

# Hi there.



Here's what you need to know about Housing Counseling.

**What?** Rental housing counseling is counseling related to the rental of residential property, which may include counseling regarding future homeownership opportunities when provided in connection with HUD's Housing Counseling Program or required under or provided in connection with HUD Programs as defined in 24 CFR §5.111. Rental housing counseling may also include the decision to rent, responsibilities of tenancy, affordability of renting and eviction prevention.

**Who?** UHDC is a non-profit corporation that has been providing high quality, housing-related services since 1971. We are a HUD-approved Housing Counseling agency and a chartered member of NeighborWorks® America. The mission of Universal Housing Development Corporation is to promote adequate and affordable housing, economic opportunity and a suitable living environment, free from discrimination.

**Why?** We believe that everyone deserves a decent place to live and that home ownership shouldn't be just a dream. As a HUD-approved housing counseling agency since 1977, we have helped thousands of people meet their housing needs. The mission of Universal Housing Development Corporation is to promote adequate and affordable housing, economic opportunity and a suitable living environment, free from discrimination.

## Minimum Standard Activities for Rental Counseling

NOTE: These Minimum Standard Activities are designed as a national framework and will be determined locally by the rental counseling activities provided by the organization. Minimum standard activities will be tailored to the unique circumstances of communities and the specific needs of the clients. Rental counseling agencies should design their programs in accordance with their local market needs, resources available to the agency, and an individual comprehensive housing counseling plan. Where appropriate, referrals and additional resources/materials should be used to satisfy the needs of the client.

Activities
Intake – gather baseline information from client Identify client's goals and objectives
Document household income and expenses and develop a household budget
Make recommendations for debt management and savings plans
Determine maximum sustainable rent payment – 31% of gross monthly income is a national benchmark. Local markets will determine how each agency counsels around affordability factors.
Perform rent vs. buy analysis with a discussion of pros and cons of both Review local, state, and federal rental assistance programs if appropriate
Discuss availability of rental units with emphasis on location and transportation costs Explain Fair Housing Law and discrimination as it applies to rental housing
Explain the major parts of a lease and resultant liability for breaking a lease Review tenants and landlords rights and responsibilities
Discuss the need for rental insurance
Give an overview of the eviction process and how to successfully avoid eviction Refer to community groups that can assist in finding safe and secure rental housing
Develop a written action plan
Provide client follow-up and document outcomes File maintenance and closure





# RENTAL COUNSELING

## DID YOU KNOW?

In FY 2018, HUD approved counselors provided rental counseling services to 296,865 households

**1/10**  
households  
served

**MORE  
THAN  
1 MILLION**

Each year, over 1 million people receive federal assistance towards affordable rentals - the clients served include low-income families, the elderly, and persons with disabilities

In FY 2018, 38,929 clients were able to avoid eviction after receiving rental counseling services

**38,929**  
clients

Clients were able to determine if they met the requirements for Housing Choice Voucher Program (Section 8) and public housing

## TOP 5 BENEFITS

OF RENTAL COUNSELING

- 01 Get help to find affordable rental housing
- 02 Determine how much rent you can afford
- 03 Learn budgeting tools and techniques to help you improve your credit
- 04 Know your fair housing rights
- 05 Resolve landlord/tenant disputes

## RENTAL COUNSELING WORKS

Rental housing is essential to many of our nation's families. Young people starting out on their own, immigrants seeking stability in America, empty nesters, and senior citizens who want to downsize.

Safe, secure, affordable housing is a basic human need and many renters are burdened due to rent increases. In 2017, 6.7 million low income renters paid over one-half of their gross income on housing. Rental housing counseling helps renters BEFORE they sign a lease



# FAIR HOUSING COUNSELING

## GET CONNECTED



Meet with your HUD - approved housing counselors to obtain resources and information



## GET EMPOWERED

Know your rights: Understand the signs of housing discrimination

## GET EDUCATED



Learn the process of filing a housing discrimination complaint





## DID YOU KNOW?

Rental housing counseling can help you:

- Determine the right type of rental for you
- Understand leases and rental agreements
- Know your Fair Housing rights
- Get answers to your questions

## HUD-APPROVED HOUSING COUNSELING IS YOUR TRUSTED RESOURCE.

Empowering consumers to make informed housing decisions. HUD-approved housing counseling helps more than a million households every year.



The approval of a housing counseling agency does not create or imply a warranty or endorsement by HUD of the approved agency or its employees to a prospective client or to any other organization or individual. Approval means only that the agency has met the qualifications and conditions prescribed by HUD.

OFFICE OF  
HOUSING COUNSELING  
[hud.gov/housingcounseling](https://hud.gov/housingcounseling)  
1-800-569-4287

# RENTER'S GUIDE RENTING 101



## THIS SPACE FOR RENT

### CONSIDER THIS

- What type of rental is best for you
- Where you'd like to live
- How long you plan to rent
- Finding affordable rental housing
- Whether you should purchase renters insurance, and what kind of plan might be best for you

Have your eye on that inviting new apartment, duplex or townhome? Renting is filled with details and decisions, and you're bound to have questions. That's why the first step should be to contact your local HUD-approved housing counseling agency. In no time, you'll have the answers and insights you need to confidently find the right rental for you.

## KNOWLEDGE IS POWER

### ASK YOUR HOUSING COUNSELOR ABOUT

- What to expect in your lease
- The difference between a rental agreement and a lease
- What to look for when inspecting your new rental
- Your rights regarding your security deposit

So you've found the right rental, in the ideal neighborhood for you. Maybe you've even picked out your furniture. Before you sign on the dotted line, there are things you need to know in order to be an informed tenant. Have all your bases covered before you make a move – a little knowledge goes a long way.

## HOW WE CAN HELP

### LET'S TALK ABOUT

- The terms you'll see and hear during the rental process
- Documents you'll need to apply
- Your Fair Housing Rights
- What to do if you think you've been discriminated against

Location. Lifestyle. Leases. And more. There are so many pieces to the puzzle, and your HUD-approved housing counseling agency can help you put them all together. You'll have an experienced housing counselor on your side with the answers you need to make your rental home a perfect fit.

## HOUSING COUNSELORS COAST TO COAST



The road to home is a journey, but you don't have to walk alone. To learn more about renting, or to find a HUD-approved housing counseling agency, visit [hud.gov/housingcounseling](https://hud.gov/housingcounseling) or call 1-800-569-4287. We're here to help you get home!





## DID YOU KNOW?

Rental housing counseling can help you:

- Determine how much rent you can afford
- Calculate your true monthly living expenses
- Create a realistic household budget
- Find ways to improve your credit score

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# RENTER'S GUIDE THE BOTTOM LINE





## IT ALL ADDS UP

### ASK YOUR HOUSING COUNSELOR ABOUT

- How much rent you can afford
- Your rental “wants” vs “needs”
- Your current and future living expenses
- Budgeting for your lifestyle

Having a handle on your finances is essential to being a responsible renter. It’s exciting to pick out new furniture or accessories for your new pad. But it’s no fun if the added expense makes it tough to pay your rent. Want to create a realistic budget? Your HUD-approved housing counseling agency is the place to start.

## MONEY MATTERS

### CONSIDER THIS

- How to estimate monthly utility expenses
- What other one-time and monthly costs to expect
- How much to set aside for unexpected expenses
- Potential moving costs

Your monthly rent payment is only part of the picture. Have you figured out how much your upcoming move will cost? Have you factored in the cost of utilities, groceries, and all other personal bills and payments? How about renter’s insurance? Your housing counselor will help you calculate your true, total monthly living costs.

## HOW WE CAN HELP

### LET’S TALK ABOUT

- Due dates and grace periods for rent payments
- Expenses for repairs and maintenance
- Your credit report and its impact on renting
- What to do if you have red flags on your credit report

Location. Lifestyle. Leases. And more. There are so many pieces to the puzzle, and your HUD-approved housing counseling agency can help you put them all together. You’ll have an experienced housing counselor on your side with the answers you need to make your rental home a perfect fit.

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# UNIVERSAL HOUSING DEVELOPMENT CORPORATION

## 11 Best Practices for Renters

1. For your own protection, request a WRITTEN lease between yourself and the landlord – MAKE SURE TO KEEP A COPY! (Most management companies will require a written lease, but it is not required by law in Arkansas.)
2. Discuss Renter's Insurance with an insurance agent to protect your property.
3. Take photos of the unit BEFORE move in and AFTER move out and cleaning is complete to ensure the return of your deposit.
4. Landlords are required by law to provide documentation (i.e. receipts) to the renter if they are keeping the security deposit – if a landlord tells you that they are keeping your deposit, MAKE SURE TO REQUEST THESE!
5. Track ANY AND ALL correspondence between yourself and the landlord – this includes ANYTHING in writing, email, text, etc.
6. ALWAYS pay your rent on time and in full to remain in good standing with the landlord and request a WRITTEN receipt of payment.
7. Unless a written lease specifies otherwise, Arkansas is a RENT AS IS state, which means landlords are not obligated to make repairs or provide maintenance (there are, however, city codes in place to protect health and safety; ANY units receiving government assistance are typically the exception to "rent as is").
8. KNOW who the local building inspector in the area is and call if there is health or safety issues with the unit that the landlord does not address – make sure to document this!
9. FAIR HOUSING IS YOUR RIGHT! If you believe that a landlord has violated your Fair Housing Rights or you are unsure of what those rights are, please contact the Arkansas Attorney General, Arkansas Fair Housing Commission, Legal Aid of Arkansas and/or the United States Department of Housing and Urban Development (HUD). Your local housing counselor can get you contact information for these entities and be with you every step of the way.
10. For more information about tenant rights in Arkansas, please visit the Arkansas Attorney General's website or Arkansas Legal Services website.
11. Engage the services of a housing counselor – HUD's website can provide you with information about housing counselors near you. The housing counselor at Universal Housing Development Corporation is a HUD-certified housing counselor – our number is 479-968-5001.

# HCV Programs FAQs

## Pope, Yell, and Franklin County

(479) 968-5001; (479) 229-5112; (479) 667-4705

WELCOME TO OUR HOUSING CHOICE VOUCHER (HCV) PROGRAM. HERE ARE SOME FREQUENTLY ASKED QUESTIONS (FAQS) - IF YOU HAVE ANY QUESTIONS, PLEASE DO NOT HESITATE TO ASK!

1. Q: Who is responsible for the security deposit? A: The tenant is responsible for the security deposit, which will go directly to the landlord.
2. Q: Can the landlord keep my deposit if I change my mind about renting the unit? A: The short answer is yes – they can, but not all landlords will – BE SURE YOU UNDERSTAND THE TERMS OF THE AGREEMENT.
3. Q: Is there an application fee? A: This depends on the landlord, but they are allowed to charge fees associated with the application (application fee, background, etc.) and the tenant is responsible for paying them.
4. Q: Who is responsible for utility deposits? A: If the landlord includes utilities as part of your rent, they are responsible for setting up utilities and may require these deposits as part of your security deposit; if you are responsible for paying utilities as part of your lease, then it is your responsibility to set up utilities and pay any deposits.
5. Q: After moving out, does the landlord keep the deposit? A: In Arkansas, a landlord has 60 days from the date you turn in your key to inform you in writing if they are keeping any or all of your deposit. If they are keeping any, they are also required to provide you an itemized list as to why they are keeping it.
6. Q: Do I pay my portion of the rent to the landlord or to the public housing agency (PHA)? A: The rent is paid directly to the landlord. IT IS RECOMMENDED YOU GET A WRITTEN RECEIPT FOR ANY AND ALL PAYMENTS YOU MAKE.
7. Q: Does the PHA pay a portion of the rent directly to the landlord? A: Yes – the only time a tenant will receive a check is if they are eligible for a utility reimbursement.
8. Q: What is the difference between a utility allowance and a utility reimbursement? A: A utility allowance is an amount the PHA assigns to the unit based on the unit size, types of utilities it uses and estimates from utility companies as part of their affordability calculations. A utility reimbursement means that the tenant is eligible for the PHA to reimburse them for some of their utility costs.
9. Q: How long is the voucher good? A: Vouchers are typically issued for a period of 60 to 90 days, but can be extended at the discretion of the PHA (usually no more than 120 days).
10. Q: Who is responsible for damages? A: Tenants are responsible for any damage they/their household does; landlord is typically responsible for anything else.
11. Q: How is bedroom size determined? A: It depends on several different factors, for example: size of the household, composition of the household, and disability status. It will vary by household.
12. Q: How much can my rent be? A: This will depend on your income – your gross rent (rent + utilities) cannot exceed 40% of your adjusted income (income after all eligible deductions).
13. Q: What if I have no income? A: HUD does not recognize zero income – if you claim to have no income, you will be required to fill out a Zero Income Questionnaire to verify and we will go from there.
14. Q: When should I sign a lease? A: It is recommended that you do not sign a lease agreement until the unit has been inspected and passed by the PHA – if you do, you may be stuck in a unit the PHA cannot pay for, at least until all required repairs/updates are made.

## One-on-One Housing Counseling

Includes Homeownership Counseling, Pre-Purchase/Home Buying, Resolving or Preventing Forward Delinquency or Default, Non-Delinquency Post-Purchase Counseling, Homeless Assistance, Rental Housing Counseling, Disaster or National Emergency Related Assistance Counseling

**Free of  
Charge**

## Credit Reports

CREDCO Instant Merge Credit Report - Soft Pull (no effect on credit score). \*Clients have the option to pay using debit or credit cards, with an additional processing fee of \$1.03 (individual) or \$1.57 (joint). Payments made by cash or check will not incur any additional fees. \*Total fee waiver subject to Credit Report Fee Policy

**\*\$27.05  
Individual  
\*\$54.10  
Joint**

## UHDC Homebuyer Education Course

Offered periodically in-person and via zoom. Learn how to determine if homeownership is right for you, shop for a home, and maintain your home. Upon completion of the seminar, participants are issued an Arkansas Department of Finance Authority certificate that is a prerequisite for assistance toward a down payment or closing costs on a new home. Anyone who will be on the mortgage loan must attend this class (e.g., both husband and wife).

**Free of  
Charge**

## eHome America Homebuyer Education Course

America's Premier Online Self-Paced Homebuyer Education Course. Learn how to determine if homeownership is right for you, shop for a home, and maintain your home. Certificate of completion presented to client and/or lender upon completion of counseling session with a homeownership advisor. \*Discount codes available

**\*\$99 per  
person**

UHDC is a non-profit corporation, HUD-approved Housing Counseling agency, and a chartered member of NeighborWorks® America.



