



# Brown County Housing Authority

## Housing Choice Voucher Program Landlord Handbook

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### About Brown County Housing Authority

Brown County Housing Authority (BCHA) is a public housing authority committed to the betterment of Brown County by providing housing to the most vulnerable populations. This includes low-income families, especially those at risk of homelessness, as well as the elderly and disabled. We do this through three programs:

- [Housing Choice Voucher Program \(formerly Section 8\)](#)
- [Family Self-Sufficiency Program](#)
- [Home Ownership Program](#)

### Our History

While the name of the program has changed over time, the core concept of providing housing stability for residents of Brown County has and will remain the primary focus for the Brown County Housing Authority.

The Brown County Housing Authority was established by Brown County, Wisconsin, board of supervisors in May 1973. Since the creation of the Brown County Housing Authority, BCHA has focused on providing necessary resources to those most in need throughout our community primarily through the Housing Choice Voucher (HCV) program, formerly known as the Section 8 program.

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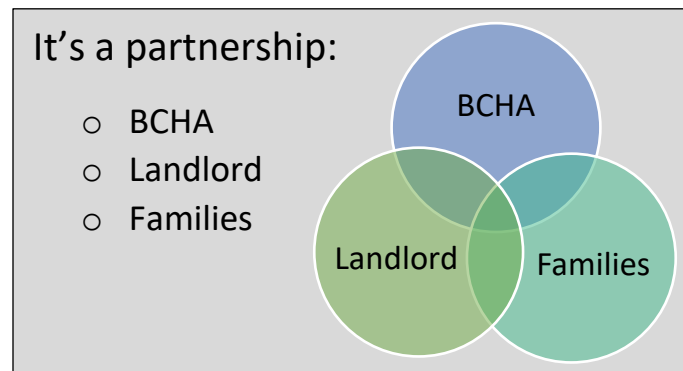
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## What is the Housing Choice Voucher Program?

The Housing Choice Voucher (HCV) Program, formally known as Section 8, is the federal government's major program for providing housing assistance to over 2.3 million American families. The HCV Program administered by the Brown County Housing Authority (BCHA) offers rental subsidy payments to individuals and families and is funded by the Department of Housing and Urban Development (HUD). The purpose of the HCV Program is to provide rental assistance to low-income households, with a focus on veterans, the elderly, disabled persons, and households experiencing homelessness.

Through HUD's HCV Program, the BCHA provides rental assistance to participants based on the tenant's household income. The tenant will be responsible for paying at least 30%, but no more than 40% of their monthly income, toward rent and utilities. The requested rent must be comparable to similar *unassisted* units in the area, and the unit must pass a Housing Quality Standards (HQS) inspection.

The contract rent + tenant-responsible utility costs (gross housing expense) must not exceed the payment limit established by the Housing Authority. If the gross housing expense exceeds the payment limit and there is income received by the household, the unit may still be approved for assistance, but the tenant portion of rent must not exceed 40% of their monthly income.



## What are the Benefits to a Participating Landlord?

Over the years, many landlords and property managers have come to appreciate the following advantages of the HCV Program:

- Having a contracted monthly assistance payment that is on time (1<sup>st</sup> business day of the month or 1<sup>st</sup> business day after the 15<sup>th</sup> of the month).
- If the tenant's income is lost or decreases, their portion of rent can be lowered and BCHA's portion can be increased.
- There is minimal paperwork to be done, and landlords should use their own lease and screening process for tenant selection.
- Inspections done by BCHA will help you to maintain your property and enforce tenant up-keep. Keeping your property well-maintained helps ensure its resale value and makes it easier to re-rent again when a participant does vacate.

- Serious and repeated lease violations are also a violation of HCV program policy, so participation with the HCV program can help hold tenants accountable to their lease.

