



HOUSING RESOURCE MANUAL

**DEPARTMENT OF
HEALTH AND HUMAN SERVICES**

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Introduction

This manual has been developed as a tool for consumers and family members, as well as employees and contracted agents of the Department of Health & Human Services (DHHS). DHHS has developed a community-based system of care, administered at the local level through three regional offices across the state. Through a network of regional housing coordinators, the DHHS Housing Office remains a significant component of this community-based system. Through partnerships with consumers, providers and local, state, and federal funding sources, DHHS fosters an environment that builds on the strengths and desires of consumers in choosing individual housing options. By recruiting, developing, and funding a range of housing options and related supports, DHHS has been able to create environments that enable individuals to have greater choice and self-determination of housing options.

DHHS maintains that safe, decent, and affordable housing is a fundamental necessity to an individual's overall quality of life. Further, that with increased options of and access to quality housing, all individuals will be better able to meet their own needs and goals.

This manual outlines specific housing resources and options that may be available to consumers of DHHS and others. It is structured as a working document with vital contact information identified clearly in the appendices. References to this information are made throughout the manual. Regardless of whether you are a housing industry expert or are approaching housing resources and options for the first time, the Housing Office is confident you will find this manual useful. Beginning with the table of contents, you can quickly glean vital information you need to help increase your access to and options of safe, decent, and affordable housing. Questions or concerns about the information contained in this manual can be addressed by the Regional Housing Coordinators as listed in Appendix A.

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TABLE OF CONTENTS

<u>Part 1: Subsidized Rental Housing</u>	1
<u>A Types of Subsidized Rental Housing</u>	1
<u>B Vouchers Administered by Public Housing Authorities & MSHA Agents</u>	2
<u>C Vouchers Administered by Health & Human Services</u>	3
<u>D Eligibility</u>	5
<u>E Where to Apply</u>	5
<u>F Waiting Lists</u>	6
<u>G Preferences</u>	6
<u>H Common Reasons For Housing Applications Being Denied</u>	7
<u>I Using the Housing Choice Voucher</u>	8
<u>J Retaining the Voucher</u>	9
<u>Part 2: General Landlord & Tenant Information</u>	10
<u>A How to Locate Apartments</u>	10
<u>B Before You Rent</u>	10
<u>C Making it Work Financially</u>	11
<u>Part 3: Tenants & Landlords, Rights & Responsibilities</u>	15
<u>A Tenant Rights</u>	15
<u>B Tenant Responsibilities</u>	15
<u>C Landlord Rights</u>	16
<u>D Landlord Responsibilities</u>	16
<u>E Fair Housing</u>	17
<u>Part 4: Home Purchase</u>	19
<u>A Strategies for Home Purchase</u>	19
<u>B Strategies for Maintaining & Improving Your Home</u>	23
<u>Part 5: Financial Planning for a Family Member with a Disability</u>	25
<u>A General Financial Information</u>	25
<u>B Homeownership & Financial Planning</u>	26
<u>C Trusts</u>	27
<u>Appendix A: Housing Agents</u>	
<u>Appendix B: Legal & Fair Housing Contact Information</u>	
<u>Appendix C: Community Action Programs</u>	
<u>Appendix D: Salvation Army & Thrift Store Locations</u>	
<u>Appendix E: Department of Human Services, Regional Offices</u>	
<u>Appendix F: Estate & Financial Planning Information</u>	
<u>Exhibit 1: HUD Booklet, 'A Good Place to Live'</u>	
<u>Exhibit 2: EPA Booklet, 'Protect Your Family From Lead in Your Home'</u>	

PART 1: SUBSIDIZED RENTAL HOUSING

A housing subsidy is financial assistance given to people to help them rent or purchase housing that they could not otherwise afford. In this section, different types of rental housing subsidies are examined and information is provided regarding how they may be accessed.

A. Types of Subsidized Rental Housing

Rental housing subsidies can either be attached to specific housing units and properties (“project-based”) or they can be portable, attached to eligible tenants (“tenant-based”). It is important to understand the type of subsidy for which you are applying. These are discussed in more detail below.

1. Project-Based Rental Assistance

Project-based assistance is tied to specific housing developments. With project-based assistance, you must continue to live in the unit in order to receive the benefit. When you move out, even if your income still qualifies you for assistance, the subsidy stays with the unit and the property owner or manager will find a new eligible tenant.

The majority of these rental properties are owned by private entities, either for-profit or nonprofit, with funding from state or federal government agencies. In some areas of the state, especially Portland, Lewiston-Auburn, or Bangor, the rental properties may be owned by a housing authority. Sometimes housing authorities will offer both project-based and tenant-based assistance. Sometimes all the units in a particular rental property will be subsidized, and sometimes only a portion of them will have subsidies attached.

The amount of subsidy that project-based rental assistance programs can offer will also vary according to the program. In some projects the housing subsidy will pay the difference between 30% of your adjusted gross income and the fair market rent. Typically, with this sort of “deep subsidy” as your income increases, the amount you have to pay increases as well; if your income decreases (for example due to health reasons, or a job layoff) the

amount of subsidy will increase to cover the rent. In other properties, the subsidy amount may be lower (a “shallow subsidy”).

Examples of project-based rental assistance programs include those sponsored by:

- Rural Development (formerly known as the Farmers Home Administration),
- Department of Housing and Urban Development (HUD) which includes;
 - Section 8 New Construction
 - Section 8 Substantial & Moderate Rehab
 - Public Housing Authorities
 - Maine State Housing Authority Agents

2. Tenant-Based Rental Assistance

With tenant-based rental assistance, you must locate your own apartment (your community support worker can assist you with this). The unit must be located within the catchment area of the Public Housing Authority/Agency. If you move, the voucher assistance will follow you, as long as you remain eligible for the program, you do not leave the old unit in violation of the lease, and you choose a unit within the cost guidelines. The landlord must also agree to accept you as a tenant and to accept the housing assistance payment from the administering agent.

Vouchers can be used to rent apartment units, units in housing cooperatives, or for a pad lease if you own a manufactured home. The size of your household typically determines size of unit.

Examples of tenant-based rental assistance include:

- Section 8 "vouchers" known as “Housing Choice Vouchers”
- Shelter Plus Care Tenant Rental Assistance Program
- Bridging Rental Assistance Program vouchers

B. Vouchers Administered by Public Housing Authorities & MSHA Agents

Housing Choice “tenant-based” vouchers tend to be the most popular form of assistance, since they give the people who hold them a great deal of choice and portability as to where they live. This program generally has

the longest waiting list. In some areas of the state, the waiting lists for Housing Choice vouchers may get so long the Housing Agents will close the list to new applications. When the Housing Agent begins accepting applications again, a notice will be posted in local newspapers. You can also call the agent's office from time to time to find out when the list will re-open. While it may be discouraging to think that you may have a long wait before you receive rental assistance, the only way to get help is to get on waiting lists for as many types of housing assistance for which you are eligible. Getting on one waiting list does not mean that you are automatically on all lists for housing assistance; you have to apply to each complex or program individually.



If you have a disability you should be sure to ask the Housing Agent if there are any Mainstream Vouchers, Fair Share Vouchers, or 1915© Vouchers available. In many cases, the wait list for these vouchers is not as lengthy as it is for the Housing Choice Vouchers.

In the voucher program, the subsidy is based on a local "payment standard" that reflects the cost to lease a unit in the local housing market. If the rent is less than the payment standard, the tenant generally pays 30 percent of adjusted gross monthly income for rent. If the rent is more than the payment standard, the tenant pays a larger share of the rent.

Vouchers administered by the Department of Health & Human Services

Recognizing that persons with disabilities often face even a greater burden of finding safe, decent, and affordable housing, DHHS is responding to this need through the development and operation of two subsidy programs, Bridging Rental Assistance Program and Shelter Plus Care.

1. Bridging Rental Assistance Program (BRAP)

BRAP was established in recognition that people with psychiatric disabilities are often unable to afford to rent safe, decent, and sanitary housing of their choice in the community. BRAP is designed to assist individuals with housing assistance for up to 24 months or until they are awarded a Housing Choice Voucher or other form federal subsidy, whichever comes first. For this reason, units subsidized by BRAP funding must meet Section 8 requirements (within Fair Market Rent and meet Housing Quality

Standards) so recipients may continue to reside in their apartments once awarded a voucher.

