

# Entry Packet



**Hey there!** Welcome to the Young Adult Rapid Rehousing program with VOANNE. Our goal is to work with you to quickly find safe and stable housing.

**We are here to support you through this process.** Your Housing Coordinator will walk you through the steps and connect you with resources.

## Table of Contents

1. YARR Housing Support & MaineHousing Voucher .....	3
2. Housing Choice Voucher Program .....	4
3. Housing with YARR .....	5
4. Your Housing, Your Choice .....	6
5. Tenant Rights .....	7-8
6. Questions to Consider with your Housing Coordinator .....	9
7. Maintaining Your Voucher .....	10-11
8. Critical Steps Before Signing a Lease or Moving in .....	12
9. Housing Quality Standards .....	13
10. Move-In Inspection Checklist .....	14-17
11. Tips: Searching for Apartments .....	18
12. Questions to Consider When Looking for an Apartment .....	19
13. Identifying Scams .....	20
14. Tips: Identifying Scams .....	21
15. Protect Yourself: How to Avoid Being Victimized .....	22
16. What To Do: If you Suspect a Scam .....	23
17. How to Apply for an Apartment .....	24-25
18. After Applying for an Apartment .....	26
19. Voucher Payment Standards .....	27
20. Finding Voucher Payment Standards .....	28-32

## **YARR HOUSING SUPPORT & MAINEHOUSING VOUCHER**

**YARR Housing Coordinator is your go to for all things housing related**

- YARR helps with getting a voucher
- YARR provides housing support
- YARR is **NOT** MaineHousing
- MaineHousing provides the voucher

### **Step 1: Apply for voucher**

- Complete and send voucher application to MaineHousing
  - *May take up to 3 weeks for MaineHousing to approve or deny*

### **Step 2: Follow up**

- Reach out to MaineHousing weekly to ask for an update on the application
  - Section 8 email - [Section8HCV@mainehousing.org](mailto:Section8HCV@mainehousing.org)

### **Step 3: Voucher approved**

- Housing Coordinator helps schedule briefing meeting with MaineHousing

### **Step 4: Briefing meeting**

- Meeting with MaineHousing and YARR Housing Coordinator to review the voucher

### **Step 5: Sign voucher**

- Sign and return the Voucher and Certification of Briefing forms to MaineHousing

### **Step 6: Housing Search**

- Weekly meeting with YARR team to search, apply and follow up on apartments

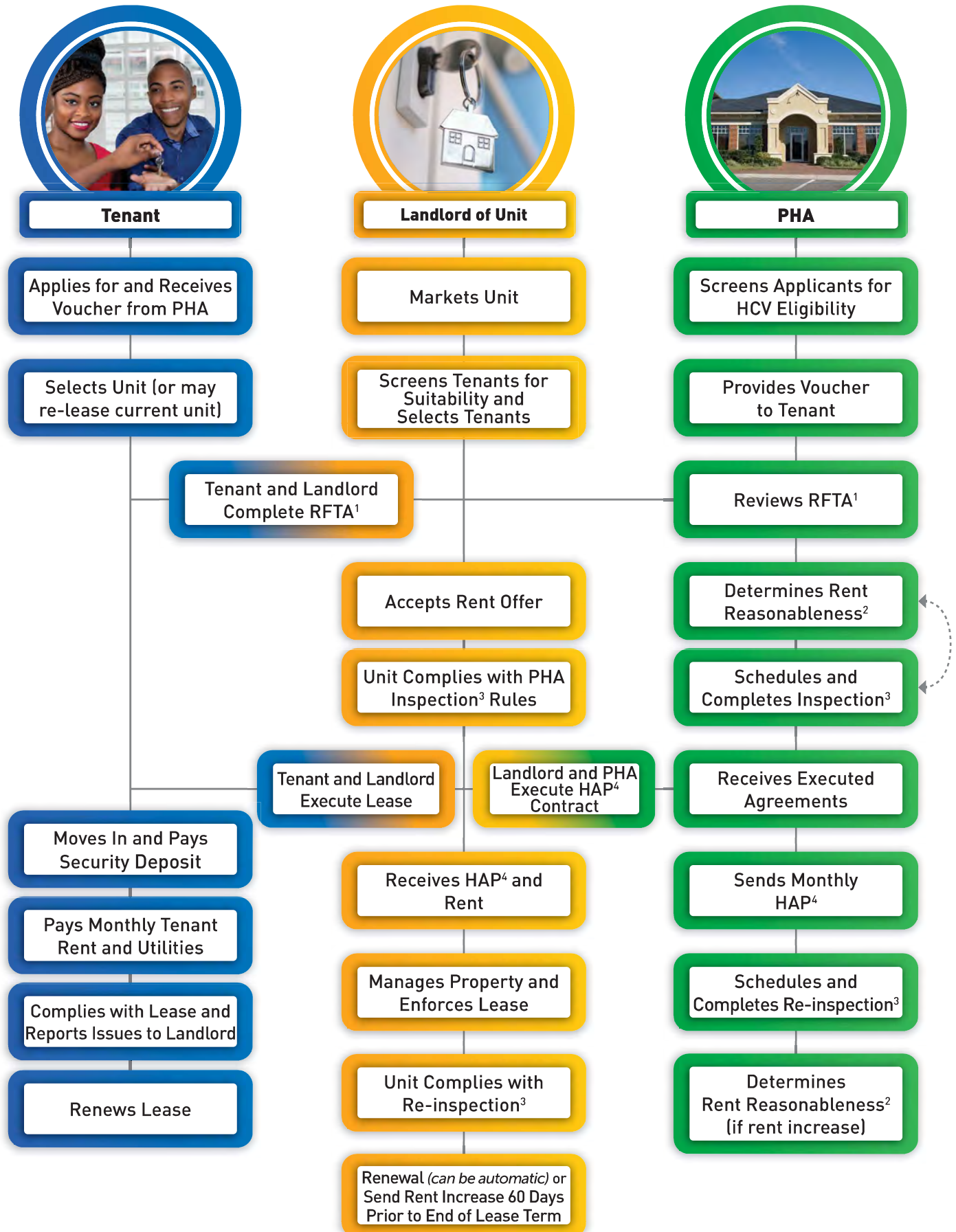
### **Additional support with**

Education  
Employment  
Transportation  
Health – mental & physical

**See next page: Differences between YARR, Landlord, MaineHousing and you**

# Housing Choice Voucher Program

## General Lease-Up Process for Landlords, Public Housing Authorities (PHAs) and Tenants





## HOUSING WITH YARR

Looking for housing can be stressful, time consuming and tough to figure out. **YARR provides support**, resources, and guidance throughout the housing search and lease up process.

