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INTRODUCTION

The North Wilkesboro Housing Authority (NWHA) operates according to the regulations set forth by the Department of Housing and Urban Development (HUD) and serves as a landlord and management agency.

The NWHA is governed by its Board of Commissioners. The Board meets on the last Tuesday in every month in the Board Room at 101 Hickory Street. All residents are encouraged to attend these Board meetings.

WELCOME

The NWHA welcomes you to your new home as a resident of the community. Although your dwelling unit is under lease we hope that you will treat your home and grounds as if it were your very own. This is your home for as long as you choose to live here.

This handbook has been prepared for your information and convenience. Its purpose is to answer questions you may have about the NWHA communities and the care of your home. It provides information about your lease, the role of management and maintenance, and offers advice on the proper way to clean and care for your home and equipment.

Be sure to read the Handbook carefully and keep it in a handy place for quick reference. If you do decide to move out of your unit, please inform the Housing Office **at least 14 days prior** to your intended move out day. This will be your intent to vacate. You must come in to sign our form for the date to be set. We also ask that on the 14th day you turn in both keys given to you at lease, otherwise you will be charged for changing the locks. We hope you enjoy your home and want you to love where you live!

Important Phone Numbers

- Main Office..... (336) 667-3203
- After Hours Emergency Maintenance..... (336) 927-5999
- Skyview Family Investment Center..... (336) 667-9230

PART I

LEASE

Your lease is the legal agreement between you and the NWHA. When you sign the lease, you are agreeing to abide by the rules in the lease. The NWHA is also agreeing to hold its obligations to you as a resident. Action may be taken by either party for breaking the lease. Read your lease carefully and ask the Housing Manager to explain any parts you do not understand. Your lease is renewed at the first of the month when you pay rent and therefore is a monthly renewable lease.

Security Deposit

The amount of the deposit will equal one month's rent or \$125 (the greater of the two). This money is held aside in a separate account until you move out of the NWHA unit. Your security deposit is totally refundable provided your home is left in the condition in which it was leased to you without need for repairs or unpaid charges. The security deposit will not be used to pay charges during occupancy.

Rent

Your rent is based on the total adjusted family income. Rent is due on the first day of the month. It is strongly suggested that you plan your budget to first include the payment of rent and any other charges. Evictions due to non-payment of rent may be avoided with this practice. On the 8th of every month, you will receive a late **NOTICE** asking for **FULL** payment or for you to move. 15 days after the late notice, if your rent still remains unpaid, we will file court papers with the Clerk of Wilkes County. This action adds an addition **\$126.00 +\$30.00 for any household member over age of 18**, which has to be paid to the Clerk of Court before we can accept payment of delinquent rent and allow you to stay in your apartment.

Other Charges

Other Charges will depend a great deal on how you and your family take care of the property and guard against excessive use of utilities (in cases where there may be excess utility charge). You are charged for damages to the property when these are caused by you, your family or guests. There are no charges due to normal wear and tear. It is very important to report damages to the Central Office immediately when they occur to avoid accumulated damages and costs.

Utility allowances are based on bedroom size, dwelling exposure and location. The allowances are computed for electricity. You are required to pay utilities used in excess of your allowances. Please review your allowance sheet and your lease. Billings for utilities are done monthly.

Important: You are notified at least **30-60 days** prior to the time payment is due. Therefore, you have some time to save the extra funds to pay the bills when it appears on your rent statement.

Budget agreements for these charges are allowed and are to be paid in not more than three payments. We will not execute budget agreements for amounts under \$25.00.

PUBLIC HOUSING

ELIGIBILITY REQUIREMENTS:

Only those applicants who meet ALL of the following requirements are eligible for Public Housing.

- **Qualify as a family**
- **Annual income does not exceed Income Limits**
- **Income from assets included with other income does not exceed income limits**
- **Single person- capable of living independently**
- **Family composition conforms to occupancy standards**
- **Rent paying habits are satisfactory**
- **No indebtedness to Public Housing Agency or Section 8**
- **No record of disturbances, destruction of property or poor housekeeping habits**
- **No history of violent criminal activity**
- **No drug related criminal activity**
- **Has not committed fraud, misrepresentation or falsification of information**
- **Has not breached repayment agreement**

RENT CALCULATIONS

WHAT IS INCOME?

All of the following ARE considered income and should be reported immediately.