Program Participants pay 51% of their gross income for rent. BRAP subsidizes the remaining portion of the rent, up to the Fair Market Rent as established by HUD.

The eligibility criteria for an individual to receive a BRAP rental subsidy is as follows:

1. The participant must have a psychiatric disability (as defined by the DHHS Adult Mental Health Services Priority Population Criteria) for which they are currently receiving or are in the process of being instated/reinstated Social Security Disability Income (SSDI) and/or Supplemental Security Income (SSI).
2. The Individual must already have applied for or be willing to apply for federal Section 8 through their local Public Housing Authority or other management agencies and maintain waiting list status.

DHHS has established four statewide priorities for recipients. The following is a list of priority populations to be served by BRAP.

1. Eligible individuals who are leaving state psychiatric institutions (AMHI, BMHI) and individuals in private psychiatric hospital beds or those who have been discharged in the last six months from any of these institutions.
2. Eligible individuals who are homeless as defined by the Stewart B. McKinney Homeless Assistance Act as funded by the U.S. Department of Housing and Urban Development.
3. Eligible individuals who are moving from community residential programs funded by DHHS to more independent living arrangements.
4. Eligible individuals who are living in substandard housing in the community as defined by the U.S. Department of Housing and Urban Development.

For further information regarding the Bridging Rental Assistance Program or to request an application, please contact the Local Administrative Agency (LAA) nearest you. A list of the LAAs can be found in Appendix A.

2. Shelter Plus Care

Shelter Plus Care is a federal program funded by the U.S. Department of Housing and Urban Development (HUD) designed to provide rental subsidies and supportive services to homeless individuals with disabilities, primarily those with chronic mental illness, substance abuse, HIV/AIDS, or any combination of those

listed. Shelter Plus Care is administered by the State of Maine Department of Health & Human Services, in partnership with Shalom House Inc., which provides centralized administration. The City of Bangor also administers a Shelter Plus Care grant. Local Service Agencies throughout the state have committed to providing the direct support services component of the program.

For eligibility, individuals must meet the homelessness and disability criteria as defined by HUD. Program participants pay 30% of their adjusted gross income towards rent and Shelter Plus Care subsidizes the remaining portion of the rent. Participants are able to choose their own living units, provided the units meet Housing Quality Standards and fall within the Fair Market Rent established for the area by HUD.

For further information regarding the Shelter Plus Care program, please contact the Local Administrative Agency (LAA) nearest you, see Appendix A.

C. Eligibility

The first step in obtaining a housing subsidy is to find out whether you are eligible for assistance. Remember, being eligible does not mean you automatically receive assistance; you have to complete the application process and may have to spend some time on a waiting list. Eligibility factors may include income, age, disability, household composition, as well as tenant, credit, and criminal history.

D. Where to apply

In some areas of Maine the local Public Housing Authority (PHA) is the place to apply for rental subsidy; in other areas some other entity serves as the Housing Agent. [For the sake of simplicity, this resource manual will use the term "Housing Agent" to refer to the PHA or organization responsible for local administration of vouchers. (see Appendix A for a listing of statewide Housing Agents).] There is often a long wait for vouchers administered by Public Housing Authorities and MSHA agents, sometimes as long as three years. In order to get into subsidized rental housing it is first necessary to get on the waiting lists for various housing programs, and then to stay on them until your name rises to the top. This is true for all forms of subsidized rental housing.

E. Waiting lists

Once all the paperwork is submitted, the Housing Agent will send you a letter indicating whether your application was accepted or denied, or asking for more information. If your application is accepted, you will be informed that you have been placed on a waiting list, and the Housing Agent will contact you when funding or an apartment is available to serve you.

The waiting lists for “Project-Based” subsidized housing properties are often shorter than for the “Tenant-Based” Housing Choice Vouchers. Once again, the only way to get on the lists is to apply directly to the housing manager responsible for each housing development or the local Housing Authority/Agent.



Housing agents are required to update their waiting lists at least once a year. They do this by sending a form to all the people on the waiting list, asking if there has been a change in income, disability status, etc., and asking whether they are still interested in remaining on the list. Keep in mind that when the Housing Agents choose to update the wait list may have no relationship to when you first completed your pre-application and got on the waiting list. If you filled out the paperwork in May, they may decide to update in June or in any month after that. Housing agents are on different schedules, also, so you may receive re-certification letters throughout the year if your name is on multiple waiting lists.



If you move, be sure to contact the Housing Agents where you have applied, and tell them your new address. It is best to put your new address in writing. It is not enough to leave your forwarding address with the post office - this may expire before the Housing Agents get around to updating their waiting lists and then you will be dropped from the list and have to start the process all over again.

F. Preferences

Some tenant-based and project-based rental assistance programs have either local or federal preferences. The preference system assigns a higher priority to applicants who are in particular types of situations or are living in particular areas, so they may receive assistance sooner. While at one time the federal government mandated the use of preferences, the policy now allows local Housing Agents to determine themselves (with public input) which preferences to use. As a result, some housing

authorities and managers may not use preferences at all, and some may use one or more. You should check with the Housing Agents when you apply to find out if they are using some sort of preference system. Examples of preferences include those for people who are:

- currently living in substandard housing (e.g., without indoor plumbing, with unsafe electricity, or which has been declared unfit by a town or agency)
- people who are homeless
- involuntarily displaced (e.g., as a result of fire or flood, domestic violence, or eviction from the previous rental unit that was beyond the tenant's control such as if the complex converted to condominium)
- paying more than 50% of gross monthly income for rent and utilities, which is called "rent-burdened"
- another preference as determined by the local administering agency.

If you qualify for a preference when you first apply, this information will be checked again once your name rises to the top of the list. If your situation has changed, the Housing Agent will ask for updated information and documentation regarding your income and current living situation. If, at that point, you no longer qualify for one of the preferences, you will be moved back down the waiting list to where you would have been had you not had the preference.

G. Common Reasons for Housing Applications Being Denied

You may be denied rental housing subsidies or access to housing if you:

- have a gross annual income higher than the limits set for the program for which you are applying;
 - owe rent or other money from a previous tenancy (especially in other subsidized housing);
 - have been evicted from federally assisted housing;
 - have been convicted within the last three years of a drug related or violent criminal act;
 - do not meet specific eligibility requirements;
 - Example: you are a single, non-disabled, young adult who has applied to an elderly housing development.
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You may also have trouble finding an apartment if you:

- have a history of creating a substantial nuisance for other tenants (or of having guests who caused a substantial nuisance);
- have a history of causing damage to units;
- have significant problems with your rental payment history.

I. Using the Housing Choice, Mainstream, Fair Share, and 1915© Vouchers

When your name gets to the top of the waiting list and you are awarded a voucher, you will be invited to a briefing session to learn the program rules and regulations. For tenant-based vouchers, you are responsible for locating your own apartment. Thus, the briefing will include information on the requirements for eligible housing units, such as size, cost, condition, how much utilities can cost, etc. You may find that you will be able to use the voucher in your current living situation, or you may have to locate a different apartment. Subsidized apartments have many requirements, including a unit that meets Fair Market Rent and Housing Quality Standards.

1. Fair Market Rent

Fair Market Rent is typically the maximum rent, as established by HUD, the voucher will pay for during the first year of occupancy. In some areas of the state, these rents have been exceeded by 10%. Contact your local Housing Agent to determine the maximum amount of rent that you can utilize under your particular voucher.

2. Housing Quality Standards

Housing Quality Standards are a series of minimum qualifications established by HUD for all federally subsidized apartments. The state funded Bridging Rental Assistance Program has also adopted these standards. Your unit must meet or be able to meet these basic HQS standards. For more information see HUD booklet, '*A Good Place to Live*' in Exhibit 1.

