



BATH HOUSING

**Housing Choice Voucher
Family Briefing Packet**
Updated Spring 2016

OUR MISSION

Bath Housing is a nonprofit organization that works to enhance housing stability for seniors, those with disabilities, and families in the greater Bath area including Bath, West Bath, Phippsburg, Woolwich, Arrowsic and Georgetown in order to have a safe, vibrant and prosperous community.

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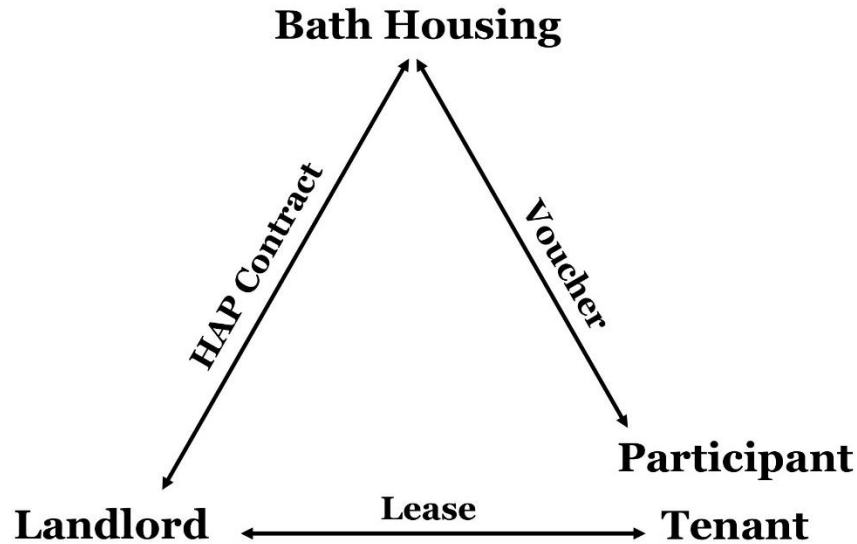
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Voucher Partnership

The HCV Program is a joint effort between Bath Housing, program participant and landlord. We each have a set of responsibilities:



Bath Housing Responsibilities

- Determine family's eligibility
- Issue voucher
- Explain the program to landlord and participant
- Approve tenancy
- Pay assistance payments to the landlord
- Make sure landlords and families comply with the program rules

Family's Responsibilities

- Provide all the information requested by Bath Housing
- Find suitable housing
- Take good care of the housing unit
- Abide by lease terms, including paying for utilities agreed upon
- Abide by HCV Program terms

Landlord's Responsibilities

- Screen families and determine their suitability as renters
- Comply with fair housing laws
- Make repairs to unit and maintain Housing Quality Standards (HQS)
- Abide to the HAP contract with Bath Housing
- Collect the family's portion of rent, security deposit and any charges for damages
- Enforce the lease
- Pay for utilities and services agreed upon in the lease
- Not collect side payments from the family or charge more than approved by Bath Housing

Voucher Size and Term

The size of unit you are eligible for is based on the size of your family and is indicated on your voucher. Bath Housing is required to establish rules for determining unit size and occupancy standards. The US Department of Housing and Urban Development (HUD) updates Payment Standards on an annual basis, and Bath Housing has the authority to change them based on the current market.

Occupancy Standards

Family Size	Bedroom Eligibility
1-2 people	1
2-4 people	2
3-6 people	3
4-8 people	4
6-10 people	5

This is the maximum unit size you can rent while on the HCV Program.

2017 Payment Standards Effective 01.01.2017

Number of Bedrooms	Payment Standard
0	\$646
1	\$774
2	\$896
3	\$1184
4	\$1370

This is the maximum amount your landlord can charge for monthly rent.

Income Limits Effective 03.28.2016

Family Size	Very Low Income
1	\$25,000
2	\$28,600
3	\$32,150
4	\$35,700
5	\$38,600
6	\$41,450

If your family's annual income exceeds these numbers then you have successfully used the HCV Program to become self-sufficient!

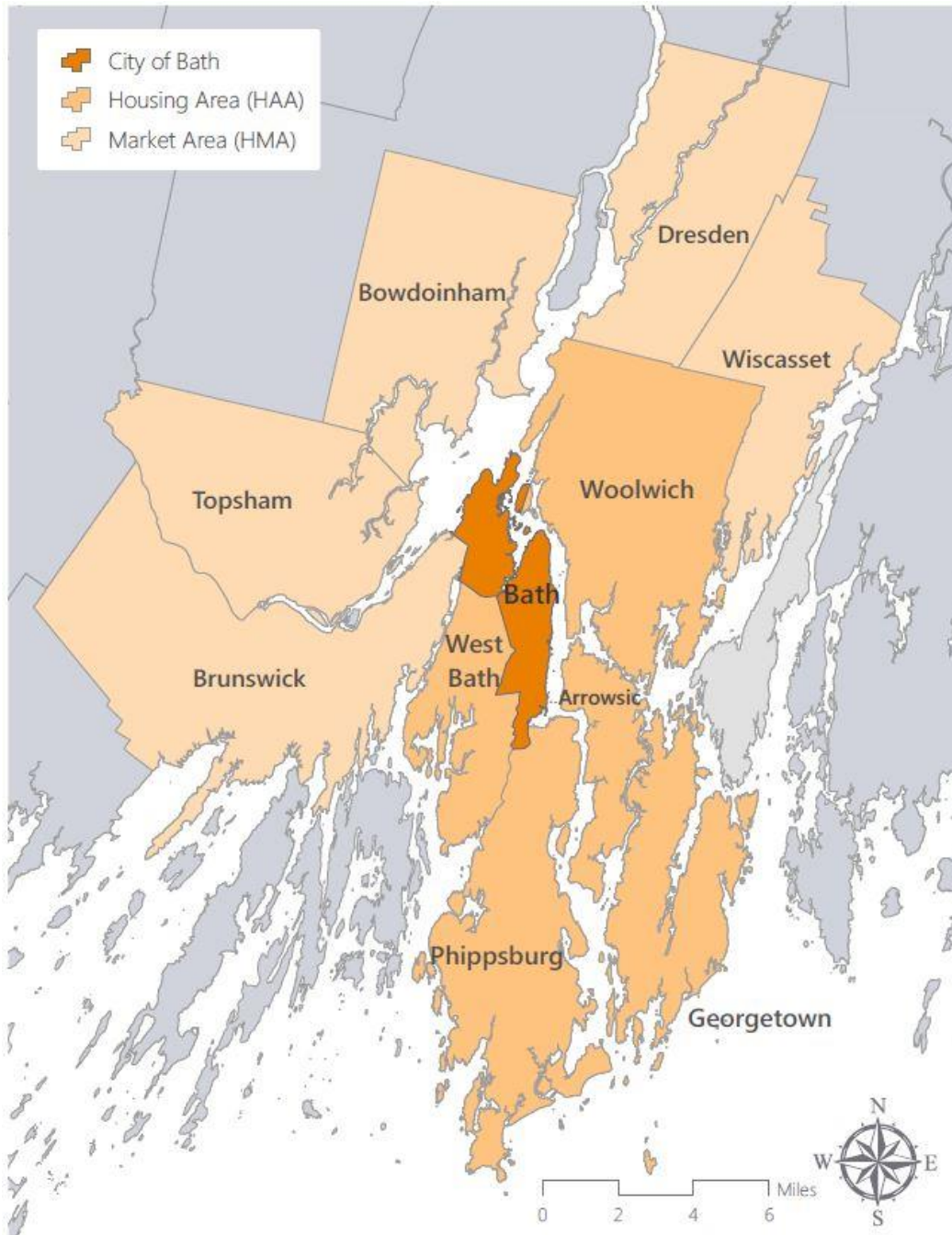
Voucher Term

The initial term of your voucher is 60 days. You must find a rental unit and submit a Request for Tenancy Approval before your voucher expires. If you do not, you will be required to re-apply to be placed on the HCV waiting list. You may be eligible for an extension. To obtain an extension, please make your request in writing. The time Bath Housing spends processing the Request for Tenancy Approval and inspecting the unit does not count against your search time. If the landlord does not agree to the rent or the selected unit does not pass inspection, you will be given the unexpired time on your voucher to search for another unit.