# FINANCIAL & HOUSING AFFORDABILITY ANALYSIS WORKSHEET

Per agency regulations, every housing counseling session requires a financial and housing affordability analysis to help the client achieve their housing goals. The counselor must ensure that their counseling process is appropriate for the circumstances and consistent with HUD requirements. Establishing a budget is a part of conducting the required financial and housing affordability analysis for most types of housing counseling. **Please complete to the best of your ability.**

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Income	Amount
Job #1	
Job #2	
Unemployment	
Child Support	
Pension/Retirement	
Disability Income	
Public Assistance (example: SNAP/EBT)	
Other:	
<b>TOTAL INCOME</b>	
<b>TOTAL EXPENSES (subtract)</b>	—
<b>LEFT OVER</b>	=

## ASSETS

Checking Acct(s) Total Balance	
Savings Acct(s) Total Balance	
Cash/Other	

Expenses	Amount
<b>FIXED EXPENSES</b>	
Current Rent	
Car Payment	
Auto Insurance	
Health Insurance	
Student Loans	
Personal Loans	
Other: _____	
<b>VARIABLE EXPENSES</b>	
Heat/ Gas	
Electric	
Cable	
Water	
Internet	
Phone	
Child Care/Child Support	
Credit Card Payment #1	
Credit Card Payment #2	
Credit Card Payment #3	
Gasoline	
Groceries	
Eating out	
Doctor Visits	
Prescriptions	
Laundry/Dry Cleaning	
Barber/Beauty Shop	
Personal Expenses	
Other	
<b><u>TOTAL EXPENSES</u></b>	





## Monthly Income Worksheet

### Figure Your Monthly Income

Your weekly pay \$ \_\_\_\_\_ X 52 ÷ 12 \$ \_\_\_\_\_  
(take-home pay) (monthly income)

or

Your twice-a-month pay \$ \_\_\_\_\_ X 2 \$ \_\_\_\_\_  
(take-home pay) (monthly income)

**Your Monthly Take-home Pay** \$ \_\_\_\_\_

### Figure Other Household Members' Monthly Income

Weekly pay \$ \_\_\_\_\_ X 52 ÷ 12 \$ \_\_\_\_\_  
(take-home pay) (monthly income)

or

Twice-a-month pay \$ \_\_\_\_\_ X 2 \$ \_\_\_\_\_  
(take-home pay) (monthly income)

**Other Household Members' Take-home Pay** \$ \_\_\_\_\_

### Other Monthly Income

Second job \$ \_\_\_\_\_

Regular overtime \$ \_\_\_\_\_

Public assistance \$ \_\_\_\_\_

Child support \$ \_\_\_\_\_

Pension \$ \_\_\_\_\_

Social Security \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Total Other Monthly Income** \$ \_\_\_\_\_

**Total Net Monthly Income** \$ \_\_\_\_\_

# Expense Tracker

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
Sep	Oct	Nov	Dec

[illegible]

# BILL PAY CHECKLIST

[illegible]

BILL PAY CALENDAR

MONTH:

SUN	MON	TUE	WED	THU	FRI	SAT	BAL
							\$
							\$
							\$
							\$
							\$

# SAVINGS TRACKER

## SAVING FOR:

**GOAL AMOUNT:**

[illegible]



**What It Means to Own as Compared to Rent**

	<b>Renting</b>	<b>Homeownership</b>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>■ Defer most repair, maintenance, and yard work responsibilities and expenses to the landlord</li> <li>■ Avoid the hassle of paying bills for utilities (sometimes) and property taxes (always)</li> <li>■ Maintain greater flexibility to move if circumstances change (e.g., uncertainty about a neighborhood, fluctuations in income, or other reasons)</li> </ul>	<ul style="list-style-type: none"> <li>■ Obtain greater control over decisions related to living environment</li> <li>■ Settle into one community and school system</li> <li>■ Avoid home inspections by landlords or other authorities</li> <li>■ Adjust home to suit personal preferences</li> <li>■ Qualify for tax benefits, such as deductions for mortgage interest, mortgage insurance premiums, loan discount points and/or origination fees, and state or local property taxes, among other potential benefits</li> <li>■ Build equity by making monthly payments</li> </ul>
<b>Responsibilities</b>	<ul style="list-style-type: none"> <li>■ Pay rent on time</li> <li>■ Comply with the rules and guidelines that govern the lease</li> <li>■ Carry out reasonable care of the property such as changing light bulbs, testing fire alarms, and other tasks as outlined in the rental agreement</li> </ul>	<ul style="list-style-type: none"> <li>■ Make monthly mortgage payments to avoid the risk of default and foreclosure</li> <li>■ Uphold standards and rules set forth by communities or homeowner associations</li> <li>■ Carry out and/or fund home repair projects, maintenance tasks, and yard work</li> </ul>
<b>Drawbacks</b>	<ul style="list-style-type: none"> <li>■ Cannot build equity</li> <li>■ Have limited control over decorating and major changes to home systems</li> <li>■ Forfeit the opportunity for tax benefits, such as deductions for mortgage interest, mortgage insurance premiums, loan discount points and/or origination fees, and state or local property taxes, among other potential benefits</li> </ul>	<ul style="list-style-type: none"> <li>■ Bear the risk of property value degradation due to market crashes and other causes</li> <li>■ Limit flexibility of relocation, as selling a home is more complicated than terminating a lease</li> <li>■ Accept the liability of accidents on your property</li> </ul>
<b>Upfront Costs</b>	<ul style="list-style-type: none"> <li>■ Application fee</li> <li>■ Security deposit—returned to the tenant at the end of the rental period if all of the rental requirements are met</li> <li>■ First and last month's rent</li> <li>■ Pet deposit for pet owners</li> </ul>	<ul style="list-style-type: none"> <li>■ Down payment</li> <li>■ Closing costs</li> <li>■ Lender fees</li> <li>■ Discount points</li> <li>■ Title insurance</li> <li>■ Home inspection fees</li> <li>■ Escrow deposit</li> <li>■ Property taxes (for multiple months)</li> <li>■ Private mortgage insurance (for multiple months)</li> <li>■ Attorney's fees</li> </ul>
<b>Recurring Costs</b>	<ul style="list-style-type: none"> <li>■ Rental payment</li> <li>■ Renters insurance</li> <li>■ Monthly cable and utilities fees</li> </ul>	<ul style="list-style-type: none"> <li>■ Mortgage payment</li> <li>■ Maintenance tasks</li> <li>■ Home repairs</li> <li>■ Home system replacements</li> <li>■ Property taxes</li> <li>■ Homeowners insurance</li> <li>■ Monthly cable and utilities fees</li> </ul>

As you can see, owning your own home has many advantages, but it comes with a lot of responsibility. It's up to you to decide if homeownership is right for you at this point of your life. Use "Identify Your Pros and Cons of Owning a Home" to help you determine whether owning or renting is more appealing to you.

## Apartment Comparison Checklist

**About this tool:** Clients may want to use this checklist to compare different apartments, especially if they are viewing a number of units in one day. Depending on the client's situation, he or she may not have a lot of options, especially if the vacancy rate in the community is very low. Nonetheless, encourage clients to view at least a couple of different units, particularly if there are children in the household. Moving frequently can be very disruptive to children – especially if the children have to enroll in a new school – so it's important that the client find a unit (and neighborhood) that will work for them in the long term.

**Directions:** Use this checklist to compare different apartments. As you are viewing an apartment, turn appliances on and off to ensure that they are in good, working condition, test the water pressure in the kitchen and bathroom, check the locks on the windows and doors, etc. Do not be afraid to ask the landlord any questions you may have, particularly about the terms and conditions of the lease. Note that you may have already asked the landlord about the terms and conditions when you first called about the unit, but ask again to verify the information you received. You may also want to ask the landlord what type of routine maintenance is done on the apartment and how repair issues are handled. Finally, talk to current tenants to find out how they like living in the building. Do they feel safe and secure? What is the noise level? Is the landlord responsive about repairs? Moving can be expensive and disruptive, so it is important to find a unit that meets your needs.

Terms and Conditions	Apt. 1	Apt. 2	Apt. 3
Address of unit			
Date available			
Application fee			
Security/damage deposit			
Pet rules/deposit			
Rent amount			
Rent due date			
Length of lease			
Penalty for breaking lease			
Utilities included			

<b>Apartment Features</b>	<b>Apt. 1</b>	<b>Apt. 2</b>	<b>Apt. 3</b>
Number of bedrooms			
Location in building (basement, ground level, upper level)			
Furnished			
Eat-in kitchen			
Separate dining area			
Air conditioning			
Hardwood Floors			
Carpet			
Paint/wall condition			
Closet space/storage			
Windows/natural light			
Window coverings			
Ample outlets in each room			
Water pressure			
Handicap accessible			
<b>Kitchen</b>	<b>Apt. 1</b>	<b>Apt. 2</b>	<b>Apt. 3</b>
Age/condition of refrigerator			
Age/condition of stove/oven			
Dishwasher?			
Garbage Disposal?			
Microwave?			
Cupboard space/storage			
Counter space			

<b>Community</b>	<b>Apt. 1</b>	<b>Apt. 2</b>	<b>Apt. 3</b>
Laundry facilities			
Elevator			
Secured entrance			
Adequate outside lighting			
Parking available			
Noise level			
On-site playground or proximity to park			
Proximity to public transportation			
Proximity to work/school			
Proximity to grocery store, bank, post office, etc.			
<b>General Notes/Comments</b>	<b>Apt. 1</b>	<b>Apt. 2</b>	<b>Apt. 3</b>

**This worksheet is part of HUD's Housing Search Assistance Toolkit. The link to the Toolkit is**

**<https://www.hudexchange.info/resources/housingsearchtool/>**

## **A Move-Out Cleaning Checklist**

- ☐ Wash the windows and windowsills
- ☐ Clean the window treatments Steam cleaning mattresses and upholsteries;
- ☐ Clean carpets or have them professionally cleaned
- ☐ Dust ceiling fans, lighting fixtures and anywhere else that dust collects
- ☐ Wipe doors and door frames and handles as well as light switches and electrical outlets
- ☐ Clean kitchen appliances as well as move them out and clean under them
- ☐ Clean sinks, toilets, tubs, shower surrounds, countertops, and other kitchen and bathroom surfaces
- ☐ Clean washer and dryer, being sure that all filters are cleaned as well
- ☐ Vacuum, sweep and mop floors
- ☐ If the rental property has a yard, mow the lawn, trim the trees and bushes, sweep sidewalks and remove dead leaves and debris from the gutters
- ☐ Clean up garages, patios, sheds and balconies, removing all items
- ☐ Empty and clean garbage and recycle containers
- ☐ If the tenant plans to do the cleaning themselves, be sure they have all the necessary cleaning supplies and equipment needed. If the tenant is using professional cleaning services, remind them to budget for the cost and book an affordable and reliable cleaning company as early as possible.



## **ROOMMATE AGREEMENT CHECKLIST**

### **Rent**

- Will one person pay the rent or will each roommate send a separate check to the landlord?
- What happens if one person cannot pay the rent one month?
- Who pays the security deposit and to whom will the security deposit be returned?
- What happens to a roommate's security deposit if they sublet?

### **Utility, Phone and Cable Bills**

- Whose name will be on the bills?
- Will other people on the lease pay directly to the person whose name is on the bill or to the utility, phone, or cable company?
- Who will pay any late charges?

### **Subletting and Guests**

- What is the policy regarding subletting?
- May roommates sublet only with the consent of all other roommates?
- Do the roommates agree not to withhold their consent unreasonably?
- Are overnight guests allowed: how often, for how long, and where will they sleep?

### **Responsibility for Household Duties**

- Taking out the garbage?
- Doing the dishes?
- Cleaning the bathroom?
- Vacuuming the living room?
- Other cleaning chores?
- How often will the apartment be cleaned?

### **Noise and Parties**

- What hours, if any, will be designated as quiet hours?
- Will parties be allowed? What size, when, and how often?

### **Bedrooms**

- Which bedrooms will the roommates occupy?
- Will those with larger rooms pay more rent?

## **ROOMMATE AGREEMENT CHECKLIST**

### **Shared Belongings and Privacy**

- Will any of the following items be shared: food, clothing, CDs, books, dishes, utensils, or any other property?
- How will belongings be divided at the end of the lease?
- How much privacy do all roommates want in their bedrooms?

### **Miscellaneous**

- Will smoking be permitted in the apartment? If so, when and where?
- What types of pets, if any, are acceptable?
- Where will you leave messages and mail?

### **Dispute Resolution**

- How will you deal with problems if any occur?
- Will there be regular roommate meetings to prevent issues?

## Move-In Inspection Form

**About this tool:** This is a checklist clients can use to conduct a move-in inspection. It could be used by a more assertive client to negotiate repairs, but it is also a way for tenants to document problems to prevent being charged for pre-existing damage. Though units with health and safety problems are unacceptable, many low-income individuals must accept housing with some deficiencies (e.g., scuffed floors, torn carpet). As a result, they are more vulnerable to losing a damage deposit, making it more difficult to accumulate the damage deposit for the next apartment.

**Directions:** This worksheet is designed to help you inspect your apartment when you move in. Examine everything on this list and write down ALL the problems you see. This is important for two reasons. First, the list can help you get your damage deposit back when you move out because it shows that you were not responsible for the problems on the list. Second, you and your landlord can talk about what problems should be fixed and when.

Ask your landlord to inspect the unit with you and initial the items he/she agrees to repair. Be sure that you both sign and date the form. If your landlord cannot conduct the inspection with you, send a completed copy to him/her and ask that he/she sign it and return it to you. You may also want to provide a copy to your case manager. Remember to keep a copy of this form so that you have proof of any pre-existing damage when you are ready to move out.

This worksheet is part of HUD's Housing Search Assistance Toolkit. The link to the Toolkit is

<https://www.hudexchange.info/resources/housingsearchtool/>

## Move-In Inspection Form

Move-in inspection for: \_\_\_\_\_  
 (Address of apartment)

Item	Yes	No	N/A	Comments
<b>KITCHEN</b>				
Is there adequate lighting in the kitchen?				
Is there an electrical outlet in the kitchen that works?				
Is there a sink with hot and cold running water? Does the water drain quickly?				
Is the stove in good working condition? <i>(Do the burners work? Does the oven work? If it's a gas stove, do you smell gas when the stove is turned off? Are there any broken or missing parts?)</i>				
Is the refrigerator in good working condition? <i>(Do the refrigerator and the freezer seem cold enough? Are there any broken or missing parts?)</i>				
If there is a dishwasher, is it in good working condition?				
If there is a garbage disposal, does it work?				
<b>BATHROOM</b>				
Is the toilet in adequate condition? <i>(Flush the toilet—Does it empty? Does it fill? Does the water keep running after the bowl fills? Does it look like there have been leaks around the toilet? Where is the shut-off valve; does it work?)</i>				
Is there a sink with hot and cold running water? Does the water drain quickly?				
Is there a tub and/or shower with hot and cold running water? Does the water drain quickly?				
Is there ventilation from a fan or window in the bathroom?				
<b>GENERAL UNIT CONDITION</b>				
If there is air conditioning, does it work?				
Does the furnace work?				

Item	Yes	No	N/A	Comments
<i>(If it's cold enough outside for the furnace to be turned on, is there enough heat? Too much? Is the apartment temperature hotter or colder than the thermostat setting?)</i>				
Do all of the windows open and close? Do the windows have working locks?				
Are any of the windows broken? Are any of the storm windows or screens broken or missing?				
Do all windows have curtains, blinds, shades, or other coverings?				
Is there a working deadbolt lock on the front/back door of the apartment?				
Do you see any water stains on the walls or ceilings? If so, has the leak been fixed?				
If there are hardwood floors, do you see any deep scratches, burns, black marks, or places where the wood is worn down?				
If there is carpeting, do you see any stains, burns, or tears?				
Are there any holes or large cracks in the walls or ceiling?				
Are there places where the paint is peeling or flaking? <i>(If so, find out if the unit was built before 1978. If so, and if children will be living in the unit, repair of the paint is very important because it could cause lead poisoning.)</i>				
Does the unit have a working smoke detector? (Ask how you can test it)				
Do you see any exposed wires, missing light switch or outlet covers, or broken or missing ceiling lights?				
Is there any evidence of bugs or rodents?				
<b>GENERAL BUILDING CONDITION</b>				
Is there a fire exit that is easily accessible?				
Is there adequate lighting in the stairwells and hallways?				
Are the stairwells and hallways free of garbage, graffiti, and hazards?				

Item	Yes	No	N/A	Comments
Are the mailboxes locked and in good condition?				
Are there problems with the yard: trash, broken fence, hazardous sidewalk, etc.?				