Once you have located a unit and a landlord willing to work with the voucher program, you must complete a Request for Lease Approval for the Housing Agent administering the program. The Housing Agent will inspect the unit to ensure that it meets minimum housing quality standards (HQS) and negotiate with the owner about repairs that need to be made and the rent that can be charged.



We strongly recommend that you do not sign a lease agreement for the apartment until the HQS inspection has been completed and your Housing Agent has approved the unit.

As with any rental situation, the landlord may choose to have you sign a lease for renting the apartment. The lease spells out the rights and responsibilities of the landlord and the tenant. Before you sign it, read it and understand what the expectations are of you as a tenant. Not abiding by the terms of the lease may lead to you being evicted from the apartment and losing the housing subsidy altogether (see *Part 3 Tenants & Landlords Rights and Responsibilities* and Appendix B for contact information regarding legal assistance).

J. Retaining the Voucher

Once you have obtained the voucher and are moved in to your apartment, you will have to provide the Housing Agent with information every year regarding your household income and composition. This is known as the "annual re-certification," and is generally done a year from the time you began receiving the assistance. If your household income and/or composition have changed over the course of the year, you must report this change to the Housing Agent. Your rent payment will be re-calculated and you may end up paying more or less, depending on the new income or household composition status. If you wish to retain your voucher it is very important that you cooperate with the re-certification process, since failing to do so may result in the assistance being terminated.



Anytime your income or family composition changes, you must report it to the Housing Agent. Failure to do so will likely be interpreted as fraud. If you have committed fraud, you may lose your voucher, be subject to recapture of the rental assistance you have already received, and you will likely face one or more local, state, or federal criminal charges (depending on the type of subsidy received).

PART 2: GENERAL LANDLORD & TENANT INFORMATION

A. How to Locate Apartments

Whether or not you are eligible for rental housing assistance, are facing a waiting period before your name gets to the top of a waiting list, or simply prefer to live in non-subsidized housing, when you must find housing in the private market, these are the things you need to decide:

- Where do you want to live?
- What are your transportation needs?
- What are your housing preferences?

Locating a suitable apartment can sometimes be a frustrating process. The amount of difficulty will depend on local conditions, such as the number of apartments available in the right size and price range and the amount of demand for those units. Common resources for locating an apartment include:

- Local newspapers
- Community Bulletin Boards
- Family & Friends
- Housing Agents & Realtors
- Community Support Workers

B. Before you Rent

Read and understand any agreement, forms, and documents carefully before you sign. Many assisted programs require your signature on numerous documents before subsidy is available.



The presence of Lead Based Paint, if known, must be disclosed by the owner where children under six years old may be residing. Lead Based Paint is very common in buildings built before 1978. Given that Maine has one of the oldest housing stocks in the nation, it is probable that many apartments and homes have a presence of Lead Based Paint. For additional information please see the EPA pamphlet, '*Protect Your Family From Lead in Your Home*' located in Exhibit 2.

C. Making It Work Financially

Below is a list of the common costs to expect when moving into a new apartment and where to go to find help. A community support worker or housing coordinator can be helpful in accessing some of these services.

1. Security Deposits

Landlords may charge up to 2 months' rent as a security deposit, which protects them if you damage the unit.

In addition, the landlord may ask for a rent deposit equal to the first and last month's rent. As long as you give the landlord proper notice, and have left the unit in good condition, you should be able to get the deposits back when you move. There are several sources for helping you meet security deposit requirements:

- Ask the landlord if you can pay your security deposit on an installment plan. You may not be able to come with all of the money at once, but if you paid an extra \$20 - \$25 a month you could pay it over time. Landlords will vary in their willingness to accept this arrangement--it will depend on their prior experience, how much demand there is for the unit, and whether you appear to be a responsible person who will pay rent on time and keep the unit in good shape.
 - Community Action Programs (CAP) around the state have had limited funds and resources available.
 - The Temporary Housing Assistance Program (THAP) is typically available in the fall. These funds are in high demand and short supply, and as a result the CAPs run out of funds quickly. THAP can be used to pay back rent, security deposits, and other emergency costs to help people obtain and maintain their tenancy. See Appendix C for a list of CAP agencies or visit the web at www.ncaf.org/.
 - CAPs may also have access to Federal Emergency Management Agency (FEMA) funds for assistance with rental issues. The state FEMA web site can be found at <http://www.state.me.us/mema/>.
 - Some churches may be willing to provide some assistance, although they will typically not pay the whole deposit.
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- The Salvation Army will also sometimes give out funds for security deposits. The Salvation Army will sometimes provide vouchers to use in their thrift stores. To contact the Salvation Army call (207) 774-6304 or visit them on the web at www.servingnewengland.org/. See Appendix D for a statewide listing of Salvation Army locations and thrift stores.
 - General Assistance, administered by municipalities, may provide assistance with housing, food and personal needs for eligible households. The statewide phone number is 1-800-442-6003 and the General Assistance web site can be found at <http://www.state.me.us/dhs/beas/resource/ga.htm> .
 - It is sometimes possible to get a lot of the basic items you need to furnish an apartment from friends and family.
 - Community Support Workers are another good resource for information. Also look to thrift stores, yard sales, and church rummage sales for sources of good quality and very inexpensive items.

2. Utilities (telephone, oil or propane, electricity)

The utility companies usually charge for initial hook-up or connection to service. They may also require a deposit when you are first getting service started, especially if you have an unpaid balance on a previous account or problems with your credit history. Once you have paid on time for 12 consecutive months they will return the deposit to you.

If you are responsible for paying your own heat (if it is not included in your rent) you may want to consider getting onto a budget plan with your oil or propane dealer or electric company. A budget plan can help to avoid the problem of getting hit with a bill much bigger than you are able to pay all at once, by spreading your total energy charges out over the course of a year.

If you do get behind on utility bills, do not let yourself get pressured into a repayment plan, which is more than you can afford. Ask for help from your community support worker to negotiate a repayment plan that you can handle with your budget or contact the Consumer Assistance Division of the Maine Public Utilities Commission at

287-3831, TTY: 1-800-437-1220, or visit them on the web at www.state.me.us/mpuc.

3. Homesharing



Homesharing can be a good way to reduce your overall housing costs, although you should be careful of this if you are receiving rent subsidies. If you have a Housing Choice Voucher or other housing subsidy, you must notify your Housing Agent if someone moves in with you, otherwise you risk losing your rental assistance. Typically, these programs do not allow you to have boarders, but will allow you to have other adults living in the unit who are sharing the costs. Be aware that rent will be charged based on the total household income, which includes everyone living in the unit, so having someone else with you might raise your total rent. You should check with any rental assistance program first to see if home sharing is allowed under your program. Failure to notify your Housing Agent cannot only lead to eviction but also criminal charges as well.

4. Other Assistance Programs

- “LIHEAP” stands for Low Income Home Energy Assistance Program, and helps low income households pay a portion of their fuel bills. How much assistance you receive is related to your income, the type of house you have and the number of rooms in it, and the kind of fuel you use.

To obtain LIHEAP assistance you must apply through the Community Action Programs (CAPs) nearest you. Applications are accepted from roughly October 1 through March 31. The maximum amount of income you can earn and still qualify for assistance will vary from county to county.

- The Weatherization Program can help make your house or apartment more energy efficient through a variety of measures including weatherstripping, insulation, and other improvements. It can be used by both tenants and homeowners. Similar to LIHEAP, the Weatherization program is administered by the CAPs. When you apply for LIHEAP, you are required to apply for Weatherization as well.
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Once you apply for Weatherization, your name gets put on a waiting list. Households with elderly members, people with disabilities, and children under two have first priority for assistance. When funds become available, a rehab technician from your local CAP will come out to your house and do an inspection. Once this is completed, the list of recommended repairs will be developed and the weatherizing activities will be completed.