YARR provides housing support for **up to 2 years**.

**Rental assistance** comes from the Housing Choice Voucher (HCV) program, administered by MaineHousing.

### **Housing Coordinator (HC) - *your point of contact for all things housing related***

- **Guidance and Information:**
  - Offering education, resources, advice, and information related to your housing journey
- **Regular Check-ins:**
  - Holding weekly meetings to discuss your housing goals, needs, and the progress of your search and applications
- **Move-in Assistance:**
  - Helping with the lease-up process, your move, connecting you to necessary resources, and developing your skills as a tenant
- **Navigating the System:**
  - Explaining MaineHousing guidelines, assisting with application completion, tracking your progress, addressing any obstacles you encounter, and linking you with community resources
- **Communication and Paperwork Support:**
  - Facilitating communication with landlords, assisting with MaineHousing documentation, and supporting you through the lease renewal process

### **Peer Support - *additional support from someone with lived experience***

- **Community Connections:**
  - Linking you with community resources and supportive services
- **Skill Development and Access:**
  - Helping you develop necessary skills and access opportunities for employment, education, childcare, clothing, food pantries, and internet

## **YOUR HOUSING, YOUR CHOICE**

- **You are in charge:**
  - You decide where to apply and live
- **Active participation is required:**
  - You must actively search for, apply to, and follow up on housing
- **Communicate regularly:**
  - Keep your Housing Coordinator updated, including any housing help you receive from other housing providers
- **Engage with the program:**
  - Attend weekly meetings, use program support, report any changes affecting your housing, and participate for up to two years

***Important Note:*** Failure to meet these expectations may result in termination from the program and loss of your MaineHousing voucher.

### **Weekly meetings with your Housing Coordinator (HC) can include:**

- **Searching for housing:**
  - Identify where and what to look for in legitimate units that fit your needs and MaineHousing guidelines (including rent limits)
- **Applying for housing:**
  - Learn how to complete applications, track them, and follow up
- **Overcoming barriers:**
  - Identify & address issues like credit score, income, rental history, fees, & scams
- **Developing skills:**
  - Become more prepared and successful in your housing journey
- **Addressing your needs:**
  - Discuss your goals and how your HC can support you
- **Connecting with resources:**
  - Identify and access community supports, providers, and benefits
- **Obtaining necessary items:**
  - Get things you need for your new unit
- **Addressing concerns:**
  - Get help with any questions or issues during your search
- **Communicating with landlords & managing paperwork:**
  - Receive support with communication and documentation for MaineHousing and your landlord (including lease review and expectations)



# Housing Choice Voucher Tenant Rights



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

## **Q When can I request an informal hearing?**

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

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

## **Q When can I request repairs to my unit?**

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

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

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




☒ Examples of a reasonable accommodation include:

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

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

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



## **When and where can I move with my voucher?**

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



## **How can I participate in my PHA board?**

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

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

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

## **How can I report discrimination?**

-  If you feel that you have been discriminated against and you want help, find your federally supported local fair housing organization here: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/contact\\_fhip](https://www.hud.gov/program_offices/fair_housing_equal_opp/contact_fhip)
-  You can also file a complaint directly with HUD: <https://www.hud.gov/fairhousing/fileacomplaint>



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



*Contact your local PHA for more information.*

## QUESTION TO CONSIDER WITH YOUR HOUSING COORDINATOR

- What do you need to succeed in finding and keeping housing?
- How can your HC best support you in your housing journey?
- What are your personal goals?
- How comfortable are you with searching for housing and contacting landlords?
- How comfortable are you with finding and accessing necessary services and providers?
- What level and type of support would you prefer from your HC?
- What specific providers or services do you currently need?

### **Identifying Specific Service Needs:**

Do you require assistance with:

- **Employment:** Searching for jobs or accessing employment support services?
- **Education:** Identifying the type of schooling needed and potential financial aid?
- **Essential Utilities:** Obtaining internet and a cell phone?
- **Transportation:** Figuring out transportation options?
- **Basic Needs:** Accessing local food pantries or soup kitchens for food, and resources for clothing?
- **Support Services:** Connecting with case management?
- **Healthcare:** Finding a primary care doctor, mental or behavioral health provider, and a dentist?
- **Insurance:** Obtaining health and dental insurance?
- **Financial Assistance:** Applying for SNAP or TANF benefits?
- **Household Items:** Acquiring furniture for your new home?
- **Financial Institutions:** Setting up an account with a bank or credit union?



# Maintaining Your Voucher



The traditional Housing Choice Voucher (or “voucher”) is not time-limited. As long as you: (1) follow the program rules, (2) continue to qualify for housing assistance payments based on your income, and (3) based on your PHA's policy, continue to apply based on your assets, you can keep your voucher until you no longer need it. These are some of the basic requirements around maintaining your voucher:

## Notify the Public Housing Agency About:



Updates to income



Family changes



Moving out



Extended absences



### Do's



Live in the home



Allow inspections



Participate in reexaminations



### Dont's



Damage unit




Violate lease



Commit crimes

## LOCAL HUD FIELD OFFICE

If you feel that your local public housing agency (PHA) is applying these policies incorrectly, contact your local HUD field office.

 Look up the field office near you here: <https://www.hud.gov/local>



**Flip to the other side to see additional Family Obligations.**





# Maintaining Your Voucher: Frequently Asked Questions



## What information am I required to regularly report to the public housing agency?

- **Updates to income:** You need to submit any information your PHA requires about changes to your family's income for your regular reexamination or interim reexamination.
- **Family changes:** Tell the PHA of changes to your family such as a new birth or death in the family. Request in writing to add any other family member to the household. Tell the PHA if anyone in your household moves out.
- **Moving out:** Tell the PHA and your property owner if you plan to move out or end your lease.
- **Extended absences:** Notify the PHA if you are away from your home for a long time.



## What obligations do I have regarding the unit?

- **Live in the home:** You need to live in the home as your only residence.
- **Allow inspections:** You need to allow the PHA to inspect the unit for periodic inspections or inspections related to a complaint or emergency.
- **Keep in good standing with lease:** You cannot commit a serious or repeated lease violation.
- **No damages:** You cannot damage the unit beyond normal wear and tear.
- **No committing crimes or using illegal drugs:** You cannot participate in any drug-related or violent criminal activity and cannot commit any other crime that would threaten or bother your neighbors. You also cannot use illegal drugs or abuse alcohol in a way that bothers your neighbors.