*We agree that the information above accurately represents the condition of the unit when the tenant moved in. The landlord agrees to make the repairs initialed on this form. The landlord and tenant each received a copy of this form.*

\_\_\_\_\_  
Tenant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Landlord Signature

\_\_\_\_\_  
Date

## SAMPLE MOVE IN CHECKLIST

Items	OK	Needs Repair - Repair Date and Notes
<b>General Checks</b>		
Check for any signs of an insect or rodent infestation, such as droppings or chew marks.		
Bring a cell phone charger to plug into outlets and check function.		
Make sure home phone or cable jacks are available (if needed) and that they are functioning and accessible.		
<b>Safety Checks</b>		
Check to see that smoke and carbon monoxide detectors are working and in the appropriate areas.		
Ensure that fire extinguishers are in place. Check the expiration date on the extinguisher.		
Find the fire escape plan (if apartment is in a complex) and identify where to go in the event of a fire or other emergency.		
<b>Door and Window Checks</b>		
Check all windows and doors to make sure they open and close and lock properly – including any sliding doors.		
Check for screens for windows and that they are not torn or have holes.		
Try all locks and doorknobs to ensure they are secure and not wobbly. If there is more than one type of lock, ask to receive a key for each lock.		
See if all window coverings are intact and clean. Check for <u>drafts</u> .		

## SAMPLE MOVE IN CHECKLIST

<b>Bathroom Checks</b>		
<b>Items</b>	<b>OK</b>	<b>Needs Repair - Repair Date and Notes</b>
Flush every toilet to make sure the plumbing works properly. Look inside the tank to make sure the handle is sturdy, isn't going to snap.		
Check for leaks under the sink by running every faucet. Look under the sink to make sure there are no drips, water discolorations or odors. Fill up the sinks to make sure they hold water and drain properly.		
Make sure the shower head works and isn't spraying water all over the place. Turn the water from shower to the tub to ensure it works. Check to see if the bathtub stopper works and holds water. Look for mold.		
Test the hot water to ensure it heats up in a timely manner. Check the water pressure.		
Check for any cracks or discolorations in the bathroom mirror. If there is a medicine cabinet behind the mirror, make sure the door opens properly, the shelves are clean and not broken.		
Turn all lights on to be sure they work.		
Turn on exhaust fan to ensure it works.		
Look for GFI outlets near the sink and other water sources.		



### SAMPLE MOVE IN CHECKLIST

Items	OK	Needs Repair - Repair Date and Notes
<b>Kitchen Checks</b>		
Turn on each appliance (microwave, dishwasher, garbage disposal, etc.) and make sure it works properly. Look for cleanliness in all appliances.		
Turn on all the burners on the stove to make sure they turn on and stay on. Open and close the oven door, and look for all the racks in the oven. Check the broiler and make sure it works.		
Turn on the sink faucet, test the hot water to ensure it heats up in a timely manner. Check the water pressure. Turn off the water to look for dripping from the faucet. Make sure the spray hose works. Look under the sink for signs of water leakage.		
Open and close the refrigerator doors and pull out every drawer. Check any musty smells. If there is an icemaker, check to see if it works. Make sure the refrigerator is chilly and the freezer is cold.		
Open and close the cabinet doors and look for broken doors, drawers, hinges or knobs. Check for chips and dings.		
Examine the flooring for any scrapes, scuffs and cuts, and check the counter tops for any stains, burn marks or chips.		
Turn on all lights, including ceiling fans, to be sure they work. Turn on exhaust fan to ensure it works.		
Look for GFI outlets near the sink and other water sources.		

## SAMPLE MOVE IN CHECKLIST

Items	OK	Needs Repair - Repair Date and Notes
<b>Bedroom and Living Room Checks</b>		
Flip every light switch on and off, including those for ceiling fans. Check all fan speed settings.		
Test the heating and air conditioner on both the hot and cold settings. Listen for any strange sounds and be aware of any weird smells, which could be a sign that the filter needs to be changed.		
Open and close the blinds or other window treatments, to make sure they work properly.		
Look for cracks and dents in the walls and baseboards.		
Check for any aesthetic details, like stains on the carpet, chipped paint, peeling wallpaper, nail holes in the wall. Make sure the fireplace (if there is one) is in working condition.		
Open and close closet doors to make sure they function properly.		

## UPFRONT COSTS WORKSHEET

ITEM	COST	ITEM	COST
Application Fee		Food/Drinks for Friends	
Security Deposit		Utility Costs	
First and Last Month's Rent		Cleaning Costs	
Pet Deposit		Unpaid Work Hours	
Moving Van and Tools		New Home Items	
Moving Boxes, Tape, Paper		Storage Costs	
Gas for Moving Van and Cars		Child/Pet Care	
<b>Total</b>		<b>Total</b>	<b>Grand Total</b>



**What are some methods to reduce upfront costs?**



# Rental **Assistance** Housing **Counseling** Toolkit

OFFICE OF  
HOUSING COUNSELING

## PROVIDING RENTAL HOUSING COUNSELING

Rental housing is essential to many households. Housing counselors have an important role to play in helping clients navigate the rental process and secure a unit that fits their budget. Housing counselors may help clients find rental assistance, understand Fair Housing laws, become familiar with tenant-landlord relationships and responsibilities of each, and provide appropriate information on general housing issues.

### What Housing Counselors Can Do for Renters

- **Help clients identify an affordable unit.** Counselors can work with their clients to develop household budgets, determine what they can afford to pay for rent, establish if they are eligible for assistance, apply for rental assistance, and identify an appropriate unit.
- **Teach renters their rights and responsibilities.** Counselors can support their clients as they navigate the rental process, from paying deposits to signing and ending a lease. They can teach them their rights and responsibilities as renters, help them build and keep a good relationship and communication with their landlord, and help resolve landlord-tenant disputes.
- **Educate clients about financial planning and good rental practices.** Counselors can help renters develop and maintain financial literacy through counseling on budgeting, credit, and financial literacy for a future homeownership. They can also teach good rental practices such as obtaining rental insurance and maintaining a healthy home.

Housing counseling is a continuum, and counselors may work with households to address their unique housing goals. For instance, counselors may provide guidance to renters who ultimately wish to become homebuyers. While this issue is not discussed in this toolkit, there are several lease-purchase programs available to qualified households that allow them to pay rent for their unit and an additional amount that is accrued and may later be used as a down payment on the dwelling. Other programs offer the possibility of a household having a lease on a unit and after a set time, the owner must offer the right of first refusal to that household. An example of the latter form of lease-purchase program is through [HUD's HOME Investment Partnerships Program \(HOME\)](#). Households wishing to enter lease-purchase arrangements face similar issues to renter households, in that they often need assistance with credit issues, finding an affordable unit, and budgeting.

### Teaching About Tenant Rights and Responsibilities

Housing counselors can continue to provide significant support to renters once they have rented a unit. In some cases, affordable housing residents may need help understanding their rights and responsibilities under the terms of a lease, or they may need counseling services pertaining to landlord-tenant disputes. Federal and state laws protect tenants from discrimination and define rights such as the right to a habitable home and the right to privacy in the home. These laws also protect tenants from abuses such as withholding of security deposits and unlawful evictions. Tenants also have responsibilities under the terms of their leases.

Tenants' responsibilities may include meeting security deposit obligations, providing the landlord access to the premises, paying rent in a timely manner, and following payment procedures.

When tenants and landlords are in conflict, housing counselors can help tenants by making referrals to legal aid organizations. If a tenant falls behind on rent, housing counselors may help residents to stay in their units by working with the resident and the landlord to develop a repayment plan and helping the resident to apply for funds to assist with unpaid and overdue rents. Rental housing counseling can include working with residents' landlords when problems occur. Such counseling might prevent evictions, as landlords may be willing to working with existing residents to avoid paying for legal fees associated with evictions and unit turnover costs associated with repairs and improvements.

HUD provides information on its webpage about [tenant rights and responsibilities](#) and [Fair Housing requirements](#). See the checklist provided in [Section 3](#) for a list of items to discuss with clients about their rights and responsibilities. See [Section 4](#) of this guide for additional resources related to tenant rights and responsibilities.

## Supporting Client Action Plans and Good Rental Practices

Relationships established through the rental counseling process puts the housing counselor in an excellent position to support renters in the pursuit of their larger financial goals and long-term healthy rental practices as provided in their client action plan. Counselors help clients build and protect assets through counseling on credit, renters' insurance, and emergency preparedness. In addition, they can help their clients stay healthy through education on healthy homes. See [Section 3](#) for a list of items to discuss with clients about sound rental and financial practices and [Section 4](#) of this guide for additional counseling resources.

## Counseling Renters: A Checklist

This checklist walks through the basic topics that a housing counselor can cover with a client who seeks or rents an affordable unit. Through this discussion, you can ensure that the client has a sustainable household budget, improves household financial capacity, has access to the housing and non-housing resources they need, has solid knowledge of their Fair Housing and accessibility rights, avoids eviction, and is prepared for safe and sustainable housing.

Consider providing the renter with a copy of pages 7 and 8 of the [How to be a Successful Renter](#) guide developed by the Housing Development Agency or with HUD's [Renter's Guide](#) developed by the Denver Field Office. Both provide 10 useful tips for renting a unit.

<b>Finding a Unit</b>	✓
<b>1. Determine an affordable rent.</b> Work with the client to confirm they are ready to rent and determine the portion of their <a href="#">household budget</a> that should go toward housing: <ul style="list-style-type: none"> <li>• Determine if the client is eligible for rental assistance.</li> <li>• Know the income thresholds by family size for your local area.</li> </ul>	

1. <b>Determine an affordable rent.</b> Work with the client to confirm they are ready to rent and determine the portion of their <a href="#">household budget</a> that should go toward housing:	
<ul style="list-style-type: none"> <li>• Determine if the client is eligible for rental assistance.</li> <li>• Know the income thresholds by family size for your local area.</li> </ul>	
2. <b>Find an affordable unit.</b> Help the client identify units in the area that fit their needs and budgets. Consider how many bedrooms they need and the type of housing that is best for them (single family, single room occupancy, supportive housing):	
<ul style="list-style-type: none"> <li>• Develop a list of local subsidized units.</li> <li>• Have contacts with local nonprofits, affordable housing agencies, and the public housing authority (PHA).</li> <li>• Develop contacts with landlords.</li> </ul>	
3. <b>Find rental assistance for market rate units.</b> For clients with eligible incomes, help them apply for housing vouchers:	
<ul style="list-style-type: none"> <li>• Know the tenant-based rental assistance programs in your community.</li> <li>• Help clients complete the application.</li> </ul>	
4. <b>Be alert for violations of fair housing laws.</b> As a housing counselor, be aware of potential discrimination against your clients:	
<ul style="list-style-type: none"> <li>• Become familiar with <a href="#">Fair Housing</a> laws.</li> <li>• If you suspect that your client is the victim of discrimination, <a href="#">alert appropriate authorities</a>.</li> </ul>	
5. <b>Be alert for scams.</b> Discuss common rental practices with your client so they do not fall prey to scams:	
<ul style="list-style-type: none"> <li>• If you hear of suspicious activity, such as requests for money before viewing the property, or requests for cash only, alert the authorities.</li> </ul>	
<b>Signing a Lease</b>	
1. <b>Understand the lease.</b> Review the lease with the client and confirm they understand its provisions:	
<ul style="list-style-type: none"> <li>• Review basics such as the length of the lease, if it renews automatically, and if it has month-to-month provisions.</li> <li>• Make sure they know who manages the property and how to reach them.</li> <li>• Discuss monthly financial obligations such as monthly rent and utilities, as well as the security deposit, penalties for late payments, and any fees.</li> <li>• Highlight the rights and responsibilities codified in the lease such as who is responsible for repairs and when the landlord/property owner may enter the unit (see more on rights and responsibilities below under “Being a Renter”).</li> </ul>	
2. <b>Understand lead-based paint disclosure (if applicable).</b> If the client is renting a home that was constructed before 1978, make sure they are aware of their rights under the Disclosure Act. Use the <a href="#">Protect Your Family</a> pamphlet to review the requirements.	
3. <b>Pay deposits.</b> Make sure the client understands the rules for security deposits:	
<ul style="list-style-type: none"> <li>• Review <a href="#">security deposit rules in your state</a>.</li> <li>• Know of local agencies that provide assistance with security deposits.</li> <li>• Recommend that they document in writing and/or pictures any damage in the unit at the time they sign the lease, <a href="#">using a move-in/move-out inspection form</a>, so that they are not held responsible for those items and can receive their full security deposit when they leave the unit.</li> </ul>	



<b>Being a Renter</b>	
1. <b>Know your responsibilities as a tenant.</b> Emphasize that compliance with lease provisions will help avoid landlord-tenant disputes and eviction proceedings and will ensure repayment of the security deposit at the end of the lease.	
2. <b>Know your rights as a tenant.</b> Discuss tenant rights and what to do if they find themselves in conflict with their landlord: <ul style="list-style-type: none"> <li>• Discuss tenant rights and protections. HUD provides a <a href="#">helpful list</a>.</li> <li>• Know your state and local laws on tenant rights.</li> <li>• If the tenant is in subsidized housing, share this list of <a href="#">resident rights and responsibilities</a>.</li> <li>• Address potential landlord-tenant disputes. Let the client know that the counseling agency can help them navigate disputes with their landlords.</li> </ul>	
3. <b>Obtain rental insurance.</b> Discuss the types and benefits of renter's insurance: <ul style="list-style-type: none"> <li>• Share information about where to obtain rental insurance.</li> <li>• Provide basic information about the cost of rental insurance.</li> <li>• Explain what is covered by rental insurance.</li> </ul>	
4. <b>Maintain your rental unit.</b> Discuss tenant responsibilities for maintaining a safe unit and healthy unit: <ul style="list-style-type: none"> <li>• Discuss the <a href="#">tenant's responsibility</a> for keeping the unit clean and contacting the landlord for repairs.</li> <li>• Emphasize the landlord's responsibility for providing a safe and habitable unit.</li> <li>• Note that the landlord can hold the tenant financially responsible for repairs that resulted from negligence on the tenant's part.</li> <li>• Discuss the benefits of maintaining a healthy unit. Use the <a href="#">Healthy Homes Toolkit</a> and its checklists to review healthy homes issues for renters.</li> </ul>	
<b>Planning for a Stable Future</b>	
1. <b>Develop a long-term financial plan.</b> Encourage your client to continue to work with the housing counseling agency in one-on-one counseling or through group education: <ul style="list-style-type: none"> <li>• Encourage them to maintain a sustainable budget.</li> <li>• Discuss a plan for improving their financial capacity. This could include counseling on budgeting, credit, insurance, plans to purchase a home, and other topics critical to financial well-being.</li> </ul>	
2. <b>Access available resources.</b> Help your client access other housing and non-housing resources that may be available to them, including but not limited to the Family Self Sufficiency Program.	



## ASSISTANCE PROGRAMS FOR RENTERS

Low- to moderate-income households have access to various resources to help address budget shortfalls. This section focuses on rental assistance and the HUD Family Self-Sufficiency (FSS) Program. Housing counselors should also be familiar with the social services in their community that could help a client meet needs such as food, healthcare, and employment, as these impact a client's ability to pay housing costs.

### Identifying Housing Needs and Finding an Affordable Unit

Counselors routinely help clients develop realistic budgets, discuss ways to save money, and learn about their housing needs to determine what they can afford to spend on housing. Low-income households will often encounter a gap between what they can afford to pay for housing and the local housing market prices. In those cases, the counselor should help the client find rental assistance to fill that gap. This may mean helping the client identify a subsidized rental unit (i.e., affordable housing unit), or it could mean helping the tenant obtain a housing voucher that pays at least a portion of the difference between the market rent and what the tenant can afford to pay. For information on how much assistance a tenant may be eligible to receive, refer to HUD's [Housing Choice Vouchers Fact Sheet](#).

HUD provides two key resources for [finding affordable rental housing](#) and [finding local assistance](#). Rental assistance programs are discussed in more detail later in this section, and additional guidance on counseling renters about a suitable affordable unit is available in the counseling checklist in Section 1.