## How does a Landlord Participate in the HCV Program?

Any landlord willing to work within the guidelines can rent their unit on the HCV Program. The rent must be within the program limits and be comparable to other unassisted units in the area, the unit must meet the Housing Quality Standards (HQS), and the landlord must be willing to maintain and enforce their obligations under the Housing Assistance Payment (HAP) contract. The landlord starts by filling out a Request for Tenancy Approval (RTA) with a tenant or prospective tenant who will be participating in the HCV program.

## Who is an Eligible Housing Choice Voucher Participant?

The eligibility requirements for admission to the HCV program are:

- Households' gross income is at or below HUD-specified income limits
- At least one household member must qualify based on citizenship or eligible immigrant status
- Social security information (SSN & legal name) for all family members must be disclosed
- Authorize BCHA to verify family information as it pertains to income, expenses, and criminal screening
- Qualify as a "family" as defined by HUD and BCHA

Once BCHA approves the applicant/family for admission to the program and the family attends a briefing (program orientation), they are issued a voucher. At the briefing, the family will receive information about searching for a unit. The family also receives Request for Tenancy Approval (RTA) paperwork to take to the prospective landlord to complete with them. The landlord is responsible to screen the family for references and suitability to lease their unit just as they would for other unassisted tenants.

## How Does the Process Work?

Once the family finds a landlord willing to participate, the following process begins:

### -Tenant Screening

When a participant approaches a landlord about renting a unit, it is important to remember they have only been screened BCHA for program eligibility criteria and have not been screened for suitability as a tenant. This should be the first step performed by the landlord. It is permissible to charge an application fee to the prospective tenant if it is the same fee charged to other unassisted tenants.

### -The Request for Tenancy Approval

If the tenant passes the landlord's screening criteria, the tenant and landlord must complete the Request for Tenancy Approval (RTA). The RTA must then be turned into BCHA for the unit to be evaluated and approved.

Before HCV program admission, a unit must meet two rent tests:

- The unit's rent must be reasonable in comparison to other rents charged for similar unassisted units
- The gross housing expenses (base rent plus tenant-responsible utilities) may not exceed the program payment limit (to keep the tenant's portion of rent at 30% of their adjusted monthly income).
  - If gross rent of the unit exceeds the payment limit, the unit may still be approved, but the tenant portion of rent cannot exceed 40% of the family's monthly adjusted income.

If the requested rent amount meets these two criteria, the unit is scheduled for an inspection. If the requested rent does not meet both requirements, the landlord will be asked to either negotiate a lower rent or include utilities as landlord-paid, or assistance will be denied at this unit. There is no obligation to alter the rent, however, if the landlord is unable to lower the rent, the unit cannot be used on the program, and the tenant will need to look elsewhere for an eligible rental unit. There can be no unofficial or off-record agreements between the landlord and the tenant requesting the tenant to pay the difference.

### -Voucher Payment Standards

A Voucher Payment Standard (VPS) is the maximum monthly subsidy payment for the Housing Authority and is used to calculate the monthly housing assistance payment for a family. A VPS is established for each unit size based on the Fair Market Rent established by HUD. The VPS includes the cost of rent and tenant-responsible utilities. If the gross rent of the unit exceeds the VPS, the tenant will be responsible for the standard 30% of their monthly income plus the additional amount above the VPS. If the tenant's portion of rent would exceed 40% of their monthly income at move-in, assistance at that unit would be denied.

### -Utility Allowance

The utility allowance is the estimated average monthly cost of utilities that the tenant is required to pay. If all utilities are included in the rent, there is no utility allowance. Utility allowances will vary based on unit size, each family's voucher size, building structure type, and which utilities are included in the contract rent. Utilities that the family is responsible for paying are factored into the gross housing expense when determining unit approval and tenant rent amount.

### -Lease and HAP Contract

A lease and signed Housing Assistance Payment (HAP) contract must be received by BCHA before payments can be authorized. Landlords use their own leases, in conjunction with the HUD-mandated Tenancy Addendum, for all new HAP contracts. The lease's start date must match the day the rental assistance is to begin.