Choosing Where to Live

The great advantage of having a HCV is that you can choose where you live! Bath Housing encourages you to search for a home in an area where poverty is not concentrated. Some advantages of living in an area of low poverty concentration include access to better employment and schools, and access to greater community services.

Bath Housing administers HCV's in Bath, West Bath, Phippsburg, Georgetown, Arrowsic, and Woolwich.

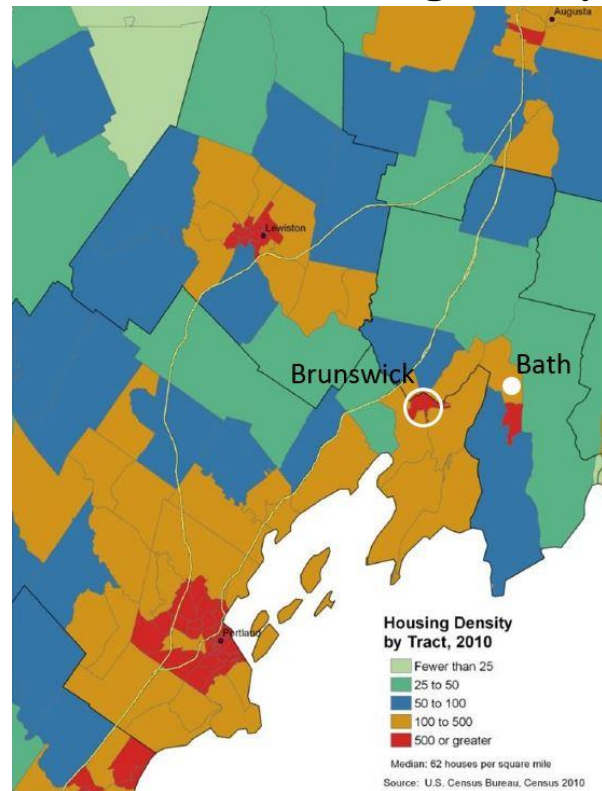


Finding a Home

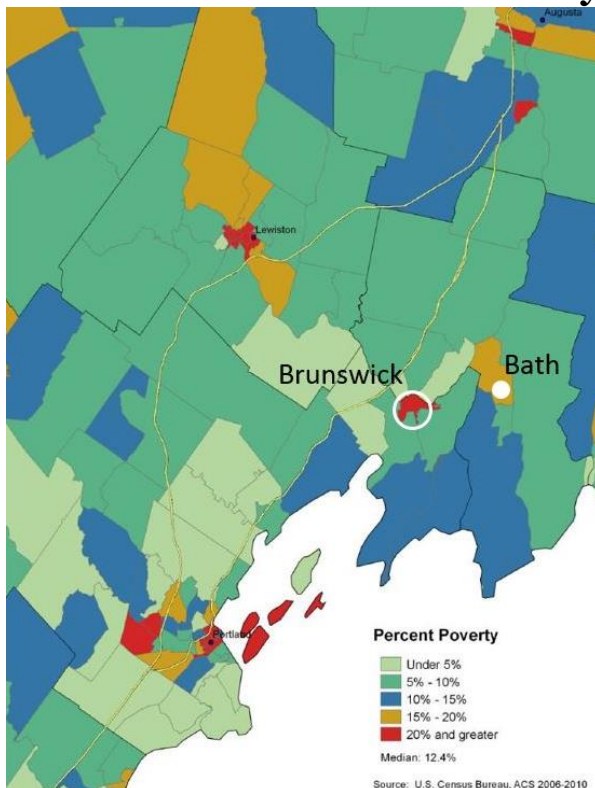
When you are searching for a home, you should consider the neighborhood that meets your family's needs. How do the houses in the neighborhood look from the outside? Is it safe for your children to play? Is it clean? How is the crime rate? What schools will your children attend? Is shopping nearby? How close is your job or day care? Does it have access to public transportation? Is there adequate security? Answering these questions may assist you with your search. Visit

<http://www.cityofbath.com/Services/> for information regarding services near your prospective new home. The Career Center at 275 Bath Rd, Brunswick ME can help find jobs when relocating or at www.mainecareercenter.org.

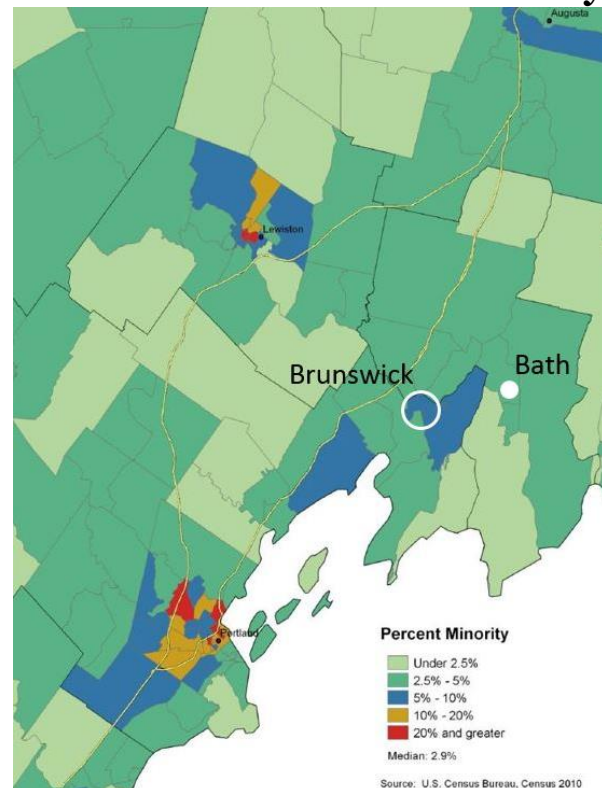
Housing Density



Percent Poverty



Percent Minority



Finding a Home

You may choose to use your voucher in the home you currently live in if your landlord is willing to accept the voucher. Make sure that the landlord is willing to accept your voucher before paying any fees and it passing Housing Quality Standard (HQS) inspection.

Choosing your Unit

Remember that you will be signing a 12-month lease with the landlord and the unit must pass a Bath Housing inspection. Make sure that the unit you choose is in good condition. A guide to selecting a unit that will meet the inspection standards is provided. If you select a unit built before 1978, it may contain lead, read through the attached brochure, Protect your Family from Lead in your Home. When you are looking at units, it is important you ask questions so you understand what the rent includes, such as utilities and appliances. Does the landlord allows pets? Is a security deposit is required?

Bath Housing has compiled a list of local private landlords and property managers as a resource for you. Please understand this list is not complete and does not include any vacancy information. If you are seeking information about subsidized apartments in the area, please refer to the Maine Housing list of Affordable Housing Options for any county at the following website: <http://www.mainehousing.org/programs-services/rental/subsidized-housing>.

