
TERM OF THE HOUSING CHOICE VOUCHER

- 1) **TERM OF THE VOUCHER:** The initial term of the voucher is 60 calendar days. The term is indicated on the voucher itself.

- 2) **EXTENSIONS OF TERM:** If you have not found suitable housing by the end of the 90 calendar days, you may request the first of your two 30 calendar day extensions, for a total of 120 days. To be considered for each of the 30 calendar day extensions, you must complete both the front and back of the Request for Voucher Extension form and bring it into the Greenfield Housing Authority (GHA) before the expiration date on the voucher.

If you require an additional extension due to a disability, you may request a Reasonable Accommodation by completing a Reasonable Accommodation form and returning the form to GHA. The request must be submitted before the expiration of the voucher.

- 3) **SUSPENSION OF TERM:** The GHA will grant a suspension of the voucher term if the applicant has submitted a Request for Tenancy Approval during the term of the voucher. Suspensions will also be allowed for severe medical conditions which impair or prevent an active housing search. Written verification from a licensed medical professional will be required.

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REQUEST FOR VOUCHER EXTENSION

I, _____, have been unable to locate suitable housing within the allowed first (60) days on the Housing Choice Voucher Program. I am requesting either my first _____ or second _____ extension of 30 days on the time limit, for a maximum of 120 Days. Documentation of my efforts to secure housing are attached.

Signature

Date



Approved for a first 30-day extension _____ Expiration Date _____

Approved for a second 30-day extension _____ Expiration Date _____
No more extensions remaining

Unapproved for 30-day extension _____

Comments:

Program Representative: _____

Signed Date: _____



Housing Search Tips - Finding Housing with Barriers: A Simple Guide

If you're having trouble getting housing because of your credit, criminal record, or rental history, here are some tips that can help improve your chances:

Know Your Rights

- If this is related to a disability, you can ask for a reasonable accommodation during the screening process.
- If you're in recovery from substance use, be ready to show that you've completed treatment or are active in a support program.

Prepare Ahead

- Get free credit reports from the three major agencies (Equifax, Experian, TransUnion). Review them so you can explain or dispute any negative items.
- Visit a Franklin County Regional Housing Authorities Housing Consumer Education Center for classes or contact Community Legal Aid (855-252-5342) for criminal record and rental related assistance.

Communication

- Be polite and professional when calling landlords. Avoid discussing past issues over the phone.
- Call from a quiet place so you can focus.

First Impressions Matter

- Arrive early to your appointment and dress neatly, like you would for a job interview.
- If your children might be disruptive, try to visit without them.
- Show interest in the apartment. Ask questions about the building and let the landlord know what you like.

Be Honest, But Strategic

- After the tour, ask about the screening criteria.
- Briefly explain any past issues and what's changed. Take responsibility and focus on how you've improved.
- Ask the landlord what your chances are. If they seem unsure, ask if there's anything you can do to strengthen your application.

Know What You're Entitled To

- Landlords must give you a written notice of their screening process, fees, and how to correct errors.

Don't Waste Money

- If the landlord seems unwilling to work with you, don't pay the screening fee.
- But if they seem open or say they've accepted tenants with similar issues before, it may be worth applying.





Tips for HCV Unit Search



Explore where you want to live.

With your voucher in hand, it's time to search for housing. In determining which neighborhoods you might like to live in, consider the things that are most important for your family in your new community.

Consider personal priorities and needs such as:

- Schools
- Transportation
- Access to community resources
- Grocery stores including any specialty grocery stores
- Social and family supports
- Places of worship
- When the unit is available



Start your search.

Check with the local housing authority. Participants should ask public housing agencies (PHAs) for a list of landlords that have expressed an interest in participating in the voucher program. The housing authority should also know of any local property listing services.

In addition to talking with the local housing authority, check out some of these well-known property services:

- AffordableHousing.com
- Realtor.com
- Apartments.com



Set aside time to visit units.

Be sure to visit units in person to make sure they meet your needs. Don't be afraid to ask questions.

It may be helpful to visit units during the day and also the evening as well as different days of the week.

Come prepared.

Some landlords are not familiar with the voucher program. There are resources on the landlord page at www.hud.gov/hcv to explain the benefits of the program to landlords.

Typical documents that are requested by landlords include forms of identification (such as driver's license, social security card, etc.) and a completed rental application.

It is important to have ready names and contact information for prior landlords and personal references, the Request for Tenancy Approval packet, and explanations of anything that may show up on a credit or criminal history screening.

Know your rights.






The [Fair Housing Act](#) protects people from housing-related discrimination. People may not be discriminated against on the basis of race, color, national origin, religion, sex (including gender identity or sexual orientation), familial status, or disability. If you believe your rights may have been violated, please visit our website to [report housing discrimination](#).

In addition, some communities have adopted laws that prohibit landlords from discriminating against voucher holders. Some properties are required to accept vouchers as a source of rent payments. Learn more at the [HUD Source of Income website](#) (available at www.hud.gov/hcu).

Know what to avoid.

Here is a list of things to avoid when looking for a unit:

-  Units renting much higher than the payment standard
-  Units that you or someone in your family owns
-  Units that won't pass an inspection (serious health or safety defects, significant repairs)



Beware of scammers that will waste your time and money. Do not provide identifiable information about yourself until you have seen a unit and are in the process of filling out an application. **You should never have to pay money to see a unit.**

Budget for housing search.



Some landlords will require application and other fees. Have funds available to apply for units and pay for security deposits, if necessary.

Don't get discouraged.

It can take a while to find a rental unit that meets your family's needs. Most families can successfully lease with their voucher, but it might take some time. Keep searching!



Ask the PHA about its policy on voucher extensions if you need more time for your housing search.




To learn about additional HCV tenant resources, see: <https://www.hud.gov/hcu/tenants>. Also contact your [PHA](#) for more information.

This material is based upon work supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. Neither the United States Government, nor any of its employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed, or represents that its use would not infringe privately-owned rights. Reference herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by the U.S. Government or any agency thereof. Opinions expressed in this document are those of the authors and do not necessarily reflect the official position of, or a position that is endorsed by, HUD or by any HUD program.

How to Spot and Avoid Rental Scams




Protect yourself when searching for affordable housing.

Finding housing can be stressful—don't let scammers take advantage. Here are some common red flags  and how to stay safe when finding your next home.

When Searching for a Rental

1 Copycat Listings

Scammers copy real listings from sites like AffordableHousing.com and post them on Craigslist or Facebook.

 If someone says "DM me" or "Drop your ZIP code," be careful. They may be trying to move the conversation off of a trusted site.



2 Prices That Seem Too Good


If the rent looks much lower than others in the area, it might be fake.



Use the Free Rent Estimator on AffordableHousing.com to compare similar listings.

3 "Landlords" Who Are Out of Town

Scammers often claim to be out of town, overseas, or in the military. They may send you a fake lockbox code, offer a self-tour, or ask for money before you've seen the home.


 Never pay before seeing the property in person.

SCAM ALERT



4 Requests for Upfront Payments

Be careful if someone asks you to pay before you sign a lease or view the property.

 Real landlords don't ask for money through Zelle, Cash App, Venmo, Bitcoin, or gift cards.

5 Pressure to Act Fast

If someone says "Act fast!", "You're the first approved!", or "We have others waiting," don't rush.




Take time to confirm the details and make sure the listing is legitimate.

6

Strange Communication Channels

Legit landlords use professional emails or site messaging, not random texts or social media DMs.

 Never send personal info (like your SSN or ID) through DMs or text.



How to Spot and Avoid Rental Scams When Searching for a Rental

7 Fake or Spoofed Websites

Some scammers pretend to be real companies or property managers. They may copy logos, use similar names, or send messages from fake emails like

affordablehousing@outlook.com

Always check the website's spelling, creation date, and contact details to make sure it's a legitimate website and email address.



8 Fake Leases or Documents

If the "lease" doesn't list a real property address or owner's name, it's likely fake. Beware of "landlords" who rush you to sign or pay without reading the terms.

You should only get keys from a verified landlord or property manager. Never from an unknown third party.



9 After You Move In

Watch out for fake maintenance requests or emails that pretend to be from your landlord or Housing Authority.



Don't send payments for repairs or share personal info unless you confirm it's from the real contact.

How to Spot and Avoid Rental Scams When Applying for Housing Assistance

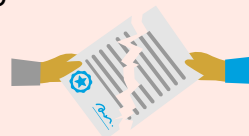
1 Fake "Section 8" Websites

Some sites pretend to help with applications but only collect your personal info.

Real programs are **free** and usually end in **.gov** or trusted domains like AffordableHousing.com. Legit sites always name the Housing Authority managing the program and never promise "instant approval" or "guaranteed placement" or ask for a fee to get on a waiting list.

2 People Selling Vouchers or Guaranteed Placement

It's illegal to buy or sell housing vouchers. Anyone offering that is scamming you.



Ignore anyone with offers of preferred waiting list placement, voucher transfers, or fake documents (such as pay stubs or income forms).

3

Impersonators Claiming to Work for a Housing Authority

No Housing Authority employee will ever charge a fee to "get you approved."

Report anyone who claims to work for a Housing Authority and offers to sell a voucher to you for a price—this is illegal. Getting a voucher is free and no Housing Authority employee can legally guarantee your placement.



How to Stay Safe

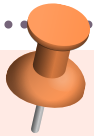
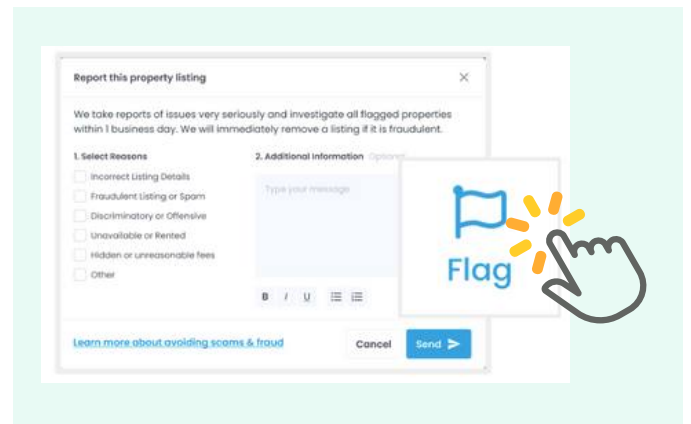
- Never pay before seeing the home in person.
- Check the "Member Since" date on AffordableHousing.com and look for the Trusted Owner badge.
- Avoid payments by wire, Zelle, Cash App, or gift cards.
- If it feels off, pause and contact AffordableHousing.com Customer Support



Report Suspicious Listings

If you see something that doesn't look right, flag it on AffordableHousing.com.

Our team reviews every report to help keep renters safe.



Reminder

AffordableHousing.com. We'll **never** message you privately or ask you to send money.

Visit AffordableHousing.com for trusted listings and verified owners.



Got Questions? We're here to help.

If something doesn't feel right or you're unsure about a listing, contact our support team before taking the next step.

- Call: (866) 466-7328
- Email: support@affordablehousing.com
- Chat: Click "Chat With US" to start a chat on AffordableHousing.com



FINDING HIGH OPPORTUNITY NEIGHBORHOODS WITH THE OPPORTUNITY ATLAS

“WHERE KIDS GROW UP TO EARN MORE” MAP LAYER

What is the Opportunity Atlas?

The Opportunity Atlas is a map tool that shows how children from low-income families have historically fared as adults, based on income, education, and more, depending on where they grew up. This helps identify neighborhoods that may offer better long-term outcomes for your family.