The lease MUST contain the following information:

- The landlord's name and address where rent is to be paid
- Complete address of the assisted rental unit
- Lease term, *beginning the same start date as the HAP contract*
- Utility responsibilities
- Who provides the refrigerator and stove for the unit (landlord or tenant)
- Rent amount and security deposit

BCHA will direct deposit payments on the 1<sup>st</sup> business day of each month or the 1<sup>st</sup> business day following 15<sup>th</sup> of each month. The issuance of the first payment depends on when all required documents are received. **DIRECT DEPOSIT IS RECOMMENDED FOR FASTEST RECEIPT OF PAYMENTS.** The landlord, in accordance with the lease, should collect the tenant's portion of rent as well as their security deposit (if applicable). Collecting amounts that are not listed on the contract is a violation of the program policies. The exception to this would be pet fees, garage fees, rental insurance costs, etc. These fees should not be included in the contract rent amount provided to BCHA, but should be noted as separate costs.

Program notifications, including rent portion notices due to annual reviews, income or household composition changes, or rent increases, and HQS inspection results are sent via email to landlords. Email addresses should be kept up to date, as important information is relayed by email for each tenant.

### -Security Deposits

You may collect a security deposit for tenants on the HCV Program just as you would for any tenant that is not receiving assistance. BCHA does not offer security deposit assistance.

### -Rent Increases

Units on the HCV Program are eligible for a rent increase after the initial lease term. There is no set limit on the amount a rent increase can be however, the rent must continue to be reasonable to similar unassisted units in the area. If the proposed rent increase is not considered reasonable compared to similar unassisted units, the rent increase will be denied. It is important to remember, the tenant's portion may increase and affordability may become a factor if their portion gets too high for them to pay. It is not acceptable to charge an HCV tenant more for an assisted unit than is accepted in the local market.

Rent increase notices must have the tenant's name, unit address, current rent amount, proposed new rent amount and proposed effective date. Rent increase notices must be received by BCHA at least **60 days** prior to the proposed effective date. For your convenience, all rent increase notices can be emailed to [landlords@bchousingauthority.org](mailto:landlords@bchousingauthority.org).

### -Inspection Process

Housing Quality Standards (HQS) play an important role in the administration of the HCV Program. A passed inspection is required before a Housing Assistance Payment (HAP) contract can be implemented. The basic purpose of the inspection is to ensure that the unit meets all the minimum inspection standards set by HUD.

The HAP contract and payments can become effective as soon as both conditions are met: 1) the unit has passed inspection and 2) the unit is occupied by the intended tenant/they have access to the unit to begin moving in.

The unit will continue to be inspected annually to ensure that it remains in compliance with HQS.

### -Subsequent Inspections

The Housing Authority is required to inspect the unit annually. The unit must pass inspection to continue receiving HAP. In most cases, if the unit fails the inspection, BCHA will allow the landlord up to 30 days to make the repairs prior to reinspecting. However, if the failed item is considered to be life threatening, federal law requires the repair to be made within either 24 hours or 5 days, depending on severity.

### -Why would a unit fail inspection?

Units sometimes fail housing inspections because landlords and tenants are not familiar with HQS requirements and/or have not assessed the condition of the unit prior to the scheduled inspection. For these reasons, BCHA encourages landlords and tenants to conduct pre-inspections and have all utilities turned on prior to the scheduled inspection. A pre-inspection checklist is provided in the RTA (and this handbook) for your convenience. By reviewing the checklist and making repairs before the inspection, the inspector has a better chance of passing the unit the first time.

## -What information will be communicated after an inspection?

After inspections are complete, the landlord and the tenant both receive notification indicating that the unit passed inspection or detailing failed items. The notifications for landlords are emailed, and tenant copies are mailed.

The notification for failed inspections will outline what repairs are needed, as well as who is responsible for those deficiencies. In addition to the listing of the deficient items, the tenant and landlord will also receive information about when the re-inspection will be conducted.