When working with senior citizens, counselors should note that many communities offer non-subsidized housing for seniors 55 years or older. When living in non-subsidized rental housing, residents have more flexibility with the amount of assets they maintain, as their assets do not affect their eligibility to live in the community. However, rents may increase over time, possibly on an annual basis. Seniors must plan for potential increases when considering long-term non-subsidized rental housing. Therefore, housing counselors may want to advise senior citizens of affordable rental housing that are subsidized, as described below.

### Rental Assistance

Rental assistance is a form of subsidy that lowers the cost of rental housing for low-income households. There are two types of rental assistance—tenant-based and project-based rental assistance:

- Tenant-based rental assistance is tied to the tenant. It generally comes in the form a voucher, which the tenant can use to help pay the rent for an acceptable rental unit.
- Project-based rental assistance is tied to the unit. The unit receives a subsidy that allows for a lower rent amount. A qualified tenant can rent that unit at the subsidized rent.

Both types of assistance require the administering agency to evaluate the household's characteristics to determine income eligibility. The administering agency reviews the household's characteristics, including family size, composition, and presence of an elderly

and/or disabled family member. The administering agency also reviews the family's income and determines whether the family is eligible to receive rental assistance. Usually, the family must be either low income (with a total household income of less than 50 percent of the median income for a family of that size in the geographic area in which the housing is located) or very low income (with a total household income of less than 30 percent of the area median income).

### ***Tenant-Based Rental Assistance***

Tenant-based rental assistance is usually administered by a local government agency, such as a PHA. The agency determines if an applicant is eligible for assistance as well as the amount of rent that the household can afford to pay toward rent and utilities, known as the *tenant portion*. The agency grants a voucher that the resident may use for any market rate unit. The voucher covers the difference between the tenant portion of the rent and the fair market rent<sup>1</sup> or a *reasonable* rent for the unit, plus an allowance for utilities.

Key things to know about tenant-based rental assistance include the following:

- The most common type of tenant-based rental assistance is generally known as Section 8 or Housing Choice Vouchers and is administered by a local housing authority.
- Because tenant-based rental assistance is tied to the tenant, it is portable. This means that if the tenant decides to move from an existing unit, the tenant may use the voucher for any subsequent rental housing.
- The demand for tenant-based rental assistance typically exceeds the supply. Often, there are long waiting lists for these vouchers.

To learn about tenant-based rental assistance available in their community, housing counselors can contact the local housing authority or nonprofits involved in affordable housing. HUD provides various types of rental assistance through PHAs, the HOME Program, and the Continuum of Care Program for homeless individuals and families. The Supportive Services for Veteran Families Program, a joint program administered by HUD and the U.S. Department of Veterans Affairs, funds rapid re-housing and homelessness prevention for very low-income veterans. The following chart summarizes the most common forms of tenant-based rental assistance and provides links to the agencies that administer them.

<b>Tenant-Based Rental Assistance Types and Sources</b>	
<b>To find out about:</b>	<b>Contact this agency in your community:</b>
Housing Choice Vouchers (Section 8)	<a href="#">Public Housing Authorities</a>
Tenant-Based Rental Assistance (HOME Program)	<a href="#">HOME Program Participating Jurisdiction</a>
Tenant-Based Rental Assistance (homelessness assistance programs)	<a href="#">HUD-funded Continuums of Care</a>
Tenant-Based Rental Assistance (HOPWA Program)	<a href="#">Housing Opportunities for Persons With AIDS (HOPWA) grantees</a>

<sup>1</sup> Fair market rent (FMR) is a term that HUD uses as gross rent estimates. They include the shelter rent plus the cost of all utilities, except telephones. HUD sets FMRs to ensure that a sufficient supply of rental housing is available to program participants. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented.

Tenant-Based Rental Assistance Types and Sources	
To find out about:	Contact this agency in your community:
Multi-Family Housing Rental Assistance (rural)	<a href="#">U.S. Department of Agriculture (USDA) Rural Development</a>
Supportive Services for Veteran Families (supportive services and rapid re-housing assistance)	<a href="#">U.S. Department of Veterans Affairs</a>

### ***Project-Based Rental Assistance (or Subsidized Units)***

Project-based rental assistance is administered by the owner or manager of the subsidized rental property. The owner/manager will collect documentation on the applicant's household income and characteristics. As with tenant-based rental assistance, they review the household income and size to determine eligibility and the tenant portion of the rent and utilities.

Key things to know about project-based rental assistance include the following:

- If the resident moves out, then the assistance, or subsidy, stays with the unit.
- HUD, USDA, state, and local agencies have subsidized properties funded through numerous sources. Common ones include Low-Income Housing Tax Credit (LIHTC), Public Housing, and Project-Based Section 8 (see the table below for a more complete listing).
- Some properties are specifically designated for certain populations. For instance, HUD Section 202 properties are dedicated to elderly persons age 62 and over, while Section 811 properties are dedicated to persons with disabilities.
- A property may be subsidized from multiple sources. For example, a property may have received tax credits and HOME funds.
- The demand for subsidized units is generally high and there is not necessarily a centralized waiting list for them. These properties have income restrictions that any prospective resident must meet. For instance, to be eligible to reside in a Section 202 property, the resident's household income may not exceed 50% of the area median income for that family size, as defined by HUD.

To learn more about project-based rental assistance available in the community, housing counselors should connect with the local housing authority and nonprofits to get a list of subsidized units. The following chart indicates some of the common sources of project-based rental assistance and links to the agencies that administer them.

Project-Based Rental Assistance Types and Sources	
To find out about:	Use these sources to find local programs and properties:
HUD-insured or HUD-subsidized housing—Section 202, 811, 221(d)3, 236	<a href="#">HUD's Office of Multifamily Housing</a>
Project-Based Section 8	<a href="#">HUD's Office of Multifamily Housing Section 8 Expiring Contracts</a>
Project-Based Rental Assistance	<a href="#">Rental Assistance Demonstration Quick Reference Guide to Multifamily Housing Requirements</a>
Project-Based Rental Assistance (homelessness assistance programs)	<a href="#">HUD-funded Continuums of Care</a>

Project-Based Rental Assistance Types and Sources	
To find out about:	Use these sources to find local programs and properties:
Project-Based Rental Assistance (HOPWA)	<a href="#">HOPWA grantees</a>
Rural affordable rental housing—Section 515, Section 514/516, and Section 538	<a href="#">U.S. Department of Agriculture (USDA) Rural Development Multi-Family Housing Rentals</a>

In addition, there may be other affordable rental housing projects available in your area that include some form of public financing and may have affordable rents. These projects might offer project-based rental assistance. For more information on these programs, contact [HOME Program Participating Jurisdictions](#), contact [Community Development Block Grant grantees](#), or visit HUD's [LIHTC rental housing project database](#).

## Family Self-Sufficiency Program

The FSS program is a HUD program that helps low-income families to increase their earned income and reduce their dependency on welfare assistance and rental subsidies through planning, training, and support. The FSS program is administered locally by PHAs. The PHA collaborates with a Program Coordinating Committee (PCC) to secure commitments of public and private resources for the operation of the FSS program. A PCC includes representatives from the PHA and public housing resident representatives and, in some cases, tenants receiving Housing Choice Vouchers. The PCC is made up of various organizations and its composition may vary by PHA. Some of the most common PCC partners include Workforce Investment Boards, financial literacy and credit counseling providers, city or county government agencies, city or county human services/Temporary Assistance for Needy Families agencies, city or county departments of health and mental health, community colleges, and universities.

Key things to know about the FSS program include the following:

- The FSS program is available to public housing residents, Housing Choice Voucher program participants, residents of assisted housing served by tribally designated housing entities, and residents of project-based rental assistance projects.
- To apply, a family should contact the PHA directly.
- An interest-bearing escrow account is established by the PHA for each participating family. The PHA makes deposits to the account throughout the duration of the family's participation in the FSS program if and when a family's rent increases as a result of an increase in their earned income.

Housing counselors can help clients access the FSS program by contacting a PHA in their area that administers an FSS program. Not all PHAs administer the FSS program. Contact [your local PHA](#) to find out if they have an FSS program.

## RESOURCES FOR COUNSELING RENTERS

To find additional information for renters, consult the following resources.

### Resources for Counselors Providing Rental Housing Counseling

#### ***Finding an Affordable Unit***

- [Finding federally subsidized units](#)
- [Using state and local program resources to locate affordable units](#)
- [Finding affordable housing and related resources near you](#)
- [Affordable units in properties supported by tax credits](#)
- [Finding subsidized units in rural areas](#)
- [State Housing Finance Agencies](#) with affordable rental properties
- Housing Action Illinois [Resources for Rental Housing](#)

#### ***Tenant Rights and Responsibilities***

- [General information about tenant rights and responsibilities](#)
- [Rights and Responsibilities of residents of federally assisted housing](#)
- [Tenant rights by state](#)
- [Fair Housing](#)
- [State laws regarding security deposits](#)
- [How to Be a Successful Renter](#), from the Housing Development Authority
- [Ten Tips for Tenants](#)
- [Resident's Rights and Responsibilities](#)

#### ***Supporting Good Rental Practices***

- Credit, finance, and budgeting skills: [Your Money, Your Goals](#)
- [Emergency Preparedness Toolkit](#)
- [Healthy Housing Toolkit](#)
- [Housing Counseling Capacity Building Toolkit](#)
- [HUD Handbook 4350.3: Occupancy Requirements of Subsidized Multifamily Housing Programs, Rev-1, Appendix 5](#), Move-In/Move-Out Inspection Form

### Assistance Programs for Renters

#### ***Rental Assistance Resources***

- [Local rental assistance resources](#)
- [Housing Choice Vouchers](#)
- [Public housing](#)
- [Rental assistance in rural housing](#)
- [Rental assistance for veteran families](#)
- [Map-based search for affordable rental housing](#)
- [Local community development and affordable housing contacts](#)

#### ***Family Self-Sufficiency Program***

- [FSS Fact Sheet](#)
- [Public Housing Agencies and Tribes that have received FSS Funding \(2011–2015\)](#)



# RESIDENT RIGHTS & RESPONSIBILITIES



## **Secretary of HUD**

This brochure does not apply to the Public Housing Program, the Section 8 Moderate Rehabilitation Program (except for multifamily housing properties insured by HUD), and the Housing Choice Voucher Program (except when a voucher is used in a multifamily housing property with a HUD-insured mortgage).

# ***AS A RESIDENT, YOU HAVE RIGHTS AND RESPONSIBILITIES THAT HELP MAKE YOUR HUD-ASSISTED HOUSING A BETTER HOME FOR YOU AND YOUR FAMILY.***

This brochure is being distributed to you because the United States Department of Housing and Urban Development (HUD), which regulates the property in which you live, has provided some form of assistance or subsidy for your apartment. As part of its dedication to maintaining the best possible living environment for all residents, your local HUD office encourages and supports the following:

- Management agents and property owners communicate with residents on any and all issues
- Owners and managers give prompt consideration to all valid resident complaints and resolve them as quickly as possible
- Your right to file complaints with management, owners, or government agencies without retaliation, harassment or intimidation
- Your right to organize and participate in certain decisions regarding the well-being of the property and your home
- Your right to appeal a decision made by the local HUD office to the Office of Asset Management and Portfolio Oversight at HUD Headquarters.

Along with the owner/management agent, you play an important role in making your apartment, the grounds, and other common areas—a better place to live.

This brochure briefly lists some of the most important rights and responsibilities to help you get the most out of your home.



## YOUR RIGHTS

As a resident of a HUD-assisted multifamily housing property, you should be aware of your rights.

### **Rights: *Involving Your Apartment***

- The right to live in decent, safe, and sanitary housing that is free from environmental hazards including lead-based paint.
- The right to have repairs performed in a timely manner, upon request.
- The right to be given reasonable notice, in writing, of any non-emergency inspection or other entry into your apartment.
- The right to protection from eviction except for specific causes stated in your lease.
- The right to request that your rent be recalculated if your income decreases.
- The right to access your tenant file.

### **Rights: *Involving Resident Organizations***

- The right to organize as residents without obstruction, harassment, or retaliation from property owners or management.
- The right to provide leaflets and post materials in common areas informing other residents of their rights and opportunities to involve themselves in their property.
- The right to use appropriate common space or meeting facilities to organize (this may be subject to a reasonable, HUD-approved fee).
- The right to meet without representatives or employees of the owner/management company present.
- The right to be recognized by property owners/management company as having a voice in residential community affairs.

### **Rights: *Involving Nondiscrimination***

The right to equal and fair treatment and use of your building's services and facilities, without regard to race, color, religion, gender, sexual orientation, gender identity, disability, familial status (children under 18), national origin (ethnicity or language), or in some circumstances, age.





## YOUR RESPONSIBILITIES

As a resident of a HUD-assisted multifamily housing property, you also have certain responsibilities to ensure that your building remains a suitable home for you and your neighbors. By signing your lease, you, the owner and the management company have entered into a legal, enforceable contract. You are responsible for complying with your lease, house rules, and local laws governing your property. If you have any questions about your lease or do not have a copy of it, contact your property management agent or the local HUD office.

### **Responsibilities:** *To Your Property Owner or Management Agent*

- Complying with the rules and guidelines that govern your lease.
- Paying the correct amount of rent on time each month.
- Providing accurate information to the owner/management agent's company at the certification or recertification interview to determine your total tenant payment, and consenting to the release of information by a third party to allow for verification.
- Reporting changes in the family's income or composition to the owner/management agent's company in a timely manner.

### **Responsibilities:** *To the Property and Your Fellow Residents*

- Complying with rules and guidelines that govern your lease.
- Conducting yourself in a manner that will not disturb your neighbors.
- Not engaging in criminal activity in your apartment, common areas or grounds.
- Keeping your apartment reasonably clean, with exits and entrances free of debris, clutter or fire hazards and not littering the grounds or common areas.
- Disposing of garbage and waste in the proper manner.
- Maintaining your apartment and common areas in the same general physical condition as when you moved in.
- Reporting any apparent environmental hazards to the management (such as peeling paint, which is a hazard if it is a lead-based paint) and any defects in building systems, fixtures, appliances, or other parts of the apartment, the grounds, or related facilities.



## YOUR RIGHT TO BE INVOLVED

### In decisions affecting your home

As a resident in HUD-assisted multifamily housing, you play an important role in decisions that affect your community. Different HUD programs provide for specific resident rights. You have the right to know under which HUD program your building is assisted. To find out if your apartment building is covered under any of the following programs, contact your management agent, Section 8 contract administrator, or the HUD office nearest you. If your building was funded under HUD's Rental Assistance Demonstration Program, or HUD's Section 236, 221(d)(3)/BMIR, Rental Assistance, Section 202 Direct Loan or Section 202/811 Capital Advance Programs or is assisted under any applicable project based Section 8 program or Rent Supplement, you have the right to be notified of, or in some instances, to comment on, the following:

- Nonrenewal of a project based Section 8 contract
- An increase in the maximum permissible rent
- Conversion of a project from project-paid utilities to tenant-paid utilities
- A proposed reduction in tenant utility allowance
- Conversion of residential apartments in a multifamily housing property to a nonresidential use or to condominiums, or the transfer of the housing property to a cooperative housing mortgagor corporation or association
- Transfer of the project-based Section 8 contract in your property to one or more buildings at other locations
- Partial release of mortgage security
- Capital improvements that represent a substantial addition to the project
- Prepayment of mortgage (*if prior HUD approval is required before owner can prepay*)
- Any other action, which could ultimately lead to involuntary, temporary or permanent relocation of residents
- If you live in a building that is owned by HUD and is being sold, you have the right to be notified of, and comment on HUD's plans for disposing of the building.



## ELIGIBILITY FOR ENHANCED VOUCHERS

If your apartment is assisted under a project-based Section 8 contract that is ending, and if the owner decides not to renew it, the owner is required by law to notify you in writing of that decision at least one year before the contract expires. Under these circumstances, you may be eligible for an Enhanced Voucher (EV), which owners are required to accept and which would give you the Right to Remain in a apartment at your property, provided that you are in compliance with your lease and the property remains rental housing. HUD will select a local Public Housing Agency (PHA) to provide an EV for eligible families who decide to remain at the property and to administer this assistance.

