

How to Get Started in Smokefree Housing:

Background, Steps,
Success Stories and more

A Guide for Public Health Advocates



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Under contract with the Tobacco Prevention & Education Program
Oregon Health Authority

Introduction

Want to get started in promoting no-smoking policies to landlords in your area?

Feel like you don't know the rental industry? Don't understand who is who, what the inside lingo means and who is funding what projects?

This guide has steps to help you get started. You will also find a number of creative ideas and success stories to inspire you to create your own.

This guide is organized into sections:

- Background
- Tools
- Steps
- Good Ideas from other TPEP Coordinators

Background

After working in the Oregon housing world since 2004, we learned some important things that have guided our smokefree housing work.

Project philosophy: Landlords are the Key

A focus on landlords as the target audience has the greatest potential for creating the desired change; they are the ones in power to adopt no-smoking policies for their rental properties. Concentrating our efforts on this, rather than renter outreach, will result in more renters being protected sooner from secondhand smoke.

Note: We use the term "landlord" to include property managers as well as owners.

What are we trying to do?

We are encouraging landlords to adopt no-smoking policies for their rental properties and providing tools, information and support so that it is doable for them to move forward. These are busy people and they have many other concerns and priorities on their time and money. We want to motivate them to take this one on, and as soon as possible. See "Oregon Smokefree Housing: A Spectrum of Potential Activities for TPEP Programs" (on HPCDP Connection and at the end of this document).

What We Learned about Landlords:

- They knew smoking was costing them \$\$\$ in cleaning & maintenance
- They weren't sure it was legal to adopt no-smoking policies
- They were afraid to lose potential renters
- Protecting renters from SHS is NOT a motivator for them to change, saving money and reducing risks IS. It is important to lead with this.

- Check out the following helpful guides (all found on HPCDP Connection and at the end of this document):
 - *"How to Understand the Housing World"* by the American Lung Association in CA, Greater Bay Area
 - *"Who's Who in the Housing World"* by the Fair Housing Council of Oregon
 - *"What's What, A Housing Industry Glossary"* by Live Smokefree MN

Landlords are more likely to make the change when:

- They feel it makes business sense for them
- It is endorsed and supported by their trade associations
- They are aware that colleagues are doing it and having success
- Tools and support are available to make it simple for them
- It is their choice to make as opposed to being "forced on them by government"

What Landlords Need (to make the desired change):

- To know no-smoking policies are legal
- To know the market is there for them
- To have simple steps and tools
- Materials with a "business" layout and look

Changing the Housing Culture - these are things that have happened in Oregon since 2005:

- CDC's *Preventing Chronic Disease* published a peer-reviewed case study detailing the beginnings of smokefree housing in Oregon. Read how it all started in the Portland Metro area at http://www.cdc.gov/pcd/issues/2011/jan/10_0015.htm?s_cid=pcd81a21_e
- Oregon has a Smoking Policy Disclosure Law - find details at <http://smokefreehousinginfo.com/pages/SmokingPolicyDisclosureLaw.html>
- Smokefree messages have been disseminated widely through existing communication channels & trainings put on by landlord trade associations, the Fair Housing Council, etc.
- Smoking status is now a standard feature of the most commonly used model lease forms - find them at:
 - <http://www.metromultifamily.com/files/M001%20OR%2012-11%20Rental%20Agreement%20Terms%20&%20Conditions%20SAMPLE.pdf>
 - <http://www.soroa.net/formprices.pdf>
 - <http://www.stevensness.com/store/detail.cfm?fID=991>
- Early adopters had their success highlighted.
 - Guardian Management LLC (large private property management firm) led the way with a comprehensive no-smoking policy. See Jim Wiard's

article in a special edition of Units, a national rental industry magazine (<http://smokefreehousinginfo.com/pdfs-docs/NewsArticles&Newsletters/UnitsDec2007.pdf>.) and the result of an independent evaluation of their policy (<http://smokefreehousinginfo.com/pages/Facts&Figures.html#pdes>)

- Home Forward, formerly the Housing Authority of Portland, followed suit for all of their properties and they shared their steps, documents and tools (<http://smokefreehousinginfo.com/pages/HAP-Steps.html>)
- Landlords have been encouraged to feature “No-Smoking” as an amenity in rental listings. You can help make this happen: The more landlords and renters see listings promoting smokefree rentals, the more they are encouraged about the social norm change.
- Community Associations (HOAs) are now starting to implement no-smoking rules. The process is different but the desire is as high. We worked with the Community Associations Institute CAI-OR) to develop tools - Find them at <http://smokefreehousinginfo.com/pages/Condos.html> with a list of the early adopters.