- Food Stamps supplement your income by providing you with a food allowance. If most of your money is going towards your housing payment and utilities, you may need some help in paying for food. You can be eligible for Food Stamps if you work for low wages, are unemployed or work part time, receive welfare or other public assistance payments, are elderly or disabled and live on a small income, or are homeless. You can apply for food stamps through the regional offices of the Department of Human Services. See Appendix E for a listing of DHS Regional Offices or visit the web site at http://www.state.me.us/dhs/bfi/f_stamps/fs_cont.htm .
- Eligible TANF recipients may qualify for Emergency Assistance Payments (EAP). EAP consists of five components, each having maximum allowable limits: Disasters--\$350, Emergency Housing Repairs--\$250, Utilities--\$150, Special Medical Equipment/Clothing--\$250. Combined assistance among these categories may not exceed \$600.
- If you are a veteran, there may be additional resources available to you through the Department of Veterans Affairs. They may be contacted at 623-8411 or through the web at www.va.gov/pressrel/mess.htm

PART 3: TENANTS & LANDLORDS- RIGHTS & RESPONSIBILITIES



There are many laws and regulations covering the rights and responsibilities of tenants and landlords. It is important to remember that these laws work both ways; as a tenant, you are entitled to such things as a reasonable notice before the landlord enters your unit, to live in a unit that meets local building codes, and to receive specific notice before a landlord can evict you. However, you must also meet the conditions of your verbal or written agreement with the landlord, which means paying your rent on time, not disturbing other tenants with their right to the peaceful and quiet enjoyment of their apartments, and maintaining your unit in good condition.

A very brief outline of some basic rights and responsibilities for landlords and tenants follows:

A. Tenants have the right to:

- live in decent, safe, and sanitary housing;
- have repairs performed in a timely manner, upon request;
- be given reasonable notice, typically 24 hours, of any non-emergency entry into your apartment;
- equal and fair treatment without regard to race, color, religion, gender, disability, familial status, national origin, income source, or age;
- at least a 30 day written notice of rent increases;
- at least a 30 day written notice of eviction (without cause);
- a 7-day written notice to move out if the rent payment is seven or more days late or the property is being used in violation of the lease;
- have at least one operating smoke detector within your apartment, provided by the landlord

B. Tenants' responsibilities include, but are not limited to:

- comply with the written or verbal lease, rental, tenant, house rules, or other agreement(s) between landlord and tenant;
 - meet requirements of subsidy programs, if any;
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- keep your unit clean and sanitary and in the same general physical condition as when you moved in;
 - conduct yourself, family, and guests in a manner that will not interfere with the peaceful and quiet enjoyment of other tenants;
 - pay your rent in full when it is due;
 - notify the landlord as soon as there is a problem or defect with the unit or its services and systems;
 - allow the landlord to enter the unit to make needed repairs;
 - give at least a 30 day written notice (ending on a rent due date) of intent to move out;
 - pay the required security deposit;
 - not damage the unit and ensure that guests do not damage it either.

C. Landlords have the right to:

- keep a security deposit if tenants damage the unit or owe rent money, provided a written statement from the landlord is given to you within 30 days of termination of tenancy;
- evict tenants for non-payment of rent or other violations of the landlord/tenant agreement;
- evict tenants, without cause, provided a 30 day written notice is given;
- expect tenants not to infringe on the peaceful enjoyment of other tenants;
- sell property left behind when tenants move out (after they follow the appropriate legal process);
- charge up to two months' rent for a security deposit.

D. Landlords' responsibilities include, but are not limited to:

- follow all applicable laws relating to evicting a tenant;
 - give tenants reasonable prior notice of intent to enter the unit to make needed repairs;
 - provide safe and healthy housing including, but not limited to, notification of Lead Based Paint, provision of smoke detector(s);
 - provide a minimum level of heat (unless the tenants pay for the heat for the unit);
 - comply with the terms of a written lease agreement, if one exists;
 - give written notice of eviction.
-

E. Fair Housing

The term “fair housing” actually covers a number of different state and federal laws that offer protection to specific groups of people, known as “protected classes.” Belonging to a “protected class” means that you cannot be discriminated against because you belong to one of those classes. The laws also spell out the responsibilities of landlords with regard to persons with disabilities.

1. Protected Classes

The protected classes are as follows: race, color, sex, disability, religion, ancestry/national origin, familial status, and receipt of any form of federal, state, or local public assistance.



Landlords cannot refuse to show or rent a unit because a person is a member of one of the “protected classes” listed above.

2. Reasonable Accommodations and Reasonable Modifications

A reasonable accommodation is a change in any rule, policy, procedure, or service if the changes are needed in order for a person to have equal access and enjoyment of their housing. A common example is allowing a service animal in a no pet building.

A reasonable modification is a structural or other physical change that may be made in the unit or to the housing structure. This change should be needed in order to provide equal access and enjoyment of the unit. A common example is a ramp over a stair at a building’s entrance.

According to Fair Housing Laws, “reasonable” means that the action requested by the individual with the disability does not cause an undue financial burden to the housing provider, does not cause a basic change in the nature of the housing programs available, will not cause harm or damage to others, and is technologically possible.

You can only be denied your request if it infringes on the rights of other tenants or if it alters a building’s basic programs or services.

Since accommodations are usually a change in policy, no cost is usually involved. If there is a cost, the housing provider is responsible.

For modifications, if the housing provider is assisted by the government, the housing provider is responsible for the cost. Private housing providers are not required to pay for modifications, but they must allow the tenant, at his or her own expense, to make the necessary modifications. Also note that landlords can ask that the unit be restored and an escrow account be established.

It is important to remember that the individual must request whatever reasonable accommodations or modifications are needed. A housing provider cannot anticipate your needs or requirements. You should notify the housing provider of your request in writing so it is documented and your needs are communicated clearly.

3. Applicability

The Fair Housing laws cover all housing except:

- The rental of a two family dwelling where one unit is occupied by the owner;
- The rental of four or fewer rooms in a single family dwelling when the owner lives there too;
- The rental of any dwelling owned by a religious corporation to its members, except when discrimination is based on race, color or national origin.



To make a Fair Housing complaint see Appendix B for contact information.

Alpha One is a non-profit organization providing communities with information, services and products that create opportunities for people with disabilities to live independently. For more information you can reach them at (800) 499-2357 or on the web at www.alpha-one.org

PART 4: HOME PURCHASE

If your income is sufficient and stable you may wish to consider buying a house. If you are a single individual receiving the typical Supplemental Security Income (SSI) payment of \$555/month, buying a house by yourself may not an option for you at this time. Your options would be increased by buying a house with another person and seeking financial help from family members or other assistance programs.

Homeownership can mean that your house payment will remain pretty much the same even during a period when real estate prices are increasing rapidly, it gives you more control over your housing. There are other advantages too, including the ability to use the mortgage interest tax deduction. But homeownership also brings with it a number of responsibilities. As a homeowner, you must earn sufficient income to make your mortgage payment which typically includes PITI (principal, interest, taxes, and insurance) as well as pay for utilities and the upkeep of your house, lot, and appliances.

A. Strategies for Home Purchase

One way to reduce your housing cost, while at the same time retaining many of the benefits of homeownership, is to look at the many ways of owning housing. The strategies listed below may sometimes be used together or independently:

1. The Maine State Housing Authority (MSHA)

MSHA currently underwrites approximately 20% of all mortgages in the state. MSHA is a resource for information, education, and access to below market interest rate loans. Issues, information, and resources provided by MSHA and their agents (see Appendix A) include details on: affordability, pre-qualification of financing, locating a house, negotiating a purchase and sales agreement, identifying responsibilities of homeownership, maintaining property, and obtaining financing.

MSHA can be reached at (207) 626-4600, TTY:1-800-452-4603 or www.mainehousing.org

2. United States Department of Agriculture, Rural Development, Rural Housing Service.

Home ownership loans available through the Rural Housing Service (RHS) are available to low and moderate-income families. Nationwide, over 2 million families now own their own homes as a result of the RHS homeownership programs. RHS offers two types of homeownership loans: guaranteed and direct loans. The purpose is to provide financing--with no down payment and at favorable rates and terms--either through a direct loan with RHS or with a loan from a private financial institution that is guaranteed by RHS. These loans are for the purchase, construction, rehabilitation, or relocation of a dwelling and related facilities for low or moderate-income rural persons.

RHS can be reached at (207) 990-9110, TDD: (207) 942-7331 or see Appendix A for additional contact information.