If you decide to remain at your property using an EV, a higher payment standard will be used to determine the amount of Section 8 assistance that is paid on your behalf if the gross rent for the apartment is more than the PHA's payment standard. However, the PHA must determine that the rent that the owner charges for your apartment is reasonable, and you must continue paying at least the amount of rent that you were previously paying.

If you are eligible for an EV, you can instead choose to move out of the property and use the voucher to rent a apartment anywhere in the United States where the owner will accept the voucher and the rents are in an allowable range, subject to approval. If you move out, however, the voucher is no longer "enhanced," and the amount of Section 8 assistance that is paid on your behalf will be based on the PHA's normally applicable payment standard.



## ADDITIONAL ASSISTANCE

### For additional help or information, you may contact:

- Your property manager or the management company
- The account executive for your property in HUD's Multifamily Regional Center or Regional Satellite Center
- HUD's National Multifamily Housing Clearinghouse at 1-800-685-8470 to report maintenance or management concerns
- HUD's Office of Fair Housing and Equal Opportunity at 1-800-669-9777, if you believe you've been discriminated against
- HUD's Office of Inspector General Hot Line at 1-800-347-3735 to report fraud, waste, or mismanagement
- HUD's Housing Counseling Service locator at 1-800-569-4287 for the housing counseling agency in your community
- Your local government tenant/landlord affairs office, legal services office or tenant organizations to obtain information on additional rights under local and state law
- If appealing a local HUD Office decision, you may contact the Director of the Office of Asset Management and Portfolio Oversight in Washington, DC at 202-708-3730

### ON-LINE RESOURCES:

- **Housing and Urban Development website:** [www.hud.gov](http://www.hud.gov)
- **The local HUD Field Office:** <http://www.hud.gov/local/index.cfm>.
- **Note: To locate your local field office, select:** Contact My Local Office (*under the I Want To section*)



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

***Office of Multifamily Housing Programs***

Washington, DC 20410-0000 Official Business

Penalty for Private Use \$300



This brochure about your rights and responsibilities as a resident of HUD assisted multifamily housing is available in 13 alternate languages in addition to English and Braille. To determine if your language is available, please contact HUD's National Multifamily Housing Clearinghouse at 1-800-685-8470 or visit <http://www.hud.gov/offices/fheo/lep.xml>.

# Building Better Credit

*Taking Steps to Improve Your Credit*



*Brought to you by*

# Building Better Credit



Good credit is an increasingly important part of a consumer's financial power, but good credit is no accident. It's the result of discipline and planning. Start today, and your good credit will pay off with better loan terms, lower interest rates, and greater financial opportunities in the future.

## Recognize the Value of Good Credit

A good credit history increases the confidence of lenders and creditors when they loan money to you. When they see that you have paid back your loans as agreed, lenders are more likely to extend credit again. With good credit, you can borrow for major expenses, such as a home, car, or education, and you can borrow money at a lower cost — ultimately saving you money.

## Understand Your Credit Score

When you apply for credit, one of the first things a lender will do is request a copy of your credit report from a credit reporting agency. Your credit report will display a history of your credit activities, along with your credit score. Your credit score is computer generated using a formula that provides a snapshot of your creditworthiness, predicting how likely you are to repay your debts. There are many formulas utilized today, but the most commonly known one is from the Fair Isaac Corporation (FICO). According to their Web site ([www.myfico.com](http://www.myfico.com)), if your credit score is determined using their formula, it will be calculated using the following factors:

- **Payment History** (35 percent) – Have your payments been made on time? Have you ever filed for bankruptcy or lost your home to foreclosure? How frequently have your bills gone to collections?
- **Amounts Owed** (30 percent) – How much do you owe to creditors and lenders?
- **Length of Credit History** (15 percent) – How long have you had credit?
- **New Credit** (10 percent) – Does your credit report indicate that you have made numerous applications for new credit and are potentially taking on too much debt? Did you recently receive multiple lines of credit in a short period of time?

- **Types of Credit Used** (10 percent) – Does your credit report show a “healthy” mix of credit types in use?

## Establish and Maintain Your Good Credit

Learning how to use credit wisely can put you one step closer to purchasing a home. The credit decisions you make today will impact your financial future. But, before you can begin to use credit wisely, you will need to establish your credit. Here are a few tips to help get you started:

- **Open checking and savings accounts.** When you open a checking and savings account, try to always exceed the minimum balance, never bounce checks, and make regular deposits.
- **Use credit cards carefully.** Credit cards are convenient and easy to use, but using them recklessly can hurt your credit. If you allow your credit cards to reach high, unpaid balances, or if you only pay the minimum amount due, they can cost you hundreds or thousands of dollars in interest alone. On the other hand, if you pay them in full or on time each month, credit cards can help you build excellent credit and reap the benefits that follow.
- **Establish credit independently.** It's important for both partners in a marriage or relationship to establish their own credit to help achieve financial goals and to protect against unforeseen circumstances like death, divorce, or other life changes. Partners should regularly discuss household and personal expenditures to ensure that neither has an excessive amount of charges that cannot be repaid.
- **Honor your promise to pay.** It is essential that you honor your promise to repay loans or credit cards on time and in the amounts scheduled. Contact your lender or creditor immediately if you are experiencing difficulty making payments.



- **Know what's in your credit report.** Check your credit report at least once each year from [www.annualcreditreport.com](http://www.annualcreditreport.com) to ensure its accuracy. If you are planning a large purchase, check your credit report prior to the purchase to avoid any surprises and to allow you plenty of time to correct any errors.

## Restore Your Credit

There may have been a time in your history when you experienced a financial setback resulting in credit problems. If so, there are ways to restore your credit to a more positive position:

- **Contact former creditors with whom you've had a good payment record.** They may be willing to extend you credit to help you re-establish your credit.
- **Carefully review any credit card offers you receive.** You do not want to acquire too many; usually two credit cards will suffice.
- **Avoid disreputable credit repair companies at all costs.** Those that promise a quick, easy fix could take your money and get you into more debt. Instead, contact a reputable nonprofit credit counseling organization.

## Take Action to Start Improving Your Credit Today

By understanding credit and credit evaluation systems, you'll be on the right path to realizing your goals and making good decisions. Start now, and your good credit will give you a financial advantage with better loan terms, lower interest rates, and greater financial opportunities down the road, especially when you want to buy a home.

Remember that no credit score lasts forever. It changes over time, so you can improve it over time. Every time you make an on-time payment, lower a balance, or pay off debt, you add another entry to your credit report. Managing your credit well will ultimately result in a higher credit score.

## For More Information

- Contact a lender, real estate professional or housing counselor to learn more about the mortgage and homebuying process.
- CreditSmart® is a free suite of educational resources to support financial capability and homeownership education. The curriculum covers important topics such as credit, money management and responsible homeownership. To learn more, visit <http://www.freddiemac.com/CreditSmart>
- CreditSmart® Homebuyer U is a free, online consumer education course offered within the CreditSmart suite that presents key learning principles for homebuyer preparedness and education. To learn more, visit <http://www.freddiemac.com/CreditSmart/HomebuyerU>
- Visit My Home by Freddie Mac® for information on buying a home and the mortgage process, as well as a suite of tools to help you make informed decisions. <https://myhome.freddiemac.com/>
- To find a HUD-approved housing counseling agency near you, visit [www.hud.gov](http://www.hud.gov) or call 800-569-4287.

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### Source

Content adapted from Freddie Mac's award-winning CreditSmart, a multilingual financial education curriculum designed to help consumers build and maintain better credit, make sound financial decisions, and understand the steps to sustainable homeownership.





***Brought to you by***

## FICO Credit Utilization Ratios

The FICO Scoring Models examine revolving tradelines on one's credit report, and performs calculations to determine the ratio or percentage of one's balances owing on tradelines, relative to the credit limit on the credit card. This calculation is called a Credit Utilization Ratio.

Creditor	Balance Owing	Credit Limit	Balance Owing as a % of Credit Limit aka "Credit Utilization Ratio"
Macy's	\$500	\$1,000	50%
Target	\$500	\$1,000	50%
Visa	0	\$1,000	0%
MasterCard	0	\$1,000	0%
<b>Totals</b>	<b>\$1,000</b>	<b>\$4,000</b>	<b>25%</b>

Now let's look at the same calculations after closing the Visa and MasterCard Accounts

Creditor	Balance Owing	Credit Limit	Balance Owing as a % of Credit Limit aka "Credit Utilization Ratio"
Macy's	\$500	\$1,000	50%
Target	\$500	\$1,000	50%
<del>Visa</del> <b>Closed</b>	0	0	0%
<del>MasterCard</del> <b>Closed</b>	0	0	0%
<b>Totals</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>50%</b>

While the Credit Utilization Ratio for the individual credit cards with outstanding balances remains the same in both scenarios at 50% for each of Macy's and Target, notice how the overall Credit Utilization Ratio for all the revolving accounts increases from 25% to **50%** when both the Visa and MasterCard accounts are closed.

Therefore:

- 1) A higher Credit Utilization Ratio will have a negative effect on an individual's credit score
- 2) A lower Credit Utilization Ratio will have a positive effect on an individual's credit score
  - A Credit Utilization Ratio of 30 % represents the "pivot point" when the scoring model reviews the resulting percentage for Credit Utilization Ratios.
  - A Credit Utilization Ratio of less than 30 % is better, and the closer to zero the Utilization ratio progresses, the better the impact on the score
  - A Credit Utilization Ratio higher than 30 % starts to negatively impact a credit score incrementally, and the closer the ratio gets to 100% or beyond 100%, the worse the impact on the score



### **Credit Bureau Contact Information**

There are three main credit bureaus that collect and store information relating to consumer borrowing. This information can be requested by other potential creditors in order to make credit decisions based upon the information found. The three bureaus are:

#### Experian

1-800-831-5614  
www.experian.com  
P.O. Box 2002  
Allen, TX 75013

#### TransUnion

1-800-888-4213  
Consumer Disclosure Center  
www.transunion.com  
P.O. Box 1000  
Chester, PA 19022

#### Equifax

1-800-685-1111  
www.equifax.com  
P.O. Box 740241  
Atlanta, GA 30374



### **Avoiding Identity Theft...Don't Be A Victim!**

- Limit the personal information you carry in your wallet or purse. Only carry what you need on a daily basis. Secure your wallet or purse to avoid theft, even in familiar settings like home and office.
- Keep a complete list of your credit cards in case your wallet or purse is lost or stolen. Call and cancel those cards immediately.
- Have your mail delivered to a secure location. Have it held at the post office if you expect to be gone for any period of time.
- Keep track of your bills and statements and review them carefully. Call your creditor immediately to report inaccurate or suspicious charges.
- Opt Out of solicitations. This will limit mail solicitations that could be stolen. (800-567-8688)
- Shred all personal information prior to disposing in the trash. Anything with your name, address, and / or account information should be destroyed.
- Limit the personal information stored on your computer or laptop. Protect your computer from hackers and viruses with a good firewall and security software.
- Protect your computer and web based accounts with private intricate passwords. Keep them private and hidden from site.
- Be very careful of supplying personal information to websites. Many websites are created for the specific purpose of capturing personal information by phishing.
- Beware of telephone solicitations. Never provide personal information to someone who contacts you over the phone.
- Obtain a copy of your credit report at least once a year. Carefully review for inaccurate, obsolete, and incomplete information.
- Report suspicious activity and correct inaccurate information.
- Consider Credit Monitoring / Insurance services.



### **What to Do If You Are a Victim of Identity Theft**

- Contact your creditors immediately, report the issue, and cancel the account.
- Contact the 3 Credit Reporting Agencies, report the issue, and put a freeze on your credit.
- Contact your local police department and file a report.
- Notify your bank as well as any other financial institutions that you have assets invested. Cancel those accounts and put stop payment on any outstanding checks.
- File a report with the FTC. (877-ID THEFT) The FBI and the US Secret Service also investigates identity theft and fraud.
- Contact the Social Security Administration if you believe that your Social Security Number is being fraudulently used. (800-269-0271)
- Run a copy of your credit report. Contact any creditors that indicate suspicious activity.
- Re-Run your credit report on a quarterly basis in order to catch any continued attempts to utilize your identity.
- Consider the use of a Credit Monitoring Service.
- Opt Out of mail solicitations. (800-567-8688)
- Keep careful records of all contacts, conversations, and activities.

# Fair Housing

Home / Fair Housing / Laws

## Laws

Model Rules of Procedure

### Fair Housing Act

**Title VIII of the Civil Rights Act of 1968** (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

### Arkansas Fair Housing Act

**The Arkansas Fair Housing Act** is substantially equivalent to the Federal Fair Housing Act and also prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

### Arkansas Civil Rights Act of 1993

**Arkansas Civil Rights Act of 1993** is the state mechanism that provides an individual a means to redress the deprivation of any rights, privileges, or immunities secured by the Arkansas Constitution. It prohibits discrimination based on race, religion, national origin, gender and disability.

### Title VI of the Civil Rights Act of 1964

**Title VI** prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

## Section 504 of the Rehabilitation Act of 1973

**Section 504** prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

## Section 109 of Title I of the Housing and Community Development Act 1974

**Section 109** prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

## Title II of the Americans with Disabilities Act of 1990

**Title II** prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

## Architectural Barriers Act of 1968

**The Architectural Barriers Act** requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible too and useable by handicapped persons.

## Age Discrimination Act of 1975

**The Age Discrimination Act** prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

## Title IX of the Education Amendments Act of 1972

**Title IX** prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

# Fair Housing-Related Presidential Executive Orders

## Executive Order 11063

**Executive Order 11063** prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

## Executive Order 11246

**Executive Order 11246**, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

## Executive Order 12892

**Executive Order 12892**, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

## Executive Order 12898

**Executive Order 12898** requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

## Executive Order 13166

**Executive Order 13166** eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.



# Executive Order 13217

**Executive Order 13217** requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

## Contact Us

### Fair Housing Commission

**Address:** 900 West Capitol Avenue, Suite 310  
Little Rock, AR 72201

**Phone:** 501-682-3247

**Toll Free Number:** 1-800-340-9108



# LANDLORD AND TENANT RIGHTS

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Arkansas law provides rights to both residential tenants and landlords. Arkansas laws on such issues apply only to private rental units and not government-subsidized housing.

## Tenant rights and obligations:

- Landlords must provide notice of at least one rental period before raising the rent. This rule applies to both oral and written leases.
- If you plan to sublease your apartment or house, you typically must obtain prior approval from the landlord, and obtain written direction from him or her stating the amount of rent that can be collected.
- If you plan to move and have a written lease agreement, you must give notice according to the provisions of your lease.
- If you plan to move out and have an oral lease agreement, you must give one rental period's notice.

## Landlord rights:

- In Arkansas, a landlord may give notice of lease termination for any reason. Even model tenants may be subject to having a lease terminated. The landlord must give one rental period's notice for an oral lease, or provide notice according to the terms of a written lease.
- State law provides that upon the voluntary or involuntary termination of any lease agreement, all property left in the dwelling by the tenant will be considered abandoned and may be disposed of by the landlord as the landlord sees fit without recourse by the tenant. All property left on the premises by the tenant is subjected to a lien in favor of the landlord for the payment of all sums agreed to be paid by the tenant.

## Repair and maintenance:

- When you rent a house or apartment, you usually agree to take it "as is." This means that the landlord is not required to provide additional maintenance to the dwelling. There are, however, city building codes to protect your health and safety. If you have health or safety problems with your dwelling, contact the city to find out if the residence fully complies with housing codes.
- If your landlord promises to make repairs, make sure that promise is in the written lease.
- Even if a landlord does not make a promised repair, the tenant should continue to pay the rent. Tenants have some recourse, such as going to small claims court, renegotiating lease

- agreement terms, moving or seeking the advice of a private attorney.
- Should you feel that your living conditions are an immediate health risk, you may contact the health inspector in your locality.