On-line resources

mainehousingsearch.org	rentex.net
maine.craigslist.org	timesrecord.com/classifieds
padmapper.com	

Bath area landlord list

CMP Property Management	207-443-1780
D & D Properties	207-841-2756
D.F. Thurston Corp	401-419-6760
Keystone Management/Atlantic Townhouse Apts	207-443-4411
Kimbru Co.	207-725-2096
Pamela Murray	207-443-6863
Paul Clark	207-729-1863
Pequawket Partners, Inc./Kings Arms Apts	207-653-4117
Perry Leavitt	207-798-0176
Peter Kelley	207-443-4086
Sabrina Doak	207-798-1978
William McDougal	207-389-4218

See below, *Affordable Housing Options* in Sagadahoc County. This information was compiled by MaineHousing and is available for any county in Maine at the following website:

<http://www.mainehousing.org/programs-services/rental/subsidized-housing>.

Property Name and Address	Housing Type	Type of Assistance	Contact Information
Middle Street (800's), Bath	Family/All	Income based rent	Bath Housing
19 Oak Street , Bath	Family/All	Market	Bath Housing
Evergreen Woods 10 James Way Bath	Families experiencing homelessness or disability	Applicants must have their own vouchers	LeBrecque Properties for Tedford Housing (207) 375-8694
Gilbert Place 500 Middle Street Bath	Adults experiencing homelessness or disability	Applicants must have their own vouchers	LeBrecque Properties for Tedford Housing (207) 375-8694
Ledgewood Court Damariscotta	Family/All	Rent Restricted Unit	C&C Realty (866) 621-7705 www.ccrealtymanagement.com
Campbell Creek *Townhouse Boothbay Harbor	Elderly (62+) or disabled *Family/All	Income based rent	Preservation Mgmt (207) 882-1112 or (800) 437-1220 www.preservationmanagement.com
Bay Landing Apts Boothbay Harbor	Elderly (62+)	Income based rent	Realty Resources (800) 338-8538 www.realtyresourcesmanagement.com
River Landing 29 Elm Street, Topsham	Elderly (55+)	Rent Restricted Unit	Preservation Mgmt (207) 882-1112 or (800) 437-1220 www.preservationmanagement.com
Huse School Apts Bath *Construction Starts Aug 2016	Family/ All	Rent Restricted Units & Market Units	Saco Falls Management Evan LaPointe (207) 245-6427 www.sacofallsmanagement.com

SAGADAHOC COUNTY
Affordable Housing Options

Property Name and Address	Housing Type				Units	Type of Assistance ¹		Contact Information
	Elderly			Income Based Rent		Restricted Rent Unit		
	55 and older	62 and older	With Disabilities Family / All					
Bath								
Academy Green 530 High Street				•	2-2 br	•		Preservation Management, Inc. (207) 774-0501 www.presmgmt.com
Dikes Landing		•	•			•		Bath Housing Authority (207) 443-3116
Elmhurst Group Home 808 High Street		•	•		2-1 br	•		Elmhurst Inc. (207) 443-9783 www.elmhurstmaine.com
Maritime Apts./AKA Northwood Court 12 Windjammer Way				•	10-1 br 4-3 br		•	Realty Resources 1-800-338-8538 www.realtyresourcesmanagement.com
Oak Grove Common 301 Oak Grove Avenue				•	4-1 br	•		Realty Resources 1-800-338-8538 www.realtyresourcesmanagement.com
Oak Ridge Apts. 401 Oak Grove Avenue		•	•		1-1 br	•		Realty Resources 1-800-338-8538 www.realtyresourcesmanagement.com
Orchard Court (aka Glynn Court) 19 Noble Avenue				•	-	•		C&C Realty Management (207) 621-7700 or 1-866-621-7705 www.ccrealtymgmt.com
Plant Memorial Home One Washington Street		•	•				•	Plant Assisted Living Services, Inc. (207) 443-2244
Seacliff and Family 29 Shaw, 570 Middle and 47 Floral Streets		•	•	•	2-1 br	•		Bath Housing Authority (207) 443-3116
The Anchorage 100 Congress Avenue		•	•			•		Bath Housing Authority (207) 443-3116
The Moorings 125 Congress Avenue		•	•			•		Bath Housing Authority (207) 443-3116
Washington House 809 Washington Street		•	•		2-0 br 2-1 br	•		Dirigo Management Company (207) 871-1080 www.dirigomgmt.com
Bowdoinham								
Bowdoinham Estates 29 Preble Road		•	•		2-1 br	•		Stanford Management LLC (207) 772-3399 www.stanfordmanagement.com
Greenleaf Apts. 65 Preble Road				•	-	•		Stanford Management LLC (207) 772-3399 www.stanfordmanagement.com
Richmond								
Millbrook Village 381 Front Street				•	1-1 br	•		C.B. Mattson (207) 582-1888 www.cbmattson.com

¹ Income Based Rent means tenants generally pay about 1/3 of their household income on rent.

Rent Restricted means rents are typically based on a specified percentage of the median income for the area. Income limits are restricted.



(Updated 02/15)
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Property Name and Address	Housing Type			Units	Type of Assistance ¹		Contact Information
	Elderly				Income Based Rent	Restricted Unit	
	55 and older	62 and older	With Disabilities Family/All				
Richmond Elderly 381 Front Street		•	•		•		C.B. Mattson (207) 582-1888 www.cbmattson.com
Richmond Sr. Citizen's Park 24 Kimball Street		•	•	1-1 br 3-2 br	•		Stanford Management LLC (207) 772-3399 www.stanfordmanagement.com
Richmond Terrace 31 Kimball Street			•	1-1 br 2-2 br	•		C&C Realty Management (207) 621-7705 www.ccrealtymanagement.com
Topsham							
Barron's Hill I & II 23 Winter Street		•	•		•		Affordable Housing of New England (207) 783-5098 or 1-877-783-5098
Westrum House 22 Union Park		•	•	2-1 br	•		Volunteers of America Northern New England (207) 373-0350 www.voanne.org
Whispering Pines 53 Winter Street			•		•		Dingo Management Company (207) 871-1080 www.dingomgmt.com
West Bath							
Green Acres Estates New Meadows Road			•	-		•	Stanford Management LLC (207) 772-3399 www.stanfordmanagement.com

¹ Income Based Rent means tenants generally pay about 1/3 of their household income on rent.

Rent Restricted means rents are typically based on a specified percentage of the median income for the area. Income limits are restricted.