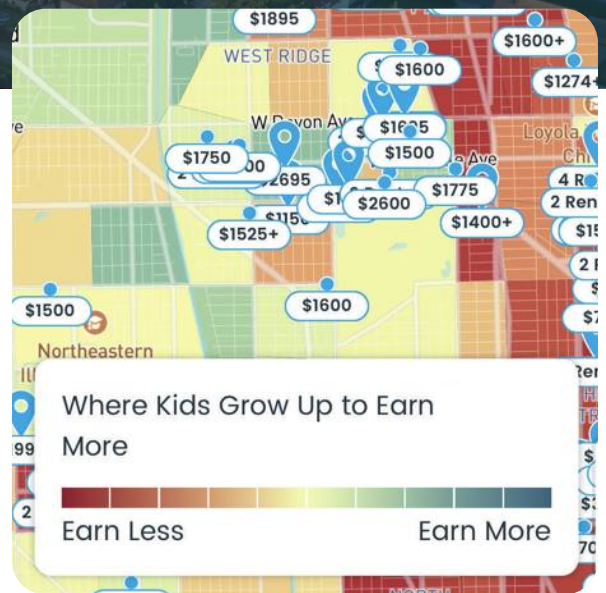
How to Use the Map:

- 1 Visit www.AffordableHousing.com, or scan this QR code and enter your city or ZIP code in the search bar
- 2 Click on the “Layers” icon and turn on the “Where Kids Grow up to Earn More” (Opportunity Atlas) map layer
- 3 Use the map to explore listings in these areas. Look for darker green areas. These are neighborhoods with higher opportunity scores



Need Help?

Ask your housing specialist or contact AffordableHousing.com at 866-466-7328



Why This Matters:

Neighborhoods with higher opportunity scores are linked to:

- Better schools
- Lower poverty rates
- Higher incomes in adulthood for children raised there

Tip: When using your voucher, consider searching in one of these high-opportunity areas. Your housing specialist can help you identify options.

APARTMENTS FOR RENT

BEDROOMS	ADDRESS	CONTACT	PHONE #
2	Greenfield	Eric Do.	413-204-4050
2	Greenfield	Pine Ridge Estates	413-203-9710
1 & 2	Greenfield	Greenfield Acres	413-773-9410
1 & 2	Greenfield	Mill House	413-314-2524
1, 2 & 3	Greenfield	Greenfield Gardens	413-772-8710
1, 2 & 3	Greenfield	Leyden Woods	413-774-4708
1	Greenfield	Mike Mendyk	413-247-9004
Eff, 2 & 3	Greenfield	Jim Elwell	413-772-9063
1, 2 & 3	Greenfield & Area	Jason Brooks	413-774-5874
1, 2 & 3	Greenfield & Area	David Brooks	413-773-1648
1, 2 & 3	Greenfield & Area	Les Lapointe	413-626-8924 413-397-3086
Eff, 1, 2 & 3	Greenfield & Franklin County	Mike McGrath	413-695-3259
1, 2 & 3	Greenfield & Turners Falls	Denise Mayo	413-772-9006
1, 2 & 3	Greenfield & Turners Falls	Rich Young	413-522-2910
1, 2 & 3	Olive Sleet Developement	Mark Zaccheo	Check website for availability
Eff 1, 2 & 3	Donohue Real Estate	Linda Kramer	413-772-2575
2	Turners Falls	Gargun Apts.	413-272-9720
3 & 4	Turners Falls	Roger Glassman	413-687-2813

APARTMENTS FOR RENT

BEDROOMS	ADDRESS	CONTACT	PHONE #
2	Turners Falls	Munju Song	213-503-0397
2, 3 & 4	Sunderland	Cliffside Apts.	413-665-3958
0, 1, 2, 3, 4 & 5	Sunderland	The Social Amherst	413-665-2203
2	Amherst	The Boulders	413-256-8534
0, 1, 2, 3, 4, 5 & 6	Amherst	Kamins Real Estate	413-253-2515
2 & 3	Amherst	Mill Valley Estates	413-253-7377
1, 2, 3 & 4	Amherst	Rolling Greene Apartments	413-253-3000
1, 2, 3 & 4	Florence	Meadowbrook Apartments	413-584-7590
1, 2 & 3	Orange	Pine Crest Apartments	978-544-7433
2	Montague	Pioneer Valley Redevelop.	413-367-3053



Calculation of Income and Family Rent Portion for the Housing Choice Voucher Program



This flyer provides a basic overview of how a public housing agency (PHA) determines payment standard and calculates income and the family rent portion for Housing Choice Voucher tenants.

Q What is a payment standard and can I go over that amount?

The payment standard is the maximum monthly amount that the PHA will pay for rent plus utilities. The PHA establishes payment standards according to bedroom size. The payment standard used for a family is the lower of:

- ✓ The payment standard for the family unit size indicated on their voucher OR
- ✓ The payment standard for the size of the unit leased by the family
- ✓ People with disabilities may request a payment standard exception of up to 120% from the PHA as a reasonable accommodation to allow the rental of a unit that meets their disability-related needs.

The payment standard is not a rent limit. In some cases, you can choose a more expensive unit. But you would have to pay the difference.

Q How does the owner get paid under the Housing Choice Voucher Program?

The payment is made of two parts.

- ✓ The PHA will calculate the portion of the rent amount that you will pay the owner. Typically, this will be 30 percent of your family's monthly adjusted income. The exact amount varies depending on which utilities are your responsibility. Typically this amount is referred to as the **Family Rent Portion** or **Total Tenant Payment**.
- ✓ The PHA pays the **Housing Assistance Payment** or HAP. HAP is the difference between the **Family Rent Portion** and either the **gross rent (the cost of rent plus any tenant-paid utilities)** or the **payment standard**.

Q How does the PHA typically determine the Family Rent Portion?

1. The PHA determines your annual income.
2. The PHA determines your annual adjusted income by subtracting any mandated or other deductions.
3. The PHA divides the annual adjusted income by 12 (months) to determine your monthly adjusted income.
4. The PHA will determine which is the highest of
 - The monthly income x 10%
 - The monthly adjusted income x 30%
 - For families receiving welfare, the portion of welfare that is set aside for housing costs (in certain states)



The highest amount will be the Family Rent Portion.

Q How does the PHA determine an annual income?




For initial admissions or recertifications that take place in between annual recertifications—known as interim recertifications—PHAs must use anticipated income (current income) (i.e., the family’s estimated income for the upcoming 12-month period).

For annual recertifications, the PHA must determine the family’s income from the past 12 months. The PHA will adjust this amount for the recertification to show current income adjustments. Adjustments include changes related to interim recertifications.

PHAs may use income verification from another federal means-tested program such as a public assistance program to verify gross annual income.

Q What is included in my annual income?

To estimate the family’s income for the upcoming 12-month period, the PHA will include:

-  All amounts from all sources not excluded in [24 CFR 5.609\(b\)](#) for each adult family member 18 years or older or the head of household or their spouse.
-  Unearned income by or on behalf of each dependent under 18 years.
-  Income from [net family assets with certain exceptions](#).

Q How is my annual income adjusted?

[Adjustments](#) to annual income can include required (also called “mandatory”) deductions such as those for dependents, elderly or disabled households. Mandatory deductions can include [health and medical care expenses and also reasonable attendant care and auxiliary apparatus expenses](#). The medical and attendant deductions are for costs you have paid and not been repaid for. They are above certain percentages of the annual income as phased in under certain circumstances or adjusted by hardship exemptions. Another required deduction is for reasonable child-care expenses if a family member needs child care to be able to work or go to school. A PHA might establish additional deductions.

Q How often is family rent portion calculated?

Family rent portion is calculated at move-in and recertification. You must also report changes in income that take place. A household or family should request a PHA review their family’s income between annual reviews if there are changes in a family situation or if there is a significant change in income.

Increases in income of 10% or more also require a PHA to review a household’s income in an interim recertification. A series of smaller reported increases in adjusted income that equal or exceed 10% will also require a review to assess if the rent needs to be changed. Ask your PHA about any exceptions.



For more HCV tenant resources, visit HCV Applicant and Tenant Resources at <https://www.hud.gov/helping-americans/housing-choice-vouchers-tenants>.



Contact your local PHA for more information about any additional income included or excluded or additional deductions. To receive deductions or exclusions, you may need to provide proof of eligibility.

This material is based upon work supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. Neither the United States Government, nor any of its employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed, or represents that its use would not infringe privately-owned rights. Reference herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by the U.S. Government or any agency thereof. Opinions expressed in this document are those of the authors and do not necessarily reflect the official position of, or a position that is endorsed by, HUD or by any HUD program.

Rental Search Example

“It’s not just is the rent less than the Payment Standard, you must consider utilities.”

Download the Free Assistance Estimator from www.happysoftware.com and let your computer do the calculations for you.

Enter Data

Family Name	Joe Voucher
Monthly Adjusted Income	\$1,500.00
Payment Standard	\$1,336.00
TTP	\$440.00
Utility Allowance	\$179.00
Rent to Owner	\$1,336.00

Calculations

Gross Rent (Rent to Owner + Utility Allowance)	\$1,515.00
Actual Payment Standard (Lower of Payment Standard and Gross Rent)	\$1,336.00
Maximum Subsidy (Actual Payment Standard - TTP)	\$896.00
Gross Rent Less Maximum Subsidy (Gross Rent - Maximum Subsidy)	\$619.00
Gross Rent Less Contribution (Gross Rent - Gross Rent Less Maximum Subsidy)	\$896.00
Total Voucher Subsidy (Lower of Maximum Subsidy and Gross Rent Less Contribution)	\$896.00

Totals

HAP to Owner (Lower of Rent to Owner and Total Voucher Subsidy)	\$896.00
Family Rent to Owner (Rent to Owner - HAP to Owner)	\$440.00
UR to Tenant (Total Voucher Subsidy - HAP to Owner)	\$0.00
Total Family Contribution (Gross Rent Less Maximum Subsidy)	\$619.00
Percentage of Adjusted Income (Total Family Contribution ÷ Monthly Adjusted Income)	41.27%

Maximum Amounts

Maximum Family Contribution (Monthly Adjusted Income x .40)	\$600.00
Maximum Rent to Owner	\$1,317.00



HOUSING CHOICE VOUCHER PROGRAM PAYMENT STANDARD

Effective 12/1/2025

The Greenfield Housing Authority establishes Payment Standards by the number of bedrooms. The Payment Standard for the family must be the lower of:

- (a) Payment Standard for the family's voucher size; or
- (b) Payment Standard for the unit size (# of bedrooms) rented by the family.