3. Coastal Enterprises, Inc. (CEI)

CEI is another resource organization that can be very helpful towards the goal of homeownership. CEI's housing department has helped over seventy-five persons with disabilities obtain and retain their own homes.

CEI can be reached at (207) 882-7552 or www.ceimaine.org

▪ Lease-Purchase

A lease-purchase option is a good way to become a homeowner if you have sufficient income to buy a house but do not have enough money for a downpayment, need time to repair your credit history, or need to pay off some long-term debt.

CEI's Lease Purchase Program typically allows you to lease the house you wish to buy for an average of two years before you are required to purchase the property. A variety of services, aimed at putting you in a strong position to purchase and to be a successful homeowner, are available throughout the lease period. A nonprofit housing organization actually purchases the property and leases it to you, selling it to you when you become ready to buy.

- Homeownership Assistance Venture (HAV II)

The Department of Health & Human Services, DHHS, in conjunction with CEI has operated a homeownership program specifically designed to help eligible consumers of DHHS become homeowners. The program is intended to assist first time homeowners with downpayment, closing costs, and/or to reduce the buyer's monthly mortgage obligation.

The HAV II funds are used to offer a 'soft second' mortgage to eligible participants. This mortgage is a lien on the property, however no monthly payments are required and it is only repaid through the sale, transfer, or refinance of the property.

This program is funded through grants from a variety of sources. Occasionally, available funds are spent before new grants can be obtained, so there may be periods when applications are not being accepted or there may be restrictions on the eligible populations to be served.

4. Co-ops

Although a limited model in Maine, housing cooperatives, or co-ops, may be an option for people who, because of income or credit history may have difficulty qualifying for mortgage financing on their own. Under a co-op model, the lender gives what's known as a "blanket mortgage" to the corporation, not to any particular individual. Clearly, the lender must feel that the co-op is a good credit risk, and it will look to some degree to the income and assets of individual members. Co-op members pay a small fee to "buy" the right to live in a unit, and then are responsible for a monthly payment thereafter (their share of the co-op's loan and other expenses).

A group of mental health consumers formed the first consumer run co-op in Maine in 1993 and it is one of two still operating today; it is called "The Together Place." Co-ops are useful because they offer most of the benefits of homeownership, such as the right to live in a unit and to pass it on to your heirs, while at the same time sharing some of the responsibilities (such as the cost of maintenance). Co-ops may look like regular apartment complexes or may include single-family homes as well. Many Co-ops hire third party property managers to handle finances, as it may be difficult for a Co-op member to evict their neighbor and friend.

5. Community Land Trusts (CLTs)

Another limited housing model in Maine are CLTs. CLTs are designed to own and hold the land on which housing is located. In this scenario, you may own your house outright, but not the ground it sits on. Instead, the land is owned by the CLT, and you would have a long-term lease (lifetime or 99 years) that you could pass on to your heirs. The benefit is that, over the long term, the land is removed from the speculative real estate market so that the ground lease (and thus the housing) remains affordable to lower income people.

6. Home Sharing

If you do not have sufficient income to buy a house yourself, one option is to carefully consider buying with a friend or relative. You do not have to be married or a blood relation to buy a house with someone else. If you purchase with a conventional mortgage the other person doesn't even have to live there- more restrictions apply with government programs such as RHS or the Maine State Housing Authority. If you decide to use this option, you need to be sure you are compatible with the other person, and (even if you are) agree in writing up front how you will handle it if one person decides to sell out and move on.

Another way to reduce your housing costs once you have purchased a house is to rent a room to someone. Again, restrictions apply with government mortgage financing and insurance programs, however, there are typically none if you use conventional financing.



If you share your home/apartment or rent a room to someone this may interfere with your ability to receive public assistance, housing and rental subsidies, services, General Assistance, and SSI/SSDI as many of these programs are based on household composition and household income.

7. Housing Choice Vouchers

It should be noted the U.S. Department of Housing and Urban Development allows Public Housing Authorities and Housing Agents the option to utilize the Housing Choice Voucher program towards homeownership subsidy or downpayment. At the time of

this publication, only a few PHAs or Housing Agents in the country have implemented this option. Maine is not one of these.

B. Strategies for Maintaining and Improving your Home

If you are faced with repairs that cost more money than you have available, there are several programs that can provide some assistance. Most of these are loan programs; housing rehab grants are very limited and scarce. These programs are listed below.

1. Community Action Programs (CAPs)

The community action programs are the anti-poverty programs located in each county in the state. CAPs do not all offer exactly the same programs, but most of them can offer you what is listed below. Call your local CAP to see what resources they have available (see Appendix C).

- Weatherization- This is a federal grant program designed to increase the energy efficiency of residences. You have to be income eligible to receive the assistance, and can only get it once in every 5 to 10 years.
 - Central Heating Improvement Program (CHIP)- This is another federal grant that can be used to help replace very inefficient or defective furnaces. Again, you must be income eligible to receive assistance. In both this program and Weatherization, CAP employees will take care of the inspections, the estimating, and working with contractors to do the work.
 - Home Rehabilitation Loans- MSHA has developed a pilot program, HoME, a low interest (1%), loan program designed to assist low-income homeowners with needed repairs. If you are of low income and can't qualify for regular lender financing because of limited affordability or other reasons, this may be the program for you. The loan limit is \$15,000 with a repayment period of 15 years. A wide variety of repairs are eligible, and usually the whole house must meet housing quality standards when the repairs are complete. Homes built before 1978, in which lead paint may have been used, are eligible for grants of up to \$10,000. Examples of work which might be done with the grant include siding, window replacement, or replacement of interior wallboard. Replacement
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home loans may be available on a limited basis. As with the First-Time Homebuyer program, CAPs originate the loans and sell them to the Maine State Housing Authority. In some cases, CAPs may have limited ability to make loans from their own revolving loan funds. Again, not every CAP participates in the program.

- Rural Housing Service- Housing Preservation Grants (HPG)- The Rural Housing Service has a very limited amount of money for grants to low-income homeowners for needed repairs. Where possible, Rural Housing Service may link the HPG funds to a HoME loan to reduce the cost to the homeowner of making all the repairs needed to bring the house up to code. These funds are administered through three or four Community Action Programs, but are extremely limited (only \$60,000 available statewide in FY 2001).

2. Rural Housing Service Section 504 Grants and Loans

This is a home repair program that provides loans of up to \$20,000 at low interest rates, as low as 1%, and fixed terms for qualifying low-income homeowners. In addition, homeowners aged 62 or older who cannot repay a loan may receive a grant of up to \$7,500 to make needed repairs. You can apply for this program through any Rural Housing Service office (see Appendix A).

3. The Building Materials Exchange

The Building Materials Bank (BMX) operates what is essentially a “Goodwill” for building materials. The BMX receives donations of new and used building materials and sells them at substantial savings to homeowners. Anyone may shop at the BMX, but some materials (such as lumber, insulation, new windows, and other materials critical to making a house warm and weathertight) are reserved for exclusive purchase by low-income homeowners who are qualified as members. Members also pay a lower price on all products. There are two warehouses, one in Gray and one in Sanford. The Gray warehouse can be reached at 207/ 657-2957, and Sanford at 207/324-4574

PART 5: FINANCIAL PLANNING FOR A FAMILY MEMBER WITH A DISABILITY

Many families with a member who is disabled wish to provide long-term housing assistance to these individuals without jeopardizing their ability to receive public assistance. Families are concerned their adult loved ones with disabilities be able to live as independently as possible and in a setting that incorporates the least institutional and most homelike environment. In many cases, families have accumulated some resources that they might use to benefit their loved ones, either now or at some point in the future.



The unique circumstances of your family, the type and amount of assets available, and the goals you are trying to achieve, require legal and financial assistance and consultation. There are a number of different strategies a family might use to assist loved ones with disabilities. This entire section represents some of the more common practices available and should be considered as only a guide outlining some of the options that may be available to you and your family to explore further. Some additional resources may be found in Appendix F.