Other Housing Programs	Type of Assistance ²		Contact Information
	Portable Voucher	Income Based Rent	
<p>Section 8 Housing Choice Voucher Program - Provides rental assistance in an apartment of your choice. Income limits apply and rent is based on 30-40% of household income.</p> <p>MaineHousing serves those areas of Sagadahoc County not served by Bath Housing Authority.</p> <p><i>Bath Housing Authority serves Arrowsic, Bath, Phippsburg, West Bath, and Woolwich.</i></p>	•		<p>MaineHousing 353 Water Street Augusta, ME 04330-4633 (207) 624-5789 or 1-866-357-4853 (Voice) 1-800-452-4603 (TTY) www.mainehousing.org</p> <p>Bath Housing Authority 80 Congress Avenue Bath, ME 04530 (207) 443-3116</p>
<p>Bridging Rental Assistance Program (BRAP) – Provides two years of rental assistance to assist people with mental illness until a participant receives a Section 8 Voucher. BRAP participants pay 51% of their income towards their rent.</p> <p>Shelter Plus Care (S+C) Program – Provides a permanent housing voucher to assist homeless persons with severe and long term disability on a long term basis. Participants pay 30% of their income for rent.</p>	•		<p>Sweetser Mental Health Services 329 Bath Road, Suite 1 Brunswick, ME 04011 (207) 373-3049</p>
<p>Moderate Rehabilitation Program – Rental units that were rehabilitated under this program are privately owned, and eligible tenants generally pay 30% of their income for rent.</p>		•	<p>MaineHousing 353 Water Street Augusta, ME 04330-4633 (207) 624-5789 or 1-866-357-4853 (Voice) 1-800-452-4603 (TTY) www.mainehousing.org</p>
<p>Public Housing Authorities – You also may contact local housing authorities for a list of affordable housing properties they oversee.</p>			<p>Bath Housing Authority 80 Congress Avenue Bath, Maine 04530 (207) 443-3116</p>

² Portable Voucher means tenants who are income-eligible pay a percentage of their incomes toward rent in the apartment of their choice, including the rent restricted units listed on previous pages.

Income Based Rent means tenants generally pay about 1/3 of their household income on rent.



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How Rent is Set

In the HCV Program, the amount of rent you pay is directly tied to your monthly income. Bath Housing will calculate your TTP (Total Tenant Payment), the amount of money you pay per month for housing.

Determining Your Income

The first step in setting your rent is determining your income. You are required to report money you receive from all sources, including wages, unemployment, government benefits, child support, family gifts, and any assets, for All family member. This includes all students. Your income is determined using your gross income (total amount), not your net income (amount remaining after certain taxes and deductions).

Determining Your Adjusted Income

Your adjusted income is determined by subtracting HUD approved deductions from your gross annual income.

Deductions

Dependent

Applies to children under age 18.

Elderly/ Disabled Family

Applies if Head of Household or Spouse is over 62 or disabled.

Childcare

Applies if the child is under 13 and it enables an adult to work or go to college. You cannot get this deduction if the childcare is paid for by another agency.

Disability Assistance Or Medical Equipment

Applies if the Head of Household or Spouse is over 62 or disabled. The cost of the expenses must exceed 3% of your annual income and the expense must not be paid by insurance, Medicare, Medicaid or another agency.

Determining Your Total Tenant Payment

Bath Housing will determine the minimum amount you must contribute toward rent and utilities. Your TTP will be the higher of the following:

Total Tenant Payment

10% of your gross monthly income; or
30% of your adjusted monthly income; or
Minimum rent of \$25.00

Below is an example of how TTP is calculated when the family's monthly gross income is \$800 and their monthly adjusted income is \$700. The TTP is the higher of:

Total Tenant Payment EXAMPLE

Monthly gross income = \$800 10% of \$800 = \$80

Monthly adjusted income = \$700 30% of \$700 = \$210

Minimum rent of \$25.00 \$25

As the highest number in the formula is \$210, **the TTP is \$210/ month.**

Rent the Landlord Charges

The landlord will request a rent amount. Bath Housing will compare the landlord's request to the Payment Standards, released annually by HUD, and rent reasonableness. If the landlord does not agree to a reasonable amount, the unit will not be approved for the HCV program. The amount of the rent the landlord charges for the unit is called the contract rent.

Utility Allowance

The payment standard that determines the size and type of unit you are eligible for includes a utility allowance. This amount is determined based on an average amount in the area, along with which utilities you are responsible to pay. This is to assure that your payment for rent as well as utilities is affordable. Reviewed once a year, your payment may change based on cost of living adjustments.

Housing Assistance Payment Calculation

The Housing Assistance Payment (HAP) is the amount of the rent Bath Housing pays to the landlord. This payment is the lower of:

- Payment Standard minus TTP; or
- Gross Rent (Contract rent plus utility allowance) minus TTP

Below is an example of how HAP is calculated:

Housing Assistance Payment EXAMPLE

The family qualifies for a 2-bedroom unit.

The Payment Standard for a 2-bedroom unit is \$886.

The Utility Allowance (UA) for the unit the family selected is \$113.

The Contract Rent (CR) for the unit is \$760.

The TTP is \$210

Payment Standard (\$886) – TTP (\$210) \$886 - \$210 = \$676

Gross Rent \$873 [CR \$760+UA \$113]–TTP (\$210) \$873-210 = \$663

Bath Housing's monthly HAP Payment to the landlord is \$663.

Leasing Your Unit

Applying for a unit

Most landlords will require you to complete an application. Be sure you are prepared to complete the form by having the names, addresses, and phone numbers of your references with you. Some landlords will charge you a fee with the application to cover the expense of having your references checked. The HCV program does not pay these fees. The landlord may check with Bath Housing to verify your current and prior addresses and landlords. Bath Housing is required to provide this information to the landlord if we have it.

The landlord may charge you a security deposit. The HCV program does not pay the deposit. Do not sign a lease or pay the deposit before Bath Housing approves the unit. If the unit is not approved, you do not want to be held to a lease or lose your deposit.

Most landlords have established standards for accepting or denying an applicant. Standards may include things such as a minimum number of past landlord references, sufficient income to pay rent, good credit history, no felony convictions, no prior evictions, and others. If you believe that you have been denied housing for a reason other than a reasonable standard, you may be a victim of unlawful housing discrimination. Attached are several booklets: Are You a Victim of Housing Discrimination?, Fair Housing, A Good Place to Live and Protect Your Family from Lead in Your Home.

Completing the Approval Process

Once you have found your apartment, **submit the completed Request for Tenancy Approval (RTA) packet.** This includes a completed Owner/ Agent Information form, proof of ownership and a completed W-9 form. **The completed packet needs to be returned to Bath Housing prior to an inspection or move-in.**

Once Bath Housing reviews the completed packet, we will schedule a HQS inspection. See attached, A Good Place to Live, from HUD. Bath Housing makes every effort to schedule the inspection within two weeks of reviewing the packet. The landlord, or representative, must be present at the inspection. If the unit needs repairs, the landlord will be given a list of fixes and must call Bath Housing once complete to schedule a re-inspection.

Once the apartment has passed inspection, you can sign the lease with the landlord and move into your new home. Bath Housing will prepare the HAP contract for signatures and send the contract to the landlord. The landlord will be asked to return a signed copy of the executed lease and the HAP contract. Once the signed documents are returned to Bath Housing, payment will begin to the landlord.

Local Housing Authorities

If you currently reside in Bath, or live here for one year with a HCV, then you may move your voucher anywhere else in the United States that administers HCV's. This list provides the Housing Authorities that administer HCV's within Maine.