Bedroom Size	2026 FMR	Payment Standard
0	\$ 1,287.00	\$ 1,209.00
1	\$ 1,422.00	\$ 1,336.00
2	\$ 1,866.00	\$ 1,754.00
3	\$ 2,237.00	\$ 2,102.00
4	\$ 2,471.00	\$ 2,322.00



The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality / PHA Greenfield, Massachusetts		Unit Type Single Family [Detached]					Date (mm/dd/yyyy) 12/01/2025	
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	68	88	116	140	169	194	
	Bottled Gas	164	219	302	371	453	528	
	Electric	125	167	231	283	347	443	
	Electric - Heat Pump	81	109	150	184	226	288	
	Fuel Oil	137	183	252	309	378	440	
Cooking	Natural Gas	6	8	9	11	13	15	
	Bottled Gas	17	19	24	29	33	38	
	Electric	8	10	12	18	23	32	
	Other							
Other Electric		45	53	76	86	93	104	
Air Conditioning								
Water Heating	Natural Gas	14	19	22	26	30	34	
	Bottled Gas	39	44	61	76	91	102	
	Electric	41	55	69	83	96	111	
	Fuel Oil	30	42	54	65	83	95	
Water		6	13	26	38	51	64	
Sewer		11	21	43	64	85	107	
Trash Collection		6	12	18	24	30	36	
Natural Gas	Customer Charge	11	11	11	11	11	11	
Range/Microwave		2	2	2	3	3	3	
Refrigerator		3	3	3	4	4	4	
Actual Family Allowances - May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance	Allowance		
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
Number of Bedrooms					Water Heating			
					Water			
					Sewer			
					Trash Collection			
					Other			
					Range/Microwave			
					Refrigerator			
					Total			

HAPPY

Software, Inc.

Reasonable Rent Example

Choice Voucher Assistance Estimator

Download the Free Assistance Estimator from www.happysoftware.com and let your computer do the calculations for you.

Enter Data

Family Name	Joe Voucher
Monthly Adjusted Income	\$1,500.00
Payment Standard	\$1,336.00
TTP	\$440.00
Utility Allowance	\$179.00
Rent to Owner	\$1,170.00

Calculations

Gross Rent (Rent to Owner + Utility Allowance)	\$1,349.00
Actual Payment Standard (Lower of Payment Standard and Gross Rent)	\$1,336.00
Maximum Subsidy (Actual Payment Standard - TTP)	\$896.00
Gross Rent Less Maximum Subsidy (Gross Rent - Maximum Subsidy)	\$453.00
Gross Rent Less Contribution (Gross Rent - Gross Rent Less Maximum Subsidy)	\$896.00
Total Voucher Subsidy (Lower of Maximum Subsidy and Gross Rent Less Contribution)	\$896.00

Totals

HAP to Owner (Lower of Rent to Owner and Total Voucher Subsidy)	\$896.00
Family Rent to Owner (Rent to Owner - HAP to Owner)	\$274.00
UR to Tenant (Total Voucher Subsidy - HAP to Owner)	\$0.00
Total Family Contribution (Gross Rent Less Maximum Subsidy)	\$453.00
Percentage of Adjusted Income (Total Family Contribution ÷ Monthly Adjusted Income)	30.2%

Maximum Amounts

Maximum Family Contribution (Monthly Adjusted Income x .40)	\$600.00
Maximum Rent to Owner	\$1,317.00



HOUSING CHOICE VOUCHER PROGRAM PAYMENT STANDARD

Effective 12/1/2025

The Greenfield Housing Authority establishes Payment Standards by the number of bedrooms. The Payment Standard for the family must be the lower of:

- (a) Payment Standard for the family's voucher size; or
- (b) Payment Standard for the unit size (# of bedrooms) rented by the family.

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2	\$ 1,866.00	\$ 1,754.00
3	\$ 2,237.00	\$ 2,102.00
4	\$ 2,471.00	\$ 2,322.00





Payment Standards Overview and Exceptions

What is a Payment Standard?

- A payment standard is the maximum monthly subsidy a Public Housing Authority (PHA) can provide to a family using a Housing Choice Voucher.
- It is based on HUD's Fair Market Rents (FMRs), typically set at the 40th percentile of local rents.
- PHAs must set payment standards between 90% and 110% of the FMR unless HUD approves an exception.

Exceptions to Payment Standards

- **Area-Based Exceptions:** PHAs may request HUD approval to set payment standards above 110% of FMR for specific areas. HUD may approve this if it meets program requirements.
- **Unit-by-Unit Exceptions:** Generally not allowed, except as a **reasonable accommodation** for a person with disabilities.
 - PHAs can approve up to 120% of FMR without HUD approval if needed for accessibility.
 - HUD approval is required for exceptions above 120%.

PHA Policy for Reasonable Accommodation

- Families may request a higher payment standard when submitting a Request for Tenancy Approval (RFTA).
- To approve or request an exception, the PHA must determine:
 - There is a shortage of affordable, suitable units.
 - The family's share of rent would exceed 40% of adjusted income.
 - The rent is reasonable.

Success Rate Payment Standards

- If many families struggle to find housing, PHAs can request to use the 50th percentile FMR instead of the 40th.
- Requirements include:
 - Fewer than 75% of voucher holders leased a unit in the last 6 months.
 - Payment standards were already set at 110% of FMR.
 - Voucher holders were given at least 90 days to search.

Decreasing Payment Standards Below 90% of FMR

- PHAs must request HUD approval.
- HUD will not approve if more than 40% of families would pay over 30% of their income toward rent.



The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality / PHA Greenfield, Massachusetts		Unit Type Single Family [Detached]					Date (mm/dd/yyyy) 12/01/2025	
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	68	88	116	140	169	194	
	Bottled Gas	164	219	302	371	453	528	
	Electric	125	167	231	283	347	443	
	Electric - Heat Pump	81	109	150	184	226	288	
	Fuel Oil	137	183	252	309	378	440	
Cooking	Natural Gas	6	8	9	11	13	15	
	Bottled Gas	17	19	24	29	33	38	
	Electric	8	10	12	18	23	32	
	Other							
Other Electric		45	53	76	86	93	104	
Air Conditioning								
Water Heating	Natural Gas	14	19	22	26	30	34	
	Bottled Gas	39	44	61	76	91	102	
	Electric	41	55	69	83	96	111	
	Fuel Oil	30	42	54	65	83	95	
Water		6	13	26	38	51	64	
Sewer		11	21	43	64	85	107	
Trash Collection		6	12	18	24	30	36	
Natural Gas	Customer Charge	11	11	11	11	11	11	
Range/Microwave		2	2	2	3	3	3	
Refrigerator		3	3	3	4	4	4	
Actual Family Allowances - May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance	Allowance		
Head of Household Name					Heating			
					Cooking			
					Other Electric			
Unit Address					Air Conditioning			
					Water Heating			
					Water			
					Sewer			
					Trash Collection			
Number of Bedrooms					Other			
					Range/Microwave			
					Refrigerator			
					Total			

The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality / PHA Greenfield, Massachusetts		Unit Type 2 / 3 / 4 Family					Date (mm/dd/yyyy) 12/01/2025	
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	60	76	100	121	145	167	
	Bottled Gas	140	187	247	316	385	448	
	Electric	72	97	133	163	201	247	
	Electric - Heat Pump	47	63	86	106	130	160	
	Fuel Oil	116	156	214	263	321	374	
Cooking	Natural Gas	6	8	9	11	13	15	
	Bottled Gas	17	19	24	29	33	38	
	Electric	8	10	12	18	23	32	
	Other							
Other Electric		45	53	76	86	93	104	
Air Conditioning								
Water Heating	Natural Gas	14	19	22	26	30	34	
	Bottled Gas	39	44	61	76	91	102	
	Electric	41	55	69	83	96	111	
	Fuel Oil	30	42	54	65	83	95	
Water		6	13	26	38	51	64	
Sewer		11	21	43	64	85	107	
Trash Collection		6	12	18	24	30	36	
Natural Gas	Customer Charge	11	11	11	11	11	11	
Range/Microwave		2	2	2	3	3	3	
Refrigerator		3	3	3	4	4	4	
Actual Family Allowances - May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance	Allowance		
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
					Water Heating			
Number of Bedrooms					Water			
					Sewer			
					Trash Collection			
					Other			
					Range/Microwave			
					Refrigerator			
					Total			

The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality / PHA Greenfield, Massachusetts		Unit Type Multi - Family : 5 or More Units					Date (mm/dd/yyyy) 12/01/2025	
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	45	57	74	87	104	119	
	Bottled Gas	94	126	173	211	257	299	
	Electric	63	85	116	143	175	215	
	Electric - Heat Pump	41	55	75	93	114	140	
	Fuel Oil	81	109	150	182	223	259	
Cooking	Natural Gas	6	8	9	11	13	15	
	Bottled Gas	17	19	24	29	33	38	
	Electric	8	10	12	18	23	32	
	Other							
Other Electric		45	53	76	86	93	104	
Air Conditioning								
Water Heating	Natural Gas	14	19	22	26	30	34	
	Bottled Gas	39	44	61	76	91	102	
	Electric	41	55	69	83	96	111	
	Fuel Oil	30	42	54	65	83	95	
Water		6	13	26	38	51	64	
Sewer		11	21	43	64	85	107	
Trash Collection		6	12	18	24	30	36	
Natural Gas	Customer Charge	11	11	11	11	11	11	
Range/Microwave		2	2	2	3	3	3	
Refrigerator		3	3	3	4	4	4	
Actual Family Allowances - May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance	Allowance		
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
Number of Bedrooms					Water Heating			
					Water			
					Sewer			
					Trash Collection			
					Other			
					Range/Microwave			
					Refrigerator			
					Total			



Housing Choice Voucher Tenant Responsibilities



Participants in the Housing Choice Voucher (HCV) program have rights and responsibilities as program participants. Some responsibilities may vary, so check with your public housing agency (PHA). Learn more about your responsibilities by reading your lease.

Q When am I required to notify the PHA?

- When you are away from your unit for an extended period of time.
- Before ending the lease or moving out of the unit.
- If there are changes to your family, such as a new birth or a death in your household, or if someone moves out.
- When there are changes to your family's income.

Q What information am I required to supply during a recertification?

- Income information. You may be required to provide asset information based on the policy of your PHA.
- Information on each household member's immigration status.
- Each member's social security number.

Q What are my responsibilities regarding inspections?

- You must allow the PHA to inspect your unit for periodic inspections, complaints, or emergencies.

Q What are my obligations to the unit?

- You must follow the terms of your lease. This includes paying your rent portion and utility bills you are responsible for.
- You must maintain the unit. That includes not damaging the unit.
- You cannot participate in any drug-related or violent criminal activity and cannot commit any other crime that would threaten or bother your neighbors. You also cannot use illegal drugs or abuse alcohol in a way that bothers your neighbors.

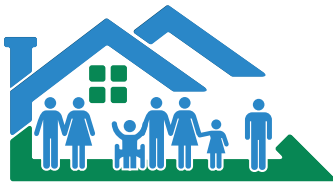


For more Housing Choice Voucher tenant resources, visit <https://www.hud.gov/hcu/tenants>



Contact your local PHA for more information.

This material is based upon work supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. Neither the United States Government, nor any of its employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed, or represents that its use would not infringe privately-owned rights. Reference herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by the U.S. Government or any agency thereof. Opinions expressed in this document are those of the authors and do not necessarily reflect the official position of, or a position that is endorsed by, HUD or by any HUD program.



Housing Choice Voucher Tenant Rights



Participants in the Housing Choice Voucher (HCV) program have rights and responsibilities as program participants. Some rights may vary, so check with your public housing agency (PHA). Learn more about your rights by reading your lease.

Q When can I request an informal hearing?

✓ If you think your public housing agency (PHA) applied a policy incorrectly, you can contest your PHA's decision related to:

- Your annual income calculation.
- Your rent portion.
- The Housing Assistance Payment (HAP) amount sent to the property owner.
- The appropriate utility allowance for your unit.
- The subsidy standard applied to your household. In other words, the number of bedrooms your family qualifies for under the PHA's policy.
- A determination to end your assistance because of your action or failure to act.
- A determination to end your assistance because your family was absent from the unit.

Q When can I request repairs to my unit?