<ul style="list-style-type: none">• Wages• Supplemental security income• Base pay (military service)• Self employment earnings• Unemployment insurance• Interest dividends, net income form real or personal property	<ul style="list-style-type: none">• Tips• Pension pay and VA benefits• Welfare assistance• Disability compensation• Alimony• Contributions form others
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BE AWARE: If you report NO INCOME or less than sufficient income to maintain your lifestyle you will be REQUIRED to fill out a Zero Income Long Form with the Housing Office every 90 days until Income or sufficient Income is reported

**DID YOU PROVIDE ACCURATE
INFORMATION ABOUT YOUR FAMILY
COMPSTION AND INCOME?**

WARNING:



**SECTION 1001 TITLE 118 OF THE
UNITED STATES CODE MAKES IT A
CRIMINAL OFFENSE TO WILLFULLY
GIVE FALSE STATEMENTS OR
MISREPRESENTATIONS TO ANY
DEPARTMENT OR AGENCY WITHIN ITS
JURISDICTION.**

RENT COMPUTATION

EXAMPLE ONLY

Family of 3: Mother, 1 Child- 10 years of age
1 Child – 17 years of age

Income: \$221.00 per month – AFDC

Clues:

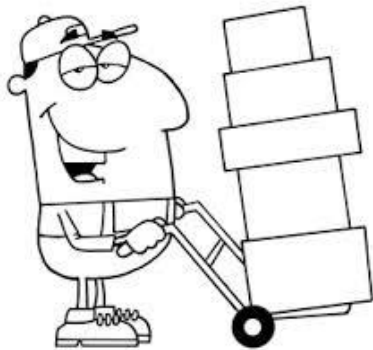
1. Annual Income is anticipated income for the coming year.
2. \$480.00 deduction for each dependant under 18 years of age or a dependant who is disabled, handicapped or a full-time student.
3. Total Tenant Payment (Monthly Rent) equals 30% of Monthly Adjusted Income.

	\$ 221.00	Per Month	
	x 12	Months Per Year	
	\$2,652.00	Annual Income	
	- \$ 960.00	Deductions for dependants(s)	
	\$1,692.00	Adjusted Income	
	÷ 12	Months Per Year	
	\$ 141.00	Monthly Adjusted Income	
	x .30	Required Percentage	
	\$ 42.00	Total Tenant Payment (Monthly Rent)	

Be Aware: A Dwelling Lease is a legally binding contract!

DO NOT:

Assign your lease or sublease the premises.



OR



Move out and let someone else move into your apartment.

NORTH WILKESBORO HOUSING AUTHORITY

SIGNIFICANT INTERPRETATION OF THE NWHA LEASE

1. Only family members on the lease at the time of move-in may live with you. Those that leave the home should be taken off the lease. After approval by the Manager, family members may live with you.
2. You have a month-to-month lease, renewed with the payment of your rent. Consequently, until you pay your rent, you do not have a lease. You may be asked to vacate the apartment.
3. **Rent Paying Procedures**
 - a. You may mail in your rent to the Central Office each month to: North Wilkesboro Housing Authority, P.O. Box 1373, North Wilkesboro, NC 28659. You may also make your payment in person by bringing it to 101 Hickory Street during normal office hours or 8:30 a.m. to 5:00 p.m. Monday through Friday. The NWHA prefer that all payments be made with money orders. NO personal checks or cash are accepted. We also offer auto draft payments. If interested request a form from the office.
4. Residents have a utility allowance based on a conservative household, by bedroom size, with minimum lighting, heating, refrigeration, and hot water. Meters are read monthly. You must pay for the usage over the allowance.
5. In addition to monthly rent and excess utility cost, you are expected to pay for damages caused by abuse or neglect of property by members of your family and/or guests.
6. Security Deposit – Your deposit is due at move-in. If you cannot pay the full amount at this time an agreement can be made to have it paid in monthly payments in amounts to be determined by management. You will receive your security deposit when you move out if the apartment and appliances are left clean, in good condition and you do not owe NWHA any other charges.
7. Residents must report all changes in their income and family composition whenever it occurs to your Management Office. **ADD TIME LINE IF APPLICABLE** At least once a year, your eligibility for continued occupancy must be re-determined.
8. You may terminate your lease upon completion of an “Intent to Vacate” notice in the Management Office at least fourteen (14) days before you move. Management may terminate your lease for violation its terms, by giving you a thirty (30) days notice in writing; fourteen (14) days notice for non-payment of rent or a reasonable time commensurate with the situation in the case of a threat to the health or safety of other residents or NWHA employees.