The housing world is very interconnected.

Getting buy-in from and weaving our messages through different sectors can change the cultural landscape and have an impact on other sectors such as private and public properties, vacation rentals, condo associations and developers of multi-unit properties. If a door opens, walk through it - it may open many other opportunities.

Affordable housing may be different

Housing providers serving low income and other fragile communities (elderly, disabled, mentally ill, addicted) are very concerned about no-smoking policies being “another barrier to housing” - they do respond to changes in landlord culture and the documentation of their own resident demand. We need to provide more support for smokers who want to quit.

Tools

You do not have to start with a blank sheet of paper. Many tools have been developed and gathered to help TPEP Coordinators help local landlords:

- The [HPCDP Connection](#) website (login: HPCDP, Password: Communities12) has MANY useful smokefree housing tools for TPEP Coordinators organized into these categories:
 - General Information
 - Sample Tools and Policies
 - Tools to Meet with/Present to Property Managers & Potential Partners

- Tools to Work with Public and Affordable Housing
 - Newsletter Articles to Customize
 - Tools and Information about the Smoking Policy Disclosure Law
 - Implementation Tools
 - Tools for Landlord Tradeshows
- www.smokefreehousinginfo.com is a website targeting the housing industry and it has been widely promoted throughout Oregon. It was developed by the Oregon Smokefree Housing Project and will remain online, though no longer actively managed, at least through August 2015. There are many tools for housing providers and community associations (HOAs) to use in implementing their policies.
 - www.smokefreeoregon.com is a website managed by TPEP's public relations contractor. Smokefree housing content mirrors much of what is available on the website above but it includes tools for renters to advocate for no-smoking policies.
 - Check out a handful of websites from talented partners in other states:
 - California - www.casmokefreehousing.org/
 - Colorado - <http://www.mysmokefreehousing.org/>
 - Maine - <http://www.smokefreeforme.org/>
 - Michigan - <http://www.tcsq.org/sfelp/apartment.htm>
 - Minnesota - <http://www.mnsmokefreehousing.org/>
 - Sign up for the national smokefree housing listserve: This group has grown from a handful of people a few years ago to around 300 people from all over the US. A useful way to ask questions and find out new national level information. To subscribe, send email to LISTSERV@COMMUNITY.LSOFT.COM with the command (paste it!) in the e-mail message body: SUBSCRIBE SMOKEFREEHOUSING-TALK

Steps to working with local landlords:

TPEP Coordinators point out that there is a difference in approach for rural and urban communities. The density of rental housing is much greater in urban areas. There are also many more resources and organizations for landlords. The political and business climate may be vastly different so messaging should be tailored to the local situation.

General Steps:

1. To understand the rental industry in your area, identify a number of players and sit down and talk to them (inviting them to coffee works like magic; it is an inexpensive way to get a friendly hour of their time). Housing is a small

world; most of these folks know each other. You just need one door opened to get inside.

Who do I contact?

- Community Development Corporations (non-profits providing services often including housing) and Low Income Tax Credit Properties (private companies that have received incentives for providing affordable housing). Find your local properties at:
 - www.oregon.gov/OHCS/pages/index.aspx
 - http://oregonon.org/about_us/voting_members/
 - http://www.oregon.gov/ohcs/HD/HRS/CFCApp/Affordable_Housing_Funded_For_Partners.xls
 - Google to find more sources
- Search online or in the yellow pages for property management firms and multi-unit properties for rent
- Drive around and see signs for apartments and property management firms
- Obtain a list of multi-unit properties from your county tax office --they sort the ones with mailing addresses different from the property address (indicating that the owner probably does not live there); they can often provide a list of properties four units or more.

2. Working through trade associations and existing communication channels is very powerful. These are trusted sources of information that provide trainings, newsletters, websites, etc and they are always looking for useful content.

Join the organizations such as your local affiliate of the Oregon Rental Housing Association (www.oregonrentalhousing.com) and participate in their meetings/events so that you get to know key people and become a trusted source yourself. Make friends with the leaders and members and be useful; they'll encourage their friends to work with you.

Listen to how these folks talk to each other and learn how they frame their thinking. Use their language and their frame for our messages.

Join with other county coordinators to have a presence at landlord tradeshow and conferences such as Oregon ON! (Oregon Opportunity Network)'s fall conference or the Oregon Affordable Housing Management Association statewide conference in Eugene or Bend (it alternates) in the spring. This is a great place to find out what is actually happening in the industry, help those who are looking for support, and get great quotes.