A. General Financial Information

Which of the strategies or combinations of strategies you pursue depends on your family's unique situation. Some examples of how families may be able to assist their disabled loved ones include:

- purchasing a house outright, or making a lump sum payment to help reduce the mortgage amount, on behalf of a person with a disability;
- a family member making a gift of up to \$10,000 per year to a disabled person. Typically the disabled individual does not have to report this gift as income to the IRS however they may have to report this to existing subsidy program coordinators or the State;
- bequeathing money or property (through a will or trust) to a disabled person;

Protection of the right to receive public assistance is critical, but there are other issues as well. These include the following:

- ensuring the house or apartment is maintained over time;
 - obtaining assistance in managing money that is bequeathed or gifted outright;
-

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- ensuring that people with disabilities living independently (whether as renters or owners) receive services that will allow them to remain there (such as help with shopping, cooking, recreation, transportation to medical appointments, etc.); and
 - making sure any rent or mortgage payment, property taxes, and homeowners insurance are paid when needed, and that support is available to prevent individuals from losing their housing in the event of a crisis or hospitalization.

B. Homeownership and Financial Planning

If homeownership is desired, one question that needs to be answered is who will hold title to the house. Again, legal and financial consultation is absolutely necessary when making any major financial decision, particularly a home purchase. You may also wish to contact the Estate Recovery Unit of the Department of Human Services. Some options that may be available to you or your family are:

1. Sole or Joint Ownership

The family member with a disability may hold title to the house s/he lives in without affecting his/her right to receive public assistance. Ownership may be by the individual or jointly with one or more other people. Benefits to this approach include the ability to live in and control the property for as long as it is owned. Potential drawbacks are the same as they would be for any other homeowner (the house must be maintained, taxes and insurance paid, and the house is subject to claims from creditors) with one important addition for a person receiving Medicaid. That is that the house may have to be sold, in the event of his/her death, to reimburse Medicaid for the cost of providing care to the individual. This may happen if the property were owned solely by the individual with no other (surviving) owner or dependents.

2. Ownership by a Conservator or Guardian

The house may also be held by a Conservator or Guardian, who has been appointed by the court to act on behalf of a disabled person. A home held by a Conservator or Guardian may be subject to claims from the individual's creditors. Medicaid may also claim

the property after the death of the person with a disability to recover the cost of care.

3. Trustee

A Trustee is a person (or it can be a bank or trust company) named in a legal document called a trust to manage property in the trust for someone's benefit. A trust is a private agreement and, in most cases, a court is not involved in the activities of the Trustee. A trust may be revocable, meaning that it may be amended or even terminated by the person who creates it. It may also be irrevocable, meaning that once created, the terms cannot generally be changed.

A Trustee can hold property for the benefit of a person with a disability, and the trust document would say who is entitled to the property if the person dies or is unable to live there. The Trustee may also be authorized to transfer or sell the property when it becomes necessary.

C. Trusts

A trust is a legal document that is designed to provide an interest in property that is held by one party for the benefit of another. A trust may or may not protect property from Medicaid reimbursement claims. There are several types and varieties of trusts. Consult your legal representative to see if a trust is appropriate for your situation.



Any questions concerning Medicaid's possible claim against an interest in a home held by a Medicaid recipient should be directed to the Medicaid Estate Recovery Unit at the Maine Department of Human Services and your own legal and financial professional representatives. See Appendices B and E for more information.



The unique circumstances of your family, the type and amount of assets available, and the goals you are trying to achieve, require legal and financial assistance and consultation. There are a number of different strategies a family might use to assist loved ones with disabilities. The section above represents some of the more common practices available and should be considered as only a guide outlining some of the options that may be available to you and your family to explore further.

**APPENDIX A
HOUSING AGENTS**

Public Housing Authorities in Maine (aka Section 8 Agents): Tenant &/or Project Based Rental Assistance	
Auburn Housing Authority 20 Great Falls Plaza, PO Box 3037 Auburn, Maine 04212-3037 Tel: 784-7351 TTY: 784-5545	Augusta Housing Authority 33 Union St. Suite 3 Augusta, Maine 04330 Tel: 626-2357 TTY: 626-2357
Bangor Housing Authority 161 Davis Road Bangor, Maine 04401-2399 Tel: 942-6365 TTY: 711	Bath Housing Authority 80 Congress Avenue Bath, Maine 04530 Tel: 443-3116 TTY: 711
Biddeford Housing Authority 22 South Street, PO Box 2287 Biddeford, Maine 04005 Tel: 282-6537 TTY: 711	Brewer Housing Authority Fifteen Colonial Circle, Suite Brewer, Maine 04412 Tel: 989-7890 TTY: 989-9810
Brunswick Housing Authority 12 Stone Street, PO Box A Brunswick, Maine 04011 Tel: 725-8711 TTY: 711	Caribou Housing Authority 25 High Street Caribou, Maine 04736 Tel: 493-4234 TTY: 711
Fort Fairfield Housing Authority 255 Maine Street, PO Box 230 Fort Fairfield, Maine 04742 Tel: 476-5771 TTY: 711	Indian Township Passamaquoddy Reservation Housing Authority 10 Raven Drive, PO Box 99 Princeton, Maine 04668 Tel: 796-8004 TTY: 711
Lewiston Housing Authority One College Street Lewiston, Maine 04240 Tel: 783-1423 TTY: 783-0865	Mt. Desert Island/Ellsworth Housing Authority 80 Mt. Desert Street, PO Box 28 Bar Harbor, Maine 04609 Tel: 288-4770 TTY: 288-2169
Old Town Housing Authority 358 Main St., PO Box 404 Old Town, Maine 04468 Tel: 827-6151 TTY: 827-6151	Pleasant Point Passamaquoddy Reservation Housing Authority 15 Elders Way Pleasant Point, RR 1 PO Box 339 Perry, Maine 04667 Tel: 853-6021 TTY: 711
Portland Housing Authority 14 Baxter Boulevard Portland, Maine 04101-1822 Tel: 773-4753 TTY: 774-2570	Presque Isle Housing Authority 58 Birch Street Presque Isle, Maine 04769 Tel: 768-8231 TTY: 764-5161
Sanford Housing Authority 114 Emery Street, PO Box 1008 Sanford, Maine 04073 Tel: 324-6747 TTY: 324-1253	South Portland Housing Authority 51 Landry Circle South Portland, Maine 04106 Tel: 773-4140 TTY: 711
Topsham Housing Authority 95-A Lisbon Street, PO Box 100 Lewiston, Maine 04243-00100 Tel: 786-5667 TTY: 711	Van Buren Housing Authority 130 Champlain Street Van Buren, Maine 04785 Tel: 868-5441 TTY: 868-2833
Waterville Housing Authority 88 Silver Street Waterville, Maine 04901 Tel: 873-2155 TTY: 711	Westbrook Housing Authority 30 Liza Harmon Drive Westbrook, Maine 04092 Tel: 854-9779 TTY: 711

MaineHousing (formerly Maine State Housing Authority)
353 Water Street
Augusta, ME 04330
207-626-4600
TTY: 1-800-452-4603
www.mainehousing.org

Housing Agents for Tenant &/or Project Based Rental Assistance

AROOSTOOK COUNTY:	KENNEBEC, LINCOLN, FRANKLIN, SOMERSET, AND SAGADAHOC COUNTIES:
Aroostook County Action Program PO Box 1116 Presque Isle, Maine 04769 Tel: 1-800-432-7881 or 764-3721 (V/TTY)	Maine State Housing Authority 353 Water Street Augusta, ME 04330 Tel: 207-626-4600 or 800-452-4603 TTY
ANDROSCOGGIN, OXFORD, CUMBERLAND, AND YORK COUNTIES	PENOBSCOT, PISCATAQUIS, WALDO AND KNOX COUNTIES:
Avesta Housing 307 Cumberland Ave. Portland, ME 04101 Tel: 1-800-339-6516 or 839-6516 (V/TTY)	Penquis Community Action Program 262 Harlow Street Bangor, Maine 04401 Tel: 1-888-424-0151 or 973-3500 or 973-3520 (TTY)
	WASHINGTON AND HANCOCK COUNTIES:
	Washington-Hancock Community Agency Corner of Main and Maple Streets, PO Box 280 Milbridge, Maine 04658 Tel: 1-800-223-3632 (from 7:30-4:00) or 546-7544 (V/TTY) 1-800-339-9422 (TTY)