✓ Any time a repair is needed to make your home safe and habitable. If the property owner refuses to make needed repairs to your unit, you may request an inspection from the PHA. The inspection should encourage the owner to make the repair. If the owner refuses to make the repair, the PHA will eventually stop HAP payments and terminate the contract. The PHA will give you a voucher to move.

Q What is a reasonable accommodation? When can I receive a reasonable accommodation?

✓ A reasonable accommodation is a change to your PHA's policy or process that allows a person with a disability an equal opportunity to participate in the program. Your PHA can tell you how to request a reasonable accommodation.

- ✓ Examples of a reasonable accommodation include:
- A larger voucher size to allow a person with a disability to have a live-in-aide.
 - A sign language interpreter during a public PHA meeting so a person with hearing loss can participate.
 - Large-print documents for a person with limited eyesight.
 - Additional search time to allow a family more time to find an accessible unit.
 - An exception payment standard, meaning a higher rent subsidy, to make a unit that meets a family's disability-related needs affordable for that family.

Q English is not my first language. Can I get information in my language?

✓ Yes. You can receive oral information from your PHA in your preferred language. The PHA will have a staff member that speaks your language or provide a free interpreter.

Q When and where can I move with my voucher?

- ✓ You can move with continued assistance at any time as long as your lease has ended. You may be limited to one move per year.
- ✓ There is an exception for persons covered under the Violence Against Women Act (VAWA). Someone who has experienced domestic violence, dating violence, sexual assault, and/or stalking, and has a voucher, must be allowed to move with continued assistance. Learn more at <https://www.hud.gov/vawa>
- ✓ You can move anywhere else in the country where there is a Housing Choice Voucher program. This process is called “porting.”

Q How can I participate in my PHA board?

- ✓ All PHA clients are entitled to participate in the public PHA board meetings. Your PHA will publicly post their board meeting schedule.

Q A property owner told me they don't take vouchers. Is that legal?

- ✓ It depends on where you live. Some areas have what is called “source of income” law. Source of income laws make it illegal for property owners to refuse HCV renters the chance to apply for their units because they have an HCV. So, ads that say something like, “No Section 8” or “Not voucher approved,” are illegal.
- ✓ To find out if your community has a source of income law search here: https://www.hud.gov/Program_Offices/Public_Indian_Housing/Source_Income_Protections

Q How can I report discrimination?

- ✓ If you feel that you have been discriminated against and you want help, find your federally supported local fair housing organization here: https://www.hud.gov/program_offices/fair_housing_equal_opp/contact_fhip
- ✓ You can also file a complaint directly with HUD: <https://www.hud.gov/fairhousing/fileacomplaint>



For more Housing Choice Voucher tenant resources, visit <https://www.hud.gov/hcv/tenants>



Contact your local PHA for more information.

This material is based upon work supported by funding under an award with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. Neither the United States Government, nor any of its employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed, or represents that its use would not infringe privately-owned rights. Reference herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply its endorsement, recommendation, or favoring by the U.S. Government or any agency thereof. Opinions expressed in this document are those of the authors and do not necessarily reflect the official position of, or a position that is endorsed by, HUD or by any HUD program.

Are You a Victim of Housing Discrimination?

Fair Housing is Your Right!

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



U.S. Department of Housing and Urban Development

WHERE TO MAIL YOUR FORM OR INQUIRE ABOUT YOUR CLAIM

**For Connecticut, Maine, Massachusetts,
New Hampshire, Rhode Island, and Vermont:
NEW ENGLAND OFFICE**

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

**For New Jersey and New York:
NEW YORK/NEW JERSEY OFFICE**

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
26 Federal Plaza, Room 3532
New York, NY 10278-0068
Telephone (212) 264-1290 or 1-800-496-4294
Fax (212) 264-9829 • TTY (212) 264-0927
E-mail: Complaints_office_02@hud.gov

**For Delaware, District of Columbia, Maryland,
Pennsylvania, Virginia, and West Virginia:
MID-ATLANTIC OFFICE**

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

**For Alabama, the Caribbean, Florida, Georgia, Kentucky, Missis-
sippi, North Carolina, South Carolina, and Tennessee:
SOUTHEAST/CARIBBEAN OFFICE**

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

**For Illinois, Indiana, Michigan, Minnesota,
Ohio, and Wisconsin:
MIDWEST OFFICE**

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

**For Arkansas, Louisiana, New Mexico, Oklahoma, and Texas:
SOUTHWEST OFFICE**

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
801 North Cherry, 27th Floor
Fort Worth, TX 76102
Telephone (817) 978-5900 or 1-888-560-8913
Fax (817) 978-5876 or 5851 • TTY (817) 978-5595
E-mail: Complaints_office_06@hud.gov

**For Iowa, Kansas, Missouri and Nebraska:
GREAT PLAINS OFFICE**

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

**For Colorado, Montana, North Dakota, South Dakota,
Utah, and Wyoming:
ROCKY MOUNTAINS OFFICE**

Fair Housing Hub
U.S. Dept. of Housing and Urban Development
1670 Broadway
Denver, CO 80202-4801
Telephone (303) 672-5437 or 1-800-877-7353
Fax (303) 672-5026 • TTY (303) 672-5248
E-mail: Complaints_office_08@hud.gov

**For Arizona, California, Hawaii, and Nevada:
PACIFIC/HAWAII OFFICE**

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

**For Alaska, Idaho, Oregon, and Washington:
NORTHWEST/ALASKA OFFICE**

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

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

U.S. Dept. of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Telephone (202) 708-0836 or 1-800-669-9777
Fax (202) 708-1425 • TTY 1-800-927-9275

To file electronically, visit: www.hud.gov

PLACE
POSTAGE
HERE

MAIL TO:

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

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

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

Disclosure of this information is voluntary.



HOUSING DISCRIMINATION INFORMATION

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

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

Your Name

Your Address

City

State

Zip Code

Best time to call

Your Daytime Phone No

Evening Phone No

Who else can we call if we cannot reach you?

Contact's Name

Best Time to call

Daytime Phone No

Evening Phone No

Contact's Name

Best Time to call

Daytime Phone No

Evening Phone No

1 What happened to you?

How were you discriminated against?

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

State briefly what happened.

HOUSING DISCRIMINATION INFORMATION

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

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

Is it because of your:

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

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

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

3 Who do you believe discriminated against you?

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

Identify who you believe discriminated against you.

Name

Address

4 Where did the alleged act of discrimination occur?

For example: Was it at a rental unit? Single family home? Public or Assisted Housing? A Mobile Home?

Did it occur at a bank or other lending institution?

Provide the address.

Address

City

State

Zip Code

5 When did the last act of discrimination occur?

Enter the date

____ / ____ / ____

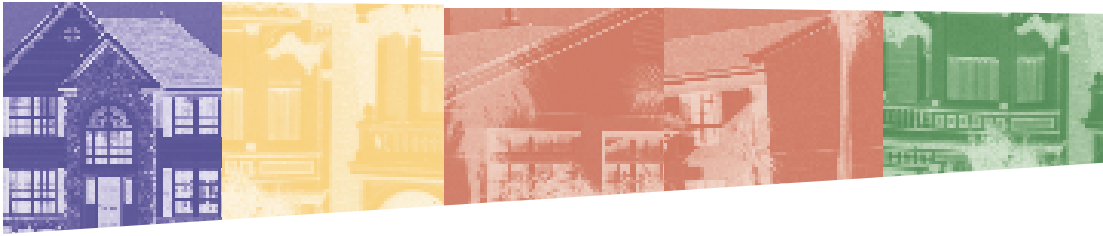
Is the alleged discrimination continuing or ongoing?

Yes No _____

Signature

Date

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



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

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

If You Believe Your Rights Have Been Violated...

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

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

Keep this information for your records.

Date you mailed your information to HUD:

____/____/____

Address to which you sent the information:

Office

Telephone

Street

City

State

Zip Code

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

ARE YOU A VICTIM OF HOUSING DISCRIMINATION?

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

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

Alphonso Jackson
Secretary

HOW DO YOU RECOGNIZE HOUSING DISCRIMINATION?

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

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



APPLYING FOR HUD HOUSING ASSISTANCE?

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

Do You Realize...

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

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

Do You Know...

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

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

So Be Careful!

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

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

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

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

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

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

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

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

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

Ask Questions

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

Watch Out for Housing Assistance Scams!

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

Report Fraud

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



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



How Tenants Participating in HUD Housing Programs Can Address Concerns



This flyer discusses a few common concerns Public Housing tenants and Housing Choice Voucher (HCV) tenants might experience. It offers tips for possible resolution. Tenants can take a proactive approach by identifying possible or existing concerns and who might best help resolve the concern.

Note: HCV tenants should work with your landlord and your public housing agency (PHA). For Public Housing tenants, your PHA is your landlord.

Resolving concerns that may affect your housing

If you have a concern that might impact on your housing, inform your PHA and/or landlord as soon as possible. Here are a few examples of concerns that may arise and suggestions on how to address them.

- **Changes in household income?** You are encouraged to make the PHA aware of changes in income immediately. The PHA having your correct income helps ensure your rent is calculated accurately. Paying the right portion of rent helps you make on-time rent payments.
- **Changes to your household?** You must promptly inform the PHA of additions due to birth, adoption or court-awarded custody, but the PHA doesn't have to provide prior approval. The PHA must approve other additional persons in advance. This includes when household members move out or move in. If you have a voucher, you must also inform your landlord before new household members move in.
- **Housing Health and Safety concerns?** Public Housing tenants should inform the PHA and HCV tenants should inform their landlord of health and safety issues in their housing unit as soon as possible – follow up in writing so there is documentation. The PHA is responsible for keeping Public Housing units safe and healthy. The landlord is responsible for keeping HCV units safe and healthy. If your concerns about the health or safety of your unit are not addressed:
 - Public Housing tenants - contact your [local HUD Office](#).
 - HCV tenants – contact [your PHA](#) and, if needed, your [local HUD Office](#).



To report concerns, describe the problem; state if it is an emergency and why (how does it affect your health or safety); your contact information and address; and the initial response when you reported the issue.

After reporting your concern, your unit may receive a special inspection. Any life-threatening health and safety deficiencies discovered during an inspection must be corrected within 24 hours. [Life-threatening deficiencies](#) have a high risk of death, severe illness, or injury to the tenants. Typically, non-life threatening deficiencies must be addressed within 30 days. PHAs must make necessary repairs or provide alternative accommodation for Public Housing residents. If alternative accommodations cannot be provided, and the damage was not caused by your household or guests, you can refer to your lease about credits or [abate](#)ments that can be applied towards your rent proportional to the damage.

Resolving concerns with neighbors

You have the right to live in your unit without threat to your health, safety, or right to peaceful enjoyment and the same is true for your neighbors! Some examples of being a good neighbor include:

- ✔ Treat your neighbors the same way you would like to be treated.
- ✔ Be courteous and listen if your neighbor reaches out to you about an issue. Consider if there are changes you can make.
- ✔ Maintain your property and respect community property.

Additional tips

- ✔ Always review your lease before contacting your PHA or, if you are an HCV tenant, before you contact your landlord. In most cases, the lease will address your concerns and point you toward options to remedy concerns. If you still have questions, then contact your PHA or landlord.
- ✔ Consider who can assist you best with concerns – the PHA, the property owner, or a tenant group?
- ✔ Always communicate with your PHA/landlord. It's a good idea to communicate your concerns to the PHA/landlord in writing. Keep proof of dates when you communicated about a concern and who you spoke with. Take photos of the concerns.
- ✔ Keep a list of important numbers on your refrigerator and save them to your phone (i.e. the telephone number to the PHA, after-hours emergency repair number, your landlord).