3. Messages and materials for landlords should always have a business look and feel. Pick up materials directed at the rental housing industry and pay attention to their tone, colors, wording, paper choice. These details make a difference.
4. Use WEMS complaints as an opportunity to talk to managers of multi-unit properties.
5. Professionals who serve or connect with the landlord community can be key in getting messages to them. This may include fire and police departments, realtors (who are often landlords themselves and/or have clients that are), training/certification programs for property managers, etc.

Good Ideas from other TPEP Coordinators

Working with local rental owners association:

Kris Williams (Crook County), Carolyn Harvey and Colleen Corbett (Jefferson County) and David Visiko (Deschutes County) all joined Central Oregon Rental Owners Association (COROA), their local chapter of the Oregon Rental Housing Association, and they pooled funding for a series of messages in COROA's monthly newsletters. Because of this, COROA opened the door to the three coordinators to distribute materials at a monthly meeting where a local attorney was speaking on the legalities of eviction, a perfect tie-in with the handouts they distributed:

- *Enforcement Steps with Tips from Successful Property Managers*
(www.smokefreehousinginfo.com/pdfs-docs/EnforcementStepsWithTIPS.pdf.)
- *Mediating Secondhand Smoke Disputes in Housing*
(www.smokefreehousinginfo.com/pdfs-docs/MediatorFactSheet.pdf)

In the future, they plan to attend sessions where there is a related topic and they are working on getting a dedicated session on no-smoking policies.

Participating in existing community activities:

Janet Jones (Umatilla County) was invited to be a part of **Pendleton Apartment Watch**, an informal round table where apartment managers brainstorm and share frustrations/solutions with each other and law enforcement. The group has opened communication lines and allowed folks to help each other in reducing problems with tenants; most apartment managers now welcome police presence in their complexes instead of dreading it. Janet has gone from being an outsider to an accepted member of the group and she always gets to share the latest updates on smokefree housing.

When she notices there has been turnover in management, Janet has the opportunity to share things she's brought in the past, reinforcing the message - her materials and information are always welcomed. Complexes that have gone smokefree continue to share how well their policy is working with other complexes that have not made the decision to go smokefree. Speakers are often brought in such as the Fire Marshall and the former head of the local Rental Association. Relationships developed through ongoing participation of this kind can be a great asset for all kinds of Healthy Communities work.

The Community Action Program of East Central Oregon (CAPECO) is another group that works with landlords and clients, offering a full complement of housing options. Janet partnered with them to put on “Lunch and Learns” for property managers, CAPECO bringing in Fair Housing and other experts, while she shares success stories and tools for adopting no-smoking policies.

Direct Mailings to Property Managers

After a great deal of success reaching larger property managers through partnership with their local rental owners association and housing authorities, Jane Stevenson (Jackson County) and Robin Hausen (Josephine County) did direct mailings to the landlord community at large, reaching smaller and not necessarily professionally managed rentals. Using a list obtained from the county tax assessor’s office, their mailing included a letter with a smoking policy survey, the *Landlord’s Guide to No-Smoking Policies* booklet, a Quit line card, and a self-addressed stamped envelope to return the survey. They randomly selected a sample of the list and then spread their mailings out over the year (for example, Robin sent out about 35 mailings/month for a total of 400; she received almost 100 completed surveys back.) This gave them information on properties with existing policies and provided an opportunity to help those who requested it.

Jim Becraft (Tillamook County) procured a list from his county tax assessor’s office of multi-unit properties with 2+ units and mailed out a letter to almost 200 addresses offering assistance and including the landlord tool, *“Five reasons We are Adopting a No-Smoking Policy”* (www.smokefreehousinginfo.com/pdfs-docs/5Reasons.pdf)

Property Manager Trainings

Emily DeHayr (Marion County) and Tanya Silva (Polk County) partnered to provide a training for property managers and landlords this past summer. One woman in the audience was so inspired she went ahead and started the process to adopt a no-smoking policy for a senior/low income/disability property in Silverton.