Auburn Housing 207.784.7351	Auburn, Mechanic Falls, Minot, New Glouster, Poland, Turner
Augusta Housing 207.626.2357	Augusta, Chelsea, Hallowell, Manchester, Vassalboro, Whitefield, Windsor
Bangor Housing 207.942.6365	Bangor, Glenburn, Hampden, Hermon
Bath Housing 207.443.3116	Bath, West Bath, Phippsburg, Georgetown, Arrowsic, Woolwich
Biddeford Housing 207.282.6537	Arundel, Biddeford, Buxton, Dayton, Kennebunkport, Lyman, Old Orchard Beach, Saco
Brewer Housing 207.989.7551	Brewer, Eddington (East), Holden/ East Holden, Orrington
Brunswick Housing 207.725.8711	Brunswick, Durhan, Freeport, Harpswell, Topsham
Caribou Housing 207.493.4234	Caribou, Connor, Limestone, New Sweden
Fort Fairfield Housing 207.476.5771	Easton, Fort Fairfield
Lewiston Housing 207.783.1423	Greene, Lewiston, Lisbon/ Lisbon Falls, Sabattus
MDI & Ellsworth Housing 207.288.4770	Bar Harbor, Blue Hill, Brooklin, Cranberry Isles, Dedham, Ellsworth, Frenchboro, Gouldsboro, Hancock, Lamoine, Mariaville, Orland, Otis, Sorrento, Southwest Harbor, Surry, Swans Island, T8 SD, Tremont, Trenton, Waltham, Winter Harbor
Old Town Housing 207.827.6151	Alton, Argyle, Bradley, Hudson, Milford, Old Town, Orono, Veazie
Portland Housing 207.773.4753	Cumberland, Falmouth, Long Island, Portland
Presque Isle Housing 207.768.8231	Chapman, Mapleton, Presque Isle, Washburn, Westfield
Sanford Housing 207.324.6747	Acton, Alfred, Lebanon, North Berwick, Sanford, Springvale, Wells
South Portland Housing 207.773.4140	Cape Elizabeth, Scarborough, South Portland
Van Buren Housing 207.868.5441	Cyr Plantation, Grand Isles, Hamlin, Van Buren
Waterville Housing 207.873.2155	Oakland, Sidney, Waterville, Winslow
Westbrook Housing 207.854.9779	Gorham, Westbrook, Windham

Your Rights and Responsibilities

Reasonable Accommodation

State and Federal laws require housing providers to make reasonable accommodations or changes to either the apartment, other parts of the housing complex, or to house rules, policies and procedures (not essential terms of the lease) if such changes will provide them with equal opportunity to use and enjoy housing programs, their unit and/or common areas. Attached is a brief explanation and request form.

Residential Landlord/ Tenant Laws

State law contains specific rights and protections for tenants (people who are renting housing). Tenants are protected from unsafe housing, unfair evictions, discrimination, mishandling of security deposits, and other abuses. The following resources provide information on [Maine's law and tenants' rights and obligations under the law](#):

[Pine Tree Legal Assistance](#) publishes [The Rights of Tenants in Maine](#), an easy-to-read handbook on landlord/ tenant laws with helpful tips for tenants. For more information, landlords and tenants may visit the Pine Tree Legal Assistance website at www.ptla.org/tenants.htm, or call the 88 Federal St, Portland office at 207.774.8211.

[Maine Attorney General's Office](#) publishes the *Consumer Law Guide*, a technical summary of the law with references to the specific statutes. The Guide includes chapters on consumer rights when renting an apartment, consumer rights when living in a mobile home, and a model landlord-tenant lease. For more information, landlords and tenants may visit the Attorney General's website at www.maine.gov/ag and click on *Consumer Law Guide*, or call 1.800.436.2131.

The following are general suggestions for tenants:

- [Carefully read the whole lease and understand your obligations before signing.](#) If you do not understand a portion of the lease then ask the landlord to explain, rewriting that portion if necessary.
- When moving into a rental unit, make a list of existing defects and damages to the apartment. Create two copies, one for yourself and one for the landlord, getting the landlord to sign if possible. This is to protect you in the event of the landlord claiming defects or damages caused by you at the end of lease term.
- [Keep all security deposit and rent payment receipts](#) you receive from the landlord until they have satisfied all lease obligations. This may not be done until after you move out of the apartment.
- [All notices, agreements, understandings, changes, and complaints should be made in writing, dated and signed.](#) Keep all written items received from the landlord.
- Make sure the landlord has the correct (forwarding) mailing address when you move out.
- [You are responsible for your guests and their behavior. If damage is caused by your guests, you will be held financially responsible.](#)

Landlords are obligated to provide the following information:

- Lead Hazards; if a building was built before 1978 it may contain lead.
- Energy Efficiency; you have the right to information on the last 12 months of energy use. An energy efficiency disclosure statement shall be provided with a signature from you and kept on file for three years.
- Radon; landlords are required to have the air in each building tested for the presence of radon by March 14th, 2014. After this deadline, testing is required every ten years if a mitigation system is not in place or if a tenant requests that the unit be tested. A lease may be terminated within 30 days' notice in accordance with current law by a landlord or tenant if the results exceed 4.0 picocuries per liter.
- Working Smoke Detectors and Carbon Monoxide Detectors; these are required at the time a unit is rented. It is your responsibility to change the batteries and to test the detectors regularly. **Disabling or tampering with smoke detectors is prohibited.**
- Smoking Policies; landlords are required to provide written notice as to whether smoking is allowed within the unit, building, premises, or limited areas or if it is not allowed.
- Bed Bugs; they are becoming more common in Maine, see Pine Tree Legal Assistance's *The Rights of Tenants in Maine*.

Welfare to Work and Family Self-Sufficiency Programs

HUD offers Housing Authorities the opportunity to operate Welfare-to-Work and Family Self-Sufficiency Programs. These programs are not offered from Bath Housing at this time. If you are eligible for porting your voucher, Housing Authorities in Maine that offer these programs include Augusta, Bangor, Caribou, Maine State Housing, Old Town, Portland, and Westbrook.

Foreclosure

Families receiving HCV assistance are entitled to certain protections set forth under the Protecting Tenants at Foreclosure Act (PFTA). **Bath Housing should promptly be notified of foreclosure and take the following actions:**

- Make all reasonable efforts to determine the status of the foreclosure and ownership of the property.
- Continue to make payments to the original owner until ownership legally transfers in accordance with the HAP contract.
- Attempt to obtain a written acknowledgment of the HAP contract from the following owner. The written agreement should include a request for owner information, such as a tax identification number, and payment instructions from the new owner. Even if the new owner does not acknowledge the HAP contract, the assignment is still effective by operation of law.
- Inform the tenant that they must continue to pay rent in accordance with the lease, and if the new owner refuses to accept payment or cannot be identified, the tenant should pay rent into escrow. Failure to pay rent may result in eviction.

- Inform the tenant in the event that Bath Housing is unable to make HAP payments to the new owner due to an action or inaction by them that prevents such payments (e.g., rejection of payments or failure to maintain the property according to HQS), or due to an inability to identify the new owner. Bath Housing should also refer the tenant, as needed, to the local legal aid office in order to ensure adequate protection of the tenant's rights and enforcement of the new owner's performance under the HAP contract.
- Make reasonable inquiries to determine whether the unit, in addition to having a tenant receiving HCV assistance, will be or has been assisted under the Neighborhood Stabilization Program (NSP).

Domestic Violence

Violence against Women Act of 2013 (VAWA)

VAWA provides four specific protections against termination of HCV assistance for victims of domestic violence, dating violence, sexual assault or stalking. (*Note: The second, third, and fourth protections also apply to terminations of tenancy or occupancy by owners participating in the HCV program.*)

HUD regulations define *actual and imminent threat* to mean words, gestures, actions, or other indicators of a physical threat that (a) is real, (b) would occur within an immediate time frame, and (c) could result in death or serious bodily harm. In determining whether an individual would pose an actual and imminent threat, the factors to be considered include:

- The duration of the risk
- The nature and severity of the potential harm
- The likelihood that the potential harm will occur
- The length of time before the potential harm would occur

First, VAWA provides that Bath Housing may not end HCV assistance to a family that moves out of an assisted unit in violation of the lease, with or without prior notification, if the move occurred to protect the health or safety of a family member. This includes being the victim of domestic violence, dating violence, sexual assault or stalking and who reasonably believed he or she was imminently threatened by harm from further violence if he or she remained in the unit.

