### Rent Range Estimator

# RENT RANGE ESTIMATOR

- rental unit that you can afford according to HUD/HACP The Rent Range Estimator is a tool to help you select a guidelines.
- The amounts shown are estimates for the 3 most common utility scenarios.
- The amounts shown include what HACP will pay AND what you will pay.
- It is your guide. The information should not be shared.
- The estimated rent amounts are based on your reported income.
- If your adjusted income is zero you cannot exceed these amounts.

# RENT RANGE ESTIMATOR

## Example 1

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John Briefer

Voucher Bedroom Size

L

Adjusted Income

**Number of Dependents** 

\$0.00

Your HACP Contact
John Specialist
john.specialist@Hacp.org
412-555-9999

### **Estimated Monthly Rent Amounts**

For:	Joe Briefer		Voucher Size (No. of Bedrooms)	<u>4</u>	
	<del></del>	_	<u></u>		

### **APARTMENT**

Rent Range to Consider			
Landlord pays ALL utilities	\$1,107	to	\$1,107
Tenant pays Gas & Electric	\$974	to	\$974
Tenant pays ALL utilities	\$826	to	\$826

### **TOWNHOUSE / ROWHOUSE**

Rent Range to Consider			
Landlord pays ALL utilities	\$1,107	to	\$1,107
Tenant pays Gas & Electric	\$919	to	\$919
Tenant pays ALL utilities	\$771	to	\$771

### SINGLE FAMILY DETACHED

Rent Range to Consider			
Landlord pays ALL utilities	\$1,107	to	\$1,107
Tenant pays Gas & Electric	\$801	to	\$801
Tenant pays ALL utilities	\$735	to	\$735

NOTE: If income = \$0.00 you cannot exceed these amounts

These are estimates

This is your guide. The information is not meant to be shared

This guide shows rents that can be charged NOT THE AMOUNT THAT HACP WILL PAY

### Please initial below indicating that you understand the following:

The above amounts are the estimated maximum rent amounts based on your most recent reported income and/or verified income

I must report any income change in writing within ten days of the change and this may affect my maximum rent amounts.

Any income changes may affect my maximum contract rent and my rent portion. My counselor will provide an updated affordability sheet only after the change has been verified.

X	<u>.</u>	
Tenant Signature		Date

# RENT RANGE ESTIMATOR

## Example 2

Name

John Briefer

Voucher Bedroom Size

L

Adjusted Income

**Number of Dependents** 

\$654.00

Your HACP Contact
John Specialist
john.specialist@Hacp.org
412-555-9999

### **Estimated Monthly Rent Amounts**

For: Joe Briefer Voucher Size 4
(No. of Bedrooms)

### **APARTMENT**

Rent Range to Consider			
Landlord pays ALL utilities	\$1,107	to	\$1,172
Tenant pays Gas & Electric	\$974	to	\$1,039
Tenant pays ALL utilities	\$826	to	\$891

### TOWNHOUSE / ROWHOUSE

Rent Range to Consider		eren . Name en	and the second
Landlord pays ALL utilities	\$1,107	to	\$1,172
Tenant pays Gas & Electric	\$919	to ·	\$984
Tenant pays ALL utilities	\$771	to	\$836

### **SINGLE FAMILY DETACHED**

Rent Range to Consider			
Landlord pays ALL utilities	\$1,107	to	\$1,172
Tenant pays Gas & Electric	\$801	to	\$866
Tenant pays ALL utilities	\$735	to	\$800

### NOTE: If income = \$0.00 you cannot exceed these amounts

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The above amounts are the estimated maximum rent amounts based on your most recent reported income and/or verified income

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Any income changes may affect my maximum contract rent and my rent portion. My counselor will provide an updated affordability sheet only after the change has been verified.

X		
Tenant Signature		Date

# Documents for Signature



Housing Choice Voucher Program (Section 8) Department

### Family Obligations 24 CFR Section 982.551, as amended by MtW

- 1. The family must supply any information that HACP or HUD determines to be necessary including submission of required evidence of citizenship or eligible immigration status.
- 2. The family must supply any information requested by HACP or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition.
- 3. The family must disclose and verify social security numbers and sign and submit consent forms for obtaining information.
- 4. Any information supplied by the family must be true and complete.
- 5. The family is responsible for any Housing Quality Standards (HQS) breach by the family caused by failure to pay tenant-provided utilities or appliances, or damages to the dwelling unit or premises beyond normal wear and tear caused by any member of the household or guest.
- 6. The family must allow HACP to inspect the unit at reasonable times and after reasonable notice, as described in Chapter 8 of this plan.
- 7. The family must not commit any serious or repeated violation of the lease.

HACP will determine if a family has committed serious or repeated violations of the lease based on available evidence, including but not limited to, a court-ordered eviction, or an owner's notice to evict.

Serious and repeated lease violations will include, but not be limited to, nonpayment of rent, disturbance of neighbors, destruction of property, or living or housekeeping habits that causes damage to the unit or premises and criminal activity. Generally, the criteria to be used is whether the reason for the eviction was through no fault of the tenant or guests.

8. The family must notify HACP and the owner before moving out of the unit or terminating the lease.

The family must comply with lease requirements regarding written notice to the owner.

The family must provide written notice to HACP at the same time the owner is notified.

- 9. The family must promptly give HACP a copy of any owner eviction notice.
- 10. The family must use the assisted unit for residence by the family. The unit must be the family's only residence.
- 11. The composition of the assisted family residing in the unit must be approved by HACP. The family must promptly notify HACP in writing of the birth, adoption, or court-awarded custody of a child. The family must also promptly notify HACP in writing of the marriage of a household member. The family must request HACP approval to add any other family member as an occupant of the unit.
- 12. The request to add a family member must be submitted in writing and approved prior to the person moving into the unit. HACP will determine eligibility of the new member, including members added through marriage, in accordance with the policies in Chapter 3.
- 13. The family must promptly notify HACP in writing if any family member no longer lives in the unit.
- 14. If HACP has given approval, a foster child or a live-in aide may reside in the unit. HACP has the discretion to adopt reasonable policies concerning residency by a foster child or a live-in aide, and to define when HACP consent may be given or denied. For policies related to the request and approval/disapproval of foster children, foster adults, and live-in aides, see Chapter 3 (Sections I.K and I.M), and Chapter 11 (Section II.B).

- 15. The family must not sublease the unit, assign the lease, or transfer the unit.
  - Subleasing includes receiving payment to cover rent and utility costs by a person living in the unit who is not listed as a family member.
- 16. The family must supply any information requested by HACP to verify that the family is living in the unit or information related to family absence from the unit.
- 17. The family must promptly notify HACP when the family is absent from the unit.
  - Notice is required under this provision only when all family members will be absent from the unit for an extended period. An extended period is defined as any period greater than 30 calendar days. Written notice must be provided to HACP at the start of the extended absence.
- 18. The family must pay utility bills and provide and maintain any appliances that the owner is not required to provide under the lease [Form HUD-52646, Voucher].
- 19. The family must not own or have any interest in the unit, (other than in a cooperative and owners of a manufactured home leasing a manufactured home space).
- 20. Family members must not commit fraud, bribery, or any other corrupt or criminal act in connection with the program. (See Chapter 14, Program Integrity for additional information).
- 21. Family members must not engage in drug-related criminal activity or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises. See Chapter 12 for HUD and HACP policies related to drug-related and violent criminal activity.
- 22. Members of the household must not engage in abuse of alcohol in a way that threatens the health, safety or right to peaceful enjoyment of the other residents and persons residing in the immediate vicinity of the premises. See Chapter 12 for a discussion of HUD and HACP policies related to alcohol abuse.
- 23. An assisted family or member of the family must not receive HCV program assistance while receiving another housing subsidy, for the same unit or a different unit under any other federal, state or local housing assistance program.
- 24. A family must not receive HCV program assistance while residing in a unit owned by a parent, child, grandparent, grandchild, sister or brother of any member of the family, unless HACP has determined (and has notified the owner and the family of such determination) that approving rental of the unit, notwithstanding such relationship, would provide reasonable accommodation for a family member who is a person with disabilities. [Form HUD-52646, Voucher]
- 25. Members of the household must participant in the Family Self-Sufficiency program in cases were Hardship on the minimum rent apply.

Tenant	Date
	•
HACP	Date



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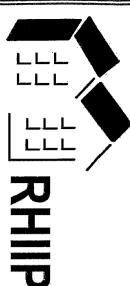
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Tenant	Date
	•
HACP	Date



U.S. Department of Housing and Urban Development

Office of Public and Indian Housing (PIH)



RENTAL HOUSING INTEGRITY IMPROVEMENT PROJECT

# What You Should Know About BIV

A Guide for Applicants & Tenants of Public Housing & Section 8 Programs

### What is EIV?

The Enterprise Income Verification (EIV) system is a web-based computer system that contains employment and income information of individuals who participate in HUD rental assistance programs. All Public Housing Agencies (PHAs) are required to use HUD's EIV system.

# What information is in EIV and where does it come from?

HUD obtains information about you from your local PHA, the Social Security Administration (SSA), and U.S. Department of Health and Human Services (HHS).

HHS provides HUD with wage and employment information as reported by employers; and unemployment compensation information as reported by the State Workforce Agency (SWA).

SSA provides HUD with death, Social Security (SS and Supplemental Security Income (SSI) information.

### What is the EIV information used for?

Primarily, the information is used by PHAs (and management agents hired by PHAs) for the following purposes to:

- Confirm your name, date of birth (DOB), and Social Security Number (SSN) with SSA.
- Verify your reported income sources and amounts.
- Confirm your participation in only one HUD rental assistance program.
- Confirm if you owe an outstanding debt to any PHA.
- Confirm any negative status if you moved out of a subsidized unit (in the past) under the Public Housing or Section 8 program.

