windows:**

All windows that may be reached from the outside must have a lock that works.

There cannot be any broken windows. Minor cracks may be sealed. Broken windows or windows with large cracks must be replaced.

All windows that were designed to open must be able to open, close, stay open without the use of a prop, and lock properly. If paint prevents the windows from opening, they must be pried open.

All living rooms and bedrooms must have at least one window. At least one window in each of these rooms must open.

If burglar bars are installed on bedroom windows, at least one set of burglar bars in each bedroom must be able to be opened without the assistance of tools or keys. Otherwise, they must be removed.

If screens are present on windows, they must be in good condition. Torn screens may be repaired, replaced, or removed.

**Doors:**

All doors leading to the outside must be airtight. Check the weather stripping. Make sure air and/or daylight do not come in around the doors (i.e., top, bottom, and sides).

All doors leading to the outside must lock securely. A chain lock is not acceptable as the only lock on the door.

Double-keyed locks, requiring a key to open from the inside are not acceptable.

Screens on doors must be in good condition. Torn screens may be repaired, replaced, or removed.

**Ceiling and Walls:**

Ceilings and walls must be in good condition. There can be no loose surface material like falling paper, crumbling sheetrock or plaster.

There can be no bulges or cracks that cause ceilings or walls to be unstable.

**Floors:**

The entire floor must be sturdy with no weak or rotting boards.

There cannot be any tripping hazards. A wrinkled carpet, loose or torn carpet or linoleum, bulges in the floor, and obstructions (i.e., cords running across thresholds/doorways) are examples of tripping hazards.

**Electricity:**

Electrical hazards will cause the unit to fail inspection. Electrical hazards include missing, broken, or cracked cover plates, light switch plates and receptacles, a protruding electrical box, an extension cord located where it can be stepped on, and inadequate electrical wiring. Extension cords cannot be extended from room to room.

Electrical wires located on the outside of a unit must be of the type manufactured for exterior use, marked as such, and be securely attached. If the exterior wiring is not marked for exterior use, it must be enclosed in conduit and be securely attached to the unit.

Interior electrical wiring installed on the outside of a wall must be enclosed in metal sheathing, unless is it Romex and is



located high enough so that it cannot be touched by objects.

Light fixtures must be securely attached to the ceiling or wall.

The living room and bedrooms must have at least one permanent light fixture and one electrical outlet or two electrical outlets that work.

The kitchen must have one permanent light fixture and at least one electrical outlet.

The bathroom must have a permanent light fixture.

Every room must have some form of lighting (natural or artificial).

Any evidence of a short in the electrical wiring will cause the unit to fail inspection.

Three pronged outlets must be grounded or protected by a GFCI.

#### **Exterior Light Fixtures:**

Exterior outlets must have covers designed for exterior use. These outlets must be grounded.

All exterior light fixtures must have bulbs and globes, if designed for globes. Exterior/outdoor use only light bulbs must be installed in all open sockets for fixtures designed without globes.

#### **Paint:**

If the house was built prior to 1978 and there is a child under the age of six living in the unit, the unit must be free of cracking, scaling, chipping, flaking, and peeling paint. This applies to both the interior and exterior of the unit.

The defective paint must be properly stabilized in accordance with HUD Regulations on Lead Based Paint Hazards in housing receiving Federal Assistance.

#### **Foundation and Roof:**

The foundation must be sturdy, keep air and water out, and be free of severe cracks, missing bricks and signs of recent settling.

The roof must be sturdy and keep air and water out of the unit. A leak will cause the unit to fail.

#### **Plumbing:**

There must be hot and cold running water at the kitchen sink, the bathroom sink, and the bathtub/shower.

All faucets must be present and working properly. Sink sprayers must work or be repaired, replaced or removed and the hole covered.

A leak in the pipes will cause the unit to fail.

Water or sewage leaking under the house or in the yard will cause the unit to fail.

#### **Bathroom:**

Bathrooms must have a window that opens to the exterior of the unit, or an exhaust vent system that works properly.

The toilet must flush properly and be secured to the floor.

The toilet seat must be free of cracks and be secured to the toilet.

Bathrooms must have a sink with a gas trap (P-trap) under the sink.