Second, it provides that an incident or incidents of actual or threatened domestic violence, dating violence, sexual assault or stalking may not be construed either as a serious or repeated lease violation by the victim or as good cause to terminate the assistance of the victim.

Third, it provides that criminal activity directly related to domestic violence, dating violence, sexual assault or stalking may not be construed as cause for terminating the assistance of a tenant if a member of the tenant's household, a guest, or another person under the tenant's control is the one engaging in the criminal activity and the tenant or affiliated individual or other individual is the actual or threatened victim of the domestic violence, dating violence, or stalking.

Fourth, it gives Bath Housing the authority to terminate assistance to any tenant or lawful occupant who engages in criminal acts of physical violence against family members or others without terminating assistance to, or otherwise penalizing, the victim of the violence.

Limitations on VAWA Protections

VAWA does not limit the authority of Bath Housing to terminate the assistance of a victim of abuse for reasons unrelated to domestic violence, dating violence, sexual assault or stalking so long as Bath Housing does not subject the victim to a more demanding standard than it applies to other program participants.

Likewise, VAWA does not limit the authority of Bath Housing to terminate the assistance of a victim of domestic violence, dating violence, sexual assault or stalking if the Bath Housing can demonstrate an actual and imminent threat to other tenants or those employed at or providing service to the assisted property if the victim is not terminated from assistance.

Even when a victim poses an actual and imminent threat, however, HUD regulations authorize Bath Housing to terminate the victim's assistance "only when there are no other actions that could be taken to reduce or eliminate the threat."

In determining whether a program participant who is a victim of domestic violence, dating violence, sexual assault or stalking is an actual and imminent threat to other tenants or those employed at or providing service to a property, Bath Housing will consider the following, and any other relevant, factors:

- Whether the threat is toward an employee or tenant other than the victim of domestic violence, dating violence, sexual assault or stalking
- Whether the threat is a physical danger beyond a speculative threat
- Whether the threat is likely to happen within a short period of time
- Whether the threat to other tenants or employees can be eliminated in some other way, such as by helping the victim relocate to a confidential location or seeking a legal remedy to prevent the perpetrator from acting on the threat

If the participant wishes to contest Bath Housing's determination that he or she is an actual and imminent threat to other tenants or employees, the participant may do so as part of the informal hearing.

Documentation of Abuse

When an individual facing termination of assistance for reasons related to domestic violence, dating violence, sexual assault or stalking claims protection under VAWA, Bath

Housing will request that the individual provide documentation supporting the claim in accordance with the policies in section 16-IX.D.

Bath Housing reserves the right to waive the documentation requirement if it determines that a statement or other corroborating evidence from the individual will suffice. In such cases Bath Housing will document the waiver in the individual's file.

Terminating the Assistance of a Domestic Violence Perpetrator

Although VAWA provides protection against termination of assistance for victims of domestic violence, it does not provide such protection for perpetrators. VAWA gives Bath Housing the explicit authority to “terminate assistance to any individual who is a tenant or lawful occupant and who engages in criminal acts of physical violence against family members or others” without terminating assistance to “or otherwise penalizing the victim of such violence who is also a tenant or lawful occupant.” This authority is not dependent on a bifurcated lease or other eviction action by an owner against an individual family member. Further, this authority supersedes any local, state, or other federal law to the contrary. However, if Bath Housing chooses to exercise this authority, it must follow any procedures prescribed by HUD or by applicable local, state, or federal law regarding termination of assistance. This means that Bath Housing must follow the same rules when terminating assistance to an individual as it would when terminating the assistance of an entire family [3/16/07 *Federal Register* notice on the applicability of VAWA to HUD programs].

Bath Housing will terminate assistance to a family member if they determine that the family member has committed criminal acts of physical violence against other family members or others. This action will not affect the assistance of the remaining, nonculpable family members.

In making its decision, Bath Housing will consider all credible evidence, including, but not limited to, a signed certification (form HUD-50066) or other documentation of abuse submitted to them by the victim in accordance with this section and section 16-IX.D. Bath Housing will also consider the factors in section 12-II.D. Upon such consideration, Bath Housing may, on a case-by-case basis, choose not to terminate the assistance of the culpable family member.

If Bath Housing does terminate the assistance of the culpable family member, it will do so in accordance with applicable law, HUD regulations, and the policies in this plan.

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

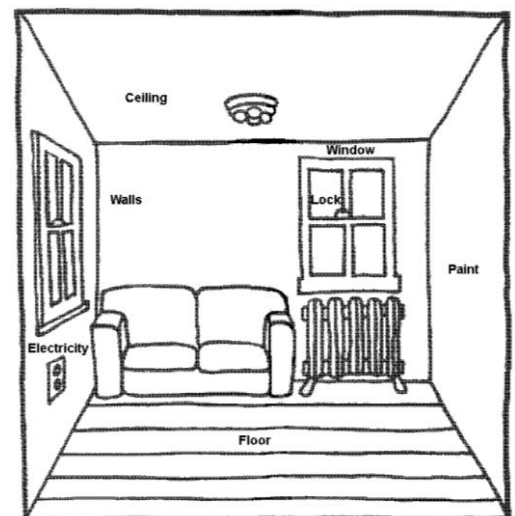
A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that cannot be reached from the ground. A window that cannot be opened is acceptable.

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.)

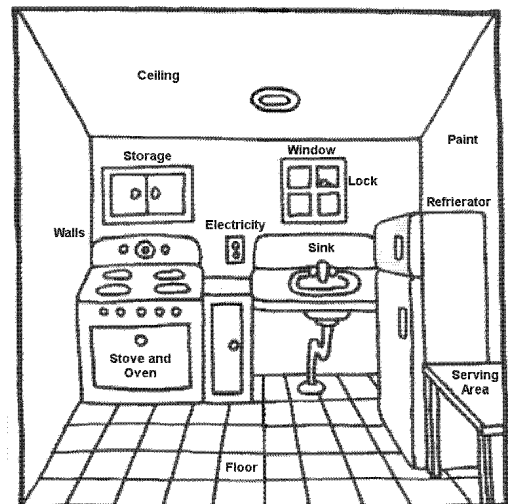
Sink

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.

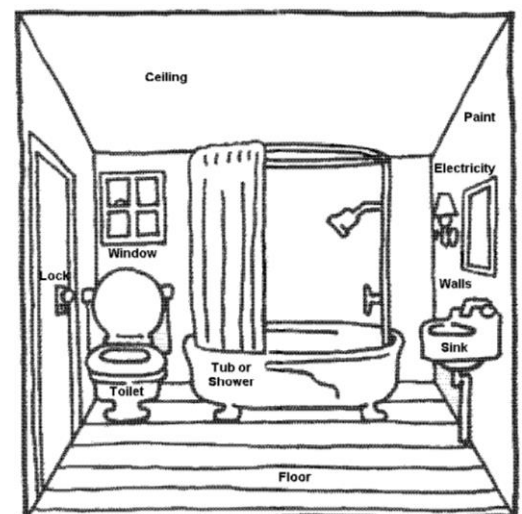
Sink

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

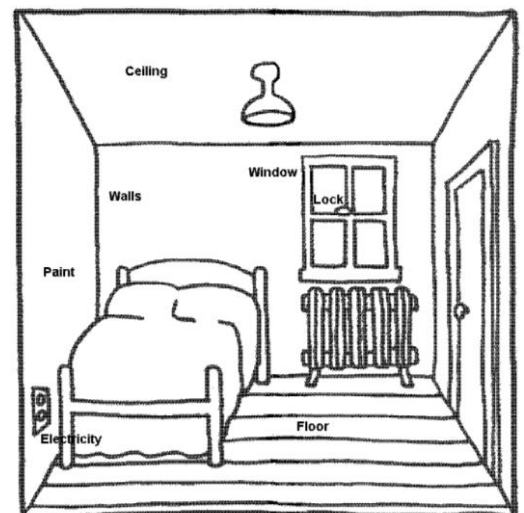
At least one window, which must be openable if it was designed to be opened, in every rooms used for sleeping. Every window must be in good condition.