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Follow up with you, other adult household members, or your listed emergency contact regarding deceased household members.

EIV will alert your PHA if you or anyone in your household has used a false SSN, failed to report complete and accurate income information, or is receiving rental assistance at another address. Remember, you may receive rental assistance at only one home!

EIV will also alert PHAs if you owe an outstanding debt to any PHA (in any state or U.S. territory) and any negative status when you voluntarily or involuntarily moved out of a subsidized unit under the Public Housing or Section 8 program. This information is used to determine your eligibility for rental assistance at the time of application.

The information in EIV is also used by HUD, HUD's Office of Inspector General (OIG), and auditors to ensure that your family and PHAs comply with HUD rules.

Overall, the purpose of EIV is to identify and prevent fraud within HUD rental assistance programs, so that limited taxpayer's dollars can assist as many eligible families as possible. EIV will help to improve the integrity of HUD rental assistance programs.

# Is my consent required in order for information to be obtained about me?

Yes, your consent is required in order for HUD or the PHA to obtain information about you. By law, you are required to sign one or more consent forms. When you sign a form HUD-9886 (Federal Privacy Act Notice and Authorization for Release of Information) or a PHA consent form (which meets HUD standards), you are giving HUD and the PHA your consent for them to obtain information about you for the purpose of determining your eligibility and amount of rental assistance. The information collected about you will be used only to determine your eligibility for the program, unless you consent in writing to authorize additional uses of the information by the PHA.

<u>Note:</u> If you or any of your adult household members refuse to sign a consent form, your request for initial or continued rental assistance may be denied. You may also be terminated from the HUD rental assistance program.

### What are my responsibilities?

As a tenant (participant) of a HUD rental assistance program, you and each adult household member must disclose complete and accurate information to the PHA, including full name, SSN, and DOB; income information; and certify that your reported household composition (household members), income, and expense information is true to the best of your knowledge.

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Remember, you must notify your PHA if a household member dies or moves out. You must also obtain the PHA's approval to allow additional family members or friends to move in your home <u>prior</u> to them moving in.

## What are the penalties for providing false information?

Knowingly providing false, inaccurate, or incomplete information is **FRAUD** and a **CRIME**.

If you commit fraud, you and your family may be subject to any of the following penalties:

- Eviction
- Termination of assistance
- Repayment of rent that you should have paid had you reported your income correctly
- Prohibited from receiving future rental assistance for a period of up to 10 years
- 5. Prosecution by the local, state, or Federal prosecutor, which may result in you being fined up to \$10,000 and/or serving time in jail.

Protect yourself by following HUD reporting requirements. When completing applications and reexaminations, you must include all sources of income you or any member of your household receives.

If you have any questions on whether money received should be counted as income or how your rent is determined, ask your PHA. When changes occur in your household income, contact your PHA immediately to determine if this will affect your rental assistance.

### What do I do if the EIV information is incorrect?

Sometimes the source of EIV information may make an error when submitting or reporting information about you. If you do not agree with the EIV information, let your PHA know.

If necessary, your PHA will contact the source of the information directly to verify disputed income information. Below are the procedures you and the PHA should follow regarding incorrect EIV information.

Debts owed to PHAs and termination information reported in EIV originates from the PHA who provided you assistance in the past. If you dispute this information, contact your former PHA directly in writing to dispute this information and provide any documentation that supports your dispute. If the PHA determines that the disputed information is incorrect, the PHA will update or delete the record from EIV.

Employment and wage information reported in EIV originates from the employer. If you dispute this information, contact the employer in writing to dispute and request correction of the disputed employment and/or wage information. Provide your PHA with a copy of the letter that you sent to the employer. If you are unable to get the employer to correct the information, you should contact the SWA for assistance.

Unemployment benefit information reported in EIV originates from the SWA. If you dispute this information, contact the SWA in writing to dispute and request correction of the disputed unemployment benefit information. Provide your PHA with a copy of the letter that you sent to the SWA.

Death, SS and SSI benefit information reported in EIV originates from the SSA. If you dispute this information, contact the SSA at (800) 772–1213, or visit their website at: <a href="https://www.socialsecurity.gov">www.socialsecurity.gov</a>. You may need to visit your local SSA office to have disputed death information corrected.

Additional Verification. The PHA, with your consent, may submit a third party verification form to the provider (or reporter) of your income for completion and submission to the PHA.

You may also provide the PHA with third party documents (i.e. pay stubs, benefit award letters, bank statements, etc.) which you may have in your possession.

be a sign of identity theft. Sometimes someone else may use your SSN, either on purpose or by accident. So, if you suspect someone is using your SSN, you should check your Social Security records to ensure your income is calculated correctly (call SSA at (800) 772-1213); file an identity theft complaint with your local police department or the Federal Trade Commission (call FTC at (877) 438-4338, or you may visit their website at: <a href="http://www.ftc.gov">http://www.ftc.gov</a>). Provide your PHA with a copy of your identity theft complaint.

# Where can I obtain more information on EIV and the income verification process?

Your PHA can provide you with additional information on EIV and the income verification process. You may also read more about EIV and the income verification process on HUD's Public and Indian Housing EIV web pages at: http://www.hud.gox/offices/girkprograms@hthingvi.in.

The information in this Guide pertains to applicants and participants (tenants) of the following HUD-PIH rental assistance programs:

- Public Housing (24 CFR 960); and
- 2. Section 8 Housing Choice Voucher (HCV), (24 CFR 982); and
- (24 CFR 982); and 3. Section 8 Moderate Rehabilitation (24 CFR 882); and
  - Project-Based Voucher (24 CFR 983)

My signature below is confirmation that I have received this Guide.

Signature Date





Office of Public and Indian Housing (PIH)



RENTAL HOUSING INTEGRITY IMPROVEMENT PROJECT

### Know About EIV What You Should

**Public Housing & Section 8 Programs** A Guide for Applicants & Tenants of

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to any PHA (in any state or U.S. territory) and any EIV will also alert PHAs if you owe an outstanding debt time of application. to determine your eligibility for rental assistance at the Housing or Section 8 program. This information is used moved out of a subsidized unit under the Public negative status when you voluntarily or involuntarily

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February 2010

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be a sign of identity theft. Sometimes someone else may use your SSN, either on purpose or by accident. So, if you suspect someone is using your SSN, you should check your Social Security records to ensure your income is calculated correctly (call SSA at (800) 772-1213); file an identity theft complaint with your local police department or the Federal Trade Commission (call FTC at (877) 438-4338, or you may visit their website at: <a href="http://www.ftc.gov">http://www.ftc.gov</a>). Provide your PHA with a copy of your identity theft complaint.

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### Authorization for the Release of Information/ **Privacy Act Notice**

to the U.S. Department of Housing and Urban Development (HUD) and the Housing Agency/Authority (HA)

PHA requesting release of information; (Cross out space if none) (Full address, name of contact person, and date)

Housing Authority of the City of Pittsburgh 200 Ross Street Pittsburgh, PA 15216

Caster D. Binion, Executive Director

U.S. Department of Housing and Urban Development

Office of Public and Indian Housing

OMB CONTROL NUMBER: 2501-0014

exp. 1/31/2014

IHA requesting release of information: (Cross out space if none) (Full address, name of contact person, and date)

**Authority**: Section 904 of the Stewart B. McKinney Homeless Assistance Amendments Act of 1988, as amended by Section 903 of the Housing and Community Development Act of 1992 and Section 3003 of the Omnibus Budget Reconciliation Act of 1993. This law is found at 42 U.S.C. 3544.

This law requires that you sign a consent form authorizing: (1) HUD and the Housing Agency/Authority (HA) to request verification of salary and wages from current or previous employers; (2) HUD and the HA to request wage and unemployment compensation claim information from the state agency responsible for keeping that information; (3) HUD to request certain tax return information from the U.S. Social Security Administration and the U.S. Internal Revenue Service. The law also requires independent verification of income information. Therefore, HUD or the HA may request information from financial institutions to verify your eligibility and level of benefits.

**Purpose:** In signing this consent form, you are authorizing HUD and the above-named HA to request income information from the sources listed on the form. HUD and the HA need this information to verify your household's income, in order to ensure that you are eligible for assisted housing benefits and that these benefits are set at the correct level. HUD and the HA may participate in computer matching programs with these sources in order to verify your eligibility and level of benefits.

Uses of Information to be Obtained: HUD is required to protect the income information it obtains in accordance with the Privacy Act of 1974, 5 U.S.C. 552a. HUD may disclose information (other than tax return information) for certain routine uses, such as to other government agencies for law enforcement purposes, to Federal agencies for employment suitability purposes and to HAs for the purpose of determining housing assistance. The HA is also required to protect the income information it obtains in accordance with any applicable State privacy law. HUD and HA employees may be subject to penalties for unauthorized disclosures or improper uses of the income information that is obtained based on the consent form. Private owners may not request or receive information authorized by this form.

Who Must Sign the Consent Form: Each member of your household who is 18 years of age or older must sign the consent form. Additional signatures must be obtained from new adult members joining the household or whenever members of the household become 18 years of age.

Persons who apply for or receive assistance under the following programs are required to sign this consent form:

PHA-owned rental public housing

Turnkey III Homeownership Opportunities

Mutual Help Homeownership Opportunity

Section 23 and 19(c) leased housing

Section 23 Housing Assistance Payments

HA-owned rental Indian housing

Section 8 Rental Certificate

Section 8 Rental Voucher

Section 8 Moderate Rehabilitation

Failure to Sign Consent Form: Your failure to sign the consent form may result in the denial of eligibility or termination of assisted housing benefits, or both. Denial of eligibility or termination of benefits is subject to the HA's grievance procedures and Section 8 informal hearing procedures.