## Security deposits:

Arkansas's security-deposit law provides tenants with added protection. This law applies only to landlords who rent six or more dwellings. It contains the following provisions:

- If you are required to pay a security deposit, you cannot be charged in excess of two months' rent. For example, if your rent is \$500 a month, a landlord cannot require a security deposit of more than \$1,000.
- When you move, the landlord must return your security deposit within 60 days. The landlord may, however, deduct from the security deposit the cost to repair any damages made to the dwelling or any past-due rent.
- If the landlord deducts from your security deposit, the landlord must give you a written, itemized list of the charges withheld within 60 days of the time you vacate.
- A landlord may withhold the entire amount of the security deposit if damages or unpaid rent exceed the amount of the security deposit.

## Evictions:

- Failure to pay rent or to pay rent on time, for any reason, is grounds for eviction. In Arkansas, a landlord may pursue a tenant in a civil action for an "unlawful detainer."
- Unlawful detainer actions require a landlord to provide you with a three days' written notice to vacate. If you do not leave, the landlord can sue by filing a complaint against you in court. After you receive a summons to appear in court, you have five days to object in writing to the eviction. Any objection must be filed with the clerk of the court in which the eviction action was filed, and you should send a copy of your objection to the landlord's lawyer. If you do not file an objection, you can be removed from the dwelling by the county sheriff. If you do object, a hearing will be scheduled to determine the outcome to your case.

## Discrimination:

A federal housing law protects tenants from unlawful discrimination in the sale or rental of residential property. The Fair Housing Act prohibits discrimination in most residential real estate-related transactions. The law includes the following provisions:

- Bans residential discrimination based on race, color, religion, gender, handicap, familial status, or national origin.
- Bans advertisements and publications that suggest any preference, limitation, or discrimination (e.g., adults-only in a particular complex or section).
- Prohibits discrimination in the terms or conditions of the sale or rent of a dwelling
- Bans discriminating against any person because of race, color, religion, gender, handicap, familial status, or national origin in the use of facilities associated with the dwelling.
- Forbids discriminatory assignment of a person to a particular section of a complex or to a particular floor of a building.
- For more information about Fair Housing, you may contact the U.S. Department of Housing and Urban Development at [HUD.gov](https://www.hud.gov) or the Arkansas Fair Housing Commission

at [FairHousing.Arkansas.gov](https://FairHousing.Arkansas.gov).

## Tips:

- Always read the lease agreement before signing and keep a copy for your files.
- Both oral and written lease agreements are binding. However, it is better to have a written agreement so there are no misunderstandings about each party's responsibilities.
- Always pay your rent on time.

## Resources

[Arkansas Legal Services Landlord and Tenant Information](#)

[Arkansas Community Action Agencies](#)



# UTILITY COSTS AND SCAMS

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The Attorney General's [Consumer Utility Rate Advocacy Division](#) (CURAD) works on behalf of Arkansas consumers to ensure quality utility services at reasonable rates. Below are some suggestions for consumers dealing with utility companies and avoiding high-cost utility bills.

## Utility disconnection

- If your bill is unaffordable, contact your utility company and discuss a payment plan. If you sign up for a payment plan, you must be able to follow it or you may incur additional charges.
- If disconnecting utility services would risk the health of a resident with a serious medical condition, utility shutoff may be avoided temporarily. A physician's certificate is required.
- By law, electric and gas utility service may not be suspended during certain cold-weather conditions.
- Utilities may be restricted from cutting off service to the elderly or disabled during hot weather if the ratepayer is registered with the utility.

## Avoiding high-cost bills

- Invest in making your home or business as energy efficient as possible. Local electric and gas utility companies may be able to offer helpful advice. In addition, the Arkansas Energy Office provides energy efficiency tips at [EnergyEfficiencyArkansas.org](https://www.energyefficiencyarkansas.org).
- You may consider level or "flat" billing options, which allow you to spread the cost of higher monthly bills over the course of the year. Be careful to read the details of your utility's flat- or level-billing plan. With a level billing structure, you will pay the same amount each month, making budgeting more predictable and allowing you to avoid spikes in charges during seasons when you use more water or are running your air conditioner. Flat rates are typically estimated using your historical usage data. This may result in having a higher electric bill during the winter season that you would normally have because the cost of running your air conditioner in the summer will be spread throughout the entire year.

## Deposits

- Existing utility customers may be required to pay a deposit when customers fail to pay utility bills by the due date in two consecutive months or any three times over a 12-month period.
- Deposits may also be required for new customers who do not provide proof of satisfactory payment history with the same kind of utility for the previous 12 months, or when the

customer has a past due, unpaid account from the same utility. The cost of the deposit cannot be more than the total of your two highest bills during the last 12 months.

- Utilities must return deposits, with interest, if all bills are paid in full by the due date over the next 12 months.

The [General Service Rules](#) that govern utility service in Arkansas can be found on the [Arkansas Public Service Commission](#) (PSC) website.

Not all utilities are regulated by the PSC. Consumers with questions about other utilities can contact the [Attorney General's office](#).

## Utility Payment Scam

Paying monthly utility bills is an important task. For the convenience of consumers, utility companies often offer multiple payment methods. But scammers always find ways to prey on Arkansans to con them out of their hard-earned money.

The [utility payment scam](#) occurs when a consumer receives a phone call from someone who purports to be the consumer's utility provider. The caller will tell the consumer they have an unpaid balance and that the utilities will be cut off for nonpayment if an immediate payment is not received. The caller will then offer one of two options to transmit the payment quickly – through a money transfer service or a prepaid debit card. Both individuals and small businesses have reported

becoming a victim of this scam.

How to spot a utility payment scam:

- The scammer will tell you that you have an unpaid balance, but you are current on all utility payments.
- The scammer will pressure you to pay through a wire transfer or prepaid debit card and not through the official methods offered by the utility.

How to ensure your payment gets to the utility company safely and securely:

- Track your utility payment due date on a calendar when you receive the bill.
- Drop off the payment at the utility office or an authorized payment location.
- Pay online on the utility company's website with a credit card or call the company directly.
- Consider participating in an automated draft system, if it is offered.
- Mail the payment to the company directly.

If you fall victim to one of these phone calls, file a [complaint](#) with the Attorney General's office.



Emergency Housing Vouchers

HUD-VASH Vouchers

Project-Based Vouchers

Mainstream Vouchers

**Homeownership Program**

Foster Youth to Independence (FYI)

Family Unification Program

HCV Program Utilization Tools

HCV Data Dashboard

Guidance and Notices

Webinars and Trainings

# HCV Homeownership Program

## On this page

- [📄 Program Overview](#)
- [📄 Homeownership Regulations and Forms](#)
- [📄 Reports](#)
- [📄 Resources for Implementation](#)
- [📄 Related Programs and Notices](#)

## Program Overview



The Housing Choice Voucher (HCV) homeownership program allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses. While the HCV homeownership regulations contemplate a downpayment grant option (where the PHA offers a single downpayment assistance grant to the family instead of a monthly homeownership subsidy), funding has not been appropriated for this purpose and this regulatory provision has never been implemented.

The HCV homeownership program is available only to families that have been admitted to the HCV program and it is not offered by every Public Housing Agency (PHA). PHAs have the discretion to determine whether to implement the HCV homeownership program in their jurisdictions. To find a PHA in your area that may administer an HCV homeownership program, you may use the homeownership enrollments report below. For contact information of all PHAs by State, not only PHAs administering an HCV homeownership program, [click here](#)

To participate in the HCV homeownership program, the HCV family must meet specific income and employment requirements (the employment requirement does not apply to elderly and disabled families), be a first-time homeowner as defined in the regulation, attend and satisfactorily complete the pre-assistance homeownership, and housing counseling program required by the PHA, and meet any additional eligibility requirements set by the PHA.

A PHA interested in pursuing an RRI is required to submit a request to its local Field Office (FO) and the energy policy mailbox ([PIH\\_EPC\\_Policy@hud.gov](mailto:PIH_EPC_Policy@hud.gov)) for review. The request must be submitted no later than August 30th prior to the upcoming funding period for which the RRI would be applicable. HUD will provide notification to the PHA on the approval status of the RRI request. PHAs that receive an approval letter from HUD are eligible to claim RRI savings in their annual Operating Subsidy request provided that the action continues to result in a net savings to the PHA. Savings must be reported in the HUD Form 52722 by the initial submission date as identified in the Operating Subsidy notice for each eligible funding year. In order for a PHA to be eligible to claim an RRI, all PHAs must submit documentation of the savings to their FO no later than September 30th prior to the upcoming funding year.

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## Homeownership Regulations and Forms

- [HCV Homeownership Regulations \(24 CFR Part 982, Subpart M\)](#) - HCV homeownership regulations are found in Sections 982.625-982.643.
  - [Statement of Homeowner Obligations](#)
- 

## Reports

[HCV Homeownership Webinar](#) - In this one-hour webinar, housing industry panelists provide information to assist PHAs in developing successful relationships with lenders, utilizing down payment assistance and other financial resources for home buyers, and addressing the affordability gap to maintain and expand the HCV homeownership program.

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## Resources for Implementation

[HCV Homeownership Webinar](#) - In this one-hour webinar, housing industry panelists provide information to assist PHAs in developing successful relationships with lenders, utilizing down payment assistance and other financial resources for home buyers, and addressing the affordability gap to maintain and expand the HCV homeownership program.

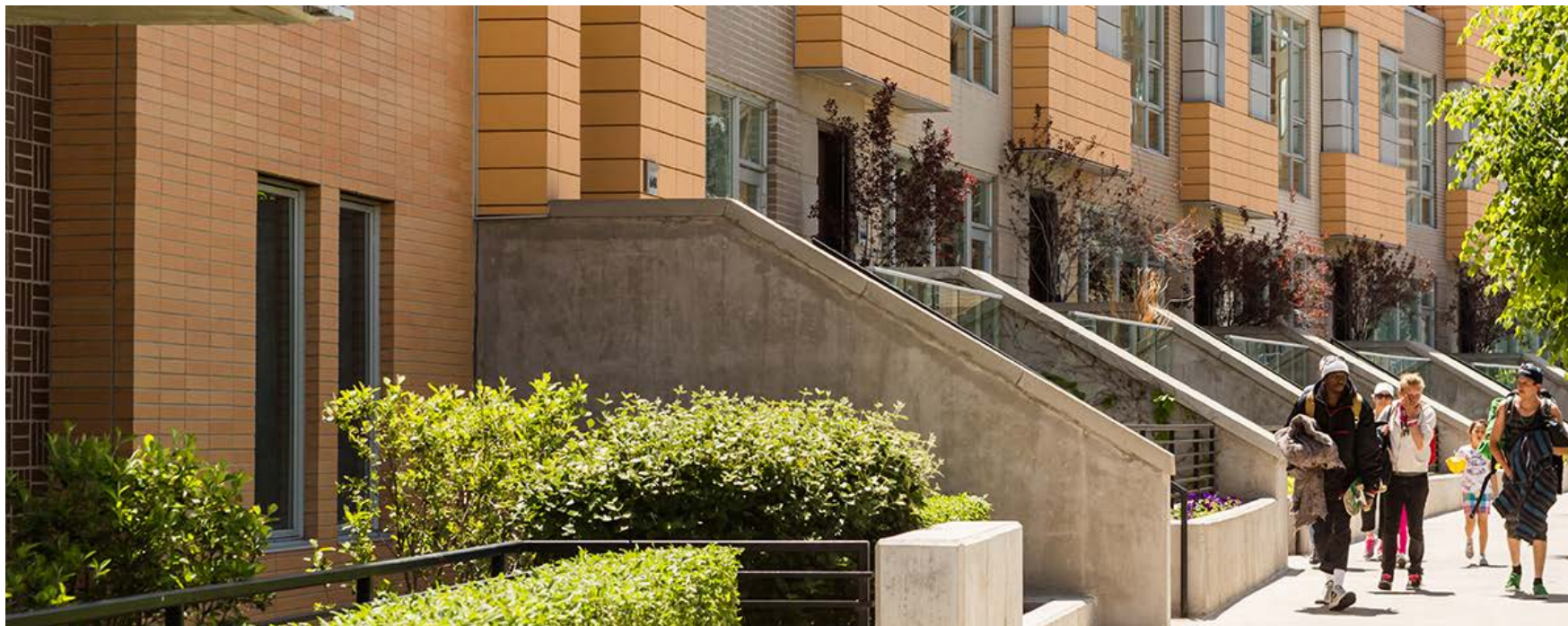
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# Related Program and Notices

- [Housing counseling](#): the law requires that housing counseling required under or provided in connection with all HUD programs is provided by HUD Certified Housing Counselors. This statutory requirement was implemented by HUD through the [Final rule for housing counseling certification](#). PHAs are not required to become approved to participate in HUD's Housing Counseling program (nor is the PHA's staff required to become HUD certified counselors) as long as the PHA is not providing the homeownership and housing counseling themselves. However, PHAs must ensure that any homeownership and housing counseling done in connection with the HCV homeownership option is provided by a HUD certified counselor working for a HUD-approved housing counseling agency. HUD is in the process of updating the homeownership regulations to conform with this requirement.
- [Homeownership fees](#): HUD provides a special \$1,000 fee for every homeownership closing. In addition, HUD will also fund a one-time \$500 special fee for each newly created HCV Homeownership Program at any PHA in CY 2023. This special fee also applies to Homeownership closings in the Moving-To-Work (MTW) Homeownership program, and the Family Self-Sufficiency program (HCV only). More information may be found in the yearly notices implementing the funding provisions for the HCV program.
- [Homebuying programs by State](#): provides more information about homebuying programs, other than the HCV homeownership program, in your State.

# Housing Choice Vouchers Fact Sheet



## On this page

- ⊕ [What are housing choice vouchers?](#)
- ⊕ [Am I eligible?](#)
- ⊕ [How do I apply?](#)
- ⊕ [Local preferences and waiting list - what are they and how do they affect me?](#)
- ⊕ [Housing vouchers - how do they function?](#)
- ⊕ [The rent subsidy](#)
- ⊕ [Can I move and continue to receive housing choice voucher assistance?](#)
- ⊕ [Roles - the tenant, the landlord, the housing agency and HUD](#)
- ⊕ [Additional Information and other subsidy programs](#)

- ⬇ [What regulations cover this program?](#)
  - ⬇ [Are you a Landlord or PHA looking to increase landlord participation?](#)
- 

## What are housing choice vouchers?

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. [Rental units must meet minimum standards of health and safety](#), as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

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## Am I eligible?

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location. The PHA serving your community can provide you with the income limits for your area and family size.

During the application process, the PHA will collect information on family income, assets, and family composition. The PHA will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment.

If the PHA determines that your family is eligible, the PHA will put your name on a waiting list, unless it is able to assist you immediately. Once your name is reached on the waiting list, the PHA will contact you and issue to you a housing voucher.

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## How do I apply?

If you are interested in applying for a voucher, contact the [local PHA](#). For further assistance, please contact the [HUD Office](#) nearest to you.

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## Local preferences and waiting list - what are they and how do they affect me?

Since the demand for housing assistance often exceeds the limited resources available to HUD and the local housing agencies, long waiting periods are common. In fact, a PHA may close its waiting list when it has more families on the list than can be assisted in the near future.

PHAs may establish local preferences for selecting applicants from its waiting list. For example, PHAs may give a preference to a family who is (1) homeless or living in substandard housing, (2) paying more than 50% of its income for rent, or (3) involuntarily displaced. Families who qualify for any such local preferences move ahead of other families on the list who do not qualify for any preference. Each PHA has the discretion to establish local preferences to reflect the housing needs and priorities of its particular community.