## What other violations could lead me to losing my voucher?

- **Failing to complete a recertification:** You need to recertify your information with the PHA when requested. This includes verifying your income and who lives in your household.
- **Allowing non-household members to stay with you:** Only family members on your voucher can live with you. You have to request to add new people to your voucher.
- **Committing crimes related to the voucher:** You cannot commit fraud, bribery or any other corruption or criminal act in connection with the program.
- **Receiving double subsidies:** You cannot receive voucher assistance while also receiving housing rental (or mortgage) assistance from another government program.



*These are just examples of big program requirements. Other requirements exist.*

*To learn about additional HCV tenant resources, see: <https://www.hud.gov/hcv/tenants>.*

*Also contact your PHA for more information.*



**CRITICAL STEPS BEFORE SIGNING A LEASE OR MOVING IN!****FAILURE TO WAIT FOR ALL STEPS TO BE COMPLETED WILL RESULT IN:**

- Loss of your MaineHousing voucher
- Termination from the YARR program
- You taking full responsibility for the unit, including all rent and utilities

**Steps before signing the lease:****1. Landlord Packet:**

- Your Housing Coordinator (HC) will work with you and the landlord to complete and submit a Landlord Packet to MaineHousing
- You must inform your HC of any updates or changes during this process
- The Landlord Packet must be submitted by either your HC or the landlord
- MaineHousing decision can take up to 3 weeks

**2. MaineHousing Inspection:**

- Once the Landlord Packet is approved, MaineHousing will schedule a unit inspection with the landlord
- Scheduling and completing the inspection can take up to 3 weeks

**3. Lease Review and Approval:**

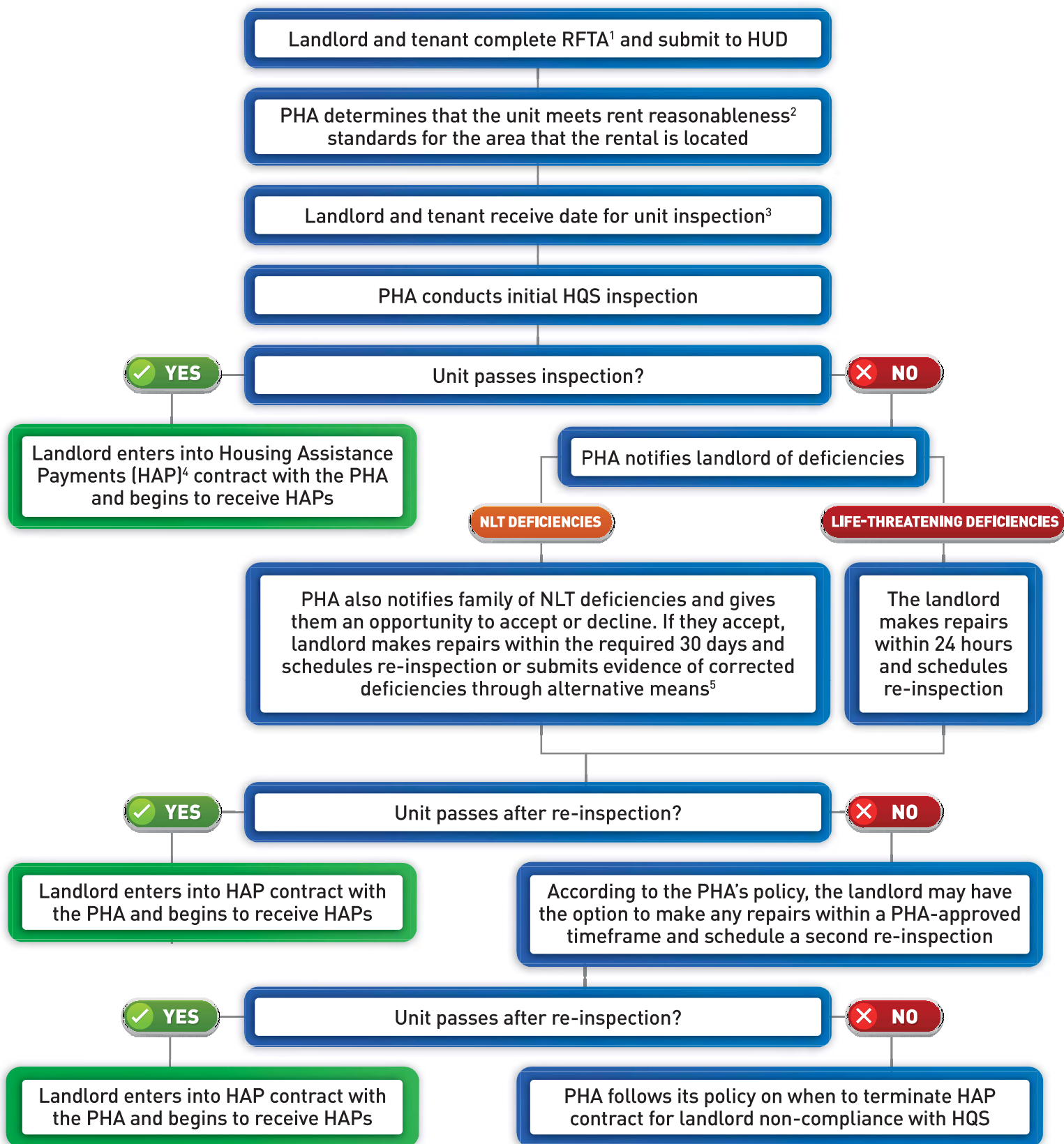
- Only after the unit passes inspection can you proceed with reviewing and signing the lease with your HC and the landlord
- The lease must be reviewed and approved by you, your Housing Coordinator, and the landlord before signing
- **DO NOT** sign the lease until you and your HC have reviewed the entire document together
- Your HC will make sure the information is correct, you understand the lease, and that you are only responsible for agreed-upon rent, fees, and utilities.

**REMEMBER: DO NOT SIGN A LEASE OR MOVE INTO A UNIT UNTIL ALL MAINEHOUSING STEPS ARE COMPLETE**

# Housing Quality Standards (HQS) Initial Inspection Flowchart

## Initial Inspections

When the family finds a unit that they wish to occupy and reaches an agreement with the landlord over the lease terms, the PHA must inspect the dwelling and determine that the unit meets Housing Quality Standards (HQS). Landlords may want to review HUD's list of [Frequently Asked Questions](#) about HQS. Landlords may also want to contact their PHA(s), as they may be able to find useful information such as common HQS non-life-threatening (NLT) and life-threatening deficiencies.