### Sources of Information To Be Obtained

State Wage Information Collection Agencies. (This consent is limited to wages and unemployment compensation I have received during period(s) within the last 5 years when I have received assisted housing benefits.)

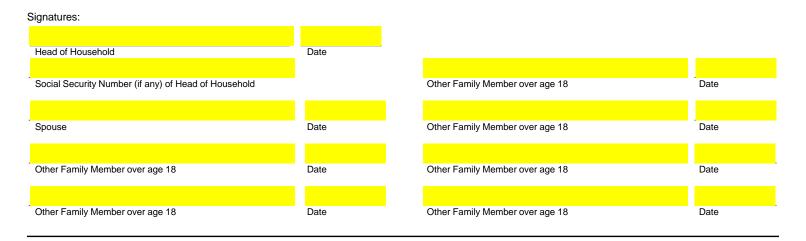
U.S. Social Security Administration (HUD only) (This consent is limited to the wage and self employment information and payments of retirement income as referenced at Section 6103(1)(7)(A) of the Internal Revenue Code.)

U.S. Internal Revenue Service (HUD only) (This consent is limited to unearned income [i.e., interest and dividends].)

Information may also be obtained directly from: (a) current and former employers concerning salary and wages and (b) financial institutions concerning unearned income (i.e., interest and dividends). I understand that income information obtained from these sources will be used to verify information that I provide in determining eligibility for assisted housing programs and the level of benefits. Therefore, this consent form only authorizes release directly from employers and financial institutions of information regarding any period(s) within the last 5 years when I have received assisted housing benefits.

Consent: I consent to allow HUD or the HA to request and obtain income information from the sources listed on this form for the purpose of verifying my eligibility and level of benefits under HUD's assisted housing programs. I understand that HAs that receive income information under this consent form cannot use it to deny, reduce or terminate assistance without first independently verifying what the amount was, whether I actually had access to the funds and when the funds were received. In addition, I must be given an opportunity to contest those determinations.

This consent form expires 15 months after signed.



Privacy Act Notice. Authority: The Department of Housing and Urban Development (HUD) is authorized to collect this information by the U.S. Housing Act of 1937 (42 U.S.C. 1437 et. seq.), Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), and by the Fair Housing Act (42 U.S.C. 3601-19). The Housing and Community Development Act of 1987 (42 U.S.C. 3543) requires applicants and participants to submit the Social Security Number of each household member who is six years old or older. Purpose: Your income and other information are being collected by HUD to determine your eligibility, the appropriate bedroom size, and the amount your family will pay toward rent and utilities. Other Uses: HUD uses your family income and other information to assist in managing and monitoring HUD-assisted housing programs, to protect the Government's financial interest, and to verify the accuracy of the information you provide. This information may be released to appropriate Federal, State, and local agencies, when relevant, and to civil, criminal, or regulatory investigators and prosecutors. However, the information will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Penalty: You must provide all of the information requested by the HA, including all Social Security Numbers you, and all other household members age six years and older, have and use. Giving the Social Security Numbers of all household members six years of age and older is mandatory, and not providing the Social Security Numbers will affect your eligibility. Failure to provide any of the requested information may result in a delay or rejection of your eligibility approval.

### **Penalties for Misusing this Consent:**

HUD, the HA and any owner (or any employee of HUD, the HA or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form.

Use of the information collected based on the form HUD 9886 is restricted to the purposes cited on the form HUD 9886. Any person who knowingly or willfully requests, obtains or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000.

Any applicant or participant affected by negligent disclosure of information may bring civil action for damages, and seek other relief, as may be appropriate, against the officer or employee of HUD, the HA or the owner responsible for the unauthorized disclosure or improper use.

You have been given a Request for Tenancy Approval (RFTA). You and your landlord must complete this form in it's entirety, and you must both sign where indicated. In the gray box on the front of the form, we indicate that you (or the owner) MUST submit verification of PAID state or local real estate taxes (city, county, school), fines or assessments as well as water and sewage when you turn in this form. When you turn in your RFTA, you should also provide updated income, asset and expense information. Mey Contract Drocess-Briefers If the RFTA is not completed in its entirety, it will not be accepted. Selected Information g Representative HACP Please initial

If your household experiences a change in income or family composition after the unit has been scheduled for inspection, the affordability of the unit will be redetermined. NOTE: Failure to provide updated income, asset, & expense information will prolong the lease writing process and, subsequently, the initial HACP payment to the owner. If the unit is determined to be affordable, or if you sign a rent burden letter, HACP will schedule an inspection of your new unit. NOTE: It may take up to 30 days HACP will review and determine if the unit meets the affordability guidelines. DETERMINATION AFTER THE INSPECTION IS SCHEDULED If you do not sign the letter, HACP will void your request for this unit. This review is conducted before your new unit is scheduled for inspection. If your portion of rent exceeds 40% of your monthly gross income, you will be required to sign a rent burden letter. If you do not sign the letter, DETERMINATION WHEN THE RFTA IS SUBMITTED If you sign the rent burden letter, the process will continue. You will have the option to sign a new rent burden letter. **AFFORDABILITY** There will be no additional negotiations with LL If the unit is determined to not be affordable: your request for this unit will be voided. for your inspection to be scheduled. 20 29 2a 2b 2

Once your unit **PASSES** inspection, if you have provided your Housing Specialist with all requested documentation, HACP will provide you with an estimated rent letter in the mail. Please do not call your Housing Specialist at this point. 3

### PAYMENT / WHEN YOU CAN MOVE IN

- HACP will pay it's portion of rent only after the HACP lease and HAP agreement have been executed by both you and your new landlord. 4
- The lease and HAP agreement must be executed no later than 60 calendar days after the effective date. If these documents have not been executed within 60 days after the effective date, a new effective date must be approved by the landlord. 49
- The lease effective date can be either the 1st or 16th of a month depending on the date that your unit passes inspection. However, your actual move in date is decided by you and your new landlord. 5

CHANGES IN INCOME OR FAMILY COMPOSITION

You are obligated to provide written notification of any change in family composition or family income within 10 days of the change My signature below indicates that I have read and completely understand the contents of this form in its entirety. The undersigned further agrees that his or her HACP Representative explained this form in its entirety and conveyed the opportunity to ask any relevant questions regarding the moving process and/or this form upon receipt.

TENANT SIGNATURE

DATE

### Voucher

Housing Choice Voucher Program

### U.S. Department of Housing and Urban Development Office of Public and Indian Housing

OMB No. 2577-0169 (exp. 07/31/2007)

Public Reporting Burden for this collection of information is estimated to average 0.05 hours 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.

This collection of information is authorized under Section 8 of the U.S. Housing Act of I937 (42 U.S.C. 1437f). The information is used to authorize a family to look for an eligible unit and specifies the size of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program.

Please read entire document before completing form	Voucher Number		
Fill in all blanks below. Type or print clearly.			
Insert unit size in number of bedrooms. (This is the number of bedrooms for which the Family qualifies, and is used in determining the amount of assistance to be paid on behalf of the Family to the owner.)			
Date Voucher Issued (mm/dd/yyyy)     Insert actual date the Voucher is issued to the Family.	2. Issue Date (mm/c	id/yyyy)	
3. Date Voucher Expires (mm/dd/yyyy) Insert date sixty days after date Voucher is issued. (See Section 6 of this	3. Expiration Date	mm/dd/yyyy)	
<ol> <li>Date Extension Expires (if applicable)(mm/dd/yyyy) (See Section 6. of this form)</li> </ol>		4. Date Extension E	xpires (mm/dd/yyýý)
5. Name of Family Representative	6. Signature of Family Represent	ative	Date Signed (mm/dd/yyyy)
7. Name of Public Housing Agency (PHA)			
8. Name and Title of PHA Official	9. Signature of RHA Official		Date Signed (mm/dd/yyyy)

### 1. Housing Choice Voucher Program

- A. The public housing agency (PHA) has determined that the above named family (item 5) is eligible to participate in the housing choice voucher program. Under this program, the family chooses a decent, safe and sanitary unit to live in. If the owner agrees to lease the unit to the family under the housing choice voucher program, and if the PHA approves the unit, the PHA will enter into a housing assistance payments (HAP) contract with the owner to make monthly payments to the owner to help the family pay the rent.
- B. The PHA determines the amount of the monthly housing assistance payment to be paid to the owner. Generally, the monthly housing assistance payment by the PHA is the difference between the applicable payment standard and 30 percent of monthly adjusted family income. In determining the maximum initial housing assistance payment for the family, the PHA will use the payment standard in effect on the date the tenancy is approved by the PHA. The family may choose to rent a unit for more than the payment standard, but this choice does not change the amount of the PHA's assistance payment. The actual amount of the PHA's assistance payment will be determined using the gross rent for the unit selected by the family.

### 2. Voucher

A. When issuing this voucher the PHA expects that if the family finds an approvable unit, the PHA will have the money available to enter into a HAP contract with the owner. However, the PHA is under no obligation to the family, to any owner, or to any other person, to approve a tenancy. The PHA does not have any liability to any party by the issuance of this voucher.

- B. The voucher does not give the family any right to participate in the PHA's housing choice voucher program. The family becomes a participant in the PHA's housing choice voucher program when the HAP contract between the PHA and the owner takes effect.
- C. During the initial or any extended term of this voucher, the PHA may require the family to report progress in leasing a unit at such intervals and times as determined by the PHA.

### 3. PHA Approval or Disapproval of Unit or Lease

- A. When the family finds a suitable unit where the owner is willing to participate in the program, the family must give the PHA the request for tenancy approval (on the form supplied by the PHA), signed by the owner and the family, and a copy of the lease, including the HUD-prescribed tenancy addendum. Note: Both documents must be given to the PHA no later than the expiration date stated in item 3 or 4 on top of page one of this voucher.
- B. The family must submit these documents in the manner that is required by the PHA. PHA policy may prohibit the family from submitting more than one request for tenancy approval at a time.
- C. The lease must include, word-for-word, all provisions of the tenancy addendum required by HUD and supplied by the PHA. This is done by adding the HUD tenancy addendum to the lease used by the owner. If there is a difference between any provisions of the HUD tenancy addendum and any provisions of the owner's lease, the provisions of the HUD tenancy addendum shall control.