What if you need more assistance?

- ✔ Contact [your PHA](#) or your [local HUD Office](#) if you need additional assistance.
- ✔ If the Public Housing development has an elected resident council, contact them. Resident councils represent all residents at the property.
- ✔ Tenants have the right for legal representation. Search or call 211 for local legal assistance organizations.
- ✔ To report discrimination, contact your state fair housing assistance program at <https://www.hud.gov/stat/fheo/partners-agencies> or file a complaint directly with HUD at <https://www.hud.gov/fairhousing/fileacomplaint>.



For more Public Housing resident resources, visit Tenant Empowerment resources at <https://www.hudexchange.info/programs/public-housing/tenant-empowerment>.

For more HCV tenant resources, visit HCV Applicant and Tenant Resources at <https://www.hud.gov/helping-americans/housing-choice-vouchers-tenants>.



Contact your local PHA at <https://www.hud.gov/contactus/public-housing-contacts> for more information.



Portability and Moving with Continued Assistance

HUD allows families receiving housing assistance to move to a new unit under certain conditions. These moves are subject to specific regulations and Authority policies.

Conditions Under Which a Family May Move with Continued Assistance:

- **Lease Termination by Family** [24 CFR 982.354(b)(3), (d)(1)]
The family has the right to end the lease (for any reason, including owner breach) and must notify both the landlord and the PHA at the same time.
- **Mutual Lease Termination** [24 CFR 982.354(b)(1)(ii)]
If the family and landlord agree to end the lease, the family must provide the PHA with a copy of the termination agreement.
- **Eviction or Notice to Vacate** [24 CFR 982.354(b)(2), 982.551(g)]
If the landlord issues a notice to vacate, begins eviction proceedings, or obtains a court order for eviction, the family must give the PHA a copy of the notice.
- **Domestic Violence, Sexual Assault, or Stalking**
[24 CFR 982.354(b)(4), 982.353(b), 24 CFR 5.2007(e)]
A family may move if a member is a victim of domestic violence, dating violence, sexual assault, or stalking and staying would risk their safety.
 - Applies even if the family left the unit without notice.
 - The PHA must have an emergency transfer plan and may request HUD Form 5383 and documentation.
 - The PHA may waive documentation if other evidence is sufficient.
- **PHA Terminates HAP Contract Due to Owner Breach**
[24 CFR 982.354(b)(1)(i)]
 - If the PHA ends the Housing Assistance Payment (HAP) contract because the landlord violated terms, the family may move.
- **Unit Fails to Meet Space Standards** [24 CFR 982.403(a), (c)]
If the family grows or changes and the unit no longer meets Housing Quality Standards (HQS), the PHA must issue a new voucher and help the family find a suitable unit.
 - The old HAP contract ends the month after the PHA notifies the landlord.



Common Questions about the Housing Choice Voucher Program

1) Where can I look for a unit?

The Greenfield Housing Authority (GHA) has local priority preference; you must live or work in Greenfield to be eligible to receive a voucher from GHA. Voucher holders are required to live within the state of Massachusetts for one year once they receive assistance before, they can move out of state (portability).

2) What will my Security Deposit be?

Owners may ask you for a Security Deposit in accordance with state and local law. In Massachusetts, this is the equivalent of one month's rent. The owner must give you a receipt and inform you of the bank and account number where the money is deposited. When you move out, the owner may use the security deposit, including interest, as reimbursement for damages or other amounts owed under the lease. The owner would have to give you a written list of all items charged against the security deposit. If the deposit is not sufficient to cover the amounts you owe under the lease, the owner may seek to collect the balance from you through the courts.

3) What will the housing authority tell prospective landlords about me?

If landlords ask, we must tell them your current address according to our records, and your current landlord if we have this information.

4) What do I do if I need an accessible housing unit due to a disability?

You may request this information from the housing authority regarding possible accessible units that our office knows about.

FAIR HOUSING POLICY

It is the policy of the Greenfield Housing Authority to comply with all Federal, State and Local laws relating to civil rights. The Greenfield Housing Authority does not discriminate because of race, color, sex, religion, familial status, disability, or national origin in the leasing, rental, or other disposition of housing or related facilities.

REASONABLE ACCOMODATION

Persons with disabilities may request reasonable accommodation to utilize full the Housing Choice Voucher Program and its related services. The Greenfield Housing Authority will make all reasonable efforts to be flexible in helping persons with disabilities to participate successfully in the program. Requests for accommodation will be verified to ensure that they are reasonable. Examples of reasonable accommodations are listed below:

1. Home visits if your disability prevents you from coming to the Greenfield Housing Authority
2. TDY Services
3. Oral Briefing
4. Translator, Interpreter, or advocate
5. If the family includes a person with a disability, the family may request a current listing of accessible units known to the Greenfield Housing Authority

A Good Place to Live!

Introduction

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

Housing Quality Standards

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

Things that a home must have in order approved by the PHA, and Additional things that you should think about for the special needs of your own family. These are items that you can decide.

The Section 8 Certificate Program and Housing Voucher Program

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

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

The Requirements

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

1. Living Room

The Living Room must have:

Ceiling

A ceiling that is in good condition.

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

Walls

Walls that are in good condition.

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

Electricity

At least two electric outlets, or one outlet and one permanent overhead light fixture.

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

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

Floor

A floor that is in good condition.

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

Window

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

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

Lock

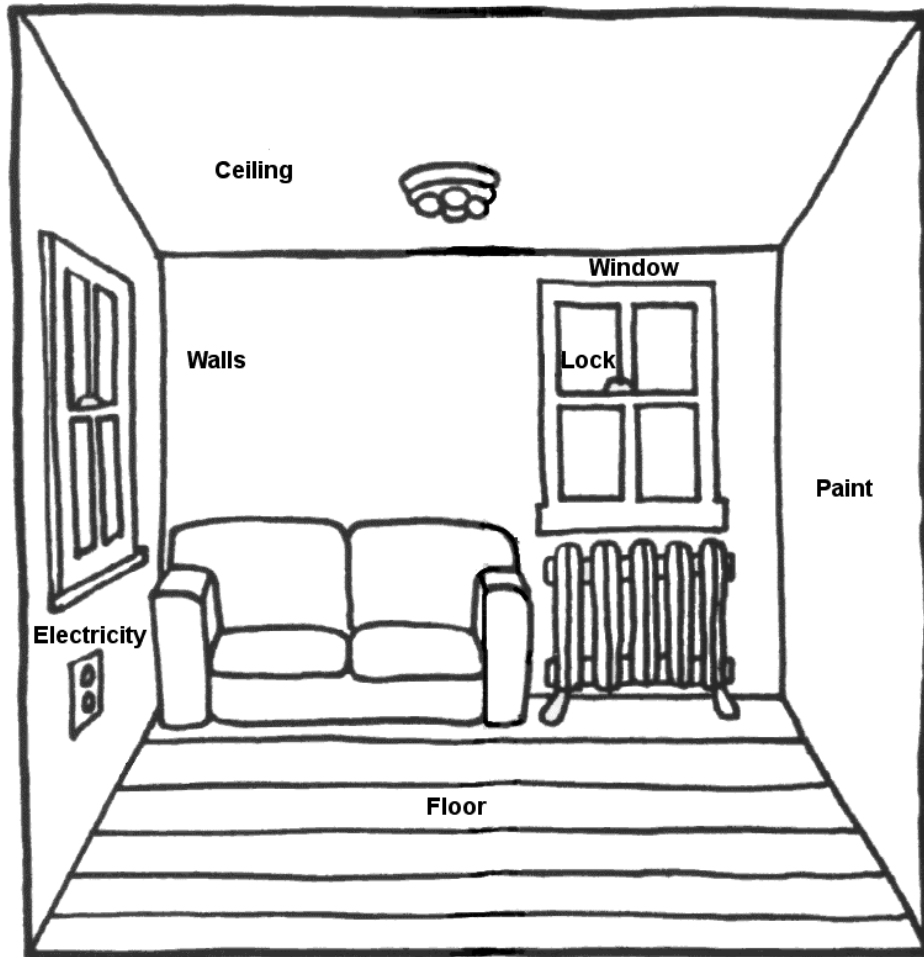
A lock that works on all windows and doors that can be reached from the outside, a common public hallway, a fire escape, porch or other outside place that cannot be reached from the ground. A window that cannot be opened is acceptable.

Paint

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

You should also think about:

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



2. Kitchen

The Kitchen must have:

Ceiling

A ceiling that is in good condition.

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

Storage

Some space to store food.

Electricity

At least one electric outlet and one permanent light fixture.

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

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

Stove and Oven

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

Floor

A floor that is in good condition.

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

Preparation Area

Some space to prepare food.

Paint

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

Window

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

Lock

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

Walls

Walls that are in good condition.

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

Serving Area

Some space to serve food.

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

Refrigerator

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

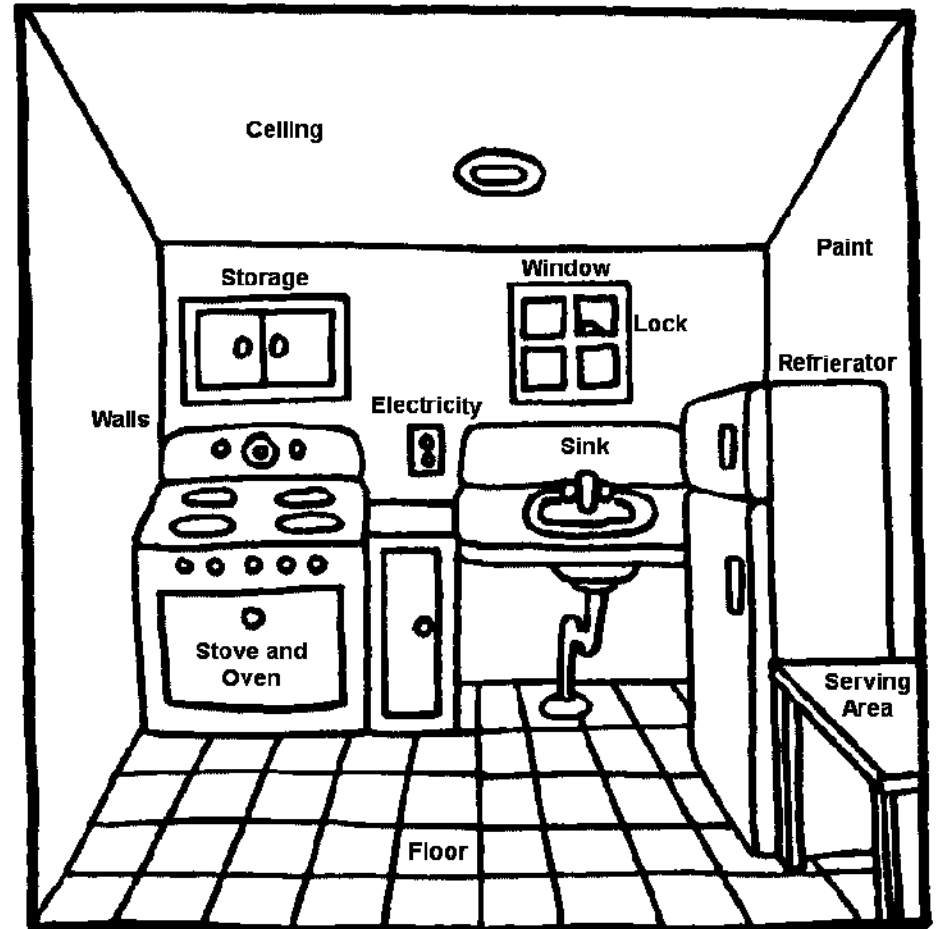
Sink

A sink with hot and cold running water.