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## Housing vouchers - how do they function?

The housing choice voucher program places the choice of housing in the hands of the individual family. A very low-income family is selected by the PHA to participate is encouraged to consider several housing choices to secure the best housing for the family needs. A housing voucher holder is advised of the unit size for which it is eligible based on family size and composition.

The housing unit selected by the family must meet an acceptable level of health and safety before the PHA can approve the unit. When the voucher holder finds a unit that it wishes to occupy and reaches an agreement with the landlord over the lease terms, the PHA must inspect the dwelling and determine that the rent requested is reasonable.

The PHA determines a payment standard that is the amount generally needed to rent a moderately-priced dwelling unit in the local housing market and that is used to calculate the amount of housing assistance a family will receive. However the payment standard does not limit and does not affect the amount of rent a landlord may charge or the family may pay. A family which receives a housing voucher can select a unit with a rent that is below or above the payment standard. The housing voucher family must pay 30% of its monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard the family is required to pay the additional amount. By law, whenever a family moves to a new unit where the rent exceeds the payment standard, the family may not pay more than 40 percent of its adjusted monthly income for rent.

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## The rent subsidy

The PHA calculates the maximum amount of housing assistance allowable. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the family's monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income.

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# Can I move and continue to receive housing choice voucher assistance?

A family's housing needs change over time with changes in family size, job locations, and for other reasons. The housing choice voucher program is designed to allow families to move without the loss of housing assistance. Moves are permissible as long as the family notifies the PHA ahead of time, terminates its existing lease within the lease provisions, and finds acceptable alternate housing.

Under the voucher program, new voucher-holders may choose a unit anywhere in the United States if the family lived in the jurisdiction of the PHA issuing the voucher when the family applied for assistance. Those new voucher-holders not living in the jurisdiction of the PHA at the time the family applied for housing assistance must initially lease a unit within that jurisdiction for the first twelve months of assistance. A family that wishes to move to another PHA's jurisdiction must consult with the PHA that currently administers its housing assistance to verify the procedures for moving.

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## Roles - the tenant, the landlord, the housing agency and HUD

Once a PHA approves an eligible family's housing unit, the family and the landlord sign a lease and, at the same time, the landlord and the PHA sign a housing assistance payments contract that runs for the same term as the lease. This means that everyone -- tenant, landlord and PHA -- has obligations and responsibilities under the voucher program.

**Tenant's Obligations:** When a family selects a housing unit, and the PHA approves the unit and lease, the family signs a lease with the landlord for at least one year. The tenant may be required to pay a security deposit to the landlord. After the first year the landlord may initiate a new lease or allow the family to remain in the unit on a month-to-month lease.

When the family is settled in a new home, the family is expected to comply with the lease and the program requirements, pay its share of rent on time, maintain the unit in good condition and notify the PHA of any changes in income or family composition.

**Landlord's Obligations:** The role of the landlord in the voucher program is to provide decent, safe, and sanitary housing to a tenant at a reasonable rent. The dwelling unit must pass the program's housing quality standards and be maintained up to those standards as long as the owner receives housing assistance payments. In addition, the landlord is expected to provide the services agreed to as part of the lease signed with the tenant and the contract signed with the PHA.

**Housing Authority's Obligations:** The PHA administers the voucher program locally. The PHA provides a family with the housing assistance that enables the family to seek out suitable housing and the PHA enters into a contract with the landlord to provide housing assistance payments on behalf of the family. If the landlord fails to meet the owner's obligations under the lease, the PHA has the right to terminate assistance payments. The PHA must reexamine the family's income and composition at least annually and must inspect each unit at least annually to ensure that it meets minimum housing quality standards.

**HUD's Role:** To cover the cost of the program, HUD provides funds to allow PHAs to make housing assistance payments on behalf of the families. HUD also pays the PHA a fee for the costs of administering the program. When additional funds become available to assist new families, HUD invites PHAs to submit applications for funds for additional housing vouchers. Applications are then reviewed and funds awarded to the selected PHAs on a competitive basis. HUD monitors PHA administration of the program to ensure program rules are properly followed.

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## Additional Information and other subsidy programs

For additional information about the voucher program, contact either the [local PHA](#) serving your community or the Office of Public Housing within your [local HUD office](#). There may be a long wait for

assistance under the housing voucher program. If the PHA also administers the public housing program, applicants for the housing choice voucher program may also ask to be placed on the waiting list for the public housing program. HUD also administers other subsidized programs and you may obtain a list of programs in your area from the Office of Housing at your local HUD office.

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## What regulations cover this program?

Regulations are found in [24 CFR Part 982](#).

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## Are you a Landlord or PHA looking to increase landlord participation?

If you are interested in learning more about becoming a landlord, visit [HCV Landlord Resources website](#).

# FACT SHEET

## Family Self-Sufficiency (FSS) Program

Office of Public Housing and Voucher Programs,  
Office of Public Housing Investments, Office of Multifamily Housing

**\*\*July 2023\*\***

### General Program Information:

#### What is the FSS Program?

FSS is a program that enables HUD-assisted families to increase their earned income and reduce their dependency on welfare assistance and rental subsidies.

Public Housing Agencies (PHAs) and Project-Based Rental Assistance Owners work in collaboration with a Program Coordinating Committee (PCC) to secure commitments of public and private resources for the operation of the FSS program, to develop the program's FSS Action Plan (the FSS policy framework), and to implement the program.

#### How does the program work?

Once an eligible family is selected to participate in the program, the PHA/owner, and the head of each participating family (for FSS purposes, as determined by the family) execute a FSS Contract of Participation that specifies the rights and responsibilities of both parties. The term of the FSS contract is approximately 5 years, but it may be extended for another 2 years by the PHA for good cause.

The FSS contract also incorporates the family's individual training and services plan (ITSP). The ITSP is the document that records the plan for the family. That is, the series of intermediate and long-term goals and the steps the family needs to take – and the services and resources they may need to access – to achieve those goals.

Some of the services coordinated through the program include: child care, transportation, education, job training, employment counseling, financial literacy, and homeownership counseling, among others. Services are generally not provided by the PHA/owner, but rather outsourced to service providers in the community.

An interest-bearing escrow account is established by the PHA/owner for each participating family. Any increases in the family's rent as a result of increased earned income during the family's participation in the program result in a credit to the family's escrow account. Once a family graduates from the program, they may access the escrow and use it for any purpose.

## **Who administers the FSS program?**

The FSS program is administered locally by PHAs/owners, in collaboration with the PCC. The PCC is made up of an array of organizations and the composition may vary by program. Some of the most common PCC partners include:

- Workforce Investment Boards
- Financial Literacy and Credit Counseling Providers
- City or County Government
- City or County Human Services/TANF Agency
- City or County Departments of Health and Mental Health
- Community and/or 4-Year Colleges

Regulations require that the PCC include representatives from the PHA and a representative from each type of housing assistance served by the FSS program. The PCC assists the PHA/owner in developing the FSS Action Plan and operating procedures and in identifying service gaps and securing service commitments from public and private resources. See the “Design and Administration” section below for more information about how the FSS is administered.

## **Who is eligible to participate in the FSS program?**

The FSS program is available to Public Housing (PH) residents, Housing Choice Voucher (HCV) program participants including Project-Based Vouchers and all special-purpose vouchers (e.g. VASH, FUP, FYI, ESG, Mainstream etc.), residents of project-based rental assistance (PBRA) projects.

### **How do families enroll in the program?**

Eligible families should discuss participation in the FSS program with their housing assistance provider. PBRA residents will need to contact the PBRA owner of the property where your unit is located (if different than the PHA) for more information.

## **Administration of the FSS Program:**

### **What is the FSS Action Plan?**

The FSS Action Plan describes the policies and procedures to operate an FSS program. The PHA's local HUD Field Office must approve the FSS Action Plan.

### **What is the role of the FSS Program Coordinator?**

FSS program coordinators assist the family in the development of the ITSP, build and maintain relationships with local service provider partners and convene the Program Coordinating Committee, ensure that FSS program participants are linked to the supportive services they need to achieve economic self-sufficiency, and that the escrow account is properly maintained, among other responsibilities.



## **Program Funding:**

### **How is the program funded?**

Congress appropriates funding for the FSS program through Annual Appropriation Acts to pay the salaries of FSS program coordinators. Generally HUD allocates these funds through a Notice of Funding Opportunity (NOFO), which is posted on [HUD's website](#) and on [Grants.gov](#). Starting in FY22, PHAs and PBRA owners were both eligible to apply for NOFO funding. Programs also rely on their own resources and other local resources to operate the program.

## **Participant Selection:**

### **Can PHAs screen families for participation in the FSS program?**

Programs may screen families for interest, and motivation to participate in the FSS program as long as the factors used by the program are those which solely measure the family's interest and motivation. The program may not screen for education, job history, credit rating, marital status, or number of children, for example, and may not consider any factors which may result in discriminatory practices or treatment toward individuals with disabilities or minority or non-minority groups.

## **The FSS Contract of Participation:**

### **What is an FSS contract of participation?**

One of the basic requirements of the FSS program is execution of an FSS contract of participation between the Head of the FSS family and the PHA/owner. The FSS contract of participation includes the rights and responsibilities of the FSS family and the PHA/owner, the services to be provided to the family, and the activities to be completed by the family.

### **What is the term of the FSS contract of participation?**

The term of the FSS contract is five years from the first re-certification of income after the execution date of the Contract of Participation; however, such term may be extended for up to two more years provided the family is still actively working on goals. Participants may also successfully graduate in less than five years.

### **What are the participant's responsibilities under the FSS contract of participation?**

The FSS contract requires that the family comply with the lease, that all FSS family members (not just family members who elected to participate in FSS) are welfare-free at the time of graduation, and that the head of the FSS family (the same as the head of household for rent and income eligibility purposes) seek and maintain suitable employment.

Noncompliance with the FSS contract without good cause may result in termination from the FSS program. Termination (or exit) from the FSS program may not result in termination of the family's rental assistance.

## **What is an Individual Training and Services Plan (ITSP)?**

The ITSP is a written plan that lists the services to be provided to each participating family member, the activities to be completed by the family member, and the agreed-upon completion dates of the services and activities. The ITSP also establishes specific interim and final goals by which the PHA and the family can measure the family's progress toward self-sufficiency. The ITSP is incorporated into the Contract of Participation.

## **The Escrow Account:**

### **What is an escrow account?**

An interest-bearing account established by the PHA/owner on behalf of the FSS family where deposits are made throughout the duration of the family's participation in the FSS program if and when a family's rent increases as a result of increased earned income of the FSS family.

### **Can a family access the funds of its escrow account before the family successfully completes the program?**

The PHA/owner may make a portion of the escrow account available to the family during the term of the contract if the PHA/owner determines that the family has fulfilled certain interim goals established in the contract and requires a portion of the FSS escrow account funds for purposes consistent with the contract of participation. Each program sets its own policies on Interim Escrow Disbursements in their FSS Action Plan.

### **When does a family receive all the funds in its FSS escrow account?**

Generally, when the family has fulfilled all of its FSS obligations under the contract *on or before the expiration of the contract* and the head of the family certifies that no family member is a recipient of welfare assistance.

### **Under what circumstances can escrow account funds be forfeited?**

A FSS family will forfeit its escrow account if the contract of participation is terminated in accordance with the regulations, the family is still receiving welfare at the expiration of the contract term, or the contract was not completed at the end of the contract term.

## **Other Program Information:**

### **Can families be required to participate in the FSS program?**

Participation of families in the FSS program is voluntary and cannot be a condition of receipt of Rental assistance.

**Can a family continue to receive housing assistance after completion of the FSS contract?**

While one of the objectives of the program is to reduce the dependency of low-income families on federal, state, and local housing assistance programs; most families that complete the program will still need and may continue to receive assistance for housing.

**What is the history of the FSS program?**

FSS was established in 1990 by section 554 of the National Affordable Housing Act, which amended Title I of the U.S. Housing Act of 1937 by adding Section 23 for the FSS program. It is a successor program to project self-sufficiency and operation bootstrap. It was modified by the Quality Housing and Work Responsibility Act (QHRWA) of 1998. It was re-authorized by the Economic Growth Act in 2018 and new regulations were published in May 2022.

**What regulations cover this program?**

FSS regulations are found at [24 CFR Part 984](#).

**Where can I find more information about FSS?**

More information may be found on the FSS webpage at the following address:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/fss](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/fss).