Oregon Smokefree Housing

A Spectrum of Potential Activities for TPEP Programs

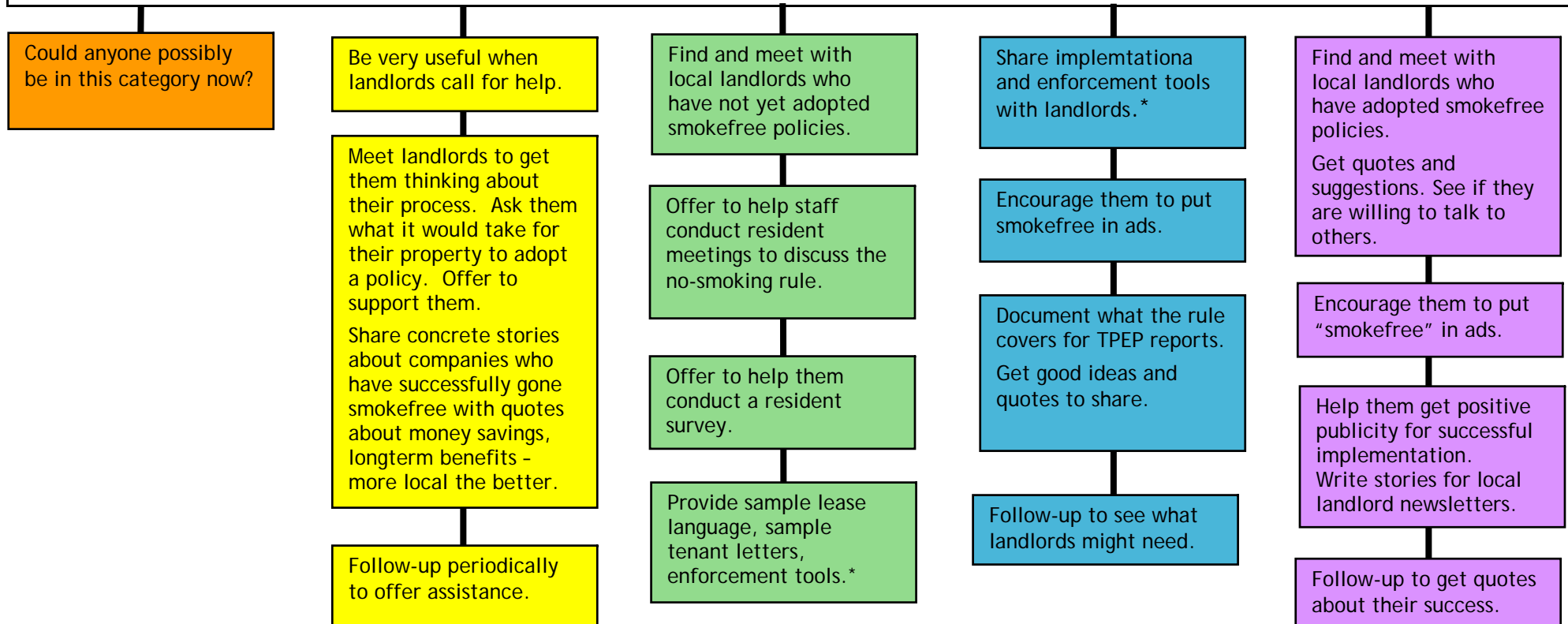
Developed by Health in Sight LLC for the Tobacco Prevention and Education Program, Oregon Health Authority - Revised 8/23/12

Landlords' STAGES OF CHANGE in adopting no-smoking policies

Pre-contemplation	Contemplation	Preparation	Action	Maintenance
<ul style="list-style-type: none"> • Never thought about it • Have not heard it's a good idea • Don't know of anyone else doing it 	<ul style="list-style-type: none"> • Heard about it but not ready • Afraid to take action • Don't know how to go about doing it 	<ul style="list-style-type: none"> • Talking within our company • Talking to other landlords who have done it • Conducting a tenant survey • Accessing available tools 	<ul style="list-style-type: none"> • Drafting language for leases, addendums or house rules • Informing tenants • Informing staff • Signing new leases with tenants 	<ul style="list-style-type: none"> • Communicating and enforcing rule • Putting "smokefree" in ads as amenity • Getting positive feedback (reduced costs, more applicants, positive stories)

Potential smokefree housing activities for TPEP Coordinators to conduct in their communities

Find tools for TPEP Coordinators to understand and strategize on HPCDP Connection under Multi-Unit Housing



*Find information and tools for HOUSING PROVIDERS to adopt no-smoking policies at www.smokefreehousinginfo.com

How to Get Started on that Smoke-Free Housing Objective

Compiled by Serena Chen, Regional Policy Director - Greater Bay Area office, American Lung Association in California

Welcome to Multi-Unit Housing Land, where there is a brand new cast of characters. Here is a list of the key players, their main interests, where to find them, and how to frame the issue of voluntary smoke-free housing policies.