### Landlord-Responsible Deficiencies

If the deficiencies are considered the responsibility of the landlord, and the repairs are not completed within the designated timeframe following the inspection, HAP will be abated.

Abatement, or withholding of HAP, applies when BCHA verifies that the landlord-assigned deficiencies have not been remedied to meet minimum HQS requirements within the time period given. If a landlord does not complete the repairs, BCHA's portion of the contract rent will be stopped. Once the repairs have been made, BCHA's payments will resume, prorated from the date the unit passes a re-inspection. Payments withheld during the abatement period will not be reissued, as the unit did not qualify for federal subsidy during that time. Tenants cannot be held responsible for the abated HAP, but they are responsible for paying their portion of rent.

If a unit is non-compliant with HQS requirements for 60 days due to landlord-responsible deficiencies, the HAP contract will be terminated, and no further assistance will be paid on this unit. The tenant can either stay in the unit and pay the full rent amount or move into a different unit that meets HQS requirements.

If repairs cannot be made because of weather conditions or vendor delays, but the landlord is making reasonable efforts to have the deficiency remedied, the landlord should contact the BCHA inspection department to communicate this and request an extension on the deadline to repair.

### Tenant-Responsible Deficiencies

If the deficiencies are considered the responsibility of the tenant, and the repairs are not completed within the designated timeframe, the tenant will be terminated from participation for failure to adhere to program policies. If this happens, an additional notification will be sent by BCHA which outlines the termination process for the tenant. The notification will go to both landlord and tenant and will specify the date the tenant will be terminated from the program.

Similarly, if a tenant fails to make a unit available for inspection after two attempted inspections with ample notification prior, they will be terminated for violation of program policies. In both cases, the tenant and landlord are both notified, and the tenant will have an opportunity to appeal the termination decision.

### Tenant vs. Landlord Responsible Deficiencies

The family is responsible for correcting the following HQS deficiencies:

- Tenant-paid utilities not in service
- Failure to provide or maintain appliances owned by the family
- Damage to the unit or premises caused by a household member or guest beyond normal wear and tear that results in a breach of the HQS. "Normal wear and tear" is defined as items which could not be charged against the tenant's security deposit under state law or court practice.

The landlord is responsible for all HQS violations not listed as a family responsibility above, even if the violation is caused by the family's living habits (e.g., vermin infestation). However, if the family's actions constitute a serious or repeated lease violation the owner may take legal action to evict the family, or charge the family for the repair if the lease permits it.



## How do I view information about my payments?

BCHA offers an online [Landlord Portal](#) where you can view a breakdown of you deposits by tenant.

- For instructions on how to register for the Landlord Portal, visit <https://bchousingauthority.org/landlords/>.
- For questions or assistance, contact our Landlord Specialist at [landlords@bchousingauthority.org](mailto:landlords@bchousingauthority.org).

## Pre-Inspection Checklist

**General Property Requirements:** Please use this checklist as a guide to ensure your unit passes inspection. This checklist does not identify every potential fail item but lists some of the most common issues.