Bathrooms must have a shower or tub that works properly.

#### **Heating System:**

Gas heaters must be vented properly or disconnected and the gas line capped.

There must be a permanently installed heat source, gas, or electric, sufficient to heat every room in the unit.

The heating system must be present and working even if the unit is inspected in the summer months.

The flue vent on a gas heater must extend through the roof to the outside and have a rain cap attached properly and securely.

The unit must have a safe system for heating the dwelling unit. Air conditioning must be in proper operating condition.

The dwelling unit must not contain unvented room heaters that burn gas, oil, or kerosene. Portable electric room heaters or kitchen stoves with built-in heating units are not acceptable as a primary source of heat for units. Owners must provide a vented or electric permanent heat source.

**Water Heater:**

Water heater must be visible for inspection. The water heater must be enclosed unless it is in a garage, basement, or an enclosed utility room (meaning there is not a door leading from the utility room to the exterior of the unit). An acceptable material is sheetrock or any non-flammable material.

The flue vent on the gas water heater must extend through the roof to the outside with a rain cap properly and securely attached.

A gas water heater must have oxygen. The enclosure cannot be completely airtight. There must be some form of ventilation for the enclosure. The flame has to have enough oxygen to burn blue in color. A duct pipe from the attic to the flame level can be used to provide this ventilation.

There must be a temperature/pressure relief (TPR) valve and a discharge line on all water heaters. If the water heater has a manufactured opening for the TPR valve, the valve must be installed in that opening.

If there is not a manufactured opening, the TPR valve can be located on the hot water line. However, the stem on the TPR valve must extend into the water heater and the tag must be accessible on the TPR valve.

At no point can the discharge line extend upward.

Discharge lines must meet the following guidelines and conform to at least one of the listed standards for the material used. An acceptable standard must be listed on the discharge line.

From the International Plumbing Code (IPC) 2009 (Fourth Printing):

Section 504.6 Requirements for discharge piping. The discharge piping serving a pressure relief valve, temperature relief valve, or combination thereof shall:

- Not be directly connected to the drainage system.
- Discharge through an air gap located in the same room as the water heater.
- Not be smaller than the diameter of the outlet of the valve served and shall discharge full size to the air gap.
- Serve a single relief device and shall not connect to piping serving any other relief device or equipment.
- Discharge to the floor, to the pan serving the water heater or storage tank, to a waste receptor or to the outdoors.
- Discharge in a manner that does not cause personal injury or structural damage.
- Discharge to a termination point that is readily observable by the building occupants.
- Not be trapped.
- Be installed so as to flow by gravity.
- Not terminate more than 6 inches (152 mm) above the floor or waste receptor.
- Not have a threaded connection at the end of such piping.
- Not have valves or tee fittings.
- Be constructed of those materials listed in Section 605.4 or materials tested, rated and approved for such use in accordance with ASME A112.4.1.
- 605.4 Water distribution pipe. Water distribution pipe shall conform to NSF 61 and shall conform to one of the standards listed in Table 605.4 (please see the table on the following page). All hot water distribution pipe and

**Porches:**

The steps to the unit must be secure. Cement blocks or loose rocks are not acceptable.

If there are three or more steps, there must be at least one handrail.

If the porch is over 30" high (at any given point), there must be a guardrail around the porch where height exceeds 30".

**Smoke Detectors & Fire Extinguishers:**

All units must be equipped with at least one smoke detector installed on the ceiling or wall in the hall between the bedrooms.

If the bedrooms are separated by another room, there must be a working smoke detector installed on the ceiling just outside each bedroom that is separated from the other bedrooms.

A working smoke detector must be installed on each floor/level of the unit (includes basements, but excludes attics).

Units occupied by hearing-impaired persons must be equipped with a smoke detector system specifically designed for the hearing-impaired and be located in each bedroom occupied by a hearing-impaired person.

Landlords may assess penalties to any tenant who tampers with or disconnects a smoke alarm.

All multi-family style complex units must have a charged, in date fire extinguisher.

**Unattached Buildings:**

The interior of unattached garages or outbuildings will be inspected unless the garage or outbuilding has been padlocked by the owner/landlord and the family denied access. The exterior of unattached garages and outbuildings will always be inspected. Unattached buildings must be free from electrical hazards.