## Housing Choice Voucher Program

### Move-In Inspection Checklist

This checklist is designed to offer the owner a preview of the items which will be covered during a typical move-in inspection. It should be remembered that this checklist is a general guide and may not contain every item in a home. In addition, the items may vary by the type of home to be inspected.

#### **FOUR THINGS TO REMEMBER WHEN SCHEDULING A MOVE-IN INSPECTION:**

1. THE OWNER OR OWNER'S REPRESENTATIVE MUST BE PRESENT DURING THE INSPECTION
2. THE HOME SHOULD BE VACANT; AN INSPECTION WILL NOT BE CONDUCTED IF THE PRIOR TENANT IS STILL LIVING IN THE UNIT
3. ALL UTILITIES MUST BE TURNED ON AT THE TIME OF INSPECTION (ELECTRICITY, WATER, GAS, ETC)
4. ALL BASEMENTS, GARAGES AND OUT BUILDINGS MUST BE OPEN AND ACCESSIBLE FOR INSPECTION

#### **General Inspection Criteria (these apply to each room as necessary)**

Interior and Exterior Surfaces	No chipping paint, peeling paint, peeling wallpaper, paneling, etc.
Licensed Trades	All work on units must be completed by a state licensed professional, if so required by law. This includes, but is not limited to, electrical, plumbing and oil & solid fuel, as applicable
Walls	Plaster, drywall, paneling and framing materials must be sound with no holes
Ceilings	No leakage, major staining, sagging, holes or other damage
Windows	Must be in good working condition, solid and intact (For bedroom windows see Page 3)
Window screens	If present, must be in good condition
Interior doors	Must work and be in good condition
Exterior doors	Must be weather tight, lockable, have a threshold and all trim intact
Floors	Must be in a clean finished state; free of holes and trip hazards
Wood floors	Must be sanded smooth and finished, no raw wood, subfloors, concrete; all floors should have some form of baseshoe, trim or sealing
Security	Exterior doors must lock. First floor or other accessible windows must lock
Sinks	Must have shutoff valves unless faucets are wall mounted, gas traps, stoppers and no large cracks or stains

#### **Living room (mandatory room)**

Electricity	Must have at least two working outlets or one working outlet and one permanently installed light
Window (mandatory)	Must have at least one window

**Bathroom (mandatory room)**

	Electricity	Must have at least one permanently installed light
	Flush toilet	Must work with no leaks or constant running, be sanitary with no cracks on lids, seats or main body
	Tubs and showers	Must be fully operable, sanitary, properly caulked or sealed with no cracks and have a surround in good condition
	Ventilation	Must have a working vent fan with clean filter or an openable window

**Electrical**

	Ground-fault circuit-interrupter (GFCI) protection	Must be installed for all outlets in bathrooms, outlets installed to serve countertops in kitchens, outdoors (must also be covered), crawl spaces, garages and accessory buildings located at or below grade, sinks in areas other than the kitchen where receptacles are installed within 6 feet of the outside edge of the sink
	Romex type plastic wiring	May not be exposed in a living area
	Electric hazards	Open junction boxes, ungrounded three-prong outlets, cracked or missing outlet or switch covers, missing globes or light bulbs, missing knockouts, dangling unsecured wires and other electric hazards are not allowed anywhere in the unit including basements

**Heating and Plumbing**

	Unvented space heaters	Never allowed (except electric)
	Boilers or furnaces	All oil or gas fired units must be serviced each year and a current tag placed at the unit by the technician who did the work
	All heating equipment	Must be compliant with all applicable codes
	Water	Must be from an approvable system, have no odor or color; hot and cold water is required at all sinks and tubs/showers
	Sewer	Must have no leaks or smell of sewer gas and be connected to an approvable public or private disposal system
	Water heater	Must be code compliant and have a pressure relief drain line installed to within 6"-12" of the floor
	Wood, wood pellet heat	Must meet all state and local codes

**Kitchen (mandatory room)**

	Electricity	Must have at least one working outlet and one permanently installed light
	Outlets	All outlets along or serving the kitchen counters and within 6 feet of the outside edge of a sink must be GFCI protected
	Stove or range w/oven	Must be clean and in working order
	Range hood (if present)	Must be operable and have a clean filter
	Refrigerator	Must maintain adequate temperature to protect food, freezer must work
	Cabinets, counter space	Must have adequate area to prepare, store and serve food

## Bedrooms

	Electricity	Must have at least two working outlets or one working outlet and one permanently installed light
	Window (mandatory)	<p>Bedroom must always have one window that functions as designed.</p> <ul style="list-style-type: none"> <li>• If the unit is fully sprinkled the window does not have to meet egress requirements per NFPA 101 Life Safety Code.</li> <li>• If unit not sprinkled, the window must meet NFPA 101 Life Safety Code as stated in the paragraphs below.</li> </ul> <p>Any building constructed after 1976 shall be required to comply with the requirement to provide 5.7 square feet of net clear opening with a minimum width of 20" and a minimum height of 24". The window shall also meet all other requirements for egress windows contained in NFPA 101 Life Safety Code. Any replacement windows installed in a building constructed after 1976 shall be required to meet the net clear opening of 5.7 square feet. This shall be measured with the window in its natural open position.</p> <p>Any building constructed before 1976 will be allowed to meet the following specifications. The net clear opening would be allowed to meet the minimum 20" in width and 24" in height with a total net clear opening of 3.3 square feet; if the window is constructed of wood or vinyl and the overall window sash size meets a minimum of 5.0 square feet. The window shall meet all other requirements for an egress window as specified in NFPA 101 Life Safety Code as adopted by the Office of State Fire Marshal. Any replacement window installed in a building constructed before 1976 shall meet the same requires as the existing windows and shall not reduce the existing net clear opening below the minimum requirements.</p>
	Carbon monoxide detector	There must be a carbon monoxide detector within 15 feet of each bedroom that is powered by both the electrical service in the building and a battery; or a non-replaceable 10-year battery