- SMOKE DETECTORS:** At least one functioning smoke detector must be present on EACH floor of the residence, including the basement. Functioning smoke detectors must also be present within 6 feet of any bedroom door. If a smoke detector is installed, it must be in working order.
- CARBON MONOXIDE DETECTORS:** In a one or two unit property, functioning carbon monoxide detectors must be present on EACH floor of the property, including the basement. In a property with 3 or more units, functioning carbon monoxide detectors must be present within 50 feet of any fuel burning appliance or garage and must be placed on the same floor as the fuel burning appliance.
- WINDOWS:** Windows must be in good condition and free of cracked or broken glass. Window sills must be solid, not rotting or broken, and must be free of mold-like or mildew-like substances. If a window was originally designed to open, it must open easily. Windows must also stay open by themselves without the aid of a stick/other item being placed in window frame to hold window open. Windows within 6 feet of the ground are required to have functioning, permanently installed locks. Sticks and bars are considered secondary locks and may not be used as the only form of lock. Screens are required and must be in good condition, free of holes or tears.
- ELECTRICAL:** All electrical must be wired correctly. Three prong outlets must have a ground wire present in order to pass inspection. All outlets and light fixtures must work. Electrical wires cannot be visible and must be housed in an APPROVED electrical junction box. Outlet covers must be present and in good condition with no cracks or chips. Electrical panels must be properly installed and have all open slots properly covered (electrical tape is not an acceptable form of coverage).
- DOORS:** All doors must be in good condition with a functioning door handle or knob and functioning locks if applicable. Doors must close securely and function as designed. Exterior doors must be sufficiently weather sealed. All exterior swinging storm doors must have a functioning self-closing device. Closet doors, if present, must be properly installed and function as designed.
- LIGHTS AND LIGHT FIXTURES:** All light fixtures must function as designed. Light fixtures must have working light bulbs in every socket and must have a fixture cover, if the light fixture was designed to have one.
- FLOORING:** Flooring must be in good condition and free of potential tripping hazards. Bubbling or loose carpet, tiles, or other types of flooring must be properly repaired and secured.
- INTERIOR WALLS AND CEILINGS:** Must be in good condition and free of large holes. Walls and ceilings must be free of chipping/peeling paint. If chipping or peeling paint is present, proper lead abatement procedures must be followed, where applicable.
- KITCHEN:**
  - All furnished appliances must work properly. Check stove burners, oven, refrigerator and dishwasher. Gas burners must auto light.
  - Refrigerator door seal must not have cracks or rips.
  - Garbage disposal must work if present and all wiring must be properly secured and installed.
  - Plumbing and pipes must work with no leaks or mold under sink or on walls and backsplash.
  - Range hood fan and light, if present, must work.
  - Cabinet edges must be smooth with minimal chips or cracks and doors must be secured to wall or floor.

**❑ BEDROOMS:**

- In order for a room to be considered a bedroom, room must have at least two forms of egress (one door, one window). Window must be a minimum of 20 inches by 24 inches in order to be considered an egress window and must follow local building code.
- Windows cannot be blocked by large pieces of furniture and must be accessible at all times.
- A minimum of one outlet and an overhead light or two outlets are required in each bedroom.

**❑ BATHROOM:**

- Plumbing and pipes must work with no leaks or mold under sink or on walls and backsplash.
- Towel bars need to be secured to wall.
- Bathtub, toilet, and sink need to work properly and be in good condition.
- Toilet must be secured to the floor with no leaks.
- Bathtub must be caulked around wall and sealed on floor at base and be mildew free.
- Walls, floors and ceiling must have no leaks, moisture or water soft spots, mildew, cracking or chipping paint.
- Bath fan must work properly, or have a window that opens for ventilation.
- Cabinet edges must be smooth with minimal chips or cracks and doors must be secured to wall or floor.
- A working light is required and the bulb must have a cover.

**❑ WATER HEATER:**

- If water heater is fueled by gas, exhaust pipe must vent to exterior and travel at an upward angle throughout the entire process to exterior.
- The tank must have a temperature gauge and pressure relief valve.
- The discharge line pipe must be made of galvanized steel or hard copper or PVC pipe. The pipe must be within 6 inches of the floor.

**❑ FURNACE/HVAC SYSTEM:**

- Area of at least three feet around furnace/boiler system must remain free of clutter and potential fire hazards.
- Furnace/boiler system must be in good working condition with no missing exterior pieces. Panels on furnace must be closed and properly secured.

**❑ MISCELLANEOUS:**

- Any staircase with four or more risers/steps must have a handrail present. Handrail must extend the full length of the staircase and be securely mounted.

