

ORCA TALES

August 2007

"We can tell you more about them than their mother"

Volume 14 Issue 08

U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT
WASHINGTON D.C. 20410-8000

MEMORANDUM FOR:

Multifamily Hub Directors
Multifamily Program Center Directors
Owners and Management Agents
Contract Administrators

FROM:

Charles Williams, Deputy Assistant Secretary for
Multifamily Housing Programs, HT

SUBJECT:

Criminal Offender Record Inquiries

This memorandum serves as a reminder that owners and agents (O/A's) must establish standards that prohibit admission to federally assisted housing if any member of the applicant's household is subject to a lifetime registration requirement under a state sex offender registration program.

The O/A must screen applicants by conducting and obtaining necessary criminal background checks in the state where the housing is located and in other states where the household member(s) are known to have resided.

The O/A's may:

*Request the Public Housing Authority in their jurisdiction that administers a Section 8 or Public Housing Program under an Annual Contributors Contract with HUD to conduct the appropriate check and to make the screening determination.

*Use alternative sources, including private screening services; or

*Establish liaisons with local or state law enforcement agencies to run their criminal background checks through the National Law Enforcement Telecommunications System.

When the O/A chooses to use a non-commercial source to conduct the criminal offender record inquiry, they must ensure that the source used has access to the necessary information needed to uncover whether a member of a household applying for admission is subject to a lifetime sex offender registration under a state sex offender registration program. Some states do not report information to commercial information sources.

If you have any questions, you may contact Gail Williamson, Director, Housing Assistance Policy Division, on 202-708-3000 ext. 2473.

NON-REFUNDABLE FEE'S 59.18.285

*No "non-refundable fees" may be designated as a deposit or as any part of the deposit.

*All non-refundable fees must be designated as so in the rental agreement or lease.

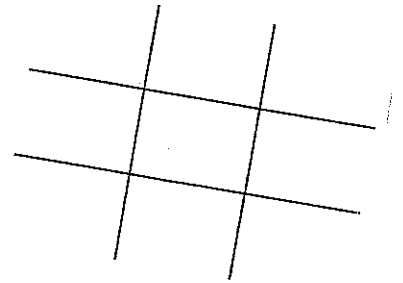
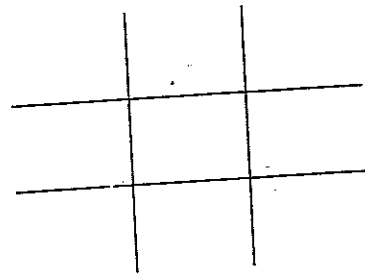
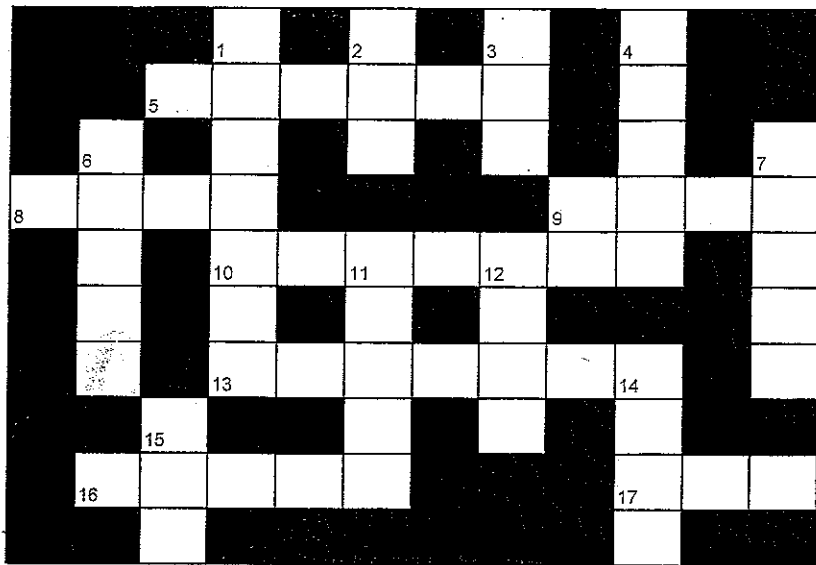
DON'T GET CHARGED FOR A FREE CREDIT REPORT!