- D. After receiving the request for tenancy approval and a copy of the lease, the PHA will inspect the unit. The PHA may not give approval for the family to lease the unit or execute the HAP contract until the PHA has determined that all the following program requirements are met: the unit is eligible; the unit has been inspected by the PHA and passes the housing quality standards (HQS): the rent is reasonable; and the landlord and tenant have executed the lease including the HUD-prescribed tenancy addendum.
- E. If the PHA approves the unit, the PHA will notify the family and the owner, and will furnish two copies of the HAP contract to the owner.
  - 1. The owner and the family must execute the lease.
  - The owner must sign both copies of the HAP contract and must furnish to the PHA a copy of the executed lease and both copies of the executed HAP contract.
  - 3. The PHA will execute the HAP contract and return an executed copy to the owner.
- F. If the PHA determines that the unit or lease cannot be approved for any reason, the PHA will notify the owner and the family that:
  - The proposed unit or lease is disapproved for specified reasons, and
  - If the conditions requiring disapproval are remedied to the satisfaction of the PHA on or before the date specified by the PHA, the unit or lease will be approved.

### 4. Obligations of the Family

- A. When the family's unit is approved and the HAP contract is executed, the family must follow the rules listed below in order to continue participating in the housing choice voucher program.
- B. The family must:
  - 1. Supply any information that the PHA or HUD determines to be necessary including evidence of citizenship or eligible immigration status, and information for use in a regularly scheduled neexamination 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 the PHA to verify that the family is living in the unit or information related to family absence from the unit.
  - 4. Promptly notity the PHA in writing when the family is away from the unition an extended period of time in accordance with PHA policies.
  - 5. Allow the PHA to inspect the unit at reasonable times and after reasonable notice.
  - Notify the PHA and the owner in writing before moving out of the unit or terminating the lease.
  - 7. Useathe assisted unit for residence by the family. The unit must be the family's only residence.
  - 8. Promptly notify the PHA in writing of the birth, adoption, or court-awarded custody of a child.
  - Request PHA written approval to add any other family member as an occupant of the unit.

- Promptly notify the PHA in writing if any family member no longer lives in the unit.
- 11. Give the PHA a copy of any owner eviction notice.
- Pay utility bills and provide and maintain any appliances that the owner is not required to provide under the lease.
- C. Any information the family supplies must be true and complete.
- D. The family (including each family member) must not:
  - 1. Own or have any interest in the unit (other than in a cooperative, or the owner of a manufactured home leasing a manufactured home space).
  - 2. Commit any serious or repeated violation of the lease.
  - 3. Commit fraud, bribery or any other corrupt or caminnal act in connection with the program.
  - 4. Engage in drug-related criminal activity or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
  - 5. Sublease or let the writ or assign the lease or transfer the unit.
  - 6. Receive housing choice voucher 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.
    - Damage the unit or premises (other than damage from ordinary wear and tear) or permit any guest to damage the unit of premises.
  - 8. Receive housing choice voucher program housing assistance while residing in a unit owned by a parent, child, grandparent, grandchild, sister or brother of any member of the family, unless the PHA has determined (and has notified the owner and the family of such determination) that approving rental of the unit, notwithstanding such relationship, would provide reasonable accommodation for a family member who is a person with disabilities.
  - 9. Engage in abuse of alcohol in a way that threatens the health, safety or right to peaceful enjoyment of the other residents and persons residing in the immediate vicinity of the premises.

### 5. Illegal Discrimination

If the family has reason to believe that, in its search for suitable housing, it has been discriminated against on the basis of age, race, color, religion, sex, disability, national origin, or familial status, the family may file a housing discrimination complaint with any HUD Field Office in person, by mail, or by telephone. The PHA will give the family information on how to fill out and file a complaint.

### 6. Expiration and Extension of Voucher

The voucher will expire on the date stated in item 3 on the top of page one of this voucher unless the family requests an extension in writing and the PHA grants a written extension of the voucher in which case the voucher will expire on the date stated in item 4. At its discretion, the PHA may grant a family's request for one or more extensions of the initial term.

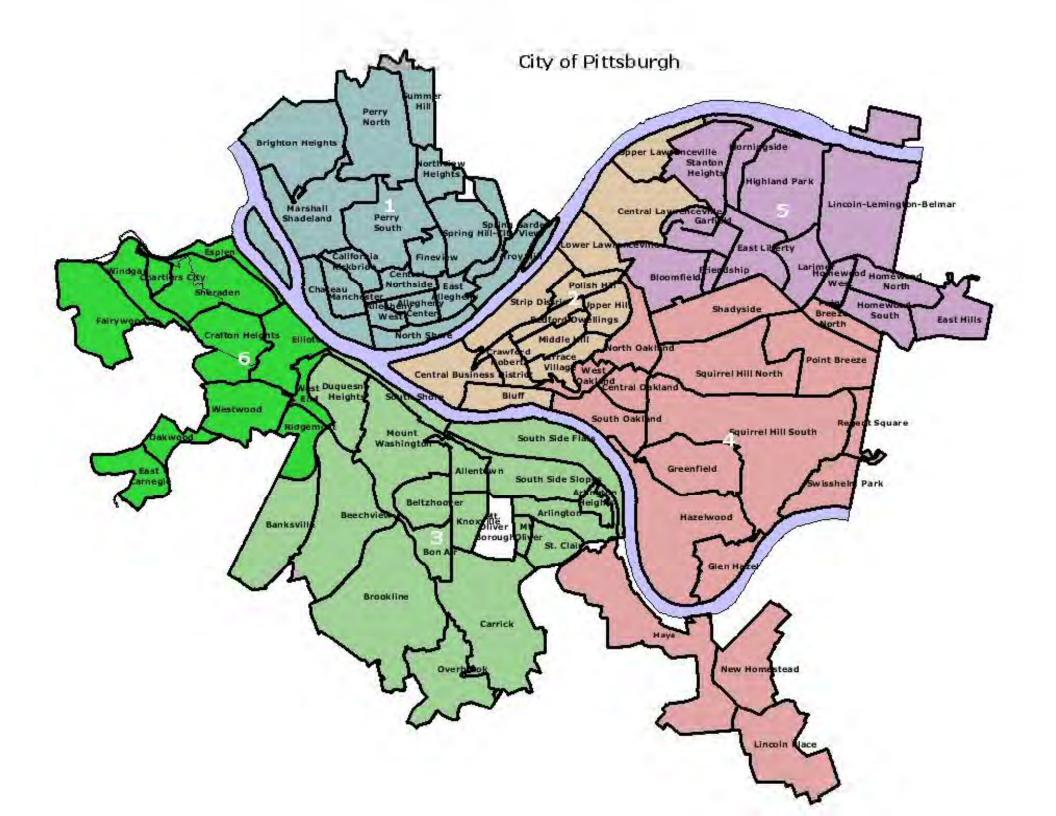


Housing Choice Voucher Program 200 Ross Street – 7<sup>th</sup> Floor Pittsburgh, PA 15219 (412) 456-5090 Fax: (412) 456-5224 www.hacp.org

Walk-in Days: Monday, Wednesday & Friday 8:00 a.m. – 5:00 p.m.

### **VOUCHER TERM, EXTENSIONS, AND SUSPENSIONS**

- The initial voucher term will be 90 calendar days.
- The family must submit a Request for Tenancy Approval and proposed lease within the 90-day period unless HACP grants an extension.
- HACP will approve extensions to the voucher term only in the following circumstances:
  - o If an applicant or participant needs and requests an extension of the voucher term as a reasonable accommodation to make the program accessible to and usable by a family member with disabilities, HACP will extend the voucher term up to the term reasonably required for that purpose.
  - o If HACP determines that an applicant or participant needs additional search time beyond the initial term due to reasons beyond the family's control, as determined by HACP. Following is a list of extenuating circumstances that HACP may consider in making its decision. The presence of these circumstances does not guarantee that an extension will be granted:
    - Serious accident, illness or death in the family
    - Other family emergency
    - Obstacles due to employment
    - Whether family size or other special requirements make finding a unit difficult
- Any request for an additional extension must include the reason(s) an additional extension is necessary. HACP may require the family to provide documentation to support the request.
- All requests for extensions to the voucher term must be submitted to HACP prior to the expiration date of the voucher (or extended term of the voucher).
- HACP will decide whether to approve or deny an extension. HACP's decision to deny a request for an extension of the voucher term is not subject to informal review.
- The Authority may require additional conditions as part of any extension, such as weekly reporting.
- Upon submittal of a completed Request for Tenancy Approval (RFTA) form, HACP will suspend the term of the voucher. "Suspension" means stopping the clock on a family's voucher term from the time a family submits the RFTA until the time HACP approves or denies the request. This policy allows families the full term to find a unit, and does not penalize the family for the number of days during which HACP is considering their request. A family may not submit a second RFTA before HACP finalizes action on the first RFTA. HACP's determination not to suspend a voucher term is not subject to informal review.
- Once a family's housing choice voucher term (including any suspensions and extensions) expires, the family is no longer eligible to search for housing under the program. If an applicant family's voucher term expires before the family has submitted an approved Request for Tenancy Approval (RFTA), HACP will require the family to reapply for assistance when the wait list is next opened.
- HACP will notify the family in writing that the voucher term has expired and that the family must reapply in order to be placed on the waiting list.



### LANDLORD CONTACT SHEET

### Please keep a record of the people that you contact and your experience so that we may help you and others in a search for housing.