DEPARTMENT OF HEALTH & HUMAN SERVICES ADULT MENTAL HEALTH Shelter Plus Care Local Administrative Agents		
Penobscot, Washington, Hancock, Piscataquis Counties	Aroostook County	Lincoln, Sagadahoc Counties & Brunswick, Harpwell, Freeport
Sandra Kimball Community Health and Counseling 42 Cedar St., PO Box 425 Bangor, ME 04402 207-947-0366	Patty Cousins AMHC Facilities, Inc. One Vaughn Place Caribou, Maine 04736 207-498-6431	Rita Defio Sweetser MH 18 Pleasant Street Brunswick, Maine 04011 207-721-3183
Franklin, Oxford, Northern Cumberland Counties	Androscoggin County	Somerset, Northern Kennebec Counties
Billie Cereste Tri-County MH 1155 Lisbon St. PO Box 2008 Lewiston, Maine 04142 207-353-4100	Karen Bate-Pelletier Common Ties 140 Canal Street Lewiston, ME 04240 207-795-6051	Barbara Worthley Kennebec Valley Mental Health 67 Eustis Parkway Waterville, Maine 04901 207-873-2136
Waldo, Knox, Lincoln Counties	Southern Kennebec County	Cumberland County
Bonnie Versboncoeur Mid-Coast Mental Health 12 Union St. PO Box 526 Rockland, Maine 04841 207-594-2541	Susanne Thomas Motivational Services PO Box 229 Augusta, Maine 04332 207-626-3465	Kyra Walker Shalom House, Inc. 400 Congress St., PO Box 560 Portland, Maine 04112 207-874-1080
York County	Bangor (Not a DHHS Agent)	
Ginny Dill Counseling Services, Inc. PO Box 1010 Saco, ME 04072 207-282-6126	Awa Conteh City of Bangor Dept. of Health & Welfare 103 Texas Ave. Bangor, Maine 04401 207-941-0257	
Housing Coordinator	Housing Coordinator	Housing Coordinator
Lori Nicholas Kirsten Fortier 175 Lancaster Street Portland, Maine 04101 207-822-0150	Joel Gilbert Greenlaw Bldg. AMHI Campus Augusta, Maine 04333 207-287-9151	Pam Godin 176 Hogan Road Bangor, Maine 04401 207-941-4360

**United States Department of Agriculture
Rural Development
Rural Housing Service
Home ownership & Project Based Rental Assistance**

State Office Rural Development Rural Housing Program 967 Illinois Avenue P.O. Box 405 Bangor, ME 04402 990-9110 TDD: 942-7331	Aroostook and Washington Counties: Rural Development District 1 Office 99 Fort Fairfield Road Presque Isle, Maine 04769 Tel: 764-4157
Hancock, Penobscot, Piscataquis, Somerset, and Waldo Counties: Rural Development District 2 Office 28 Gilman Plaza, Suite 3 Bangor, Maine 04401 Tel: 990-3676	Androscoggin Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, and York Counties: Rural Development District 3 Office 254 Goddard Road Lewiston, Maine 04241 Tel: 753-9400

APPENDIX B

If you believe you've been discriminated against, some of the organizations below may be of assistance. If you are in a HUD subsidized property, in addition to contacting some of the organizations below, be sure to contact your local field office of Fair Housing and Equal Opportunity, located in Manchester, N.H. (see below) and/or call HUD's National Hotline at 1-800-669-9777.

PINE TREE LEGAL OFFICES: <i>Low income legal assistance</i>	
See 'Rights of Tenants' booklet at: www.ptla.org	
Portland	Augusta
38 Federal Street Portland, ME 774-8211	39 Green Street Augusta, ME 622-4731, TTY: 784-1558
Bangor	Presque Isle
61 Main Street Bangor, ME 942-8421, TTY: 942-8241	373 Main Street Presque Isle, ME 764-4349
Machias	Lewiston
1 School Street Machias, ME 255-9656	145 Lisbon Street Lewiston, ME 784-1558

LEGAL SERVICES FOR THE ELDERLY	
www.mainelse.org	
Portland	Augusta
307 Cumberland Avenue P.O. Box 10480 Portland, ME 04104 1-800-750-5353	9 Green Street P.O. Box 2723 Augusta, ME 04338-2723 1-800-750-5353 TTY: 1-800-750-5353 (207) 621-0374 Advocates for Medicare
Bangor	Presque Isle
450 Essex Street Bangor, ME 04401 1-800-750-5353	33 Davis Street P.O. Box 1288 Presque Isle, ME 04769 1-800-750-5353
Lewiston	
465 Main Street P.O. Box 659 Lewiston, ME 04243 1-800-750-5353	

OTHER FAIR HOUSING/LEGAL RESOURCES

Maine Disability Rights Center P.O. Box 2007 Augusta, ME 04338-2007 V/TTY: 1-800-452-1948 www.drcme.org	
Bazon Center www.bazon.org 1101 15 th Street NW, Suite 1212 Washington, DC 20005-0409	Legal Information Institute www.law.cornell.edu/topics/landlord_tenant.html Cornell Law School Myron Taylor Hall Ithaca, NY 14853
Maine Human Rights Commission www.state.me.us/mhrc State House Station 51 Augusta, ME 04333-0051 (207) 624-6050	U.S. Department of Housing & Urban Development www.hud.gov Fair Housing & Equal Opportunity 275 Chestnut Street Manchester, N.H. 03101-2487 603-666-7510 National Fair Housing Hot Line: 1-800-669-9777 www.hud.gov/fha/mfh/fharent.html
Maine Equal Justice Project www.mejp.org 126 Sewall Street Augusta, Maine 04330 (207) 626-7058	Immigrant Legal Advocacy Project www.immigrantlegaladvocacy.org One India Street, 2 nd Fl. Portland, Maine, 04101 (800) 497-8505
Community Mediation Services 1-888-497-3500	
AMHI campus Building #28 Augusta ME 04332-0177 621-6848 621-8399 fax mediate@gwi.net	Penquis Dispute Resolution center 262 Harlow Street Bangor ME 04404-1162 973-3586 973-3699 fax famerich@penquiscap.org
Community Mediation center 222 St. John Street Suite 254 Portland ME 04102 772-4070 874-7402 fax cmc@nais.net	

APPENDIX C

Community Action Programs	
<p>Androscoggin and Oxford Counties Community Concepts, Inc. PO Box 278, Market Square South Paris, ME 04281 Ph: 743-7716 100 York Street, Rumford, ME 04276 Ph: 364-3721 79 Main Street, Auburn, ME 04210 Ph: 795-4065</p>	<p>Aroostook County Aroostook County Action Program PO Box 1116 Presque Isle, ME 04769 Ph: 764-3721 or 1-800-432-7881</p>
<p>Cumberland County People's Regional Opportunity Program 510 Cumberland Avenue Portland, ME 04101 Ph: 874-1140</p>	<p>Franklin County Western Maine Community Action PO Box 200 East Wilton, ME 04234 Ph: 645-3764</p>
<p>Northern Kennebec & Somerset County. Kennebec Valley CAP 97 Water Street Waterville, ME 04901 Ph: 873-2122</p>	<p>Southern Kennebec County Kennebec Valley Community Action Program. RR 7 Box 1103, Eastern Avenue Augusta, ME 04330 Ph: 622-4761</p>
<p>Knox County Coastal Community Action Program PO Box 808, 4 Union Street Rockland, ME 04841 Ph: 596-0361</p>	<p>Lincoln & Sagadahoc Counties Coastal Economic Development Corp. 34 Wing Farm Parkway Bath, ME 04530-1515 Ph: 442-7963 or 442-7964</p>
<p>Penobscot & Piscataquis Counties Penquis Community Action Program PO Box 1162, 262 Harlow Street Bangor, ME 04401-1162 Ph: 973-3500</p>	<p>Waldo County Waldo County Committee for Social Action PO Box 130 Belfast, ME 04915 Ph: 338-6809 or 1-800-498-3025</p>
<p>Washington & Hancock Counties Washington-Hancock Community Action PO Box 280 Milbridge, ME 04658 Ph: 546-7544 or 1-800-223-3632</p>	<p>York County York County Community Action Corp. PO Box 72, 11 Cottage Street Sanford, ME 04073 Ph: 324-5762</p>
<p>Towns of Canton, Litchfield, Livermore, Wayne, Hartford, Leeds, Buckfield, Greene, Wales, Sumner, Monmouth, Sabattus, and Turner Rural Community Action Ministry RFD 1 Box 2900 Leeds, ME 04263 Ph: 524-3791</p>	