9. **Your Obligations**

- a. Only family members on your lease may live with you.
- b. Keep the property clean and safe, both inside and outside. Keep trash off lawn and place all trash inside the dumpsters.
- c. You are responsible for the conduct of your family and guest(s), both socially, lawfully, and damage to property and it is your responsibility to make them aware of our policies.
- d. No animals, except bird or fish.
- e. Additions and alterations to property must be approved by Management, in writing, prior to beginning.
- f. No parking on lawns or dumpster driveways at any time (towing law in effect).
- g. Must have a parking sticker in place on your vehicles (1 per licensed driver).

NWHA Responsibilities

- a. Make all repairs in a timely manner- depending on the nature of your requests.
- b. Keep utilities in proper supply and condition in development that we are responsible.
- c. Maintain community building and common areas to include cutting grass and shrubbery.
- d. Enforce the conditions of the lease.
- e. Assist our residents toward mobility- economically.

11. Entry of your apartment will be made only to perform “housekeeping inspections twice a year, complete work orders, 3 times a year for mandatory pest control.” We will always try to inform you two days in advance of our planned visit and always leave information as to why we entered.

12. If you are not satisfied with the actions or inactions of your Manager, you may request a conference with his/her supervisor.

Utilities

1. The NWHA will furnish electricity to the residents (in developments where applicable) in accordance with the schedule of Utility Allowances by bedroom size, per quarter, in the following qualities of kilowatt-hours:

	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>	<u>5 Bedroom</u>
January	2216	3074	3587	4593	5821
February	1997	2832	3440	4013	5170
March	1486	2331	2644	3169	3768
April	900	1452	1587	2124	2207
May	675	1090	1193	1582	1656
June	537	774	885	1558	1654
July	521	717	963	1247	1205
August	536	788	930	1166	1305
September	449	786	950	1398	1650
October	851	1280	1570	1837	2335
November	1193	1654	1936	2737	3284
December	1746	2555	2945	3580	4558

Riverview Schedule

PUM (\$)			
Allowance	\$55	\$76	\$90

The Resident(s) is required to pay for excess consumption, if any, in accordance with the schedule. The NWHA shall not be liable for failure to supply service for any cause whatsoever unless the NWHA fails to exercise reasonable diligence to remedy the failure.

2. Water will be furnished to the Residents and included in the Total Resident payment.
3. Telephone and cable service is not included as a utility. Installation of Antennas or other devices are not allowed on building exteriors.
4. Leased Housing General Families and other designated Developments are required to contact the Private Utility Companies for Utility Service.

Have you thought about renters insurance?

What is it?

Renters insurance is personal property coverage. This type of insurance covers your personal belongings from disasters and may help cover the cost of replacing items that have unexpectedly been damaged or ruined.

What will it cover?

1. Fire or lightning
2. Windstorm or hail
3. Riot or civil commotion
4. Damage caused by aircraft
5. Damage caused by vehicles
6. Explosion
7. Smoke
8. Vandalism or malicious mischief
9. Theft
10. Volcanic eruption
11. Falling objects
12. Weight of ice, snow or sleet
13. Accidental discharge of overflow of water
14. Sudden and accidental malfunction of a hot water heater or cooling system
15. Freezing of a plumbing, heating, or cooling fire-protective sprinkle system
16. Sudden and accidental damage from artificially generated electrical current

If you are interested in renters insurance or need more information contact your insurance provider.

PART II

CARE OF PROPERTY

REFRIGERATORS

Food keeps longer and stays fresher in a clean refrigerator. You should check your refrigerator at least once a week for spoiled foods. Wipe spills right away. Before cleaning turn control dial OFF. Remove all food, shelves and racks. Wash shelves and racks in warm soapy water.

NEVER use a knife or sharp tool to chip ice from freezer compartment.



STOVES

Pull off stove control knobs and clean behind them. The metal trim should also be wiped down. Before cleaning the heating elements make sure they are turned OFF. After taking out drip pans use warm sudsy water and steel wool to clean any food or grease droppings.

Take out oven racks and any other removable parts. These can be cleaned with warm sudsy water, steel wool, soap pads or oven cleaner. Wash the front, sides and hood on the outside of the range. The filter in the hood may be removed and soaked in warm sudsy water to remove grease. Allow to dry before putting back up. Follow these steps often to prevent build up and make clean up easier.