Who	What They Want	Where to Find Them	Our Speaking Points – Smoke-free polices will:
Housing Industry Organizations (Membership)	To represent the interests of residential property owners. To protect their members from excessive regulations. To provide updates/trainings on the latest in housing trends and legislation. To raise the professional standards of their members and the industry.	Housing expos www.caanet.org Note: Some areas have multiple housing industry organizations so just do not assume that the CAA connection is sufficient. Do some on-line searching.	1. Save their members \$\$ and trouble. 2. Protect their members from future litigation.
Non-profit housing associations	Support their members in securing funding for building more housing for low-income families and individuals. Members are likely to be developers of non-profit housing and may have a residential property management division that manages their own and others' properties.	California Housing Rights Law Project www.housingadvocates.org/402.html	Access to smoke-free housing is a social justice issue. People with the least resources are also most likely to have chronic disease and disabilities which are exacerbated by SHS exposure.
Tenant rights organizations/Fair Housing organizations	To represent the interests of renters against excesses by landlords. To defend the rights of renters.	In TALC handbook for resolving drifting smoke complaints in housing. (by county) www.phlpnet.org/tobacco-control Fair housing organizations in CA: www.dca.ca.gov/publications/landlordbook/appendix3.shtml	1. Protect the most vulnerable from SHS exposure. (children, elderly, disabled, etc.)

Who	What They Want	Where to Find Them	Our Speaking Points – Smoke-free policies will:
<p>Residential Property Owners – Private</p> <p>May have all market rate units or a combination of Section 8, other subsidized, and market.</p>	<p>Good tenants who pay their rent on time and don't cause trouble. (A profitable return on their investment)</p>	<p>In groups: California Apartment Association local affiliates; other rental property owner organizations. Monthly meetings, expos.</p> <p>Individually: through Apartment finder magazines; craigslist; etc.</p> <p>Or you can go directly to the HUD website which lists rentals and affordable housing by city www.hud.gov/local/index.cfm?state=ca&topic=renting</p>	<ol style="list-style-type: none"> 1. Smoke-free conversions save money on cleaning, fire -- protects their property. 2. Reduce complaints from tenants. 3. Is legal – the act of smoking is not protected under ADA or the 14th amendment. 4. Is easier than they think in smoke-free CA where only 13% of pop. smokes.
<p>Residential Property Management Companies – Market rate only</p>	<p>Good tenants who pay their rent on time and don't cause trouble.</p> <p>To keep the property owners happy so that they can keep the contract.</p>	<p>In groups: California Apartment Association local affiliates; other rental property owner organizations. Monthly meetings, expos.</p> <p>Individually: through Apartment finder magazines; craigslist; etc.</p>	<p>If owners want to be “green,” converting to non-smoking units will improve the indoor air quality, reduce cleaning costs, and save money.</p>
<p>Residential Property Management Companies – Affordable/subsidized housing</p> <p>Comment: Many of these companies are also Non-profit housing developers but the property management division is often for-profit.</p>	<p>Good tenants who fit the required tax credit requirements (elderly, disabled, homeless, transitional -- in recovery, etc.)</p> <p>To provide decent housing services for low income individuals and families.</p> <p>To keep the owners (usually non-profit groups) of the buildings happy.</p>	<p>Usually each city or county has a list of affordable housing providers – on their website under – <u>housing</u>, or <u>community development</u>. Also social service agencies serving “tax credit” groups and the local tenant/landlord rights groups maintain lists as well.</p> <p>Or you can go directly to the HUD website which lists rentals and subsidized housing by city www.hud.gov/local/index.cfm?state=ca&topic=renting</p>	<ol style="list-style-type: none"> 1. Protect the most vulnerable from SHS exposure. (children, elderly, disabled, etc.)