- A bathroom sink will not satisfy this requirement.

You should also think about:

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



3. Bathroom

The Bathroom must have:

Ceiling

A ceiling that is in good condition.

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

Window

A window that opens or a working exhaust fan.

Lock

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

Toilet

A flush toilet that works.

Tub or Shower

A tub or shower with hot and cold running water.

Floor

A floor that is in good condition.

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

Paint

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

Walls

Walls that are in good condition.

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

Electricity

At least one permanent overhead or wall light fixture.

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

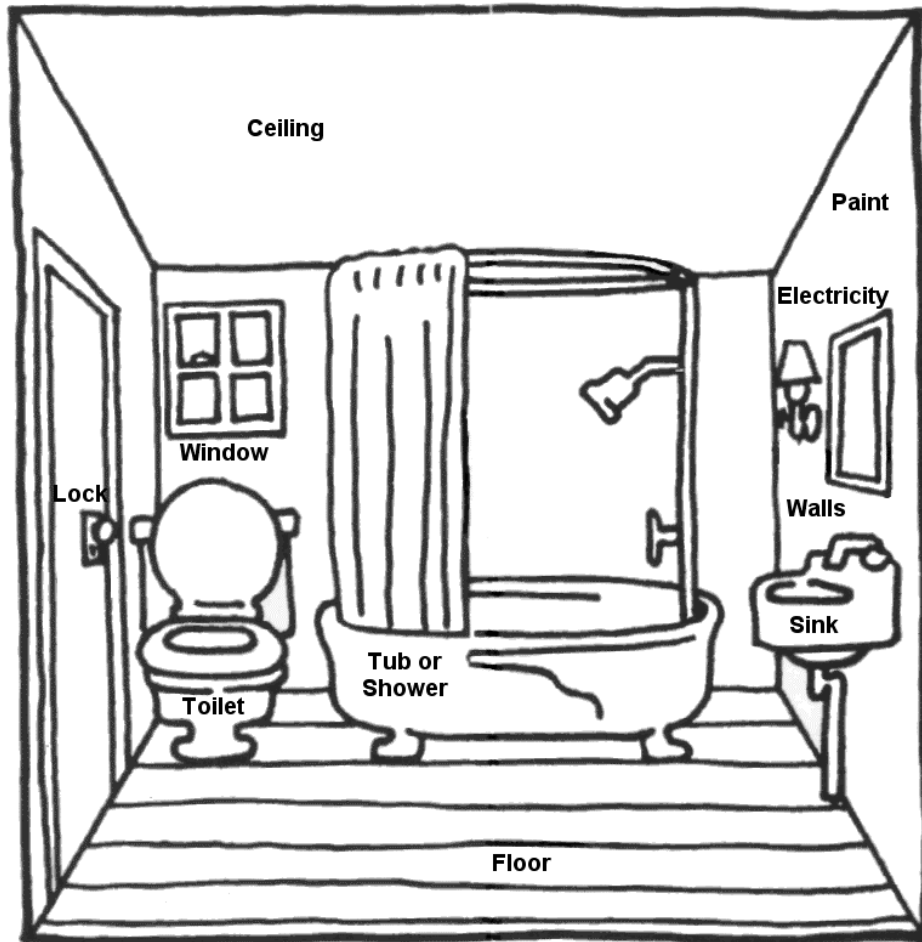
Sink

A sink with hot and cold running water.

- A kitchen sink will not satisfy this requirement.

You should also think about:

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



4. Other Rooms

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

Other Rooms Used for Living must have:

Ceiling

A ceiling that is in good condition.

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

Walls

Walls that are in good condition.

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

Paint

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

Electricity in Bedrooms

Same requirement as for living room.

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

Floor

A floor that is in good condition.

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

Lock

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

Window

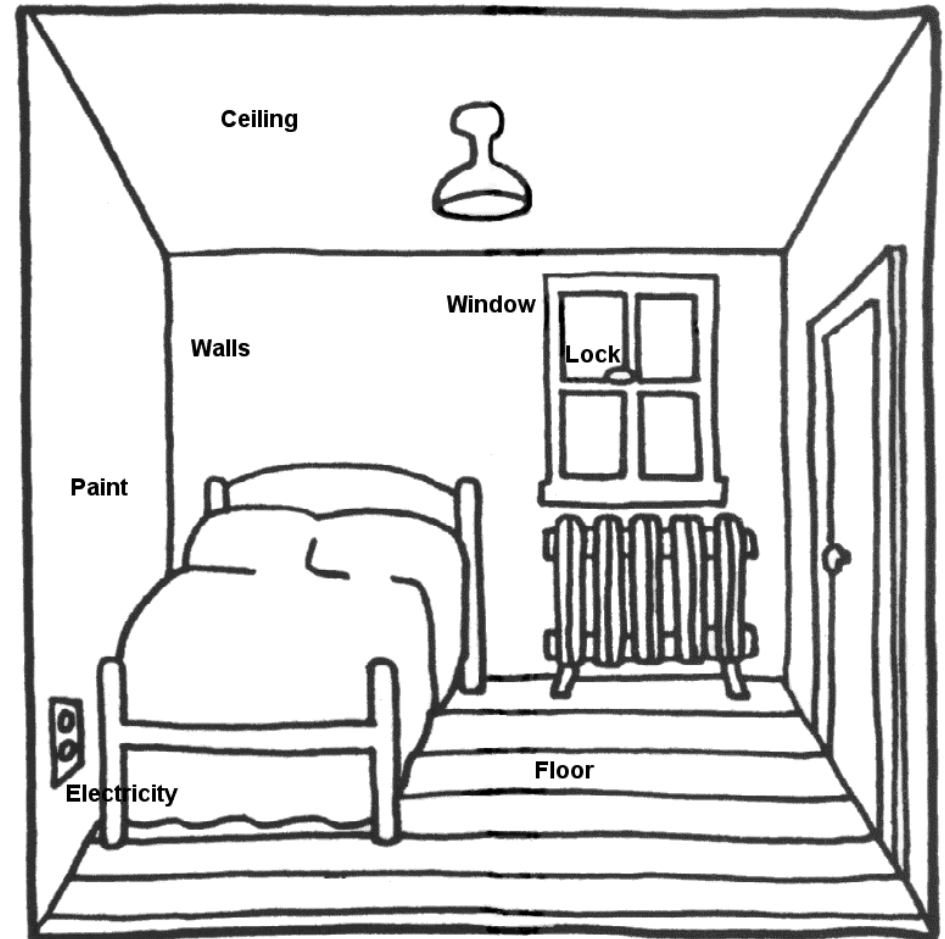
At least one window, which must be openable if it was designed to be opened, in every rooms used for sleeping. Every window must be in good condition.

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

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

You should also think about:

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



5. Building Exterior, Plumbing, and Heating

The Building must have:

Roof

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

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

Outside Handrails

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

Walls

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

Foundation

A foundation in good condition that has no serious leaks.

Water Supply

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

Sewage

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

Chimneys

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

Paint

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

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

Cooling

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

Plumbing

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

Water Heater

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

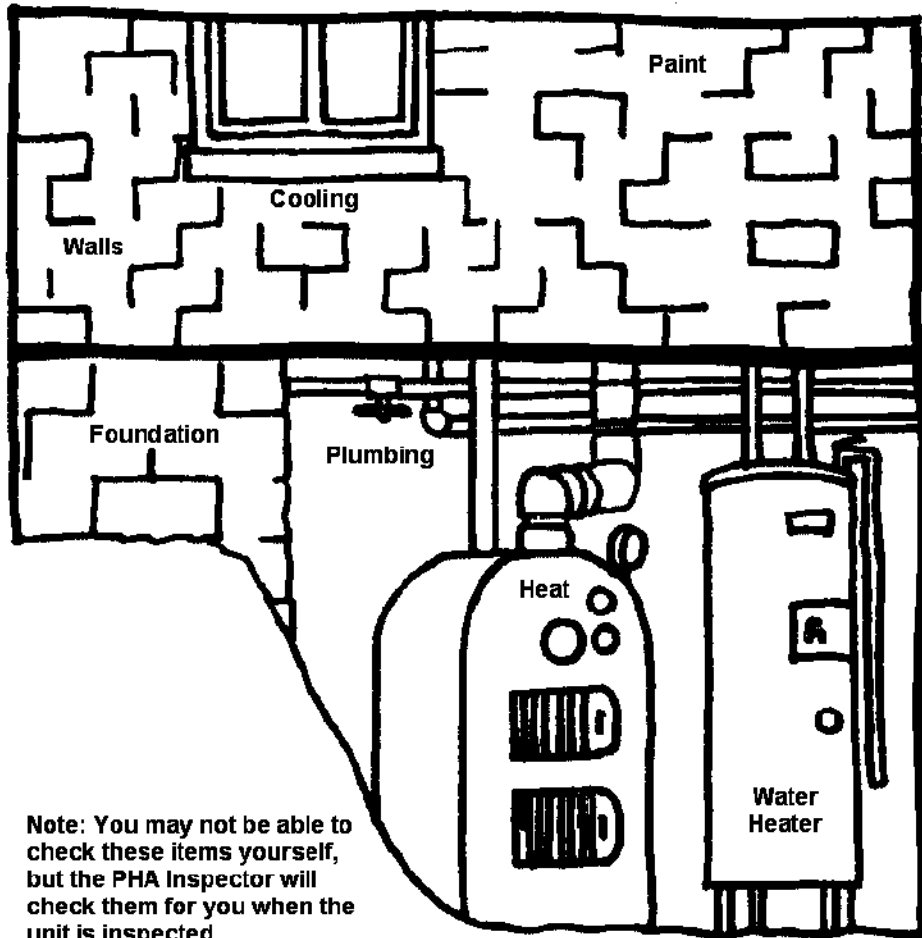
Heat

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

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

You should also think about:

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



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

6. Health and Safety

The Building and Site must have:

Smoke Detectors

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

Fire Exits

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

Elevators

Make sure the elevators are safe and work properly.

Entrance

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

Neighborhood

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

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

Garbage

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

Lights

Lights that work in all common hallways and interior stairs.