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

Chimneys

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

Paint

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

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

Cooling

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

Plumbing

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

Water Heater

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

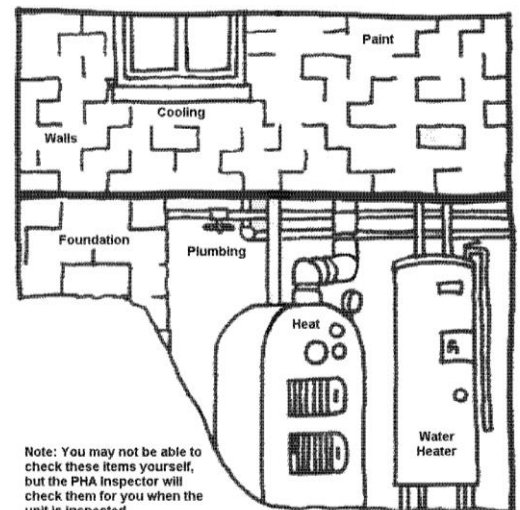
Heat

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

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

You should also think about:

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



6. Health and Safety

The Building and Site must have:

Smoke Detectors

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

Fire Exits

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

Elevators

Make sure the elevators are safe and work properly.

Entrance

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

Neighborhood

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

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

Garbage

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

Lights

Lights that work in all common hallways and interior stairs.

Stairs and Hallways

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

Pollution

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

Rodents and Vermin

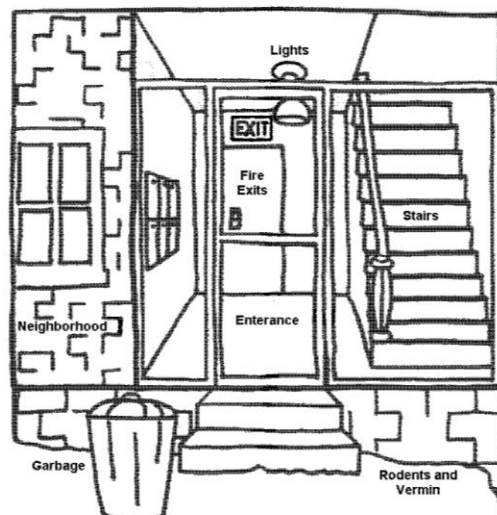
No sign of rats or large numbers of mice or vermin (like roaches).

For Manufactured Homes: Tie Downs

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

You should also think about:

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



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

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

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

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

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

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

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

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

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

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

Responsibilities of the Public Housing Authority:

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

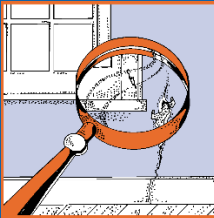

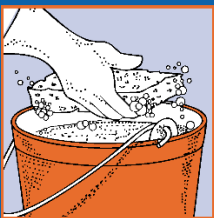
Responsibilities of the tenant:

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

Responsibilities of the owner:

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

A Good Place to Live!

Protect Your Family From Lead In Your Home

EPA United States Environmental Protection Agency

United States Consumer Product Safety Commission

United States Department of Housing and Urban Development

U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

EPA747-K-99-001
September 2001

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

Many 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. Federal 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 form 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 form about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS have to give you this pamphlet before starting work.

IF YOU WANT MORE INFORMATION on these requirements, call the National Lead Information Center at **1-800-424-LEAD (424-5323)**.

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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.

Lead Gets in the Body in Many Ways

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

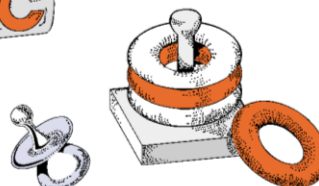
Even children who appear healthy can have dangerous levels of lead in their bodies.

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 than adults because:

- ◆ 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.



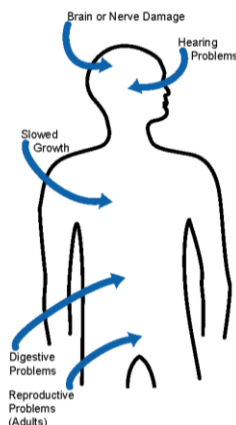
Lead's Effects

If not detected early, children with high levels of lead in their bodies can suffer from:

- ◆ Damage to the brain and nervous system
- ◆ Behavior and learning problems (such as hyperactivity)
- ◆ Slowed growth
- ◆ Hearing problems
- ◆ Headaches

Lead is also harmful to adults. Adults can suffer from:

- ◆ Difficulties during pregnancy
- ◆ Other reproductive problems (in both 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.

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:

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

Lead dust can form when lead-based paint is dry scraped, dry 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 ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors.
- ◆ 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. 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.

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

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based 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.

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 checked for lead in one of two ways, or both:

- ◆ A **paint inspection** tells you the lead content of every different type of painted surface in your home. It won't tell you whether the paint is a hazard or how you should deal with it.
- ◆ A **risk assessment** tells you if there are any sources of serious lead exposure (such as peeling paint and lead dust). It also tells you what actions to take to address these hazards.

Hire a trained, certified professional who will use a range of reliable methods when checking your home, such as:

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

There are standards in place to ensure the work is done safely, reliably, and effectively. Contact your local lead poisoning prevention program for more information, or call **1-800-424-LEAD** 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 tests 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.



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, 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 ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors;
- ◆ 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills; and
- ◆ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

Call your local agency (see page 11) for help with locating certified contractors in your area and to see if financial assistance is available.

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Other Sources of Lead



- ◆ **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.



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/.

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** and ask for the National Lead Information Center at **1-800-424-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 website at: www.cpsc.gov.

Health and Environmental Agencies

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**.



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

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
(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

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, heat gun, dry scraper, or dry sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.



Recycled/Recyclable

Printed with vegetable oil based inks on recycled paper (minimum 50% postconsumer) process chlorine free.

Are You a Victim of Housing Discrimination?

Fair Housing is Your Right!