CONTACT	PHONE	ADDRESS	AREA/AGENCY	COMMENTS



### **Housing Choice Voucher Program**

200 Ross Street, 7<sup>th</sup> Floor Pittsburgh, PA 15219 412-456-5090, fax: 412-456-5224 www.hacp.org

### THINGS TO REMEMBER AFTER YOUR BRIEFING

Once a unit is located, the "Request for Tenancy Approval" (RFTA) must be submitted to the reception desk of the Housing Choice Voucher Program (Section 8 Department) located at 200 Ross Street, 7<sup>th</sup> Floor, Pittsburgh, PA 15219 along with copies of the paid real estate taxes (City of Pittsburgh & School and Allegheny County), water, sewage and all updated income information. The RFTA will not be accepted without these documents! Once the RFTA and required information are received and reviewed by the Inspection Staff, it will be assigned to an Inspector. The new owner will then be notified of the date and time of the Initial Inspection.

To receive an extension, you must come to the Housing Choice Voucher Program (Section 8 Department) Office with your voucher, RFTA and all updated income information.

Once your unit passes inspection, a letter will be sent to you within 10 days stating the effective date of the lease and your portion of the rent.

If a unit is not approved within 120 days, your voucher will expire; and you will no longer be on the program.

Tenant Signature



### **Housing Choice Voucher Program**

200 Ross Street, 7<sup>th</sup> Floor Pittsburgh, PA 15219 412-456-5090, fax: 412-456-5224 www.hacp.org

### Things You Need to Know

- Contact the Portability Specialist or your Housing Specialist if you have any questions. If you do not understand something, please ask. The Portability Specialist and/or your Housing Specialist will answer your questions, or acquire the information for you.
- Providing false, incomplete or inaccurate information on your recertification form will jeopardize continued housing assistance.
- There are penalties that apply if you knowingly omit information or give false information.
- There are penalties for committing fraud. The United States Department of Housing and Urban Development (HUD) places a high priority on preventing fraud. If your recertification forms contain false or incomplete information, you may be:
  - Evicted from your unit
  - Required to repay all overpaid rental assistance you received.
  - Fined
  - Imprisoned
  - Prohibited from receiving future assistance.
- You must provide updated information at least once a year. This program requires you to report
  any changes in income or family/household composition within 30 days of the actual date of
  change. On your recertification forms, you must report:
  - Any change resulting in a decrease in family income or tenant rent.
  - Any increase in the family's monthly gross income over \$100.00.
  - Any change in family composition. Adjustments will be made to the tenant rent only if such change in family composition results in an increase of more than \$100 in the family's gross monthly income.
  - All assets you or your family/household members own and any asset that was sold in the last two (2) years for less than its full market value.
- BEWARE OF FRAUD! If you encounter fraud, report it immediately to your Housing Specialist. The following are a few fraud schemes:
  - Do not pay for anything not covered in your lease.
  - Retain receipts for any money you paid.
  - Request written explanation if you are required to pay any money other than rent (such as maintenance charges)
  - If you are aware of anyone who has falsified an application, or if anyone tries to persuade you to make false statements, report them to your Housing Specialist.



Housing Choice Voucher Department 200 Ross Street, 7<sup>th</sup> Floor Pittsburgh, PA 15219 (412) 456-5090 Fax: (412) 456-5224 www.hacp.org

### **General Guide to Why Units Fail Inspection**

### **Exterior**

- 1. Peeling or flaking paint anywhere in the unit.
- 2. Unsafe or rotted porches, steps, and handrails.
- 3. Rotted or missing gutters and downspouts.
- 4. Handrails must be present for any stairways with four or more steps.
- 5. Roof leaks.
- 6. Condition of yard.
- 7. Foundation: leaking, crumbling, pointing of brick or missing brick.
- 8. Bad sidewalks.
- 9. Condition of steps: cracking or crumbling.

### **Interior**

### Walls / Ceiling

- 1. No flaking or peeling paint.
- 2. No cracks or holes
- 3. Check for water damage.



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### Windows / Doors

- 1. Must have locks that operate.
- 2. Must be airtight.
- 3. No rotted sashes and frames.
- 4. No holes.
- 5. No cracked or broken glass.

### Floor

- 1. Weak or broken boards.
- 2. Missing or broken linoleum.

### Handrails

1. Must be present on all interior/exterior stairways, which have four or more steps.

### **Furnace**

- 1. Properly vented / operable.
- 2. Heat source must be in all rooms.



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### **Fire Safety**

- 1. Smoke alarms on every floor.
- 2. Fire exits for anything over three floors.

### **Plumbing**

- 1. Code workable faucets.
- 2. No leaks.
- 3. Proper ventilation of flue on hot water tank.
- 4. Hot water tank must have pressure relief valve and discharge pipe within 8 inches of the floor.
- 5. No exposed plumbing in bathroom.

### **Electrical**

- 1. Code wiring.
- 2. At least 100 amps and proper fuse box cover.
- 3. No floor outlets.
- 4. No exposed wiring (no missing switch plates or duplex covers).
- 5. Proper illumination (1 overhead and 2 outlets).
- 6. Fixtures must be intact (no missing or broken).
- 7. No extension cord outlets.

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

### A Good Place to Live!

### Introduction

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

### **Housing Quality Standards**

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

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

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

### The Section 8 Certificate Program and Housing Voucher Program

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

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

### The Requirements

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

### 1. Living Room

### The Living Room must have:

### Ceiling

A ceiling that is in good condition.

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

### Walls

Walls that are in good condition.

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

### **Electricity**

At least two electric outlets, or one outlet and one permanent overhead light fixture. Do not count table or floor lamps, ceiling lamps plugged into a socket, and extension cords: they are not permanent.

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

### **Floor**

A floor that is in good condition.

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

### Window

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

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

### Lock

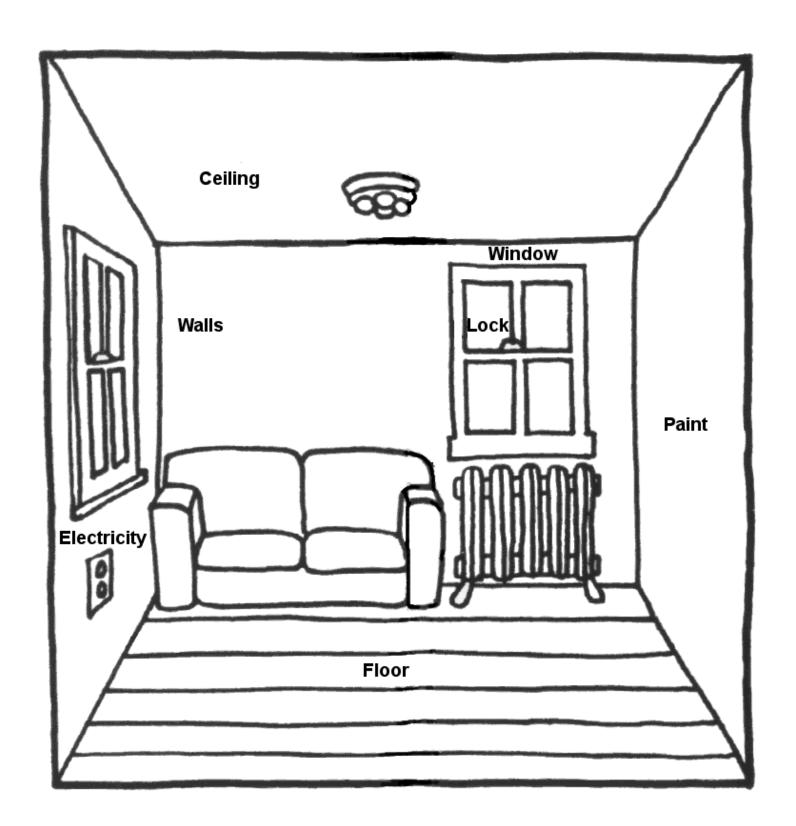
A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that cannot be reached from the ground. A window that cannot be opened is acceptable.

### **Paint**

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

### You should also think about:

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



### 2. Kitchen

### The Kitchen must have:

### Ceiling

A ceiling that is in good condition.

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

### Storage

Some space to store food.

### **Electricity**

At least one electric outlet and one permanent light fixture.

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

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

### Stove and Oven

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

### **Floor**

A floor that is in good condition.

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

### **Preparation Area**

Some space to prepare food.

### **Paint**

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

### Window

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

### Lock

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

### Walls

Walls that are in good condition.

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

### **Serving Area**

Some space to serve food.

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

### Refrigerator

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

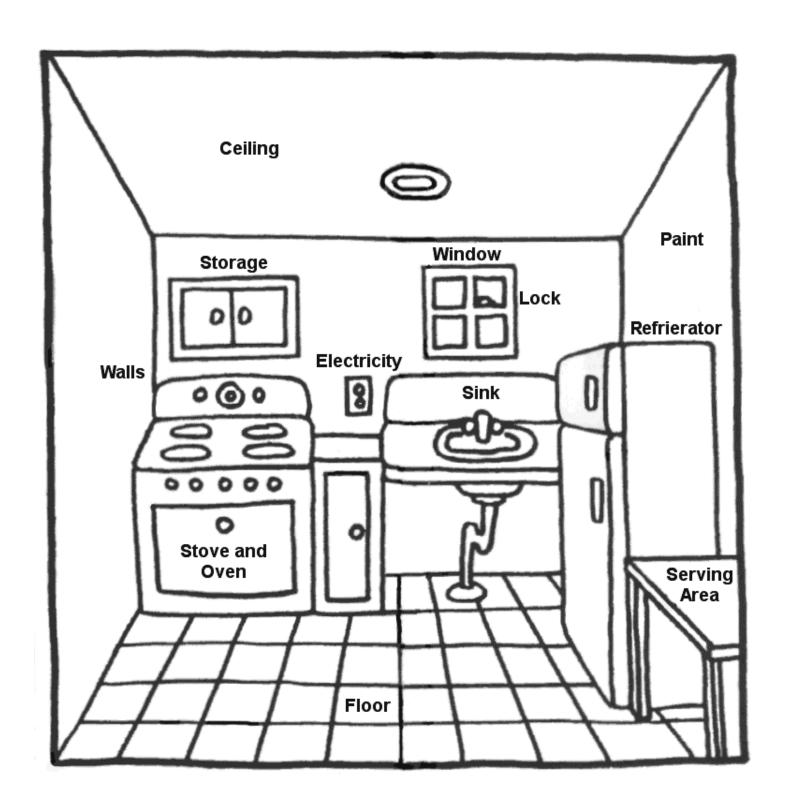
### Sink

A sink with hot and cold running water.