By law, you are entitled to one free copy annually from each of the three credit bureaus (Equifax, Trans Union, and Experian). They will fulfill that obligation at no charge if you order from the right web site. Log onto the wrong one, and you may wind up paying for costly services.

The centralized site you want is annualcreditreport.com; there, you can order free reports from all three bureaus. But be careful. There are sites with similar sounding names, like freecreditreport.com, that attracts customers with the promise of a free credit report, then pushes fee-based services such as identity theft insurance or credit monitoring at a monthly cost. The credit bureau sites themselves also try to sell you packages.

Are these services worth buying? Monitoring does alert you to unusual activity on your credit report, but if you don't like paying a monthly fee, you can use free reports to do your own periodic check up (every four months, request a free report from a different bureau). Your looking for mistakes that affect your credit score, as well as evidence of identity theft, says Evan Hendricks, author of *Credit Scores & Credit Reports*.

On annualcreditreport.com, you will choose the credit bureau from which you would like to obtain your credit and you are then able to download and print it out almost instantly. Check it carefully, there was a 2004 study that found 25% of reports contained serious errors. If something's wrong, it's up to you to contact the bureau and clear it up.

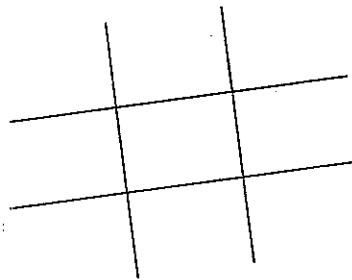


ACROSS

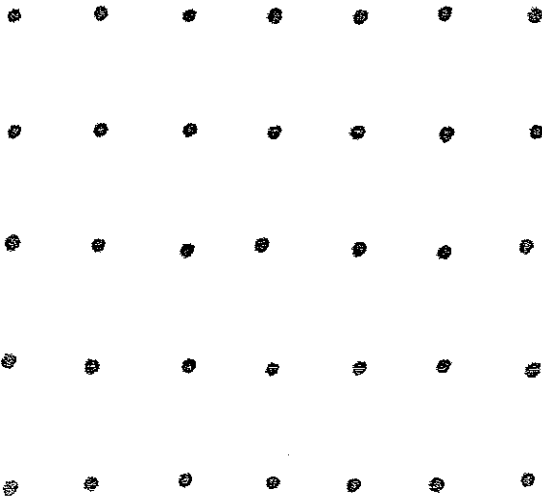
- 05 Ruin
- 08. Monthly Dues
- 09 The best Screening Co.
- 10. Extra Months Rent
- 13 Terminated
- 16. Investor
- 17 Bad Check

DOWN

- 01 Late Rent
- 02. Give Due Rent
- 03. No ___ Policy
- 04 A ___ Hearing
- 06. Contract
- 07 Rental Association
- 11. Previous
- 12 Property
- 14. Turn Down
- 15. Debt



Each person takes a turn drawing a line between two dots, trying to create a box. For each box you complete, your initial goes in that box. The person with the most initials in boxes at the end wins.



P E Y Q F D L O H E S U O H
 O K A V F K A D Z C W S H N
 L M L C I E P E T A C A V A
 I F T E R M P I T R G V M C
 C A R G E O L N N D J E R T
 Y S M H H B I E A I D E E I
 E L S O S U C D N L I T G Q
 M U P M U S A P E T N N A F
 P I X M T N N O T I C E N X
 L H D C O G T A W K O R A E
 O B I T J C C O X C M R M L
 Y V D R O L D N A L E U O P
 E L A H W R E L L I K C F U
 R A L E N Z G S Y J B P D D

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| AGE | EMPLOYER | NOTICE |
| AMOUNT | EVICTS | ORCA |
| APPLICANT | HOUSEHOLD | POLICY |
| COMPLY | INCOME | SHERIFF |
| CREDIT | KILLERWHALE | TENANT |
| CURRENT | LANDLORD | TERM |
| DENIED | MANAGER | VACATE |