If the house was built prior to 1978 and there is a child under the age of six living in the unit, the unattached building must be free of deteriorated paint. If deteriorated paint is present, it must be stabilized in accordance with HUD Regulations on Lead Based Paint Hazards in housing receiving Federal Assistance.

Unattached buildings must not have any broken windows.

Unattached buildings must be free from all potentially hazardous conditions.

**Basements and Storm Cellars:**

Basements and storm cellars must be free from electrical hazards.

If the house was built before 1978 and there is a child under the age of 6 living in the unit the basement or storm cellar must be free from cracking, scaling, flaking, chipping and peeling paint. If deteriorated paint is present, it must be stabilized in accordance with HUD Regulations on Lead Based Paint Hazards in housing receiving Federal Assistance.

Three or more steps leading to basements or storm cellars must have at least one securely installed handrail.

Basements and storm cellars must be free from all potentially hazardous conditions.

**Vermin:**

A roach, bedbug, or rat infestation will fail a unit.

**Exterior:**

Rotted, broken, or missing boards on soffit, fascia, or eaves must be replaced or repaired.

Defective or missing siding must be repaired.

Broken and falling gutters must be replaced, repaired, or removed.

Debris, such as, trash, old appliances, and broken tree limbs should be removed from the yard.

Fences with rotted boards, protruding nails or loose panels present a hazard. These must be repaired, replaced, or removed.

**General Health and Safety:**

Elevators and boiler/chiller systems inspection reports will be requested.

**Mobile Homes:**

A mobile home must be tied down securely at each corner. The inspector must be able to view the tie downs.

There must be two exits from the mobile home. There must be steps by both doors. If there are three or more steps, there must be at least one handrail.

Cranks for roll out windows must be present.





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# Protect Your Family From Lead in Your Home

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United States  
Environmental  
Protection Agency



United States  
Consumer Product  
Safety Commission



United States  
Department of Housing  
and Urban Development

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

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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
- How lead affects health
- 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).



## **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](http://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 soil off shoes before entering your house.

# Lead Gets into the Body in Many Ways

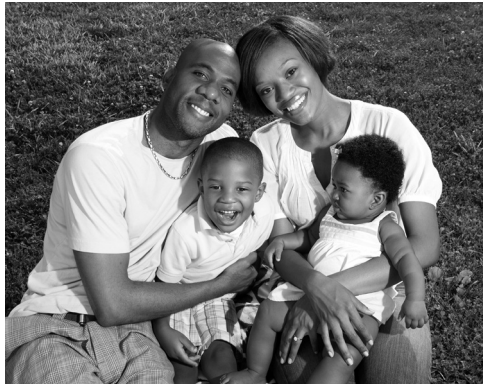
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## Adults and children can get lead into their bodies if they:

- 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.



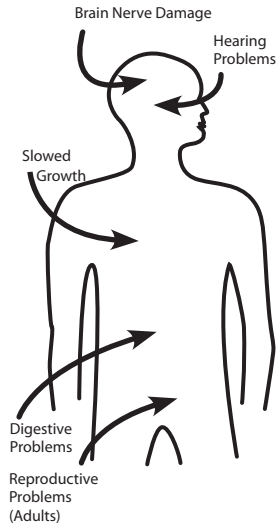
# Health Effects of Lead

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**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

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**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.**

## Where Lead-Based Paint Is Found

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

**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.<sup>2</sup>

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](http://epa.gov/lead).

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<sup>1</sup> "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.

<sup>2</sup> "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

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**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.

# Checking Your Home for Lead

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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 sample 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

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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](http://epa.gov/lead), or call **1-800-424-LEAD (5323)** for a list of contacts in your area.<sup>3</sup>

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<sup>3</sup> Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

## What You Can Do Now to Protect Your Family

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**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.

## Reducing Lead Hazards

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**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.



## Reducing Lead Hazards, continued

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**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](http://epa.gov/lead), or call 1-800-424-LEAD.