## Building Exterior and Structural Integrity

	Roofing	Roofs on all buildings including, garages, barns, sheds and outbuildings must be leak free, show no signs of advanced aging or deterioration
	Siding	All buildings must have continuous siding with no major holes or tears
	Yard and grounds	Must be maintained in reasonable condition
	Guardrails	Must be installed wherever falling hazards are approximately 30 inches or more above the ground
	Drainage	Proper interior and exterior drainage system must be present which prevents pooling water and development of mold, rot, etc.
	Structural Integrity	All structures associated with the unit must be sound with no evidence of collapse or potential for injury or death
	MOBILE HOMES ONLY	Manufactured homes must have proper HUD approved tie-down devices capable of surviving wind loads common to the area
	Numbering	All units and buildings must be clearly and properly numbered

## Health and safety

Smoke detectors	At a minimum there must be one smoke detector on each level of the unit including the basement. Hard-wired with battery backup must be installed on all floors including the basements and interior common hallways in all units in apartment buildings with 3 or more units. As a substitute, in the common hallways a 10-year sealed tamper-resistant battery powered smoke detector may be installed. It is recommended that only hard-wired smoke detectors with battery back-up be used in all applications and that one be installed in each bedroom.
Gas Detectors	At a minimum there must be at least one approved fuel gas detector in every room containing an appliance fueled by propane, natural gas or any liquefied petroleum gas in each unit in any; building of multifamily occupancy, children's home, emergency children's shelter, children's residential care facility, shelter for homeless children, specialized children's home, hotel, motel, inn and mixed used occupancy that contains a dwelling unit. Fuel gas detectors must be installed in accordance with the manufacturer's requirements and may be battery operated, plugged into an electrical outlet
Lead-based paint	All peeling paint on or in buildings built before 1978 and having children under 6 years of age will be treated as lead-based paint and must be stabilized as required by law (contact MaineHousing for details)
Indoor air quality	Although some mold presence is normal, mold amplification is not. The unit must be free from abnormally high levels of air pollution caused by carbon monoxide, sewer gas, fuel gas, dust or other harmful pollutants. Although HUD does not specifically address such items as mold, radon or asbestos, MaineHousing will categorize by definition these under "harmful pollutants".
Insect and rodent infestation	MaineHousing's interpretation is to assume any infestation as "serious and persistent" and fail the unit. Owners will be required to show proof of correction attempts for the unit to pass upon re-inspection. Any Maine state laws regarding infestations must be followed. MaineHousing inspectors will not perform an inspection if they determine that any infestation or suspected infestation constitutes a threat to their health and safety.
Stairs and handrails	All stairways and porches must be in good condition and free of trip hazards; handrails are required on most stairways with 4 or more steps
Clutter, excess storage, debris	Is not allowed in the interior or exterior of the unit and building if deemed a safety hazard or eyesore by the inspector
Hazardous materials	Such as gasoline or propane are not allowed in the building
Fire safety	All doors and pathways to exits must be clear; double keyed deadbolts are not allowed on doors; if present, fire extinguishers must have a current inspection tag; all sprinkler systems must have a current inspection tag; emergency lighting must be fully functional, and where applicable all exit signs must be present and in the proper locations

## **TIPS: Searching for Apartments**

*To increase your chances of finding housing, it's crucial to be regular and active in your search and applications.*

- **Search and Apply Daily:**
  - Consistent effort significantly improves your likelihood of finding a unit
- **Be Responsive:**
  - Landlords often have multiple applicants and available units go quickly. Prompt communication is key
- **Always Ask About Vouchers:**
  - When contacting landlords, always ask if they accept the Housing Choice Voucher
- **Understand Wait Lists:**
  - Wait lists are common, so don't be discouraged
- **Join Wait Lists:**
  - Getting on a waitlist is still beneficial, as a unit might become available while you continue your search

### **EXAMPLE Apartment Listings Online:**

Here are some websites where you can find apartment listings in Maine. Remember that you can often refine your search on these sites by specifying the county or town you're interested in and the number of bedrooms you need.

- **Zillow:** - ME: [Real Estate - Maine Homes For Sale | Zillow](#)
- **Craigslist:** - Maine: [maine apartments / housing for rent - craigslist](#)
- **Apartment Finder:** - Maine: [Apartments for Rent in Maine | Apartment Finder](#)
- **Maine Housing Search:** [MaineHousingSearch.org](#) | [Maine Apartments](#) | [Maine Rental Homes](#)
- **Facebook Marketplace:** You can find rental listings in your local area through the Facebook Marketplace. Just navigate to the "Marketplace" tab and search for "apartments for rent" or similar terms, then filter by location

When using these websites, try searching for areas like Bowdoin, Sagadahoc County, or nearby towns such as Topsham, Brunswick, or Richmond, as these are close to your current location. You can also specify the number of bedrooms you need (e.g., "one bedroom apartment Brunswick ME"). Happy searching!



## QUESTIONS TO CONSIDER WHEN LOOKING FOR AN APARTMENT

- **Voucher Acceptance:**
  - Does the landlord accept the Housing Choice Voucher?
    - *Always ask this upfront to save time*
- **Rent Affordability:**
  - Is the rent amount covered by your housing voucher?
    - *Refer to the housing payment standard sheet for the specific town or county to understand the maximum amount MaineHousing will pay*
- **Landlord Requirements:**
  - Does the landlord have specific criteria for credit score, rental history, or income? *Be prepared to discuss these aspects*
- **Application Fees:**
  - Is there a fee required to apply for the unit?
    - *Remember paying an application fee does not guarantee the unit*
- **Utility Responsibility:**
  - Which utilities (electricity, heat, water) are the tenants responsible for paying?
    - *Factor these costs into your budget*
- **Parking and Transportation:**
  - Is parking available if you have a vehicle?
    - *If not, are there accessible public transportation options nearby?*
- **Laundry Facilities:**
  - Is there a laundry facility on-site or conveniently located nearby?
- **Apartment Availability:**
  - When is the apartment available for you to move in?
- **Local Resources:**
  - Are there essential resources like food pantries, clothing assistance, and shopping areas nearby?
- **Proximity to Important Places:**
  - Is the apartment located near your workplace, school, childcare, or your support network (family, friends, etc.)?
- **Location Considerations:**
  - Is the neighborhood a place where you feel comfortable living and is it close to where you want to be?
  - Compare the listed rent price to the Maine State Housing payment standards for that specific area.