# HOUSING ASSISTANCE

### **Universal Housing Development Corporation – Main Office**

Address: 301 East 3<sup>rd</sup> St, Russellville, AR 72801

Phone: (479)968-5001

### **Second Baptist Church Russellville**

Address: 1100 North Frankfort Avenue Russellville, AR 72801

Phone: (479)967-4085

### **Help Network**

Contact: Sarah Burgener

Address: 312 South Boulder Ave, Russellville, AR

Phone: (479)967-7890

Hours: Monday-Friday 8am-5pm

### **Russ Bus**

Phone: (479)970-0096

Address: 3001 East H Street, Russellville, AR 72801

Mailing Address: PO Box 10231, Russellville, AR 72812

Office Hours: Monday-Thursday 9am-4pm

### **Russellville School District Special Services**

Contact: Skye Thompson

Address: 1006 South Arkansas Ave, Russellville, AR 72801

Phone: (479)747-8128

Requirements: Russellville School District only

### **Russellville Housing Authority**

Address: 115 South Denver Ave. Russellville, AR 72801

Phone: (479)968-5440

### **Atkins Housing Authority**

Address: 301 AVE 5 NW, Atkins, AR 72823

Phone: (479)641-2268

**Clarksville Housing Authority**

Address: 605 Lucas Street, Clarksville, AR 72830

Phone: (479)754-3564

**Dardanelle Housing Authority**

Address: 402 S. 5th Street Dardanelle, AR 72834

Phone: (479)229-3666

**Dover Housing Authority**

Address: 200 Davis Street, Dover, AR 72837

Phone: (479)331-2670

**Johnson County Public Housing**

Address: 215 W Main Street Clarksville, AR 72830

Phone: (479)754-7565

**Morrilton Housing Authority**

Address: 123 S. Cherokee Street Morrilton, AR 72110

Phone: (501)-354-2330

**Ola Housing Authority**

Address: 102 S. 5th Street, Ola, AR 72853

Phone: (479)489-6432

**Habitat for Humanity**

Address: 2600 East Parkway Drive, Russellville, AR 72802

Phone: (479)857-4656

# Affordable/Income Assisted Apartments – Pope County

**Brentwood Village Apartments**

401 North Waco  
Russellville, AR 72801  
(479)968-3493

**Cumberland Square Apartments**

410 North Cumberland  
Russellville, AR 72801  
(479)968-4301

**Ken-Del Park Apartments**

202 SE 4<sup>th</sup> Street  
Atkins, AR 72823  
(479)641-2200

**Lakewood Estates Apartments**

1119 East 9<sup>th</sup> St  
Russellville, AR 72801  
(479)968-9143

**Woodridge Estates Apartments**

Hwy 27 North I 19 Woodridge Drive  
Dover, AR 72837  
(479)331-3777

**Woodbrook I & II**

1616 East 16<sup>th</sup> Street  
Russellville, AR 72802

(479)968-1937

**Millwood Place Apartments**

1300 E. Russell Road  
Russellville, AR 72802  
(479)968-8440

**Oakland Manor Apartments**

1400 S. Hartford  
Russellville, AR 72802  
(479)967-4568

**Riverwood Village Apartments**

1500 East 16<sup>th</sup> St.  
Russellville, AR 72801  
(479)968-2262

**Riverwood Village Apartments**

1500 E 16<sup>th</sup> Street  
Russellville, AR 72802  
(479)968-2265

**Inglewood Manor Apartments**

3112 W. 2<sup>nd</sup> Court  
Russellville, AR 72801  
(479)967-6940

# Elderly Apartments

## **Inglewood Manor Apartments**

3112 W. 2<sup>nd</sup> Court  
Russellville, AR 72801  
(479)967-6940

## **Jackson-Burris Senior Apartments**

1026 N Rochester #3  
Russellville, AR 72802  
(479)880-9993

## **Heritage Homes**

1125 S. Independence Ave.  
Russellville, AR  
(479)967-2322

## **John. L. Rankin Senior Apartments**

214 S. Erie  
Russellville, AR 72801  
(479)967-1251

## **Southlawn Apartments**

1701 S. Detroit, #51-Office  
Russellville, AR 72801  
(479)968-4902

## **Rankin Apartments**

(479)967-1251

# Housing for Disabled Adults

**Friendship Community Living** (479)968-2055

**Heritage Homes** (479)967-1144

**Whitley Place** (479)880-9523

**Valley Housing** (Atkins) (479)641-7376

**Young Homes** (479)968-8995

**Mays Place** (479)967-2322 ext: 306

# **Pope County Apartments:**

**Oakland Manor Apartments** (479)967-4568

**Garden Valley Apartments** (479)968-1553

**Cumberland Square Apartments** (479)968-4301

**Millwood Place Apartments** (479)968-8440

**Woodbrook I & II Apartments** (479)968-1937

**Brentwood Apartments** (479)968-3493

**Kendel Apartments** (479)641-2200

**Remington Apartments** (479)964-2040

**Inglewood Apartments** (479)967-6940

# **Property Management Companies with units in Pope County:**

**Russellville Management Service** (479)968-7368

**Ford Property Management** (479)968-5158

**The Pro Team Realtors** (479)968-8323

**American Dream Realty** (479)967-6969

**Ford Investments** (479)280-1904

**River Valley Realty** (479)968-6260

**Vance Title Co.** (479)968-5404

**Moore & Co. Realtors – Hamco** (479)968-3300

**Capaba Properties** (479)331-3777

**Cornerstone** (479)967-2181



# Management Companies w/ Units

**Stonebrook Subdivision** (501)215-7501 - Online Application

**West End Village Subdivision** (479)567-5657

**American Dream Realty** (479)967-6969

**Russellville Mgmt Services** (479)968-7368

**Natural State** (479)968-5158

**Moore & Co Realtors** (479)968-3300

**River Valley Realty, Inc** (479)346-2238

**Cornerstone** (479)967-2181

**The Pro Team Realtors** (479)968-5158

**Capada Properties (Dover)** (479)331-3777

**Shiloh Creek Apts** (479)346-0967

**Spring Lake Apts** (479)858-7079

**Shadow Lake Apts** (479)967-5584

**Garden Valley Apts** (479)968-1553

**Cumberland Square Apts** (479)968-4301

**Oakland Manor Apts** (479)967-4568

**Parker Place Apts** (479)880-1888

**Remington Apts** (479)968-2001

# Management Co. on Facebook

**Kilgore, LLC**

**JMD Hometown Rentals**

**Butler Family Properties**

**Madison Rentals/Property Mgmt. (Dardanelle)**

# Pope County Landlords

**Gerald Chenowith** (479)968-5918

**Hottinger Properties** (479)2648052

**Ed/Cathy Wilbourn** (479)880-1110

**S&L of Russellville** (479)280-5736 or (479)331-3523

**Stonebrook Subdivision** (501)215-7501

**West End Village Subdivision** (479)567-5657

**Larry Strickland** (479)747-3399

**Todd Barnett** (479)858-1342

**Donald Robinson** (479)264-6535

**Anjoy Properties** (479)747-3207

**Patty Melder** (479)477-1295

**Jordan Smith** (479)857-7207

**Helms** (479)974-1218

# Yell County Landlords

**Connie Tilmon** 479-970-9912

**Beth Jones** (479)229-2831

**Irvin Raney** (479)489-5873

**Michill Chaten** (479)453-0085

**Nick and Angie Madison** (479)229-9033

**Willa Webster** (479)229-3521

**Leonard Thompson** (479)857-2970

**Carole DeWitt** (479)495-1172

**Wesleys (Mildred, Charla Keys)** (479)453-3572 or (479)264-5017

**Larry Klober** (479)453-0247

**Donald Reid** (479)280-3309

**Spencer Kilgore** (281)743-2713

# HOMELESS

## **Russ Bus**

Phone: (479)970-0096

Address: 3001 East H Street, Russellville, AR 72801

Mailing Address: PO Box 10231, Russellville, AR 72812

Office Hours: Monday-Thursday 9am-4pm

## **Help Network**

Contact: Sarah Burgener

Address: 312 S Boulder Ave, Russellville, AR

Phone: (479)967-7890

Hours: Monday-Friday 8-5

## **Russellville School District Special Services**

Contact: Skye Thompson

Address: 1006 S Arkansas Ave, Russellville, AR 72801

Phone: (479)747-8128

Requirements: Russellville School District Only

# FLEEING ABUSE

## **Battered Women's Shelter Russellville**

Phone: (479)968-3110

## **Samaritans Outreach Dardanelle**

Phone: (479)229-3301

## **The Safe Place Morrilton**

Phone: (479)354-1884

# UTILITY ASSISTANCE

## **ARVAC**

Phone: (479)219-5292

Corporate office that will direct you to who you need to speak with.

## **Help Network**

Contact: Sarah Burgener

Address: 312 S Boulder Ave, Russellville, AR

Phone: (479)967-7890

Hours: Monday-Friday 8am-5pm

## **Salvation Army**

Address: 1801 S Arkansas, Russellville, AR 72801

Mailing: PO Box 2075, Russellville, AR 72811

Phone: (479)968-5358

Hours: Monday -Thursday 8:30am-3pm

## **Russ Bus**

Phone: (479)970-0096

Address: 3001 East H Street, Russellville, AR 72801

Mailing Address: PO Box 10231, Russellville, AR 72812

Office Hours: Monday-Thursday 9am-4pm

## **Russellville School District Special Services**

Contact: Skye Thompson

Address: 1006 S Arkansas Ave, Russellville, AR 72801

Phone: (479)747-8128

Requirements: Russellville School District only

All Saints Episcopal Church

Address: 501 S Phoenix

# FOOD ASSISTANCE

## **ARVAC**

Phone: (479)219-5292 (Corporate office)

Phone: (479)219-5292 (Dardanelle)

## **Main Street Mission**

Address: 1110 East 2nd St, Russellville, AR P

home: (479)968-8303

Services:

- Hot Lunch Monday-Friday 11am-12pm
- Food Boxes Every other Wednesday
- Clothing and home goods

## **Manna House**

Address: 203 W 2nd street, Russellville, AR

Mailing Address: 304 S. Commerce Ave, Russellville, AR

Phone: (479)968-1232

Hours: Monday - Friday 10am-12pm Services:

- Groceries - up to 12 times per year

## **Ray of Hope**

Address: 708 East 4th Street, Russellville, AR

Phone: (479)567-6292

Hours: Thursdays 9:30am-2:00pm

## **First United Methodist Church**

Address: 304 S Commerce Ave, Russellville, AR

Phone: (479)968-1232

- More than Manna - Hot meal every Sunday 5pm

## **Harvest House**

Contact: Carol Trusty

Address: 1900 west Main Street, Russellville, AR

Phone: (479)967-3699

Hours: Thursdays 12-2pm

**Salvation Army – Russellville – Food Distribution Center**

Address: 1801 S Arkansas, Russellville, AR 72801

Phone: (479)968-5358

Hours: Monday –Friday 9am-4pm

**St. John's Catholic Church**

Address: 1900 W Main St, Russellville, AR 72801

Phone: (479)967-3699

Hours: Wednesday-Friday 9am-4pm

**Second Baptist Church Russellville**

Address: 1100 N Frankfort Ave, Russellville, AR 72801

Phone: (479)967-4085

Hours: Call for appointment

**Area Agency on Aging**

Address: 915 S Arkansas Ave, Russellville, AR 72801

Phone: (479) 967-9300

Hours: 8am-4:30pm Monday-Friday Types of Assistance:

- Adult Care Products
- Meals on Wheels
- Personal Care to keep them in home as long as possible
- Respite Care – Family Care Giver Grant
- Senior Companion Program (for homebound individuals)
- Transition into nursing home if needed
- Help obtaining Medicaid

**Neighbor's Table**

Address: 501 S Phoenix St, Russellville, AR 72801

Phone: (479)968-3622

Hot Meal Saturdays 10:30am-1:00pm

**River Valley Food 4 Kids**

Contact: Josh Dunbar

Address: 407 N El Paso, Russellville, AR

Mailing Address: PO Box 1808, Russellville, AR

Phone: (479)223-1544

Services: Food for children ages 1-18

# EMPLOYMENT RESOURCES

## **Express Employment Professionals**

Address: 701 East Main St #18 Russellville AR

Phone: (479)970-7070

## **TEC**

Address: 915 East 4th Street, Russellville AR

Phone: (479)890-3020

## **Wage Training Center**

Address: 104 South Rochester Ave., Russellville, AR 72801

Phone: (479)890-0118

## **Work Force**

Address: 104 S Rochester Ave, Russellville, AR

Phone: (479)968-2784

Hours: Monday-Friday 8-4:30

## **West Central Arkansas Workforce Center.**

Work Source

Address: 700 East Main St, Russellville, AR

Phone: (479)280-1934

## **Staffmark**

Address: 2600 E Parkway Dr, Russellville AR

Phone: (479)967-5544

## **Penmac**

Address: 1000 East J St, Russellville, AR

Phone: (479)967-8827

## **Arkansas Rehabilitation Services**

Address: 104 South Rochester Ave., Russellville, AR 72801

Phone: (479)890-5751

## **Adult Education Services**

Phone: (479)968-5244

# TRANSPORTATION

## **Mike's Taxi**

Phone: (479)886-0657

Payment is required.

## **AAA Taxi**

Phone: (479)967-8294

Payment is required.

## **Western Transit System**

Phone: (479)424-2098

Payment is required.

# CLOTHING

## **Main Street Mission**

Address: 1110 East 2nd St, Russellville, AR

Phone: (479)968-8303

Services:

- Hot Lunch Monday-Friday 11am-12pm
- Food Boxes Every other Wednesday
- Clothing and home goods

## **Salvation Army Family Store (Thrift)**

Address: 1801 S Arkansas, Russellville, AR 72801

Phone: (479)967-4559

Hours: Monday -Thursday 10am-4pm



# MEDICAL SERVICES

## **River Valley Christian Clinic**

Address: 1714 St Hwy 22 W. Dardanelle, AR 72834

Phone: (479)229-2566

Hours: Monday - Thursday 9am-3pm

- Medical
- Dental extraction
- Vision
- Medication
- Prescription assistance

## **Medicaid Transport**

Phone: (888)783-6632, (800)568-9987

## **Choices Pregnancy Center**

Address: 3312 W Main Street, Russellville, AR

Phone: (479)967-2255

Hours: Monday - Thursday 9am-5pm

Call ahead of time for appointment

## **Pope County Health Department**

Address: 203 Weir Road, Russellville, AR

Phone: (479)968-6004

Hours: Tuesday 9:30am-6pm, Monday and Wednesday-Friday 8am-4:30pm

Call for appointment

## **Counseling Associates**

Address: 110 Skyline Dr. Russellville, AR

Phone: (479)968-1298

Hours: Monday - Friday 8am-5pm

## **Department of Human Services - Russellville**

Address: 701 N Denver Ave, Russellville, AR

Phone: (479)968-5593

## **AR Department - Health & Human**

Address: 719 North 5<sup>th</sup> Street, Dardanelle, AR 72834

Phone: (479)229-3509

**Department of Human Services - Danville**

Address: M. Street, Danville, AR 72833

Phone: (479)495-2723

**Department of Human Services - Morrilton**

Address: 2 Bruce Street, Morrilton, AR 72110

Phone: (501)354-2418

**Department of Human Services - Clarksville**

Address: 900 Rogers Street, Clarksville, AR 72830

Phone: (479)754-2355

# HYGIENE/PERSONAL CARE

**Area Agency on Aging**

Address: 915 S Arkansas Ave, Russellville, AR 72801

Contact: Donna Reynolds

Phone: (479) 967-9300 / (800) 467-2171

Hours: Monday-Friday 8am-4:30pm

Types of Assistance:

- Adult Care Products
- Meals on Wheels
- Personal Care to keep them in home as long as possible
- Respite Care - Family Care Giver Grant
- Senior Companion Care

**Russ Bus**

Phone: (479)970-0096

Address: 3001 East H Street, Russellville, AR 72801

Mailing Address: PO Box 10231, Russellville, AR 72812

Office Hours: Monday-Thursday 9am-4pm

**All Saints Episcopal Church**

Address: 501 S Phoenix St, Russellville, AR 72801

Phone: (479)968-3622

# RECOVERY MEETINGS

## **West Side Church of Christ**

Meeting: Thursdays at 7:30 via zoom

Phone: (479)968-1121

## **New Life Church Russellville**

Contact: Karen Bersard

Phone: (479)282-3976

Meeting: Tuesdays at 6:00

## **Journey Church**

Contact: Jeff Piker

Phone: (479)967-4810

Meeting: Mondays at 6:30

# REHAB PROGRAMS

## **Lake Point Recovery and Wellness** (formerly known as Freedom House)

65 ARVAC Lane, Russellville, AR 72802

[info@lakepointrecovery.org](mailto:info@lakepointrecovery.org)

Phone: 1-833-4HANDUP or 479-219-5292

## **Hope Center**

Address: 201 S Rochester, Russellville, AR

(479)968-3480

## **Teen Challenge for women**

Phone: (479)967-1355

## **Recovery Health Systems**

Address: 700 East Parkway Dr. Russellville, AR

Phone: (866) 921-0149

# LEGAL

## **Center for Arkansas Legal Services**

Phone: (501)376-3423

Address: 3001 East H Street, Russellville, AR 72801

Mailing Address: 612 West B Street, Suite A, Russellville, AR72801

Office Hours: Monday-Friday 8:30am-5pm

## **Pope County Sheriff Office**

Phone: (479)968-2558

Address: 3 Emergency Lane, Russellville, AR 72802

Website: popecpso.org

Office Hours: Monday-Friday 8am-4:30

# PREGNANCY/CHILD-RELATED

## **Choices Pregnancy Resource Center**

Phone: (479)967-2255

Address: 911 West B Street, Russellville, AR 72801

## **The Boys & Girls Club - Russellville**

Phone: (479)968-7819

Address: 600 East 16<sup>th</sup> Street, Russellville, AR 72801

## **The Boys & Girls Club - Dardanelle**

Phone: (479)229-2982

Address: 2210 AR-7, Dardanelle, AR 72834

## **Friendship Pediatric Services Russellville**

Phone: (479)967-2316

Address: 1301 Russell Road, Russellville, AR 72802

# MUNICIPAL

## **Revenue Office - Russellville**

Phone: (479)968-1526

Address: 105 S Rochester Ave, Russellville, AR 72801

Office Hours: Monday-Friday 8am-4:30pm

## **USDA Rural Development - Russellville**

Phone: (479)968-3831 ext. 4

Address: 420 N. Hampton Ave, Russellville, AR 72802

Office Hours: Monday-Friday 8am-4:30pm

## **Post Offices - Russellville**

Address: 203 South Boston, Russellville, AR 72801

Phone: (479)968-4112

Address: 414 North Elmira, Russellville, AR 72802

Phone: (479)890-6261

## **Social Security Administration - Russellville**

Address: 2708 East Parkway Drive, Russellville, AR 72802

Phone: (800)772-1213

## **US Co-Op Extension Services**

Address: 105 West B Street, Russellville, AR 72801

Phone: (479)968-7098

If you know of any updates/additions/corrections that can be made to this list, please email [reception@uhdc.net](mailto:reception@uhdc.net). Our community thrives when we work together for good. Thank you! - UHDC