# Renovating, Repairing or Painting a Home with Lead-Based Paint

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**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
  - 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](http://epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

## Other Sources of Lead

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### Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

### Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.\*

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](http://epa.gov/safewater) for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

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\* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

## Other Sources of Lead, continued

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- **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.<sup>4</sup>
- 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.

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<sup>4</sup> In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. 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.

## For More Information

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### **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/safewater](http://epa.gov/safewater) and [hud.gov/lead](http://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](http://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](http://cpsc.gov) or [saferproducts.gov](http://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/safewater](http://epa.gov/safewater), 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**.

# U. S. Environmental Protection Agency (EPA)

## Regional Offices

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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  
5 Post Office Square, Suite 100, OES 05-4  
Boston, MA 02109-3912  
(888) 372-7341

**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 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 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 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 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact  
U.S. EPA Region 6  
1445 Ross Avenue, 12th Floor  
Dallas, TX 75202-2733  
(214) 665-2704

**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 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 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 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

## **Consumer Product Safety Commission (CPSC)**

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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](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov)

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

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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 for 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/](http://hud.gov/offices/lead/)

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# **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 and babies 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).



# Are You a Victim of Housing Discrimination?

Fair Housing is Your Right!

If you have been denied your housing rights...you may have experienced unlawful discrimination.



U.S. Department of Housing and Urban-Development

## WHERE TO MAIL YOUR FORM OR INQUIRE ABOUT YOUR CLAIM

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

#### NEW ENGLAND OFFICE

Fair Housing Hub  
U.S. Dept. of Housing and Urban Development  
Thomas P. O'Neill, Jr. Federal Building  
10 Causeway Street, Room 321  
Boston, MA 02222-1092  
Telephone (617) 994-8320 or 1-800-827-5005  
Fax (617) 565-7313 • TTY (617) 565-5453  
E-mail: [Complaints\\_office\\_01@hud.gov](mailto:Complaints_office_01@hud.gov)

### For New Jersey and New York:

#### NEW YORK/NEW JERSEY OFFICE

Fair Housing Hub  
U.S. Dept. 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  
E-mail: [Complaints\\_office\\_02@hud.gov](mailto:Complaints_office_02@hud.gov)

### Dakota, For Delaware, District of Columbia, Maryland, Utah, and Wyoming: Pennsylvania, Virginia, and West Virginia:

#### MID-ATLANTIC OFFICE

Fair Housing Hub  
U.S. Dept. of Housing and Urban Development  
The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107  
Telephone (215) 656-0663 or 1-888-799-2085  
Fax (215) 656-3419 • TTY (215) 656-3450  
E-mail: [Complaints\\_office\\_03@hud.gov](mailto:Complaints_office_03@hud.gov)

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

#### SOUTHEAST/CARIBBEAN OFFICE

Fair Housing Hub  
U.S. Dept. 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  
Fax (404) 331-1021 • TTY (404) 730-2654  
E-mail: [Complaints\\_office\\_04@hud.gov](mailto:Complaints_office_04@hud.gov)

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

#### MIDWEST OFFICE

Fair Housing Hub  
U.S. Dept. of Housing and Urban Development  
Ralph H. Metcalfe Federal Building  
77 West Jackson Boulevard, Room 2101  
Chicago, IL 60604-3507  
Telephone (312) 886-2837 or 1-800-765-9372  
Fax (312) 886-2837 • TTY (312) 353-7143  
E-mail: [Complaints\\_office\\_05@hud.gov](mailto:Complaints_office_05@hud.gov)

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

#### SOUTHWEST OFFICE

Fair Housing Hub  
U.S. Dept. 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  
E-mail: [Complaints\\_office\\_06@hud.gov](mailto:Complaints_office_06@hud.gov)

### For Iowa, Kansas, Missouri and Nebraska:

#### GREAT PLAINS OFFICE

Fair Housing Hub  
U.S. Dept. 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  
E-mail: [Complaints\\_office\\_07@hud.gov](mailto:Complaints_office_07@hud.gov)

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

#### ROCKY MOUNTAINS OFFICE

Fair Housing Hub  
U.S. Dept. 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  
E-mail: [Complaints\\_office\\_08@hud.gov](mailto:Complaints_office_08@hud.gov)