A bathroom sink will not satisfy this requirement.

### You should also think about:

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



# 3. Bathroom

### The Bathroom must have:

# Ceiling

A ceiling that is in good condition.

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

### Window

A window that opens or a working exhaust fan.

#### Lock

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

# **Toilet**

A flush toilet that works.

# **Tub or Shower**

A tub or shower with hot and cold running water.

#### Floor

A floor that is in good condition.

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

# **Paint**

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

#### Walls

Walls that are in good condition.

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

# **Electricity**

At least one permanent overhead or wall light fixture.

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

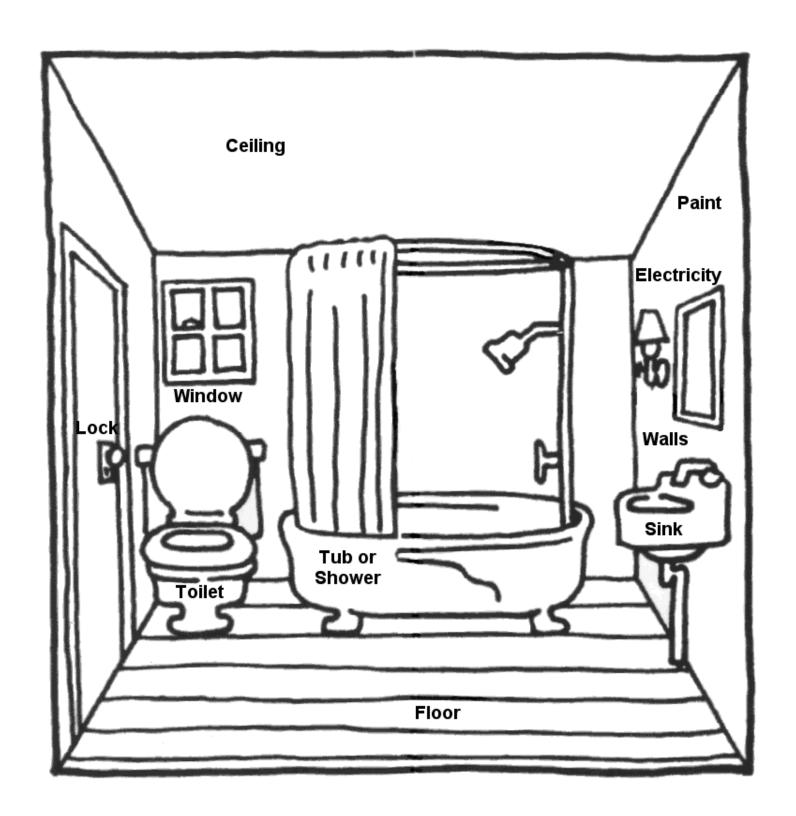
# Sink

A sink with hot and cold running water.

A kitchen sink will not satisfy this requirement.

# You should also think about:

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



# 4. Other Rooms

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

# Other Rooms Used for Living must have:

# Ceiling

A ceiling that is in good condition.

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

### Walls

Walls that are in good condition.

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

### **Paint**

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

# **Electricity in Bedrooms**

Same requirement as for living room.

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

# **Floor**

A floor that is in good condition.

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

### Lock

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

### Window

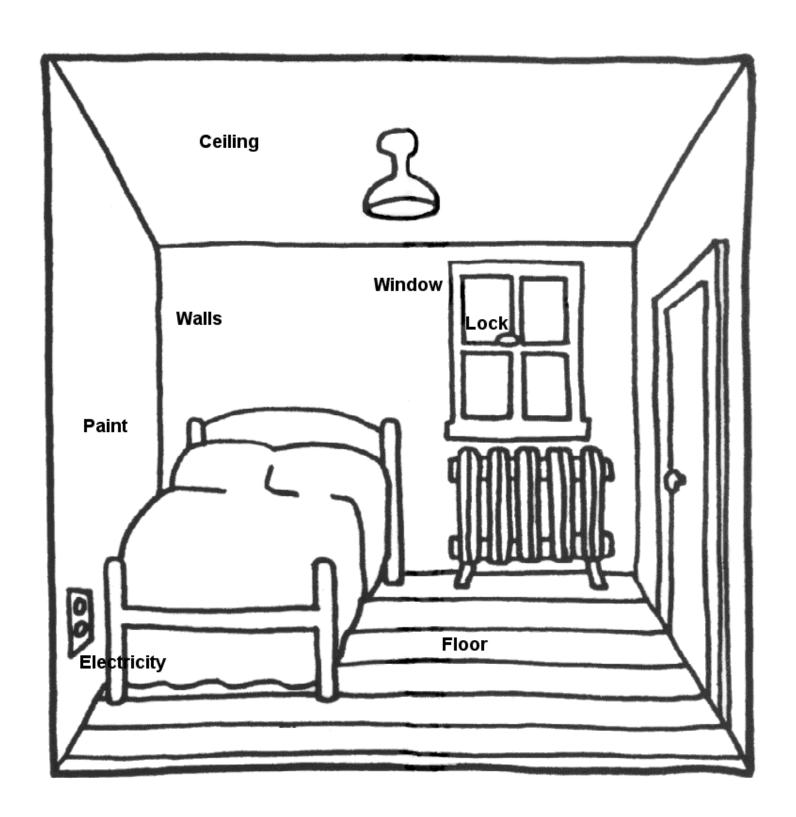
At least one window, which must be openable if it was designed to be opened, in every rooms used for sleeping. Every window must be in good condition.

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

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

# You should also think about:

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



# 5. Building Exterior, Plumbing, and Heating

# The Building must have:

# Roof

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

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

# **Outside Handrails**

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

# Walls

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

#### Foundation

A foundation in good condition that has no serious leaks.

# Water Supply

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

# Sewage

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

# Chimneys

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

### **Paint**

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

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

# Cooling

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

# **Plumbing**

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

# Water Heater

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

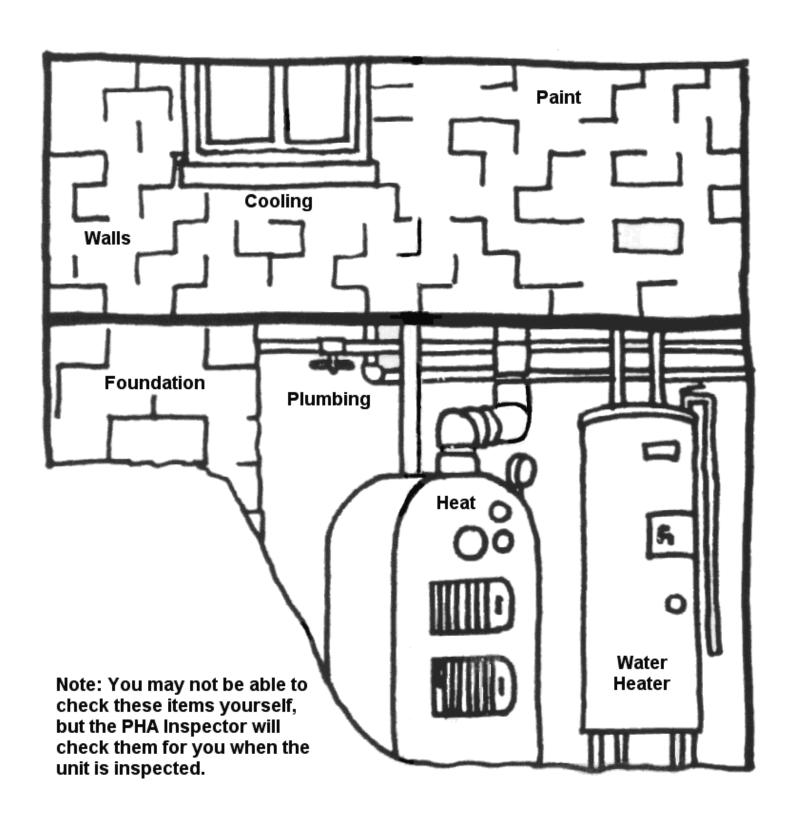
### Heat

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

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

# You should also think about:

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



# 6. Health and Safety

# The Building and Site must have:

# **Smoke Detectors**

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

# **Fire Exits**

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

### **Elevators**

Make sure the elevators are safe and work properly.

### **Entrance**

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

# Neighborhood

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

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

### Garbage

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

# Lights

Lights that work in all common hallways and interior stairs.