## **IDENTIFYING SCAMS**

- **If the person asks you for your personal information (social security number, credit card. Banking information) right away**
  - Never provide your information to anyone until they have been verified
- **If they ask you to sign anything right away**
  - Never Sign a document that you are given immediately. Contact your Housing Coordinator
  - This could put your voucher in jeopardy and legally bind you to a scam
- **Photos that have a watermark with contact information that does not match what is in the listing could be stolen from a legitimate listing**
- **Fees for applications, security deposit, and move in that are extremely high**
  - Scammers will often ask for things that are outside of the standard market recommendations, or even outside of the law. Application fees of \$300, security deposits that are many months' rent, or asking for 4 months' rent in advance, are suspicious
- **Excessive spelling and grammatical errors**
- **If they ask for funds to be sent in an atypical way.**
  - Never send money through a wire transfer or through payment apps such as PayPal or Venmo, to someone you don't know. If this is a scam, it can be very difficult to get your money back
- If they get upset when you ask for more information about the property, neighborhood, etc. Not only is this behavior typical of a scam artist, but it also indicates that they are not familiar with the property.
- You request to view the property, but they refuse to meet you there and/or suggest unusual methods of entry, such as crawling through windows, using less common doors (i.e. the basement, or a back door that is overgrown), not using keys, looking through windows, etc.

## **TIPS: Identifying Scams**

- **Use:**
  - Reputable companies and websites
- **Think:**
  - Is it too good to be true? If it's a massive, beautiful apartment, and the rent is far below market value for the area, it may just be too good to be true
- **Search:**
  - For the address online to see if it's posted for sale, if there's multiple ads with different amounts, etc.
- **Compare:**
  - The information on the listing to the deeded owner. This is considered public information: can usually be found in a town's Real Estate Commitment Book or through the Tax Assessor's Office
- **If:**
  - The property owner is listed as a business, such as an LLC, researching the business and looking for a valid point of contact. If it's a property management company, search for their direct number independently rather than calling the number on the advertisement
- **Always:**
  - See the property in person. If they are not willing to let you see the property, then it should be an immediate red flag
- **Review:**
  - All documents before signing and be willing to ask questions. A quality property owner or manager accepts questions and is willing to clarify any confusion. If the documents you received have exorbitant costs, do not have legal jargon or formatting, or generally do not make sense, then this may just be a scam
- **Ask:**
  - Lots of questions! Nothing deters a scammer more than someone who asks a lot of questions. If they become agitated and forceful then it's time to move on

## **PROTECT YOURSELF: How to avoid being victimized**

*Here's a summary of crucial steps you can take to avoid becoming a victim of rental scams:*

- **Never Wire Funds to Strangers:**
  - Avoid wire transfers for security deposits or rent to individuals you haven't met and whose identity you haven't verified
- **Always See the Property First:**
  - Do not send money for a house or apartment you haven't personally viewed
- **Verify Landlord Identity:**
  - Research public records to confirm the actual owner of the property you're interested in renting or buying
- **Meet Before Applying Online:**
  - Avoid filling out online applications until you have met the property manager in person
- **Know Local Rental Costs:**
  - Be aware of typical rental prices in the area you're looking in to identify unusually low offers
- **Check for Reviews and References:**
  - Look for online reviews, references, or testimonials from previous tenants to gauge the landlord's or property manager's reputation
- **Be Cautious of Sight-Unseen Offers:**
  - Be wary if a potential tenant wants to rent your property without seeing it in person
- **Beware of Out-of-Town Renters Sending Cashier's Checks:**
  - Be suspicious if a potential renter claims to be out of town and offers to send you a cashier's check, especially for an amount exceeding the rental cost
- **Be Cautious of Out-of-Country Landlords Requesting Foreign Payments:**
  - If a potential landlord claims to be overseas and asks for rent to be sent to a foreign bank account, proceed with extreme caution
- **Do Not Accept Overpayment:**
  - If you receive a check for more than the agreed-upon amount, do not deposit it. Return it immediately. This is a common tactic in scam attempts

## **WHAT TO DO: If you Suspect a Scam**

- **Stop All Contact:**
  - Immediately cease all communication with the suspected scammer
- **Report Financial Transfers:**
  - If you've already sent money, report the transaction to your financial institution right away
- **File a Complaint:**
  - File a detailed complaint with the FBI's Internet Crime Complaint Center (IC3) at [ic3.gov](https://ic3.gov)

## HOW TO APPLY FOR AN APARTMENT

*Here's a breakdown of how to find and submit apartment applications through various online platforms:*

### **1. Property Management Websites:**

- **How to Find:**
  - Search on Google for property management companies in the towns or counties you're interested in. Your Housing Coordinator (HC) can also provide you with a list
- **Application Process:**
  - Visit the property management company's website
  - Look for an "Application" or "Rentals" section
  - The application form may be available to complete online directly on the website
  - Alternatively, you might need to download a PDF, print it, fill it out, and then mail or email it back to the company
- **Get Help:**
  - Contact your HC if you have any questions or encounter issues with the application process

### **2. Craigslist:**

- **How to Find:**
  - Go to the Craigslist Maine apartments/housing for rent section
- **Search:**
- Use the search bar to enter the town or county you're interested in (e.g., York, Kennebec, Augusta, Biddeford)
- **Select Listing:**
  - Click on the apartment listing that interests you
- **Identify Property Management**
  - (If Applicable): Look for property management information in the description. If a property management company is listed, go to their website and follow the instructions in the "Property Management Websites" section above
- **Contact Landlord**

### **Directly (If No Property Management Listed):**

- Click on the "Reply" button and then "show email" or "show phone number."
- Call or email the provided contact information to request an application
- The landlord will likely email you the application, which you'll need to complete and return via mail or email

- **Get Help:**
  - Reach out to your HC if you have any questions or issues with the application

### **3. Facebook Marketplace:**

- **How to Find:**
  - Go to Facebook Marketplace and search for "apartments" in the area you're interested in
- **Identify Property Management**
  - (If Applicable): Check the listing description for property management information. If a company is listed, go to their website and follow the instructions in the "Property Management Websites" section above
- **Contact Poster Directly**
  - (If No Property Management Listed): If no property management is mentioned, contact the person who posted the listing and ask for an application
- **Get Help:**
  - Contact your HC if you have any questions or issues with the application



## **AFTER APPLYING FOR AN APARTMENT**

### ***Important Next Steps:***

- **Record Application Details:**
  - Name of the property management company or landlord
  - Specific apartment you applied for (if applicable)
  - Date you sent in the application
  - Keep this information organized using the tracking form provided to you or on a separate piece of paper. You will use this information during your weekly meetings with your VOANNE Housing Coordinator
- **Inform Your Housing Coordinator:**
  - Phone, email, or text
  - Name of the company or landlord
  - Specific apartment (if applicable)
  - Phone number and email address of the company or landlord you sent the application to. Your HC will help follow up to confirm they received your application
- **Follow Up After One Week:**
  - One week after submitting your application, call the company or landlord to inquire about the status
- **HC Support with Follow-Up:**
  - Your VOANNE Housing Coordinator will also reach out to the companies you've applied to, help check on the status of your application, and advocate for you. Remember, your HC can only assist with follow-up if you have already applied and informed them about it
- **Post-Approval Process:**
  - Once you are approved for an apartment, the landlord will need to complete and submit a packet to MaineHousing. After MaineHousing approves the packet, they will schedule an inspection of the unit. The process continues from there as outlined in previous information