### For Arizona, California, Hawaii, and Nevada:

#### PACIFIC/HAWAII OFFICE

Fair Housing Hub  
U.S. Dept. of Housing and Urban Development  
600 Harrison Street, Third Floor  
San Francisco, CA 94107-1300  
Telephone (415) 489-6524 or 1-800-347-3739  
Fax (415) 489-6558 • TTY (415) 436-6594  
E-mail: [Complaints\\_office\\_09@hud.gov](mailto:Complaints_office_09@hud.gov)

### For Alaska, Idaho, Oregon, and Washington:

#### NORTHWEST/ALASKA OFFICE

Fair Housing Hub  
U.S. Dept. 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  
E-mail: [Complaints\\_office\\_10@hud.gov](mailto:Complaints_office_10@hud.gov)

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

U.S. Dept. 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

To file electronically, visit: [www.hud.gov](http://www.hud.gov)

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PLACE  
POSTAGE  
HERE

MAIL TO:

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Public Reporting Burden for this collection of information is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

The Department of Housing and Urban Development is authorized to collect this information by Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, (P.L. 100-430); Title VI of the Civil Rights Act of 1964, (P.L. 88-352); Section 504 of the Rehabilitation Act of 1973, as amended, (P.L. 93-112); Section 109 of Title I- Housing and Community Development Act of 1974, as amended, (P.L. 97-35); Americans with Disabilities Act of 1990, (P.L. 101-336); and by the Age Discrimination Act of 1975, as amended, (42 U.S.C. 6103).

The information will be used to investigate and to prosecute housing discrimination complaints. The information may be disclosed to the United States Department of Justice for its use in filing a pattern of practice suits of housing discrimination or the prosecution of the person(s) who committed that discrimination where violence is involved; and to State or local fair housing agencies that administer substantially equivalent fair housing laws for complaint processing. 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.



# HOUSING DISCRIMINATION INFORMATION

Departamento de Vivienda y Desarrollo Urbano Oficina de Derecho Equitativo a la Vivienda  
U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity

**Instructions:** (Please type or print) Read this form carefully. Try to answer all questions. If you do not know the answer or a question does not apply to you, leave the space blank. You have one year from the date of the alleged discrimination to file a complaint. Your form should be signed and dated.

---

Your Name

---

Your Address

---

City

State

Zip Code

---

Best time to call Your Daytime Phone No Evening Phone No

**Who else can we call if we cannot reach you?**

---

Contact's Name

Best Time to call

---

Daytime Phone No

Evening Phone No

---

Contact's Name

Best Time to call

---

Daytime Phone No

Evening Phone No

**1**

**What happened to you?**

How were you discriminated against?

For example: were you refused an opportunity to rent or buy housing? Denied a loan? Told that housing was not available when in fact it was? Treated differently from others seeking housing? State briefly what happened.

Form HUD-903.1 (1/02)

OMB Approval No. 2529-0011 (exp. 1/31/2011)

## HOUSING DISCRIMINATION INFORMATION

Departamento de Vivienda y Desarrollo Urbano    Oficina de Derecho Equitativo a la Vivienda  
U.S. Department of Housing and Urban Development    Office of Fair Housing and Equal Opportunity

## Why do you think you are a victim of housing discrimination?

Is it because of your:

**2**

• race • color • religion • sex • national origin • familial status (families with children under 18) • disability?

For example: were you denied housing because of your race? Were you denied a mortgage loan because of your religion? Or turned down for an apartment because you have children?

Briefly explain why you think your housing rights were denied and circle the factor(s) listed above that you believe apply.

**3**

## Who do you believe discriminated against you?

For example: was it a landlord, owner, bank, real estate agent, broker, company, or organization?

Identify who you believe discriminated against you.

---

Name

---

Address

**4**

## Where did the alleged act of discrimination occur?

For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home? And it occur at a bank or other lending institution? Provide the address.

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Address

---

City

State

Zip Code

**5**

## When did the last act of discrimination occur?

Enter the date

\_\_\_\_/\_\_\_\_/\_\_\_\_

Is the alleged discrimination continuing or ongoing?

Yes No \_\_\_\_\_

---

Signature

Date

Send this form to HUD or to the fair housing agency nearest you. If you are unable to complete this form, you may call that office directly. See address and telephone listings on back page.