# Stairs and Hallways

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

### **Pollution**

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

# **Rodents and Vermin**

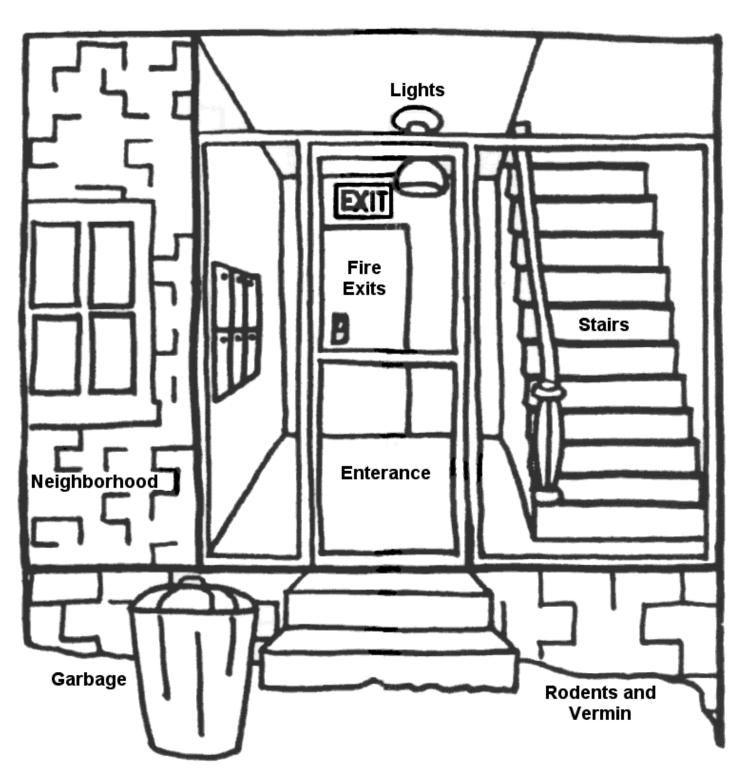
No sign of rats or large numbers of mice or vermin (like roaches).

# For Manufactured Homes: Tie Downs

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

# You should also think about:

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



Note: You may not be able to check these items listed here yourself, but the PHA Inspector will check them for you when the unit is inspected. Now that you have finished this booklet, you know that for a house or apartment to be a good place to live, it must meet two kinds of housing quality standards:

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

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

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

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

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

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

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

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

# **Responsibilities of the Public Housing Authority:**

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

# Responsibilities of the tenant:

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

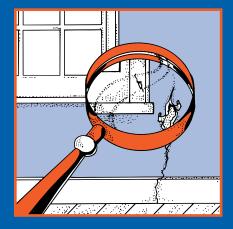
# Responsibilities of the owner:

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

# **Simple Steps To Protect Your Family From Lead Hazards**

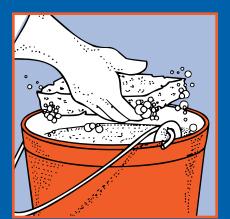
# If you think your home has high levels of lead:

- Get your young children tested for lead, even if they seem healthy.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods.
- Get your home checked for lead hazards.
- Regularly clean floors, window sills, and other surfaces.
- Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
- Don't try to remove lead-based paint yourself.



# Protect Your Family From Lead In Your Home









United States
Consumer Product
Safety Commission



# Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

any houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

ederal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



**LANDLORDS** have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



**SELLERS** have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



**RENOVATORS** disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

# **CPSC Regional Offices**

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

#### **Eastern Regional Center**

Consumer Product Safety Commission 201 Varick Street, Room 903 New York, NY 10014 (212) 620-4120

#### **Western Regional Center**

Consumer Product Safety Commission 1301 Clay Street, Suite 610-N Oakland, CA 94612 (510) 637-4050

#### **Central Regional Center**

Consumer Product Safety Commission 230 South Dearborn Street, Room 2944 Chicago, IL 60604 (312) 353-8260

# **HUD Lead Office**

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

#### U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control 451 Seventh Street, SW, P-3206 Washington, DC 20410 (202) 755-1785

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U.S. EPA Washington DC 20460

U.S. CPSC Washington DC 20207

U.S. HUD Washington DC 20410

EPA747-K-99-001 June 2003

# **EPA Regional Offices**

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

#### **EPA Regional Offices**

**Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact U.S. EPA Region 1 Suite 1100 (CPT) One Congress Street Boston, MA 02114-2023 1 (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 209, Mail Stop 225 Edison, NJ 08837-3679 (732) 321-6671

**Region 3** (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact U.S. EPA Region 3 (3WC33) 1650 Arch Street Philadelphia, PA 19103 (215) 814-5000

**Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact U.S. EPA Region 4 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) 886-6003 **Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact U.S. EPA Region 6 1445 Ross Avenue, 12th Floor Dallas, TX 75202-2733 (214) 665-7577

**Region 7** (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact U.S. EPA Region 7 (ARTD-RALI) 901 N. 5th Street Kansas City, KS 66101 (913) 551-7020

**Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact U.S. EPA Region 8 999 18th Street, Suite 500 Denver, CO 80202-2466 (303) 312-6021

**Region 9** (Arizona, California, Hawaii, Nevada)

Regional Lead Contact U.S. Region 9 75 Hawthorne Street San Francisco, CA 94105 (415) 947-4164

**Region 10** (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact U.S. EPA Region 10 Toxics Section WCM-128 1200 Sixth Avenue Seattle, WA 98101-1128 (206) 553-1985

# **IMPORTANT!**

# Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

**FACT:** Lead exposure can harm young children and babies even before they are born.

**FACT:** Even children who seem healthy can have high levels of lead in their bodies.

**FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

**FACT:** People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

**FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

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# **Lead Gets in the Body in Many Ways**

Childhood lead poisoning remains a major environmental health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

# People can get lead in their body if they:

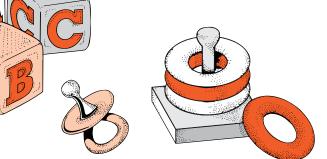
- Breathe in lead dust (especially during renovations that disturb painted surfaces).
- Put their hands or other objects covered with lead dust in their mouths.
- Eat paint chips or soil that contains lead.

# Lead is even more 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.

# Lead is also dangerous to women of childbearing age:

 Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



# For More Information

# **The National Lead Information Center**

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/.** 



# **EPA's Safe Drinking Water Hotline**

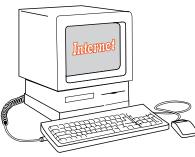
Call **1-800-426-4791** for information about lead in drinking water.

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

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's Web site at: www.cpsc.gov.



Some cities, states, and tribes have their own rules for lead-based paint activities. 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 local contacts on the Internet at www.epa.gov/lead or contact the National Lead Information Center at 1-800-424-LEAD.



For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

# **Other Sources of Lead**



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





- ◆ Drinking water. Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
  - Use only cold water for drinking and cooking.
  - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- ◆ The job. If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- Old painted toys and furniture.
- Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.
- ◆ **Lead smelters** or other industries that release lead into the air.
- Hobbies that use lead, such as making pottery or stained glass, or refinishing furniture.
- Folk remedies that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

#### Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

#### In children, lead can cause:

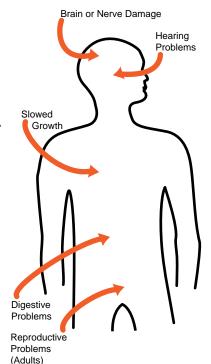
- Nervous system and kidney damage.
- Learning disabilities, attention deficit disorder, and decreased intelligence.
- Speech, language, and behavior problems.
- Poor muscle coordination.
- Decreased muscle and bone growth.
- Hearing damage.

While low-lead exposure is most common, exposure to high levels 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, lead can cause:

- Increased chance of illness during pregnancy.
- Harm to a fetus, including brain damage or death.
- Fertility problems (in men and women).
- High blood pressure.
- Digestive problems.
- Nerve disorders.
- Memory and concentration problems.
- ♦ Muscle and joint pain.



Lead affects the body in many ways.

10 3

# Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has leadbased paint. Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- In homes in the city, country, or suburbs.
- ♦ In apartments, single-family homes, and both private and public housing.
- Inside and outside of the house.
- 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.)

# **Checking Your Family for Lead**

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

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. 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 high levels of lead. Blood 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.

# Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- Have the area tested for lead-based paint.
- ◆ Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ♠ Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



# **Reducing Lead Hazards In The Home**

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- ◆ To permanently remove lead hazards, 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 removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this 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.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- 40 micrograms per square foot (μg/ft²) for floors, including carpeted floors;
- $\blacklozenge$  250  $\mu$ g/ft<sup>2</sup> for interior windows sills; and
- $\bullet$  400  $\mu$ g/ft<sup>2</sup> for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

# **Identifying Lead Hazards**

**Lead-based paint** is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

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

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

**Lead dust** can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ♦ 40 micrograms per square foot (µg/ft²) and higher for floors, including carpeted floors.
- $\blacklozenge$  250  $\mu$ g/ft<sup>2</sup> 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. The following two federal standards have been set for lead hazards in residential soil:

- ♦ 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.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

# **Checking Your Home for Lead**

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

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

- A paint inspection tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- 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 combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- Visual inspection of paint condition and location.
- ♦ A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call **1-800-424-LEAD** (5323) for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.

# What You Can Do Now To Protect Your Family

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

- If you rent, notify your landlord of peeling or chipping paint.
- Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- Wash 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.
- 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.









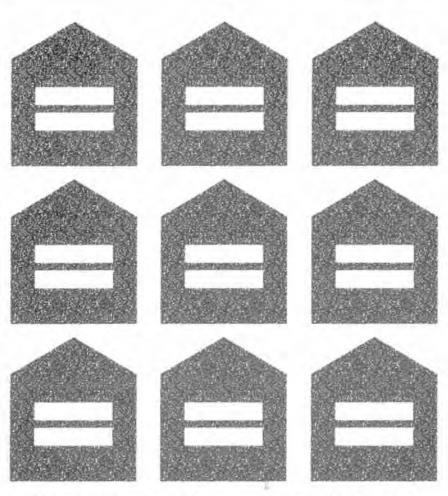
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# U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity



# Fair Housing

Equal Opportunity for All



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

# Fair Housing - Equal Opportunity for All

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

The Department of Housing and Urban Development enforces the Fair Housing Act and the other federal laws that prohibit discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments - and nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

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

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

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U.S. Department of Housing and Urban Development (HUD) 451 7th Street, S.W. Washington, D.C. 20410-2000

# The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing because of:

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

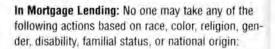
# What Housing Is Covered?