APPENDIX D

Salvation Army Sites		
Augusta 11 North Pearl St (207) 623-3752	Houlton 12 Court St (207) 532-2322	Rockland 16 Brewster St (207) 594-5326
Bangor 65 South Park St (207) 941-2990	Lewiston 67 Park St (207) 783-0801	Sanford 191 Main St (207) 324-3134
Bath 25 Congress St (207) 443-3611	Old Orchard Beach Church St (207) 934-4381	Waterville 225 Main St (207) 872-2172
Belfast 134 Church St. (207) 338-3615	Portland 297 Cumberland Ave (207) 774-4172	Westbrook 11 Bridge St (207) 856-7729
Thrift Stores		
Augusta Shaw's Plaza Western Ave (207) 623-8924	Gorham 102 Main St (207) 839-3870	Portland 49 Alder St (207) 774-7818
Bangor 146 Center St (207) 941-2993	Houlton 17 Court St (207) 532-0558	Presque Isle 157 Main St (207) 764-1816
Belfast 159 High St (207) 338-3571	Lewiston 720 Main St (207) 784-2366	Raymond Rt 302 (207) 655-7861
Biddeford 435 Elm St (207) 286-1494	Portland 30 Warren Ave (207) 878-8555	Rockland 33 New County Rd (207) 596-6199

APPENDIX E

Department of Health & Human Services: Regional Offices	
<p>Augusta Regional Office 219 Capital Street Augusta, ME 04333 Ph: 624-8200 or 1-800-452-1926 Or 624-8004 (TTY)</p>	<p>Lewiston Regional Office 200 Main Street Lewiston, ME 04240 Ph: 795-4300 or 1-800-482-7517 Or 784-4421 (TTY)</p>
<p>Bangor Regional Office 396 Griffin Road Bangor, ME 04401 Ph: 561-4100 or 1-800-432-7825 Or 561-4124 (TTY)</p>	<p>Machias District Office 13 Prescott Drive Machias, ME 04654 Ph: 255-2000 or 1-800-432-7846 Or 255-6866 (TTY)</p>
<p>Biddeford District Office 208 Graham Street Biddeford, ME 04005 Ph: 286-2400 or 1-800-322-1919 Or 286-2402 (TTY)</p>	<p>Portland Regional Office 161 Marginal Way Portland, ME 04101 Ph: 822-2000 or 1-800-482-7520 Or 822-2293</p>
<p>Calais District Office 88A South Street Calais, ME 04619 Ph: 454-9000 or 1-800-622-1400 Or 454-3415 (TTY)</p>	<p>Rockland District Office 360 Old County Road Rockland, ME 04841 Ph: 596-4217 or 1-800-432-7802 Or 596-4201 (TTY)</p>
<p>Caribou District Office 14 Access Highway Caribou, ME 04736 Ph: 493-4000 or 1-800-432-7366 Or 493-4034 (TTY)</p>	<p>Sanford District Office 39 St. Ignatius Street Sanford, ME 04073 Ph: 490-5400 or 1-800-482-7802 Or 596-4201 (TTY)</p>
<p>Ellsworth District Office 17 Eastward Lane Ellsworth, ME 044605 Ph: 667-1600 or 1-800-432-4823 Or 667-1639 (TTY)</p>	<p>Skowhegan District Office 140 North Avenue Skowhegan, ME 04976 Ph: 474-4800 or 1-800-452-4602 Or 474-4891</p>
<p>Farmington District Office 25 Main Street Farmington, ME 04938 Ph: 778-8211 or 1-800-442-6382 Or 778-8239 (TTY)</p>	<p>South Paris Regional Office 243 Main Street, Suite #6 South Paris, ME 04281 Ph: 744-1200 or 1-888-593-9775 Or 744-1224 (TTY)</p>
<p>Fort Kent District Office 92 Market Street Fort Kent, ME 04743-1477 Ph: 834-7700 or 1-800-432-7340 Or 834-7702 (TTY)</p>	
<p>Houlton Regional Office 11 High Street Houlton, ME 04730 Ph: 532-5000 Or 1-800-432-7338</p>	

APPENDIX F
ESTATE & FINANCIAL PLANNING INFORMATION

For additional information regarding financial planning consider consulting the organizations, publications, and web sites listed below:

ORGANIZATIONS

The National Guardianship Association
1604 North Country Club
Tucson, AZ 85716
Phone: 520-881-6561

The Arc of the U.S.
The Arc National Headquarters
500 East Border Street, Suite 300
P.O. Box 1047
Arlington, TX 76004
Toll-free InfoLine: 800-433-5255
TDD: 817-277-0553

National Association for Persons with Mental Illness (NAMI)
Colonial Place Three
2107 Wilson Blvd., Suite 300
Arlington, VA 22201
Phone: 703-524-7600;
NAMI HelpLine: 1-800-950-NAMI [6264]

PUBLICATIONS

Guardianship and Conservatorship
ABA Commission on the Mentally Disabled
1800 M Street, NW
Washington DC 20036

The publications listed below are available from the ARC of the US, as follows, see web site linkages below for additional resources:

Future Planning Resources

1996. 6 pp.

A listing of Federal Government and State organizations and agencies who can provide literature focusing on estate planning, guardianship, and personal futures planning. In addition, there is a listing of materials for future planning for specific states.

A Family Handbook on Future Planning

1991. 133 pp.

A handbook to help parents understand and organize a future plan for a son or daughter with mental retardation. Includes information on wills, government benefits, support services, financial arrangements, guardianship, working with an attorney and other important areas.

How to Provide for Their Future

1989. 46 pp.

Planning for the Future: Providing a Meaningful Life for a Child with a Disability After Your Death

Mark Russell, Arnold E. Grant, Suzanne M. Joseph, and Richard Fee.

3rd Revised Edition, 1995. 450 pp.

WEB SITES

In addition to financial planning resources, the home pages of these sites offer extensive access to a wealth of information and materials.

<http://seriweb.com/>

<http://www.our-kids.org/OKAdults/lifeplan.html>

<http://www.disabilityresources.org/ESTATE.html>

<http://www.thearc.org/futureplanning.html>

<http://www.aoa.gov/retirement/default.htm>

<http://www.nami.org>

EXHIBIT 1
HUD Booklet, HUD-593-PIH, 'A Good Place To Live'

A Good Place to Live

The following is information from HUD document HUD-593-PIH(8) titled "A Good Place to Live." It details the required elements a unit must have in order to pass inspection. The information is organized into six sections, each of which lists the elements a part of a unit must have, and also elements that a tenant should consider when looking for a unit. The six sections are:

1. [Living Room](#)
2. [Kitchen](#)
3. [Bathroom](#)
4. [Other Rooms](#)
5. [Building Exterior, Plumbing, and Heating](#)
6. [Health and Safety \(in the home, yard and, neighborhood\)](#)

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 ensure 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 floor boards 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 weatherstripping? 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 floor boards 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.

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 floor boards 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.

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.

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 appearance 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 floor boards 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 room 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 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 windows.
 - Are there storm windows?
 - Is there weatherstripping? 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 weatherstripping 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:

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 interior stairs.

Stairs

Interior stairs with railings, and common hallways that are safe and in good condition

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.

For Manufactured Homes: Smoke Detectors

At least one smoke detector in every manufactured home.

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?
-

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 reinspected 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.

EXHIBIT 2

EPA pamphlet, 'Protect Your Family From Lead In Your Home'



Adobe Acrobat
Document