## It is Unlawful to Discriminate in Housing Based on These Factors...

- Race
- Color
- National origin
- Religion
- Sex
- Familial status (families with children under the age of 18, or who are expecting a child)
- Handicap (if you or someone close to you has a disability)

## If You Believe Your Rights Have Been Violated...

- HUD or a State or local fair housing agency is ready to help you file a complaint.
- After your information is received, HUD or a State or local fair housing agency will contact you to discuss the concerns you raise.

Detach here. Fold and close with glue or tape (no staples)



Keep this information for your records.

Date you mailed your information to HUD:

\_\_\_\_/\_\_\_\_/\_\_\_\_

Address to which you sent the information:

Office

Telephone

Street

City

State

Zip Code

If you have not heard from HUD or a State or local fair housing agency within three weeks from the date you mailed this form, you may call to inquire about the status of your complaint. See address and telephone listings on back page.

## ARE YOU A VICTIM OF HOUSING DISCRIMINATION?

“The American Dream of having a safe and decent place to call ‘home’ reflects our shared belief that in this nation, opportunity and success are within everyone’s reach.

Under our Fair Housing laws, every citizen is assured the opportunity to build a better life in the home or apartment of their choice — regardless of their race, color, religion, sex, national origin, family status or disability.”

Alphonso Jackson  
Secretary

## HOW DO YOU RECOGNIZE HOUSING DISCRIMINATION

Under the Fair Housing Act, it is Against the Law to:

- Refuse to rent to you or sell you housing
- Tell you housing is unavailable when in fact it is available
- Show you apartments or homes only in certain neighborhoods
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Advertise housing to preferred groups of people only
- Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms or conditions on a mortgage loan
- Deny you property insurance
- Conduct property appraisals in a discriminatory manner
- Refuse to make reasonable accommodations for persons with a disability if the accommodation may be necessary to afford such person a reasonable and equal opportunity to use and enjoy a dwelling.
- Fail to design and construct housing in an accessible manner
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with his/her fair housing rights



## APPLYING FOR HUD HOUSING ASSISTANCE?

# THINK ABOUT THIS... **IS FRAUD WORTH IT?**

### DO YOU REALIZE...?

- If you commit fraud to obtain assisted housing from HUD, you could be:
- Evicted from your apartment or house.
- Required to repay all overpaid rental assistance you received.
- Fined up to \$10,000.
- Imprisoned for up to five years.
- Prohibited from receiving future assistance.
- Subject to State and local government penalties.

### DO YOU KNOW THAT...

- You are committing fraud if you sign a form knowing that you provided false or misleading information.
- The information you provide on housing assistance application and recertification forms will be verified.
- The local housing agency, HUD, or the Office of Inspector General will check the income and asset information you provide with other Federal, State, or local governments and with private agencies.
- Certifying false information is fraud



**So Be Careful!**



## ASK QUESTIONS!

If you don't understand something on the application or recertification forms, always ask questions. It's better to be safe than sorry.

When you fill out your application and yearly recertification for assisted housing from HUD make sure your answers to the questions are accurate and honest.

### You must include:

- All sources of income and changes in income (raise or bonus) you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.
- Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.
- All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.
- All income from assets, such as interest from savings and checking accounts, stock dividends, etc.
- Any business or asset (your home) that you sold in the last two years at less than full value.
- The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.



## Watch Out for Housing Assistance Scams!

- Don't pay money to have someone fill out housing assistance application and recertification forms for you.
- Don't pay money to move up on a waiting list.
- Don't pay for anything that is not covered by your lease.
- Get a receipt for any money you pay especially if you pay in cash.
- Get a written explanation if you are required to pay for anything other than rent (maintenance, utility charges, or fees).

*The U.S. Department of Housing and Urban Development (HUD) Office of Inspector General (OIG) is the Department's law enforcement and auditing arm and is responsible for investigating complaints of fraud, waste and mismanagement in HUD funded programs.*

### **REPORTING FRAUD**

*Serious allegations of fraud should be reported to your local  
HUD Office of Inspector General or to the HUD OIG Hotline at:*

<http://www.hudoig.gov/report-fraud>