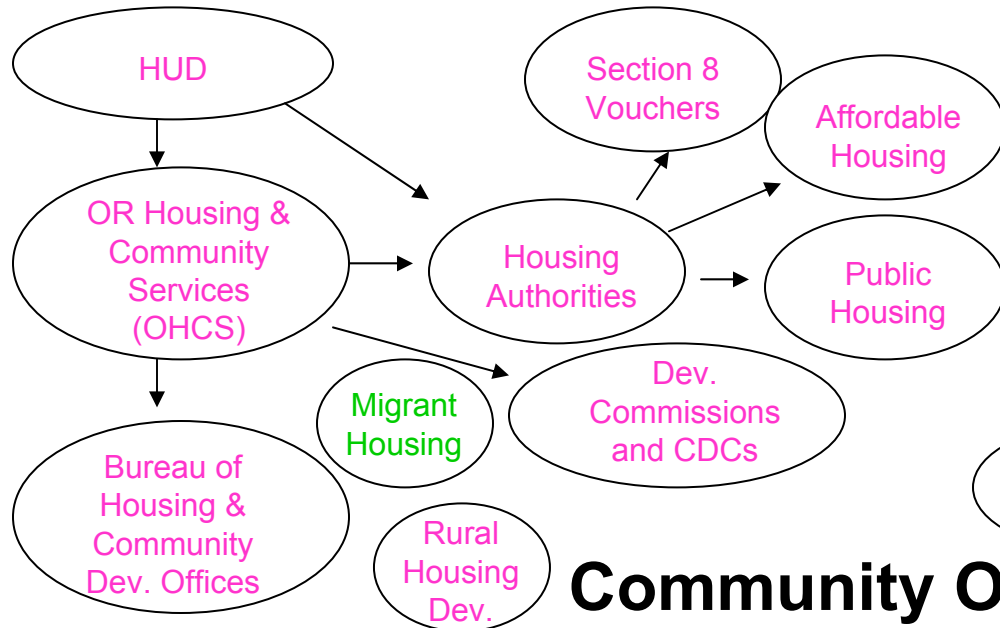
Who	What They Want	Where to Find Them	Our Speaking Points – Smoke-free policies will:
Housing Authorities Public entities that own and/or manage subsidized housing.	To provide decent housing and management services for low income individuals and families. Process and verify the Section 8 voucher applicants for the area/city. Identify and approve/monitor private property owners interested in providing Section 8 housing.	www.hud.gov/offices/pih/pha/contacts/states/ca.cfm	
Tenants – Market rate	To have a decent, clean, and safe place to live.	They call us to complain. They are everywhere.	They don't need convincing for 100% non-smoking
Tenants - Subsidized	To have a decent, clean, and safe place to live.	They call us to complain. Senior centers, Meals on Wheels, WIC, Head Start programs. –Social service agencies.	They may be a little more likely to be tolerant of allowing some smoking in their buildings.
Condominium Owners	To have a decent, clean, and safe place to live.	They call us to complain. They want help in getting the CC & R's changed For information on CA condo laws, etc., go to: www.communityassociations.net/california_main.html	Make their property more attractive to the vast majority of condo buyers. Reduce fire and other property damage. Reduce their liability as condo association members.

Any decision to adopt non-smoking policies in any individual apartment complex takes the approval and support of:

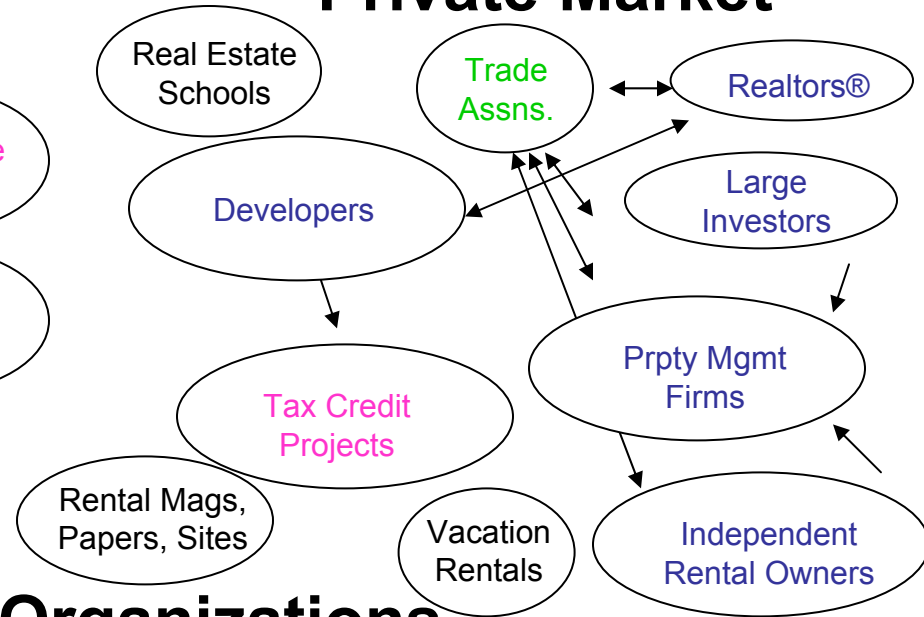
1. the owner
2. the property management company
3. and the acceptance by the tenants, especially for places that have long term residents like senior housing.