Stairs and Hallways

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

Pollution

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

Rodents and Vermin

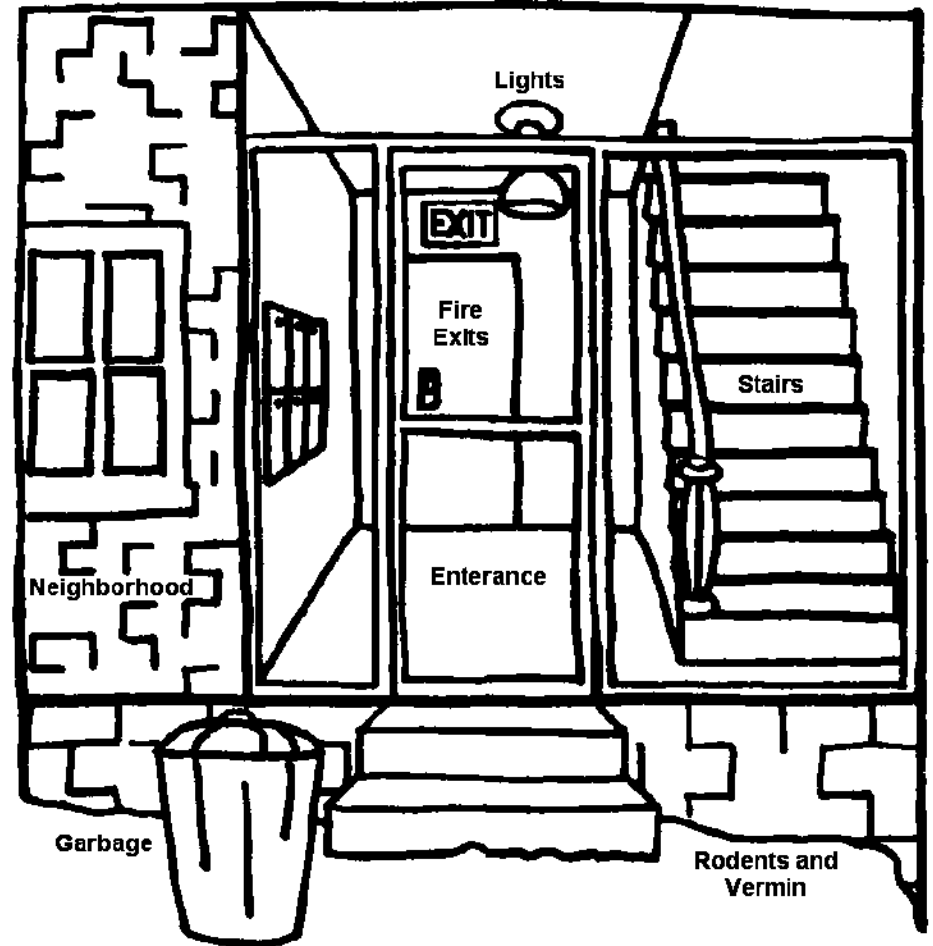
No sign of rats or large numbers of mice or vermin (like roaches).

For Manufactured Homes: Tie Downs

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

You should also think about:

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



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

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

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

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

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

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

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

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

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

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

Responsibilities of the Public Housing Authority:

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

Responsibilities of the tenant:

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

Responsibilities of the owner:

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

IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).



Protect Your Family From Lead in Your Home



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

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772

cpsc.gov or saferproducts.gov

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

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698

hud.gov/lead

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U. S. EPA Washington DC 20460
U. S. CPSC Bethesda MD 20814
U. S. HUD Washington DC 20410

EPA-747-K-12-001
March 2021

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

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

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

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

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

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

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

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

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

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

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

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](https://www.epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

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

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

Other Sources of Lead, continued

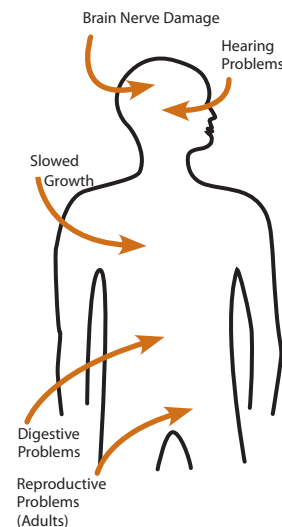
- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

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



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

Check Your Family for Lead

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

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Other Sources of Lead

Lead in Drinking Water

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

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

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

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

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

Important Steps You Can Take to Reduce Lead in Drinking Water

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

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

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

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

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

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

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit [epa.gov/getleadsafe](https://www.epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

Where Lead-Based Paint Is Found

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

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatement is designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), [epa.gov/lead](https://www.epa.gov/lead), or call 1-800-424-LEAD.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Checking Your Home for Lead

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

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:

- Portable x-ray fluorescence (XRF) machine
- Lab tests of paint samples

- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:

- Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
- Sample dust near painted surfaces and sample bare soil in the yard
- Get lab tests of paint, dust, and soil samples

- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.



Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit [epa.gov/lead](https://www.epa.gov/lead), or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

What You Can Do Now to Protect Your Family

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

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

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

CHILDHOOD LEAD POISONING PREVENTION PROGRAM (CLPPP) TENANT LEAD LAW NOTIFICATION

This Tenant Lead Law Notification provides important information for tenants and property owners about the risk of lead exposure and legal rights and responsibilities related to lead paint hazards in homes built before 1978. The document describes the steps property owners must take for tenant safety, including providing lead hazard information and, if needed, deleading the property. If available, lead inspection reports and compliance documents must be given to tenants as part of the Tenant Certification Form at the end of this notification. **This form complies with both Massachusetts and federal lead notification laws.**

Lead Paint Forms for Rental Units

- Property owners/agents and tenants must sign two copies of the Tenant Certification Form before renting a housing unit built before 1978
- The owner/agent must provide the tenant with one signed copy
- The document can be copied or digitized, but the type size must not be reduced

Property Owner Obligations

- Owners of homes built before 1978 must make a home lead-safe if a child under the age of 6 lives there
- Lead-safe means free of lead hazards. The only way to know if a unit has lead hazards is to have a lead inspection done by a licensed lead inspector.
- To comply with the MA Lead Law (<https://www.mass.gov/the-massachusetts-lead-law>), lead hazards can be addressed by:
 - Deleading the property, or
 - Fixing urgent lead hazards after a risk-assessment is done for Interim Control. This is only a temporary solution.
- Use only authorized people to do deleading work. High-risk deleading must be done by a licensed deleader. Other deleading work may be done by trained owners or their agents.
- After the deleading work is done and the unit passes a reinspection, a lead inspector will issue a compliance document



What is a Letter of Compliance?

It is a legal letter under state law that says either that there are no lead paint hazards or that the home has been deleading. The letter is signed and dated by a licensed lead inspector.

What is a Letter of Interim Control?

It is a legal letter under state law that says work needed to make the home temporarily safe from urgent lead hazards has been done. The letter is valid for one year, but can be renewed for another year if the property has been monitored and maintained during that year. The owner must continue to monitor and maintain the dwelling and get a full Letter of Compliance before the end of the second year.

It's critical to take action to protect children from the dangers of lead poisoning.



1 Understanding, Preventing, and Treating Lead Exposure

Understanding Lead Poisoning

What is Lead Poisoning?

There is no safe level of lead in blood. In Massachusetts, children under the age of 6 are considered lead poisoned if their lead exposure reaches a venous blood lead level of 10 micrograms per deciliter ($\mu\text{g}/\text{dL}$) or greater. Levels lower than 10 $\mu\text{g}/\text{dL}$ can be harmful and MA and the National Centers for Disease Control (CDC) recommend certain follow-up actions for young children with blood lead levels greater than or equal to 3.5 $\mu\text{g}/\text{dL}$. Lead exposure is caused by swallowing or breathing in lead. Lead exposure is most dangerous for children under the age of 6 and pregnant women. Many homes, including private, federally assisted, and federally owned housing, and childcare facilities built before 1978 have lead-based paint.

Health Effects of Lead Exposure in Children:

Even at low levels, lead exposure can:

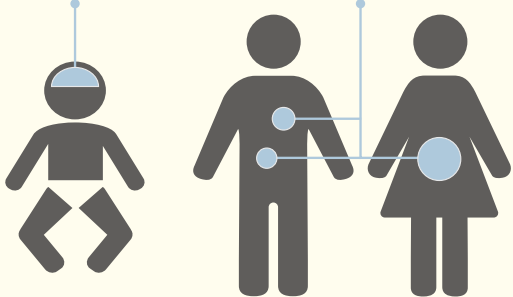
- Hurt the brain, kidneys, and nervous system
- Slow down growth and development
- Make it hard to learn
- Damage hearing and speech
- Cause behavior problems
- Decrease muscle and bone growth

Who is at Highest Risk?

- Children under the age of 6 are the most vulnerable due to their developing nervous systems and frequent hand-to-mouth behavior
- Pregnant women are also at high risk, since lead exposure can cause hypertension, miscarriage, and because lead can cross the placenta and harm the developing fetus

NEGATIVE HEALTH IMPACTS OF LEAD POISONING

CHILDREN	ADULTS
Decreased intelligence	Cardiovascular disease
Behavioral difficulties	Liver/kidney disease
Learning problems	Pregnancy complications



There is no safe level of lead exposure.

Lead Exposure is a Risk for Everyone

Children under the age of 6 are the most vulnerable to the harmful effects of lead poisoning. Older children and adults exposed to lead through work, home renovations, or hobbies can also suffer serious health consequences. Lead exposure in adults can cause high blood pressure, reproductive issues, nerve disorders, digestive problems, muscle and joint pain, as well as memory and concentration problems. Everyone, regardless of age, should be aware of the dangers of lead and reduce exposure.



Symptoms of Lead Exposure in Children:

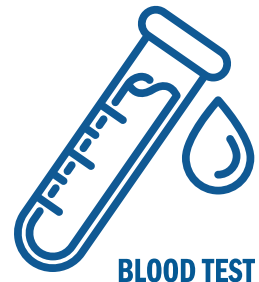
Most children do not show signs or symptoms of lead exposure.

- Some children may have upset stomach, trouble eating or sleeping, headaches, or trouble paying attention
- The only way to detect lead exposure is through a blood test



Blood Lead Testing

Massachusetts law requires that all children between 9 months and 3 years old be tested each year for lead, and again at age 4 if they live in a high-risk community. Find a list of high-risk communities at: <https://www.mass.gov/lists/annual-screening-and-blood-lead-level-reports-and-high-risk-community-lists>.



Parents should talk with a healthcare provider to have their child tested for lead exposure.

Adults who are concerned about their own lead levels should also talk to their health provider.

Responding to Lead Exposure for Children

Treatment:

- The first step to address lead exposure begins with identifying and safely removing lead hazards from the home
- In cases of very high lead levels, chelation (using a medication to remove lead) may be a necessary medical treatment
- Frequent blood tests will monitor progress and determine if further treatment is needed
- Children who have been exposed to lead should be screened for learning disabilities and referred to Early Intervention before starting preschool



2 Lead in the Home: Hazards, Prevention, and Remediation

Identifying Lead Hazards

Sources of Lead in the Home

Homes built before 1978 likely contain lead-based paint, plaster, and coatings. Lead paint is the most common source of lead exposure for Massachusetts children. Lead can be found:

- On painted surfaces such as windows, walls, doors, stairs, floors, and porches
- In soil around the home, especially near the drip line by the exterior of the home, and bare soil contaminated from past use of leaded gasoline and lead paint used on buildings, other structures, and fences
- In dust from unsafe renovation work done on surfaces with lead-based paint or from take-home dust on the clothes and shoes of people who are home painters, renovators, or plumbers
- In drinking water from lead pipes, faucets, and fixtures
- In imported cookware, spices, herbal and traditional remedies, jewelry, and more

Preventing Lead Exposure

Temporary Lead Hazard Prevention Tips

- Keep painted surfaces in good condition
- Regularly clean floors, window sills, and other surfaces
- Take shoes off before coming inside to help keep dirt and dust out of the home
- Wash items that children put in their mouths like their hands, toys, and bottles frequently
- Feed children a healthy diet rich in iron, calcium, and vitamin C to help reduce lead absorption

If You Suspect Lead Paint

- Ask the owner or agent to get your home inspected by a [MA licensed lead inspector](#) to identify lead paint and/or lead paint hazards in the home. Not all lead paint is a hazard, it depends where it is and if the paint is in poor condition. (<https://www.mass.gov/finding-and-removing-lead>)
- If you have a child under the age of 6, you can request a code enforcement lead determination from your local or state health department
- Do not try to remove lead-based paint yourself. Find out the rules for removing lead hazards and for safe renovation activities here: <https://www.mass.gov/deleading-and-lead-safety-program>.
Unsafe repair work or renovation in older homes can create lead dust that children and adults can breathe in or swallow.