## VOUCHER PAYMENT STANDARDS

**How to find and use the Voucher Payment Standard documents from MaineHousing. This document helps you find the document that tells you the maximum MaineHousing will allow your rent to be.**

1. Go to the MaineHousing website section for Housing Choice vouchers

Link: [Housing Choice Vouchers](#)

2. Scroll down to “**Documents and Links**”
3. Click on “**Program Resources**”
4. From the drop down choose the “**Voucher Payment Standards**” document with the date closest to today’s date
5. To find the payment standard you will need to look for the number of bedrooms your voucher allows and the location you want to live in
  - Use the number of bedrooms your voucher is for (Ex. 1 bedroom, 2 bedroom)
  - Then locate the town/county you want to live in

## FINDING VOUCHER PAYMENT STANDARDS

1. Go to the MaineHousing website section for Housing Choice vouchers

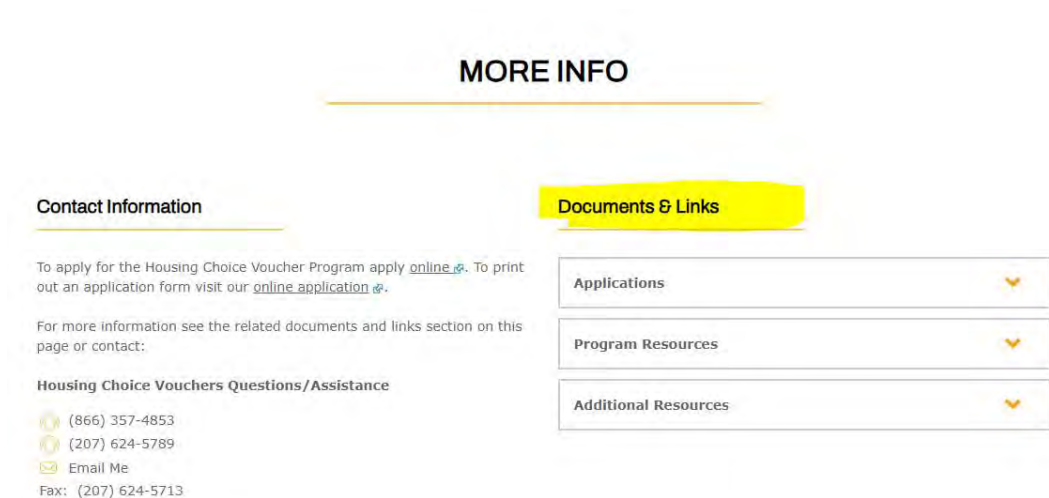
Link: [Housing Choice Vouchers](#)

- When you click on the link you should see



The screenshot shows the MaineHousing website header with the logo and a language selection dropdown. The main heading is "Housing Choice Vouchers". Below it, there is a paragraph explaining the program: "MaineHousing's Section 8 Housing Choice Voucher program provides rental assistance to income-eligible tenants by subsidizing a portion of their monthly rent and utilities and paying it directly to their landlords. Where utilities are not included in rent, the program may pay a larger portion of the rent so that the tenant is able to cover utility payments." Another paragraph states: "The assistance provided is the difference between what the tenant pays toward rent (generally 30 - 40% of the household's adjusted gross income) and the cost of the rent." A final paragraph mentions: "This program helps more than 3,800 low-income Maine households each month." Below this text is a section titled "ELIGIBILITY".

2. Scroll down until you see the section called "Documents and Links"



The screenshot shows the "MORE INFO" section of the website. It is divided into two columns. The left column is titled "Contact Information" and contains the following text: "To apply for the Housing Choice Voucher Program apply [online](#). To print out an application form visit our [online application](#)." Below this, it says "For more information see the related documents and links section on this page or contact:". Underneath is the heading "Housing Choice Vouchers Questions/Assistance" followed by contact details: "(866) 357-4853", "(207) 624-5789", "Email Me", and "Fax: (207) 624-5713". The right column is titled "Documents & Links" and contains three expandable sections: "Applications", "Program Resources", and "Additional Resources", each with a downward arrow icon.

**3. Click on “Program Resources”**

**MORE INFO**

**Contact Information**

To apply for the Housing Choice Voucher Program apply [online](#). To print out an application form visit our [online application](#).

For more information see the related documents and links section on this page or contact:

**Housing Choice Vouchers Questions/Assistance**

(866) 357-4853

(207) 624-5789

Email Me

Fax: (207) 624-5713

**Documents & Links**

Applications

**Program Resources**

Additional Resources

**4. From the drop down choose the “Voucher Payment Standards” document with the date closest to today’s date**

- Make sure the document you choose is closest to today’s date
- The example below shows 03/2024 and 01/2025
  - If it is before January 2025, you will use 03/2024
  - If it is after January 2025 or towards the end of December, you will use the 01/2025 document

**Contact Information**

To apply for the Housing Choice Voucher Program apply [online](#). To print out an application form visit our [online application](#).

For more information see the related documents and links section on this page or contact:

**Housing Choice Vouchers Questions/Assistance**

(866) 357-4853

(207) 624-5789

Email Me

Fax: (207) 624-5713

**HQS Inspections Questions/Assistance**

(855) 887-6045

(207) 626-4621

**MaineHousing Switchboard**

(800) 452-4668

(207) 626-4600

TTY 711 Maine Relay

**Documents & Links**

Applications

**Program Resources**

Housing Choice Vouchers Brochure

2023 HCV Administrative Plan

2023 STEP Administrative Plan

2024 PHA Annual Plan

2025 PHA Annual Plan

2025 PHA 5YR Plan

10/1/2024 Fair Market Rents

**Voucher Payment Standards 03/2024**

Voucher Payment Standards 01/2025

Utility Allowances

Thinking About Porting To Maine

HCV Move In Inspection Checklist

Notice-Rental Assistance for People with Disabilities

HCV Landlord Resources

HCV Inspection Standards - New Smoke Detector Requirement 12/29/2024

5. This will bring you to the “**Voucher Payment Standards**” document

--Use the number of bedrooms your voucher is approved for and the town/county you want to live in to find the payment standard in that area



