

RentSense



Protection for Tenants in Foreclosed Properties

With foreclosure rates at an all-time high, renters may find themselves living in a property that is being foreclosed on. A law implemented in 2009 will help protect you if you are in this situation. The Protecting Tenants at Foreclosure Act requires that new owners who take possession of property through foreclosure must follow certain rules before evicting a renter from the property they acquire. Here is a summary of the new rules. If you are a Section 8 tenant who has a lease for a fixed term, such as one year, and the lease has not yet expired, you have a right to remain in the unit. You cannot be evicted, except for good cause (as outlined in the HUD Tenancy Addendum to your lease), until the end of the lease term. If your lease ends in less than 90 days, the new owner may not evict you without giving a minimum of 90-days notice. If a new owner wants to occupy your unit as their primary residence, they must still give you a 90-day notice. So if the new owner tells you to leave, offers you money to leave, or gives you an eviction notice due to foreclosure, contact your local IHFA branch office before the termination date listed in your notice to report what is happening. You'll be asked to provide a copy of the notice. IHFA staff can provide guidance and referrals to help you in this situation.



Fair Housing for Renters



April marked the 43rd time our country honored the Fair Housing Act during Fair Housing Month. Each year, HUD and communities and organizations nationwide

host a variety of activities to raise awareness of the rights we are all entitled to every day of the year.

Part of the Civil Rights Act of 1968, it was President Lyndon Johnson's vision to make sure each and every American was given the right to live free from discrimination. A lot has changed over the years, but one thing still remains: President Johnson's vision of bringing the nation forward and together is alive and well.

The Fair Housing Act protects us all from discrimination in housing situations based on race, color, national origin, religion, gender, disability, or familial status. Anyone involved in the sale, financing, or rental of a dwelling must comply with this law, including; property owners, property managers, maintenance staff, real estate agents, housing authority staff, to name a few.

Under the Act, housing providers (such as landlords) cannot discriminate against you because you are, or are perceived to be, a member of a protected class. In addition, landlords cannot publish any notice, statement, or advertisement (with respect to the rental of a dwelling) that indicates any preference, limitation, or discrimination based on the protected class, nor may they refuse to rent to you or set different terms or conditions on your lease based on the

protected class. When required, providers must also accommodate the needs of disabled tenants. This 'reasonable accommodation' may include allowing an assistance animal—verified as necessary by an appropriate professional. In other cases, a 'reasonable modification' request might call for a physical change to make housing more accessible for those with mobility impairments.

Discrimination means being treated differently or less favorably than others. Landlords can still reject an applicant because of a poor credit history, insufficient income, past criminal behavior, or because the number of people living in the home exceeds occupancy limits—as long as they apply the same standards to everyone.

If you feel that you have been discriminated against, a summary of your rights is detailed in the Fair Housing pamphlet and the Housing Discrimination information form, available at any IHFA branch office location. You may also contact one of the phone numbers or websites listed below for more information on the subject:

Idaho Human Rights Commission:

Boise (208) 334-4751 or Toll Free (888) 249-7025

HUD's Office of Fair Housing and Equal Opportunity website:

www.hud.gov/fairhousing

HUD (Seattle) Toll Free: (800) 877-0246

Intermountain Fair Housing Council:

Boise (208) 383-0695 or Toll Free (800) 717-0695

Idaho Fair Housing Forum website:

www.fairhousingforum.org



Contact your landlord if you have a problem.

RentSense for Section 8 Participants

Published annually by the Idaho Housing and Finance Association. Comments are welcome. Please contact IHFA Rental Assistance at 1-800-219-2286. Visit our Web site at www.ihfa.org.

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QuickTips

Protect yourself from identity theft

Shred statements and applications you get in the mail that you don't want to keep.

Cut up expired credit and debit cards.

Minimize personal information you print on checks.

Monitor your bank and credit card transactions for unauthorized transactions.

Pay attention to your billing cycles, and follow up with your creditors if bills do not arrive on time.

Don't create obvious passwords, such as your birth date, child's name or birth date, or the last four digits of your Social Security number.

Never respond to e-mails requesting to "verify" your personal information and identifiers.

Never use e-mail to communicate sensitive personal information.

Source: Better Business Bureau

RenterSense

Keep Lines of Communication Open with your Landlord



As a renter, it is important for you to continue to communicate with your landlord during your entire tenancy. Before contacting your IHFA

Housing Specialist about a landlord's failure to repair an item in your rental unit, you should always first contact the landlord. This will ensure that any issues will be taken care of before becoming a major problem and show the landlord you care about the condition of your unit. A written notice to the landlord (keeping a copy for yourself) is the best way to ensure that your concerns

are addressed and will provide the necessary documentation if further action is required.

In addition to providing written notice when something is in need of repair, you should also communicate and obtain approval from your landlord (and IHFA) before someone else moves into your unit. Remember to give at least 30 days notice before you intend to move to another unit. Also, it is a good idea to let your landlord (and IHFA) know when you will be away from the unit or will have a visitor for an extended period of time (within the limits of your family obligations on the Section 8 program).

ResourceSense

Housingidaho.com makes it easy to find a rental

New tools at a popular rental locator web site will now make it even easier to search for a new place to rent. *Housingidaho.com* is a free rental listing and locator service that allows you to search for properties that accept rental assistance vouchers. Whether you are looking for housing with accessibility features, age-restricted housing, or just want an affordable apartment, *housingidaho.com* can help. The web site boasts a new look, more

colorful photos, and now has a Google translation tool available so consumers who are more comfortable reading in their native language can do so easily while looking for a great rental.

The site is free for you to access, and allows you to search from among thousands of units located throughout the state. You can narrow your search to include only those units that meet your specifications, and see maps and pictures of properties with the click of your mouse. Vacancy information is updated regularly, so you will be sure to find the latest listings and updated information.

Housingidaho.com also includes valuable resources specifically for renters, seniors, and people with disabilities. The site is accessible in both English and Spanish, and if you would prefer to talk to someone in person, you can contact the call center to speak with someone experienced about Idaho's listings at 1-877-428-8844. Visit or call today!



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