Lead Paint Hazard Remediation

In Massachusetts, only licensed lead inspectors and code enforcement lead determinators can identify lead paint hazards for the purpose of compliance with the Massachusetts Lead Law. The first step is to have your home inspected. Lead inspectors primarily use an x-ray fluorescence (XRF) machine to conduct an inspection but may use other approved methods such as a sodium sulfide solution and/or lab tests.

Types of Deleading Methods

Work done to remove or cover lead paint to comply with the lead law is called deleading. In Massachusetts all deleading work must be done by an authorized person and is based on the lead inspection report. A deleading contractor's license must be up to date. Contact the Department of Labor Standards (DLS) to check the license status and work history of contractors. For some lower risk activities, an owner or someone who works for the owner (an agent) can do certain deleading work with training and approval to help save money.



Before starting any deleading work:

- The owner must first have a lead inspection done
- Whoever plans to do the deleading must be trained and authorized
- For work like scraping and component removal that may generate dust inside the home, the occupants will have to stay elsewhere, such as with friends, family or in a hotel
- Before deleading work begins, a ten-day notification must be filled out and given to the following
 - ▶ Occupants of the unit(s) in which the work will be done
 - ▶ All other occupants if work is being done in common areas
 - ▶ MA Childhood Lead Poisoning Prevention Program
 - ▶ MA Department of Labor Standards Lead Program
 - ▶ Local Board of Health / Code Enforcement Agency
 - ▶ MA Historical Commission, if the home is on the [State Register of Historic Places | mhc-macris.net](https://www.mhc-macris.net)



3 Rental Property Requirements

Property Owner Responsibilities Under State and Federal Law

A lead inspection is recommended prior to the purchase, lease, or renovation of a unit built before 1978. In Massachusetts, pre-1978 units must be inspected and delead if a child under the age of 6 lives there.

Notification and Disclosure—Owners and their agents must:

- Notify tenants about the potential presence of lead paint in properties built before 1978
- Provide tenants with information about the health risks associated with lead exposure
- Disclose any known lead paint and lead hazards
- Provide tenants with a copy of their records and reports about lead in the home [such as lead inspections, risk assessment determinations, post compliance assessment determinations (PCADs), letters of compliance (full initial, deleading, maintained, restored, interim control), etc.]
- Check the Massachusetts Lead Safe Homes database (<https://www.mass.gov/info-details/find-your-homes-lead-history>) and provide tenants with a copy of documents found there, if they are not already provided from the owner's/agent's files (documents listed above)
- Keep the signed notification and certification form for at least 3 years after the start of the rental

Legal Obligations:

- **Address Lead Hazards:** Property owners are responsible for deleading rental properties where children under the age of 6 live. Failure to comply can result in significant liability.
- **Liability Insurance:** Rental property owners are required to maintain liability insurance to cover potential lead poisoning claims
- **Do Not Discriminate:** Landlords cannot refuse to rent to, or renew the lease of, or evict persons or families with children under the age of 6 because of known or suspected lead in the property



Requirements for Rental Properties

Rental property owners must make sure pre-1978 rental units where children under the age of 6 live are free from lead paint hazards and in compliance with the Massachusetts Lead Law. In addition to deleading these units, any renovation work in pre-1978 rental housing, with or without children, must be done safely.

EPA Renovation, Repair, and Painting (RRP)/MA Lead Safe Renovators:

- Landlords must ensure that all renovations, repairs, and painting in pre-1978 rental properties are conducted using lead-safe work practices by EPA Lead-Safe Certified firms or state-approved lead safe renovators
- A list of licensed lead safe renovators can be found on the Department of Labor Standards website at <https://www.mass.gov/doc/find-a-licensed-lead-safe-renovation-contractor>

Insurance Requirements for Rental Properties

Liability Insurance for Rental Property Owners

Under the Massachusetts Lead Law, owners of rental properties built before 1978, where children under the age of 6 reside, have specific responsibilities to ensure the safety of their tenants from lead exposure. One crucial aspect of these responsibilities is the requirement to maintain adequate liability insurance. For more information on liability requirements, please review <https://www.mass.gov/the-massachusetts-lead-law>.

Additional Resources

In this section, you'll find helpful tools and information to guide you through the lead safety process. Whether you're a property owner, tenant, or buyer, these resources offer valuable insights on lead inspections, deleading services, financial assistance programs, and more. Explore these options to ensure your property complies with lead safety laws and keeps your family safe.

Resources Name & Contact Information

Description

Massachusetts Department of Public Health
<https://www.mass.gov/orgs/childhood-lead-poisoning-prevention-program>
800-532-9571
250 Washington St Boston MA 02108

General and state specific information on lead poisoning prevention, Lead Law, lead inspections, deleading, lead and children's health, blood testing, data reports, etc.

Department of Labor Standards
Deleading and Lead Safety
<https://www.mass.gov/deleading-and-lead-safety-program>
617-626-6960
100 Cambridge St Suite 500 Boston MA 02114

Information on hiring and licensing of Deleader Contractors and Moderate Risk Deleaders (Lead Safe Renovators who have taken additional training). Provides overview of deleading requirements. Also licenses Lead Safe Renovators for renovation activities.



Additional Resources (continued)

Resources Name & Contact Information

Description

Department of Labor Standards
<https://www.mass.gov/info-details/occupational-lead-poisoning-registry>
351-204-2354

The Occupational Lead Poisoning Registry tracks elevated blood lead levels, provides educational counseling and guidance to workers.

Massachusetts Commission Against
Discrimination (MCAD)
<https://www.mass.gov/orgs/massachusetts-commission-against-discrimination>
617- 994-6000
1 Ashburton Pl Suite 601 Boston MA 02108

Information on illegal discrimination, occupants rights, and responsibilities. Allows buyers and occupants to file a discrimination claim.

Office of Consumer Affairs and Business Regulation
<https://www.mass.gov/orgs/office-of-consumer-affairs-and-business-regulation>
617-973-8787
501 Boylston St Suite 5100 Boston MA 02116

Information on tenant and landlord rights and responsibilities.

U.S. Environmental Protection Agency
The National Lead Information Center
<https://www.epa.gov/lead/forms/nlic>
1-800-424-5323
422 South Clinton Ave Rochester NY 14620

National hotline that answers general and specific questions about lead, lead hazards and their prevention. Investigates complaints regarding failure to use required notification and certification forms for selling and renting homes built before 1978 under Title X sec 1018.

Centers for Disease Control and Prevention
Childhood Lead Poisoning Prevention
<https://www.cdc.gov/lead-prevention/about/>
1-800-232-4636
1600 Clifton Rd Atlanta GA 30329

General information on lead poisoning prevention, sources of lead exposure, blood lead levels in children, health effects, high-risk populations, etc.

U.S. Department of Housing and Urban Development
<https://www.hud.gov/>
202-402-7698
451 7th St SW Washington DC 20410

General information on lead and steps to take to protect your family from lead poisoning. Includes the federal Lead Disclosure Rule for property sales and rentals.

[U.S. Consumer Product Safety Commission](https://www.cpsc.gov/)
<https://www.cpsc.gov/>
1-800-638-2772
4330 East West Highway Bethesda MD 20814

General information on federal regulations for lead in consumer products. It lists products including children's toys that have been recalled for lead.



CHILDHOOD LEAD POISONING PREVENTION PROGRAM (CLPPP) TENANT CERTIFICATION FORM

Property
Address:

Street Number

Street Name

Unit Number (if applicable)

City/Town

Zip

Federal Lead Warning Statement: Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive a federally approved pamphlet on lead poisoning prevention.

The **Massachusetts Tenant Lead Law Notification and Certification Form** is for compliance with state and federal lead notification requirements.

Owner/Lessor's Disclosure *(Initial all that apply):*

Owner/Lessor has no knowledge of **lead-based paint or lead-based paint hazards** at the property and did not find lead-related history for this property in Lead Safe Homes (<https://www.mass.gov/info-details/find-your-homes-lead-history>).

Owner/Lessor acknowledges the presence of **lead-based paint** at the property.

Owner/Lessor acknowledges the presence of **lead-based paint hazards** at the property.

Provide any additional information available concerning known lead-based paint or hazards):

Records and Reports *(Owner/Lessor Initial all that apply):*

Owner/Lessor has provided the tenant with a copy of all records and reports pertaining to lead-based paint and/or lead-based paint hazards in the Owner/Lessor's possession and/or information that is publicly available and has provided a list of those records *(examples below)*:

- Lead Inspection
- Risk Assessment
- Lead Determinations
- Post Compliance Assessment
- Determination (PCADs)
- Letter of Compliance (Full Initial, Deleading, Maintained, Restored, Interim Control)

List all documents provided:

Owner/Lessor has no records pertaining to lead-based paint or lead-based paint hazards at the property and confirms no records in [LeadSafe Homes database](#).



Tenant's Acknowledgment (*Tenants check all applicable*):

- Prospective tenant has received copies of **all** documents listed above.
- Prospective tenant has received only **some** of the documents listed above.
- Prospective tenant has received **none** of the documents listed above.

Owner/Managing Agent's Acknowledgment (*Agent check all applicable*):

- Agent has informed the Owner/Lessor of the Owner/Lessor's obligations under federal and state law for lead-based paint and lead-based paint hazards disclosure and notification and acknowledges the obligation to ensure the Owner/Lessor's compliance.
- Agent has verbally informed the Owner/Lessor about: (1) Possible presence of dangerous levels of lead in paint, plaster, putty or other structural materials and existence of the LeadSafe Homes database; and (2) Owner/Lessor's obligation to bring a property into compliance with the [Massachusetts Lead Law](#) if built before 1978 and a child under the age of 6 lives or will live in the property (www.mass.gov/the-massachusetts-lead-law).
- Tenant/Lessee's agent has informed the Owner/Lessor's agent of the Owner/Lessor's obligations under federal and state law for lead-based paint and lead-based paint hazards disclosure and notification and acknowledges the obligation to ensure the Owner/Lessor's compliance.²

Certification of Accuracy (*All parties must sign*)

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

<input type="text"/>	<input type="text"/>
Owner/Lessor (<i>Print and Sign</i>) <i>Date</i>	Tenant/Lessee (<i>Print and Sign</i>) <i>Date</i>
<input type="text"/>	<input type="text"/>
Owner/Lessor (<i>Print and Sign</i>) <i>Date</i>	Tenant/Lessee (<i>Print and Sign</i>) <i>Date</i>
<input type="text"/>	<input type="text"/>
Owner/Lessor's Agent (<i>Print and Sign</i>) <i>Date</i>	Tenant/Lessee's Agent (<i>Print and Sign</i>) ³ <i>Date</i>

The [Massachusetts Lead Law](#) prohibits rental discrimination, including refusing to rent to families with children or evicting families with children because of lead paint.

¹ In Massachusetts, lead-based paint hazards are defined and documented on a lead determination or inspection report.

² Only required if the tenant's agent receives compensation from the owner/lessor or owner/lessor's agent.

³ Only required if the tenant's agent receives compensation from the owner/lessor or owner/lessor's agent.

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Fill out both pages