FLOORS

First sweep or vacuum up grit and dirt particles. Use warm water with household cleaner and cloth mop to clean. Use a brush or broom to get build up out of corners and edges. Rinse again with clean water.



REMINDER: a **WET** floor will **NEVER** come clean by continuing to mop with **DIRTY** water.

WALLS AND BASEBOARDS

Wash all soiled areas, especially areas around light switches. **DOT NOT** spray cleaner directly on wall. It is strong and may leave spots. It is best to mix cleaners with warm water in bucket.

BATHROOMS

Since most bathrooms and sinks are made of porcelain, it is not advisable to use abrasives. You will need a household cleaner and sponge or cloth for washing. If any area is very soiled, sprinkle household cleaner on a sponge and rub onto surface to remove tough stains. Laundry bleach in a pail is a good inexpensive cleaner.

Ceramic tile floors in bathrooms may be scrubbed with a brush or broom using detergent such as Ajax or Comet or laundry bleach.



The commode may be cleaned with Ajax, Comet or bleach. Be sure to scrub the inside of the commode. It is important to clean around the back and base of the commode where it attaches to the floor.

IMPORTANT TIPS

Be mindful that children do not drop foreign objects (balls, toys, food, bottles, paper, rags, ect.) into commode. You WILL be charged if these kinds of objects cause a blockage.

If your commode continues to flood after flushing or if you have a leaky faucet in the bathroom or kitchen, please call the office to request a work order. Money we can save from water can be used to better your housing.

WINDOWS

Start by removing curtains and shades. Pick a window cleaner you like- ammonia or vinegar are effective, inexpensive cleaners. Mix with water and use a sponge or damp cloth to clean. Change dirty water. Dry with a cloth, newspaper or coffee filter to prevent streaking.

SCREENS

Lift screens out and brush off extra dust or dirt. It is less messy to wash screens outside by using warm water mixed with detergent and a brush or broom. After screens have been scrubbed, you should rinse them off with clean water. Screens and windows should be washed once per year.

GARBAGE CANS

It is advisable to use a plastic bag liner for all garbage cans, indoors and outdoors. This prevents smells and decay, it will also aid in clean up.



When disposing of garbage in the dumpster pick up all trash that you drop or any that misses the dumpster.

Do not send children to the dumpster.

Scrub the can with a brush using sudsy water; be sure to clean the can outside and inside. Allow to dry before replacing cover and line with plastic bag for proper disposal.

ALTERATIONS AND PAINTING

Residents are **NOT** allowed to make major alterations to the building.

If you have questions about air conditioners, cable TV, TV antennas, extra phone jacks, etc. please call the Central Office.

PARKING AUTOMOBILES

Parking is never permitted on lawn areas.

If your car is not in running condition, untagged or unregistered, please remove it from the premises. Your lease states that will be towed **at your expense.**



To register your car, please come into the office with your registration and \$1.00 (this can be in cash) to pay for your parking sticker. You are allowed one car per licensed driver in your household.

GROUNDS

This is your home! Keep your yard clean. Parents are required to make children respect other resident's property by not trespassing, dropping trash, or leaving toys in or around their yards. If space is available on your grounds, you may plant flowers and/or vegetables. Reminder: You are not allowed to have any furniture or items outside your unit that are for inside use.

PART III

INSPECTIONS, HOUSEKEEPING AND PREVENTATIVE MAINTENANCE

HOUSEKEEPING INSPECTIONS

These inspections are conducted to insure units are properly maintained and damage free and residents understand what is expected of them. Poor housekeeping will adversely affect the appearance of any unit outside, as well as inside. Poor housing keeping can also affect the deterioration of a unit, ultimately resulting in numerous repairs by the Maintenance Department. It is the responsibility of residents to report needed repairs to the Management office.

Residents must cooperate in keeping up their unit and should cooperate with other families in keeping up the neighborhood. Housekeeping inspections take place *at least twice a year*. Units which do not pass inspection will receive follow-up inspections as long as deemed necessary until such units are in conformity.

All residents are given at least 48 hours written notice prior to the inspection and units are entered although residents may not be home.

Failure to pass housekeeping inspection after three (3) visits can result in lease termination.

MOVE IN INSPECTIONS

This type of inspection is to check for damages and to make sure everything is in a good working order for you. Please be sure to check everything for yourself and call immediately with any problems.

MOVE OUT INSPECTIONS

You are required, under the terms of your lease, to give a fourteen (14) day written notice in advance of your vacating the unit. If you do not give notice you will be charged for fourteen (14) days rent.