**VOUCHER PAYMENT STANDARD SCHEDULE**

EFFECTIVE  
March 1, 2024

	SRO	0BR	1BR	2BR	3BR	4BR	5BR	6BR	7BR
<b>METROPOLITAN FMR AREAS</b>									
Bangor HMFA	759	1013	1116	1424	1822	1960	2254	2548	2842
Cumberland HMFA	915	1221	1371	1801	2246	2656	3053	3452	3850
Lewiston-Auburn MSA	680	907	1052	1333	1754	1962	2256	2550	2844
Penobscot HMFA	648	865	928	1220	1518	1704	1959	2215	2471
Portland HMFA	1157	1543	1769	2276	2829	3208	3689	4169	4650
Sagadahoc HMFA	731	975	1176	1438	2027	2441	2807	3172	3539
York HMFA	920	1227	1363	1699	2223	2439	2804	3170	3536
York-Kittery-South Berwick HMFA	1008	1345	1511	1985	2611	3369	3875	4380	4885
<b>NONMETROPOLITAN COUNTIES</b>									
Aroostook	547	730	833	1042	1421	1511	1738	1964	2191
Franklin	596	795	893	1173	1557	1563	1797	2031	2266
Hancock	821	1095	1102	1306	1733	1740	2000	2261	2522
Kennebec	706	942	946	1214	1511	1784	2051	2318	2586
Knox	801	1068	1114	1344	1687	1902	2186	2472	2757
Lincoln	812	1083	1124	1360	1811	1902	2187	2472	2757
Oxford	671	895	902	1184	1453	1868	2148	2428	2709
Piscataquis	574	766	860	1130	1398	1688	1941	2194	2447
Somerset	672	896	930	1128	1395	1611	1852	2094	2336
Waldo	777	1036	1043	1357	1674	1879	2159	2441	2723
Washington	551	735	826	1085	1508	1598	1837	2076	2316

Amounts include the cost of utilities

**Example:** Using the Voucher Payment Standard if you are looking for a 1 bedroom in Portland/Cumberland County

- Look at the Column “**1BR**”
- Look at the Row “**Cumberland HMFA**”

You will see the payment standards (or maximum rent) for a 1 bedroom in Cumberland is \$1,371.



**VOUCHER PAYMENT STANDARD SCHEDULE**

EFFECTIVE  
March 1, 2024

	SRO	0BR	1BR	2BR	3BR	4BR	5BR	6BR	7BR
<b>METROPOLITAN FMR AREAS</b>									
Bangor HMFA	759	1013	1116	1424	1822	1960	2254	2548	2842
Cumberland HMFA	915	1221	1371	1801	2246	2656	3053	3452	3850
Lewiston-Auburn MSA	680	907	1052	1333	1754	1962	2256	2550	2844
Penobscot HMFA	648	865	928	1220	1518	1704	1959	2215	2471
Portland HMFA	1157	1543	1769	2276	2829	3208	3689	4169	4650
Sagadahoc HMFA	731	975	1176	1438	2027	2441	2807	3172	3539
York HMFA	920	1227	1363	1699	2223	2439	2804	3170	3536
York-Kittery-South Berwick HMFA	1008	1345	1511	1985	2611	3369	3875	4380	4885
<b>NONMETROPOLITAN COUNTIES</b>									
Aroostook	547	730	833	1042	1421	1511	1738	1964	2191
Franklin	596	795	893	1173	1557	1563	1797	2031	2266
Hancock	821	1095	1102	1306	1733	1740	2000	2261	2522
Kennebec	706	942	946	1214	1511	1784	2051	2318	2586
Knox	801	1068	1114	1344	1687	1902	2186	2472	2757
Lincoln	812	1083	1124	1360	1811	1902	2187	2472	2757
Oxford	671	895	902	1184	1453	1868	2148	2428	2709
Piscataquis	574	766	860	1130	1398	1688	1941	2194	2447
Somerset	672	896	930	1128	1395	1611	1852	2094	2336
Waldo	777	1036	1043	1357	1674	1879	2159	2441	2723
Washington	551	735	826	1085	1508	1598	1837	2076	2316

Amounts include the cost of utilities



**Example:** Using the Voucher Payment Standard if you are looking for a 2 bedroom in Portland/Cumberland County

- Look at the Column “**2BR**”
- Look at the Row “**Cumberland HMFA**”

You will see the payment standards (or maximum rent) for a 2 bedroom in Cumberland is \$1,801.



**VOUCHER PAYMENT STANDARD SCHEDULE**

EFFECTIVE  
March 1, 2024

	SRO	OBR	1BR	2BR	3BR	4BR	5BR	6BR	7BR
<b>METROPOLITAN FMR AREAS</b>									
Bangor HMFA	759	1013	1116	1424	1822	1960	2254	2548	2842
Cumberland HMFA	915	1221	1371	1801	2246	2656	3053	3452	3850
Lewiston-Auburn MSA	680	907	1052	1333	1754	1962	2256	2550	2844
Penobscot HMFA	648	865	928	1220	1518	1704	1959	2215	2471
Portland HMFA	1157	1543	1769	2276	2829	3208	3689	4169	4650
Sagadahoc HMFA	731	975	1176	1438	2027	2441	2807	3172	3539
York HMFA	920	1227	1363	1699	2223	2439	2804	3170	3536
York-Kittery-South Berwick HMFA	1008	1345	1511	1985	2611	3369	3875	4380	4885
<b>NONMETROPOLITAN COUNTIES</b>									
Aroostook	547	730	833	1042	1421	1511	1738	1964	2191
Franklin	596	795	893	1173	1557	1563	1797	2031	2266
Hancock	821	1095	1102	1306	1733	1740	2000	2261	2522
Kennebec	706	942	946	1214	1511	1784	2051	2318	2586
Knox	801	1068	1114	1344	1687	1902	2186	2472	2757
Lincoln	812	1083	1124	1360	1811	1902	2187	2472	2757
Oxford	671	895	902	1184	1453	1868	2148	2428	2709
Piscataquis	574	766	860	1130	1398	1688	1941	2194	2447
Somerset	672	896	930	1128	1395	1611	1852	2094	2336
Waldo	777	1036	1043	1357	1674	1879	2159	2441	2723
Washington	551	735	826	1085	1508	1598	1837	2076	2316

Amounts include the cost of utilities