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



U.S. Department of Housing and Urban Development

WHERE TO MAIL YOUR FORM OR INQUIRE ABOUT YOUR CLAIM

For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont:
NEW ENGLAND OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Thomas P. O'Neill, Jr. Federal Building
10 Causeway Street, Room 321
Boston, MA 02222-1092
Telephone (617) 994-8220 or 1-800-827-5905
Fax (617) 965-7313 • TTY (617) 965-5453
E-mail: Complaints_office_01@hud.gov

For New Jersey and New York:
NEW YORK/NEW JERSEY OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
26 Federal Plaza, Room 3532
New York, NY 10278-0068
Telephone (212) 264-1290 or 1-800-496-4294
Fax (212) 264-9829 • TTY (212) 264-9927
E-mail: Complaints_office_02@hud.gov

For Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia:
MID-ATLANTIC OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
The Warrenton Building
100 Penn Square East
Philadelphia, PA 19107
Telephone (215) 656-0663 or 1-888-799-2085
Fax (215) 656-3419 • TTY (215) 656-3450
E-mail: Complaints_office_03@hud.gov

For Alabama, the Caribbean, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee:
SOUTHEAST CARIBBEAN OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Telephone (404) 331-5140 or 1-800-440-8091
Fax (404) 331-1021 • TTY (404) 730-2654
E-mail: Complaints_office_04@hud.gov

For Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin:
MIDWEST OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, IL 60604-3507
Telephone (312) 353-7776 or 1-800-765-9372
Fax (312) 886-2837 • TTY (312) 353-7143
E-mail: Complaints_office_05@hud.gov

For Arkansas, Louisiana, New Mexico, Oklahoma, and Texas:
SOUTHWEST OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
801 North Cherry, 27th Floor
Fort Worth, TX 76102
Telephone (817) 978-5900 or 1-888-568-8913
Fax (817) 978-5876 or 5851 • TTY (817) 978-5595
E-mail: Complaints_office_06@hud.gov

For Iowa, Kansas, Missouri and Nebraska:
GREAT PLAINS OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Gateway Tower II
400 State Avenue, Room 200, 4th Floor
Kansas City, KS 66101-2406
Telephone (913) 551-6958 or 1-800-743-5323
Fax (913) 551-6856 • TTY (913) 551-6972
E-mail: Complaints_office_07@hud.gov

For Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming:
ROCKY MOUNTAINS OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
1670 Broadway
Denver, CO 80202-4801
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 • TTY (303) 672-5248
E-mail: Complaints_office_08@hud.gov

For Arizona, California, Hawaii, and Nevada:
PACIFIC-NORTHWEST OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
600 Harrison Street, Third Floor
San Francisco, CA 94107-1300
Telephone (415) 489-6524 or 1-800-347-3739
Fax (415) 489-6558 • TTY (415) 436-6594
E-mail: Complaints_office_09@hud.gov

For Alaska, Idaho, Oregon, and Washington:
NORTHWEST ALASKA OFFICE
Fair Housing Hub
U.S. Dept. of Housing and Urban Development
Seattle Federal Office Building
909 First Avenue, Room 205
Seattle, WA 98104-1000
Telephone (206) 220-5170 or 1-800-877-0246
Fax (206) 220-5447 • TTY (206) 220-5185
E-mail: Complaints_office_10@hud.gov

If after contacting the local office nearest you, you still have questions – you may contact HUD further at:
U.S. Dept. of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Telephone (202) 708-0836 or 1-800-669-9777
Fax (202) 708-1425 • TTY 1-800-927-9275

ARE YOU A VICTIM OF HOUSING DISCRIMINATION?

"The American Dream of having a safe and decent place to call 'home' reflects our shared belief that in this nation, opportunity and success are within everyone's reach. Under our Fair Housing laws, every citizen is assured the opportunity to build a better life in the home or apartment of their choice — regardless of their race, color, religion, sex, national origin, family status or disability."

Alphonso Jackson
Secretary

HOW DO YOU RECOGNIZE HOUSING DISCRIMINATION?

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

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

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

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

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

Disclosure of this information is voluntary.



To file electronically, visit: www.hud.gov

FAIR HOUSING

Equal Opportunity for All

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



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



THE FAIR HOUSING ACT

The Fair Housing Act prohibits discrimination in housing because of:

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

WHAT HOUSING IS COVERED?

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

WHAT IS PROHIBITED?

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

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

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FAIR HOUSING Equal Opportunity for All

FAIR HOUSING – EQUAL OPPORTUNITY FOR ALL

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

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

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

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

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

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

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

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

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

ADDITIONAL PROTECTION IF YOU HAVE A DISABILITY

If you or someone associated with you:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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HOUSING PROTECTION FOR FAMILIES WITH CHILDREN

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

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

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

IF YOU THINK YOUR RIGHTS HAVE BEEN VIOLATED

What to Tell HUD:

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

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

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

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BOSTON REGIONAL OFFICE

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

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

NEW YORK REGIONAL OFFICE

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

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

PHILADELPHIA REGIONAL OFFICE

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

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

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ATLANTA REGIONAL OFFICE

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

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

CHICAGO REGIONAL OFFICE

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

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

FORT WORTH REGIONAL OFFICE

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

For Iowa, Kansas, Missouri and Nebraska:

KANSAS CITY REGIONAL OFFICE

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

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

DENVER REGIONAL OFFICE

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

For Arizona, California, Hawaii and Nevada:

SAN FRANCISCO REGIONAL OFFICE

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

For Alaska, Idaho, Oregon and Washington:

SEATTLE REGIONAL OFFICE

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

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

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

If You Are Disabled: HUD also provides:

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

WHAT HAPPENS WHEN YOU FILE A COMPLAINT?

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

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

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

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

Complaint Referrals to State or Local Public Fair Housing Agencies:

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

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

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

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

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

WHAT HAPPENS AFTER A COMPLAINT INVESTIGATION?

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

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

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

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

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

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

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

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

IN ADDITION

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

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

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



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 7-10.



CONNECT WITH HUD



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



02305



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

HUD-1686-1-FHEO
2011

Fraud

Bath Housing wants to see every HCV participant successfully use this program to become self-sufficient. Following these simple guidelines will assure that you successfully remain in this program.



APPLYING FOR HUD HOUSING ASSISTANCE?

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

Do You Realize...

If you commit fraud to obtain assisted housing from HUD, you could be:

- **Evicted** from your apartment or house.
- **Required to repay** all overpaid rental assistance you received.
- **Fined** up to \$10,000.
- **Imprisoned** for up to five years.
- **Prohibited** from receiving future assistance.
- **Subject** to State and local government penalties.

Do You Know...

You are committing fraud if you sign a form knowing that you provided false or misleading information.

The information you provide on housing assistance application and recertification forms will be checked. The local housing agency, HUD, or the Office of Inspector General will check the income and asset information you provide with other Federal, State, or local governments and with private agencies. Certifying false information is fraud.

So Be Careful!

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

All sources of income and changes in income you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.

Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

form HUD-1141
(12/2005)

Any increase in income, such as wages from a new job or an expected pay raise or bonus.

All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.

All income from assets, such as interest from savings and checking accounts, stock dividends, etc.

Any business or asset (your home) that you sold in the last two years at less than full value.

The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.

(Important Notice for Hurricane Katrina and Hurricane Rita Evacuees: HUD's reporting requirements may be temporarily waived or suspended because of your circumstances. Contact the local housing agency before you complete the housing assistance application.)

Ask Questions

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

Watch Out for Housing Assistance Scams!

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

Report Fraud

If you know of anyone who provided false information on a HUD housing assistance application or recertification or if anyone tells you to provide false information, report that person to the HUD Office of Inspector General Hotline. You can call the Hotline toll-free Monday through Friday, from 10:00 a.m. to 4:30 p.m., Eastern Time, at 1-800-347-3735. You can fax information to (202) 708-4829 or e-mail it to Hotline@hudoig.gov. You can write the Hotline at:



HUD OIG Hotline, GFI
451 7th Street, SW
Washington, DC 20410

form HUD-1141
(12/2005)