**❑ EXTERIOR:**

- Exterior electrical outlets must have proper covers installed and must be functional.
- All down spouts and gutter, if present, should be secured to the building structure.
- The exterior area and yard should be clear of glass, boards with nails, trash, and other debris and hazards.
- Appliances cannot be stored outside in the yard, on the porch or stairs.
- No cars with broken windows, flat tires, or otherwise non-working vehicles can be parked or stored on the property.
- All surfaces must be in good condition and free from cracked and chipped paint. All wood must be free from holes and porches and supports must be structurally sound.
- All cabanas, laundry rooms or other extra areas designated for the tenants use must be lit, hazard free, and have smoke detectors.

## Responsibilities of the Landlord

The landlord has an obligation to both BCHA through the HAP contract, and to the tenant through the lease. The HAP contract states that the landlord agrees to the following:

- The landlord will maintain the unit and premises in accordance with the HQS.
- The landlord will assure that the unit is leased only to those family members listed on the HAP contract.
- The landlord will assure that the gross rent for the HCV unit does not exceed rents charged for other unassisted units in the premises.
- The landlord has not and will not receive any other form of payment for the unit while under contract.
- The landlord will assure that the family does not own or have any interest in the unit.
- The landlord is not related in any way to the family (except in the case of a disabled or elderly tenant with an approved Reasonable Accommodation) nor does the landlord currently reside in the unit.
- The landlord will not commit fraud, bribery, drug-trafficking, or any other corrupt or criminal action.
- The landlord will enforce the tenant obligations listed on the lease, especially those involving illegal drug use and violent criminal activity.
- The landlord will decide what utilities the tenant will be responsible for and what utilities will be included in the rent before the lease begins.
  - If utility responsibilities change, they will notify the BCHA 60 days in advance of the change.
- The landlord will notify the BCHA of any planned rent increases no less than 60 days in advance of the change.

## Responsibilities of the Tenant

To participate on the HCV Program, a tenant has agreed and signed a statement saying they understand their responsibilities to both the landlord and BCHA. The tenant responsibilities to the landlord are listed on the lease or Tenancy Addendum and include, but are not limited to, such items as:

- Payment of rent and any utilities listed as their responsibility.
- Maintaining the unit and premise in accordance with HQS and their lease.
- To use the unit as their principal place of residence.
- Not to sublease the unit or allow unauthorized people to reside in the unit.
  - BCHA policy is that guests are allowed for up to 14 consecutive days or a total of 30 days within a year. Beyond these limits, BCHA must be notified of someone's presence, and they may need to be added as a household member following proper procedure and by supplying proper documentation.
  - Landlords may have differing guest policies. Tenants are required to adhere to both BCHA and landlord policies.

The tenant responsibilities to BCHA are listed on the voucher and include, but are not limited to the following:

- **The family must:**
  - Supply any information that the Housing Authority or HUD determines to be necessary including evidence of citizenship or eligible immigration status, and information for use in a regularly scheduled reexamination or interim reexamination of family income and composition.
  - Promptly notify the Housing Authority in writing when the family is away from the unit for an extended period of time in accordance with Housing Authority policies.

- Notify both the Housing Authority and the landlord in writing before moving out of the unit or terminating the lease.
- Allow the Housing Authority to inspect the unit at reasonable times and after reasonable notice.
- Request Housing Authority written approval to add any family member as an occupant of the unit.
- Give the Housing Authority a copy of any landlord-issued eviction notice.
- Supply true and complete information.
  
- **The family (including each family member) must NOT:**
  - Own or have any interest in the unit
  - Commit any serious or repeated violation of the lease.
  - Commit fraud, bribery or any other corrupt or criminal act in connection with the program.
  - Participate in illegal drug or criminal activity.
  - Sublease or sub-let the unit or assign the lease or transfer the unit.
  - Damage the unit or premises (other than damages from ordinary wear and tear) or permit any guest(s) to damage the unit or premises.