REMINDER Be sure to clean your unit thoroughly.
A well kept and clean unit will help avoid extra charges for cleaning and repairs

When you move, your security deposit will be returned to you within 30 days unless you owe rent, excess utility, maintenance or cleaning charges. If your security deposit does not cover these charges, you will be sent a bill for the difference.

IMPORTANT If you do not pay the move out bill, it will be turned over for collection and will result in a bad credit reference for you. Payments can be arranged to pay the move out bill. If you have an outstanding balance with us and want to re-apply for housing in the future, this balance must be paid in full before moving back into Public Housing or receiving rental assistance through the Section 8 Program. Any balance owed is entered into nationwide systems that are viewed by all Section 8 and Income Based Housing Authorities.

PART IV

ENERGY CONSERVATION TIPS

The following is a list of operations and maintenance items that will improve the energy-efficiency of equipment and household items owned and controlled by the residents. Following these hints will result in less utility consumption.

RANGE



NEVER use the range (oven and burner top) to heat a room. Use top of range whenever possible instead of oven.

Use small cooking appliances (toaster, electric fry pans, ect.) instead of oven.

Do not open oven doors while baking.

Do not preheat oven or broiler.

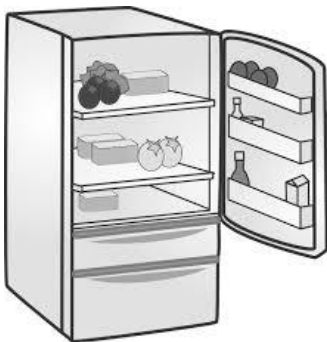
On electric ranges keep reflector pans (drip pans) under burners clean for faster cooking.

Pans for stove top fit burner size, have flat bottoms and tight lids.

Use the minimum amount of water needed; use a covered pan for boiling water; start with hot water from the faucet.

If you suspect the thermostat is not working (oven is too hot or cold) request repair.

REFRIGERATOR



Clean condenser coil four times a year. First unplug unit. The coils are located in the back of the unit or behind the bottom grill panel. Use a vacuum brush or soft dust brush.

At least four times a year check the condensation pan underneath the unit to remove water and food particles.

Check gaskets for tightness, loose gaskets let cold air escape. If your gasket is torn, call to request repair.

Keep freezer full because frozen foods help retain cold temperature. Leave space in refrigerator for air to circulate.

Do not leave liquids uncovered in the refrigerator, they increase ice formation.

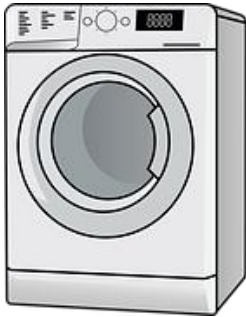
Do not obstruct unit, allow sufficient air circulation around it.

Keep surfaces if refrigerator and freezer clean.

Avoid opening refrigerator and freezer doors unnecessarily allowing cold air to escape.

Let hot dishes cool before putting them in the refrigerator

WASHER



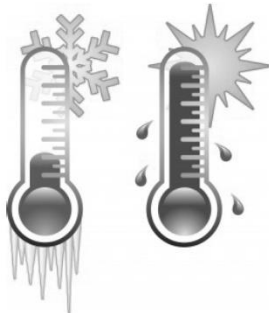
Wash only full loads but do not overload the washer; clothes should fill tub loosely.

Always use cold water rinse and when practical a cold or warm wash cycle.

Add only amount of detergent recommended. Too many suds does not clean clothes better, this will only leave a residue on them and also over work the machine.

Clean lint filter after each load of wash, this will also prevents risk of fire.

HEATING AND COOLING



Open windows in the evening of summer months and close at mid-day.

Increase temperature to 78 degrees in summer months in air conditioned rooms.

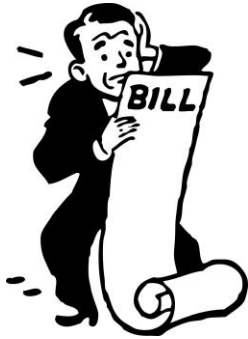
In the winter open shades and drapes during sunny days and close them at night.

In the wintertime lower thermostat to 68 degrees during day and 62 degrees at night.

Wear suitable clothing. In the winter wear warmer clothes including sweaters and pants, and in the summer wear light weight clothes.

Keep windows clean for greater heat gain in wintertime.

GENERAL HINTS



Turn off unnecessary lights.