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

### What Is Prohibited?

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

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- · Make housing unavailable
- · Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, or membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.



- · Refuse to make a mortgage loan
- · Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- · Discriminate in appraising property
- · Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition, it is a violation of the Fair Housing Act to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, that indicates a preference, limitation, or discrimination based on race, color, religion, gender, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.
- Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, gender, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, gender, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Refuse to provide homeowners insurance, or imposing less favorable terms or conditions of coverage because of the predominant race, color, religion, gender, disability, familial status or national origin of the residents of the neighborhood in which a dwelling is located ("redlining")
- Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling
- Make, print, or publish any statement, in connection with the provision of homeowners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, gender, disability, familial status or national origin.



# Additional Protection If You Have a Disability

If you or someone associated with you:

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

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

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

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

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

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

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

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

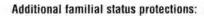


# Housing Opportunities for Families with Children

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

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

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



You also may be covered under the familial status provisions of the Fair Housing Act if you experience retaliation, or suffer a financial loss (employment, housing, or realtor's commission) because:

- You sold or rented, or offered to sell or rent a dwelling to a family with minor children; or
- You negotiated, or attempted to negotiate the sale or rental of a dwelling to a family with minor children.

# The "Housing for Older Persons" Exemption:

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

 Provided under any State or Federal program that HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the State or Federal program); or



- Intended for, and solely occupied by persons 62 vears of age or older, or
- Intended and operated for occupancy by persons 55 years of age or older.

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

- at least 80 percent of the occupied units must have at least one occupant who is 55 years of age or older; and
- the facility or community must publish and adhere to policies and procedures that demonstrate the intent to operate as "55 or older" housing; and
- the facility or community must comply with HUD's regulatory requirements for age verification of residents by reliable surveys and affidavits.

The "housing for older persons" exemption does not protect senior housing facilities or communities from liability for housing discrimination based on race, color, religion, gender, disability, or national origin. Further, "55 or older" housing facilities or communities that do permit residency by families with minor children cannot lawfully segregate such families in a particular section, building, or portion of a building.

# If You Think Your Rights Have Been Violated

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

#### What to Tell HUD:

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

Where to Write or Call: Send a letter to the HUD office nearest you, or if you wish, you may call that office directly. The TTY numbers listed for those offices are not toll free. Or you may call the toll free national TTY hotline at 1-800-927-9275.

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

#### **BOSTON REGIONAL OFFICE**

(Complaints\_office\_01@hud.gov)
U.S. Department of Housing and Urban
Development
Thomas P. O'Neill Jr. Federal Building
10 Causeway Street, Room 308
Boston, MA 02222-1092
Telephone (617) 994-8300 or 1-800-827-5005
Fax (617) 565-7313 \* TTY (617) 565-5453

For New Jersey and New York:

#### **NEW YORK REGIONAL OFFICE**

(Complaints\_office\_02@hud.gov)
U.S. Department of Housing and Urban
Development
26 Federal Plaza, Room 3532
New York, NY 10278-0068
Telephone (212) 542-7519 or 1-800-496-4294
Fax (212) 264-9829 \* TTY (212) 264-0927

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

#### PHILADELPHIA REGIONAL OFFICE

(Complaints\_office\_03@hud.gov)
U.S. Department of Housing and Urban
Development
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-9344
Telephone (215) 656-0663 or 1-888-799-2085
Fax (215) 656-3449 \* TTY (215) 656-3450

For Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee and the U.S. Virgin Islands:

#### ATLANTA REGIONAL OFFICE

(Complaints\_office\_04@hud.gov)
U.S. Department of Housing and Urban
Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Telephone (404) 331-5140 or 1-800-440-8091
Fax (404) 331-1021 \* TTY (404) 730-2654

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

#### CHICAGO REGIONAL OFFICE

(Complaints\_office\_05@hud.gov)
U.S. Department of Housing and Urban
Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, IL 60604-3507
Telephone (312) 353-7776 or 1-800-765-9372
Fax (312) 886-2837 \* TTY (312) 353-7143

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

#### FORT WORTH REGIONAL OFFICE

(Complaints\_office\_06@hud.gov)
U.S. Department of Housing and Urban
Development
801 North Cherry. 27th Floor
Fort Worth, TX 76102-6803
Telephone (817) 978-5900 or 1-888-560-8913
Fax (817) 978-5876/5851 \* TTY (817) 978-5595
Mailing Address:
U.S. Department of Housing and Urban
Development
Post Office Box 2905
Fort Worth, TX 76113-2905

For Iowa, Kansas, Missouri and Nebraska:

#### KANSAS CITY REGIONAL OFFICE

(Complaints\_office\_07@hud.gov)
U.S. Department of Housing and Urban
Development
Gateway Tower II,
400 State Avenue, Room 200, 4th Floor
Kansas City, KS 66101-2406
Telephone (913) 551-6958 or 1-800-743-5323
Fax (913) 551-6856 \* TTY (913) 551-6972

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

#### **DENVER REGIONAL OFFICE**

(Complaints\_office\_08@hud.gov)
U.S. Department of Housing and Urban
Development
1670 Broadway
Denver, CO 80202-4801
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 \* TTY (303) 672-5248

For Arizona, California, Hawaii and Nevada:

#### SAN FRANCISCO REGIONAL OFFICE

(Complaints\_office\_09@hud.gov)
U.S. Department of Housing and Urban
Development
600 Harrison Street, Third Floor
San Francisco, CA 94107-1387
Telephone (415) 489-6548 or 1-800-347-3739
Fax (415) 489-6558 \* TTY (415) 489-6564

For Alaska, Idaho, Oregon and Washington:

#### SEATTLE REGIONAL OFFICE

(Complaints\_office\_10@hud.gov)
U.S. Department of Housing and Urban
Development
Seattle Federal Office Building
909 First Avenue, Room 205
Seattle, WA 98104-1000
Telephone (206) 220-5170 or 1-800-877-0246
Fax (206) 220-5447 \* TTY (206) 220-5185

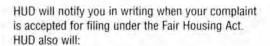
If after contacting the local office nearest you, you still have questions - you may contact HUD further at:

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

#### If You Are Disabled: HUD also provides:

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

What Happens When You File A Complaint?



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

Fair Housing Act Conciliation: During the complaint investigation, HUD is required to offer you and the respondent the opportunity to voluntarily resolve your complaint with a HUD Conciliation Agreement. A HUD Conciliation Agreement provides individual relief for you, and protects the public interest by deterring future discrimination by the respondent. Once you and the respondent sign a HUD Conciliation Agreement, and HUD approves the Agreement, HUD will cease investigating your complaint. If you believe that the respondent has violated ("breached") your Conciliation Agreement, you should promptly notify the HUD Office that investigated your complaint. If HUD determines that there is reasonable cause to believe that the



respondent violated the Agreement, HUD will ask the U.S. Department of Justice to file suit against the respondent in Federal District Court to enforce the terms of the Agreement.

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

Does the U.S. Department of Justice Play a Role?



If you need immediate help to stop or prevent a severe problem caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the U.S. Department of Justice to file a Motion in Federal District Court for a 10-day Temporary Restraining Order (TRO) against the respondent, followed by a Preliminary Injunction pending the outcome of HUD's investigation. A Federal Judge may grant a TRO or a Preliminary Injunction against a respondent in cases where:

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

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

# What Happens After A Complaint Investigation?

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

**HUD Administrative Law Judge Hearing:** If neither you nor the respondent elects to have a Federal civil trial before the 20-day Election Period expires, HUD will promptly schedule a Hearing for your case before a HUD Administrative Law Judge. The ALJ Hearing will be conducted in the locality where the discrimination allegedly occurred. During the ALJ Hearing, you and the respondent(s) have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses, and to request subpoenas in aid of discovery of evidence. HUD attorneys will represent you during the ALJ Hearing at no cost to you; however, you may also choose to intervene in the case and retain your own attorney. At the conclusion of the Hearing, the HUD ALJ will issue a Decision based on findings of fact and conclusions of law. If the HUD ALJ concludes that the respondent(s) violated the Fair Housing Act, the respondent(s) can be ordered to:

- · Compensate you for actual damages.
- · Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay a civil penalty to HUD to vindicate the public interest by discouraging future discriminatory housing practices. The maximum civil penalties are: \$16,000.00 for a first violation of the Act; \$37,500.00 if a previous violation has occurred within the preceding five-year period; and \$65,000.00 if two or more previous violations have occurred within the preceding seven-year period.



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

- . Compensate you for actual damages.
- · Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- · Pay your reasonable attorney's fees.
- · Pay punitive damages to you.
- Pay a civil penalty to the U.S. Treasury to vindicate
  the public interest, in an amount not exceeding
  \$55,000.00 for a first violation of the Act and in
  an amount not exceeding \$110,000.00 for any
  subsequent violation of the Act.

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

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



#### In Addition

You May File a Private Lawsuit: Even if HUD dismisses your complaint, the Fair Housing Act gives you the right to file a private civil lawsuit against the respondent(s) in Federal District Court. You must file your lawsuit within two (2) years of the most recent date of alleged discrimination. The time during which HUD was processing your complaint is not counted in the 2-year filing period. You must file your lawsuit at your own expense; however, if you cannot afford an attorney, the Court may appoint one for you.

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

#### Other Tools to Combat Housing Discrimination:

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

### For Further Information:

The purpose of this brochure is to summarize your right to fair housing. The Fair Housing Act and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the HUD Fair Housing Office nearest you. See the list of HUD Fair Housing Offices on pages 7-9.



# Department of Housing and Urban Development

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