## Role of US Department of Housing and Urban Development (HUD)

- Developing policy, regulations, handbooks, notices, and guidelines to implement housing legislation
- Allocating housing assistance funds
- Providing technical assistance
- Compliance monitoring to ensure program requirements and performance goals are met

## Role of BCHA

- Establishing local policies
- Determining family eligibility and annual reexamination of family income
- Maintaining the waiting list and selecting families for admission
- Calculating family housing assistance cost share amounts
- Establishing utility allowances
- Approving units, including ensuring compliance with federal Housing Quality Standards (HQS) and determining the reasonableness of rent
- Making housing assistance payments to owners
- Conduction informal reviews and hearings
- Administering the Family Self-Sufficiency (FSS) program
- Complying with fair housing and equal opportunity requirements; HUD regulations and requirements; the consolidation of HUD's Annual Contributions Contract; HUD approved applications for program funding; BCHA administrative plan; and federal, state, and local laws

## Terminating Assistance or Tenancy

### Termination of Assistance by BCHA

Although the Housing Authority will work with tenants and landlords in an attempt to overcome any problems which may occur while on the HCV Program, there may be times where the only option left is to terminate the

HAP which is being made on the tenant's behalf. Listed below is a list (not all-inclusive) of reasons for termination:

- If the family has engaged in or threatened abusive or violent behavior toward Housing Authority personnel
- If the family failed to report or under-reported income. In some cases, the family enters into a repayment agreement. If they are not in compliance with the agreement with BCHA, termination may occur.
- If the family violates their family obligations listed on the voucher
- If any member of the family fails to sign and submit consent forms for obtaining necessary information

When the Housing Authority initiates an action to terminate the assistance, an email will be sent to the landlord to inform them. However, the tenant has the right to request an informal hearing to contest the decision.

### Voluntary Tenant Withdrawal

A tenant may choose to withdraw from the HCV Program at any time. If they do, the HAP contract with the landlord terminates. In accordance with the HAP contract, when the HAP contract terminates, the lease terminates automatically. At that point, it is up to the landlord and tenant whether to continue the tenancy.

### Termination of the Lease by the Landlord

During the term of the lease, a landlord has the right to terminate the tenancy of a participant who is in violation of the lease, in accordance with the lease and state/local laws. Copies of all eviction notices or warnings must be given to BCHA at the same time the landlord notifies the tenant. Landlords may also elect to non-renew a lease upon the end date of the lease term.

### Transfer of Ownership

As a landlord, if you purchase a new property or sell your property and currently have tenants who are receiving assistance, please contact BCHA. You will be put in touch with the Landlord Specialist who will send you "transfer of ownership" paperwork. This paperwork will need to be filled out and returned to our office, so payments are issued to the correct landlord. Please also contact us regarding changes in management as well.

### Fair Housing

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

Fair Housing involves individuals and families having the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers.

What is prohibited in the sale, rental of housing and in mortgage lending?

No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin. Some examples are:

- Refuse to rent or sell housing or make a mortgage loan
- Refuse to negotiate for housing

- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms
- Provide different housing services
- Falsely deny that housing is available for inspection

You may file a Housing Discrimination Complaint with HUD by contacting the National Discrimination Hotline 1-800-927-9275. For more information about the Fair Housing Act, please visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

## Glossary

There may be some terms or acronyms you are not familiar with, here is a cheat sheet to help you if you need it:

- BCHA: Brown County Housing Authority
- HCV Program: Housing Choice Voucher Program
- HAP: Housing Assistance Payment
- HQS: Housing Quality Standards
- EOP: End of Participation
- Interim: changes that happen between annual reviews and can cause a change in the amount the BCHA and the tenant are responsible for. These can be changes in income, household composition, or changes in the contract rent amount.

## Resources

- BCHA website: [www.bchousingauthority.org](http://www.bchousingauthority.org)
- HUD website: [www.hud.gov](http://www.hud.gov)
- HAP check website: [www.HAPcheck.com](http://www.HAPcheck.com)
- Fair Housing: [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

Thank You for Your Participation in the Housing Choice Voucher Program!