Housing Sectors

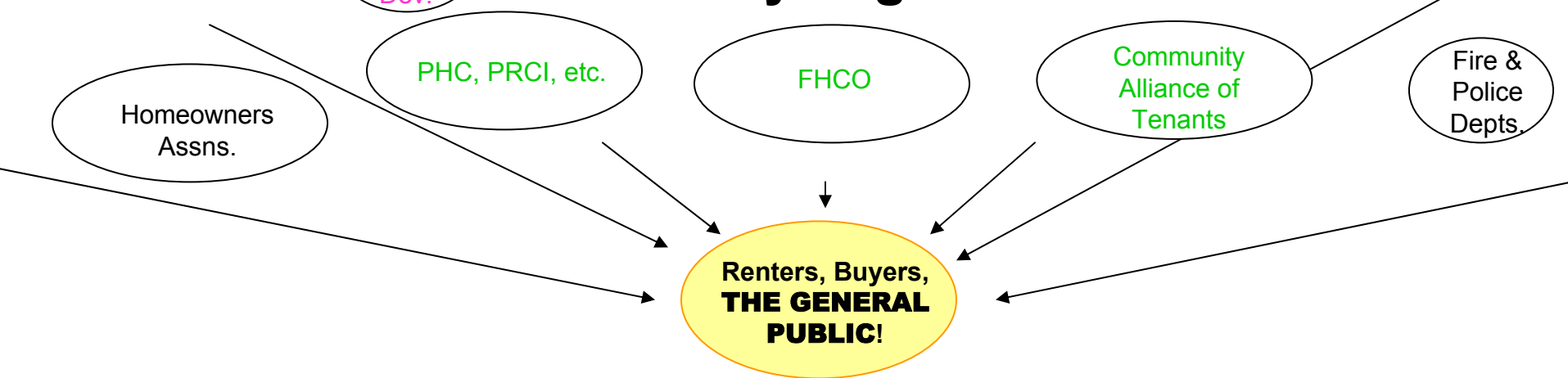
Publicly Funded



Private Market



Community Organizations



Non-Profit, Affordable Housing, For Profit

Created by Jo Becker, Fair Housing Council of Oregon



Housing Industry Glossary

This list graciously shared by Association for Nonsmokers - Minnesota

Affordable Housing: Commonly understood as housing that costs no more than 30% of a household's annual income. May also be understood as housing that costs no more than 30- 40% of a household's annual income. (Source: HousingLink.org)

ADR – Alternative dispute resolution: A procedure for settling a dispute by means other than litigation; such as arbitration or mediation. (Source: Black's Law Dictionary)

ADA – Americans with Disabilities Act of 1990: Prohibits discrimination based on disability. Disability is defined as "a physical or mental impairment that substantially limits a major life activity." (Source: Wikipedia.org)

CIC – Common Interest Community: See Owner-Occupied Units.

CDA – Community Development Agency: Combines the powers of an HRA (Housing Redevelopment Authority) with an EDA (Economic Development Authority).

Covenant of Quiet Enjoyment: An express or implied term of a lease, by the landlord to the tenant, which insures that the dwelling unit will be suitable for the purpose for which it is leased and that there will be no serious interference with the tenant's enjoyment of the unit. (Source: Jesse Dukeminier and James E. Krier, "Property" (1998))

EDA – Economic Development Authority: Works to enhance economic condition of a community. May focus on commercial and industrial development, job opportunities, and tax bases for citizens.

Eviction Action: See Unlawful Detainer Action (UDA).

FHA – Fair Housing Act: Title VIII of the Civil Rights Act of 1968. Protects against discrimination in housing based on protected classes such as race, religion, national origin, sex, handicap, and family status. (Source: Wikipedia.org)

Fixed-Term Lease: A rental agreement that has specific start date and end date, usually for a period of six months or one year. When the lease expires and the property manager or owner accepts rent for the next month without making a new lease agreement, the renter automatically begins a month-to-month tenancy. (Source: HousingLink.org)

HRA – Housing and Redevelopment Authority: Provides (may own and/or manage) affordable multi-housing to residents through federal, state, or local resources. HRA buildings may accept residents based on income levels, housing vouchers, or other qualifications. HRAs often serve a particular geographic region such as a county or city. Also known as a **Public Housing Authority**.

Housing Cooperative (Co-Op): In a housing cooperative, residents either own shares reflecting their equity in the co-operative's real estate, or have membership and occupancy rights in a not-for-profit co-operative, and they underwrite their housing through paying subscriptions or rent (Source: International Co-operative Alliance & Wikipedia.org).