Keep light fixtures clean (bulbs, shades, covers) to obtain all available light.

Turn off TV, radio, computer and any other electronic device when no one is using them.

Empty vacuum bags before they are overloaded.

Keep all information about your appliances in one place (a large envelope or bag)

Read the manual which comes with all appliances you purchase!

SAFTEY TIPS

When you move into your new home, remember to be safety conscious. Most fires are caused by carelessness and poor housekeeping habits. Have a family safety plan, including a plan to get out of the house in case of a fire in your unit.

Please read and implement the following safety tips:

- DO NOT cover the breaker boxes (do not place appliances or other items over the box)
- DO NOT store clothing near ranges, heaters or water heaters.
- DO NOT allow curtains to touch space heaters.
- DO NOT store combustible items such as gas in your apartment.
- DO NOT run extension cords over heaters.
- DO NOT run extension cords under carpets.
- DO NOT overload receptacles.
- DO NOT allow broken light fixtures, switch plates and receptacles to remain in your home, call to request repair.
- DO NOT leave children alone.
- DO NOT leave your range on when you are out of the unit.
- DO NOT leave any heating element on if you have been interrupted. Turn it off before leaving. (curling iron, stove eye, clothes iron, hair straightener, ect.)
- DO NOT use any type of portable heaters
- DO NOT pour water on flaming grease. Turn OFF the heat and smother it with a lid



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- DO NOT leave pot handles on range where children can reach them. Turn them to the back of the range.
- DO NOT allow dust to accumulate in your heaters, call the office and maintenance will check your heating unit.
- DO NOT use the oven for heating purposes.
- DO NOT leave medicines, cleaning liquids, ect. in the reach of children.
- DO NOT allow garbage to accumulate – discard all garbage.
- At Christmas time, special care needs to be taken with decorations.
 - DO NOT place Christmas trees near doorways, heaters, television sets, or candles.

In case of a fire, get everyone out of the apartment. Please call 911 from a neighbor's house, or your cell phone if it is with you outside, DO NOT try to call from inside your apartment. Call the emergency maintenance number at (336) 927-5999 after you have called 911. **REMEMBER**, the life you save may be **YOURS** or **YOUR LOVED ONES!**



Things You Should Know

Don't risk your chances for federally assisted housing by providing false, incomplete or inaccurate information on your application and re-certification forms

Purpose This is to inform you that there is certain information you must provide when applying for assisted housing. There are penalties that apply if you knowingly omit information or give false information.

Penalties for Committing Fraud The United States Department of Housing and Urban Development (HUD) places a high priority on preventing fraud. If your application or re-certification forms contain false or incomplete information, you may 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 5 years; and/or
- Prohibited from receiving future assistance.

Your State and local governments may have other laws and penalties as well.

Asking Questions If you do not understand something on the application or about the housing program, say so. The Housing staff can answer your question or find out what the answer is.

Completing the Application When you give your answers to application questions, you must include the following information:

- Income**
- All sources of money you and any adult member of your household receive (wages, welfare payments, alimony, social security, pension, student loans, ect);
 - Any money you receive on behalf of your children (child support, social security for children, ect.);
 - Income from assets, (interest from a savings account, credit union, certificates of deposit, dividend, stocks ect.);
 - Earning from a second job or part-time job;
 - Any anticipated income (such as a bonus or pay raise you expect to receive).
-

- Assets**
- All bank accounts, savings bonds, certificates of deposit, stocks, real estate, ect. that are owned by any adult who will be living in the household with you.
 - Any business or asset you sold in the last 2 years for less than its full value.

- Family/Household Members**
- The names of all the people (adults and children) who will actually be living with you, whether or not they are related to you.
-

- Re-Certifications** You must provide updated information at least once a year. You must report any changes in income or family/household composition immediately. AGENCY does re-certifications on an annual basis. You must report the following on re-certification:
- All income changes, such as pay increases or benefits, change of job, loss of job, loss of benefits, ect. for all adult family/household members
 - Any family/household member who has moved in or out.
 - All assets that you or your family/household members own and any asset that was sold in the last 2 years for less than its full value.
-

- Reporting Fraud** If you are aware of anyone who has falsified an application, or if anyone tries to persuade you to make false statements, report them to the Hosing staff or call the HUD Hotline at (202) 472-4200
-

Help Keep Housing Free Of

DRUGS



&



FRAUD

**Report Criminals to the
Housing Office or to the Police**