Housing Voucher: Provides low income renters a means to find their own housing (market rate or public housing). Many vouchers are issued by HUD. Renters can use the vouchers at any building that participates in the voucher program. A housing subsidy is paid to the landlord directly by the local Public Housing Authority on behalf of the renter. The renter pays the difference of the rent charged and what has been subsidized. (Source: HUD)

HUD – U.S. Department of Housing and Urban Development: Offers programs to assist renters, landlords, and communities in areas of housing. HUD's five core missions are: Increase homeownership; assist low-income renters; improve the physical, social, and economic health of cities; fight discrimination in housing markets; and assist homeless persons with housing and support services. HUD administers many housing vouchers and public housing programs. (Source: "A History of HUD" by Larry Thompson, former senior HUD employee)

Market-Rate Housing: Also known as privately-owned housing. These buildings do not receive state, federal, or local funding (although some may accept housing vouchers) and are owned by a private party. These buildings generally charge rent based on what the unit is worth on the average rental housing market rather than charging rent based on the renter's income.

Month-to-Month Tenancy/Periodic Lease: A tenancy without a specific ending date. The tenancy usually continues from month-to-month until the property owner/manager or renter gives proper notice. (Source: HousingLink.org)

NAHRO – National Association for Housing and Redevelopment Officials: A professional membership organization comprised of 21,227 housing and community development agencies and officials throughout the United States who administer a variety of affordable housing and community development programs at the local level. (Source: Nahro.org)

Nuisance: A condition or situation (such as loud noise or foul odor) that interferes with the use or enjoyment of property. (Source: Black's Law Dictionary)

Owner-Occupied Units: Multi-housing units that are owned rather than rented. Includes town homes, condominiums, housing cooperatives (co-op), and other homeowner associations. Many owner-occupied communities have an association or board that is made up of several residents that discuss issues related to the property and its maintenance. Since each resident owns their own unit and one person does not make decisions for the entire building, policy changes (such as creating a smoke-free building) are usually done by a resident vote. Also known as a **Common Interest Community**.

Public Housing: Owned by a government authority (PHA, HRA, EDA, CDA). The goal of public housing is to provide affordable housing for low-income renters. Qualified individuals usually pay 30% of their adjusted gross income for the combination of rent and utilities. (Source: HousingLink.org)

Reasonable Accommodation: Legal requirement that ensures that housing features, procedures, etc., are adjusted to the needs of persons with a disability. (Source: HousingLink.org)

Rent Escrow Action: A simplified procedure available in Minnesota courts that permits a tenant to seek relief for housing violations on their own without the assistance of an attorney. Tenant deposits rent with the court pending the outcome of a hearing on housing violation. (Source: "Landlords and Tenants: Rights and Responsibilities" by the Office of the Minnesota Attorney General)

Section 8 Housing: Provided by HUD. The two main Section 8 programs are tenant-based vouchers and project-based vouchers.

- Under the tenant-based program, eligible families with a certificate or voucher lease a unit in the private sector and pay a portion of the rent (usually around 30% of their income). The local housing authority pays the owner the remaining rent. (Source: Wikipedia.org)
- A public housing authority can choose to project-base up to 25% of its total vouchers, meaning that the vouchers are linked to a particular building. Eligible families pay 30% of their income while living in the building, but cannot take that voucher with them to another residence. (Source: Wikipedia.org)

Section 42 Housing/Low Income Housing Tax Credit: A federal tax code that benefits individuals or groups that invest in low-income rental housing. Residents at tax-credit properties whose income qualifies pay a less than market-rate rent for units. (Source: HousingLink.org)

Section 202 Housing (Seniors): A HUD-funded rental housing program that provides housing for seniors. Applicants at Section 202 properties must meet age and income requirements. (Source: HousingLink.org)

Section 236 Housing: A HUD-funded program that provides rental housing for families, elderly, disabled, handicapped, and individuals under age 62. Eligible residents pay the greater of contract rent or 30% of adjusted gross income, but not more than market rent. (Source: HousingLink.org)

Section 811 Program (Disabilities): Provides rental housing for persons with disabilities. Funded by HUD and administered by a nonprofit agency. Eligible residents will pay 30% of his/her adjusted gross income. At least one member of the household must be at least 18 years old and have a disability, such as a physical or developmental disability or chronic mental illness. (Source: HousingLink.org)

Tenant Remedies Act: The law which provides for a court action allowing a group of tenants, an individual tenant or a governmental body to take the property manager/owner to court for issues of non-repair. (Source: HousingLink.org)

UDA – Unlawful Detainer Action or Proceeding: An action to return a wrongfully-held tenancy (as one held by a tenant after the lease has expired) to its owner; also referred to as an **eviction action**. (Source: Black's Law Dictionary)

Warranty of Habitability: In a residential lease, a warranty from the landlord to the tenant that the leased property is fit to live in and that it will remain so during the term of the lease; also termed **covenant of habitability**. (Source: Black's Law Dictionary)