

# FAQS

## HOUSING COUNSELING

### **Q: What is a HUD-Certified Housing Counselor, and how can they help me?**

**A:** A Housing Counselor who is specially trained and certified by HUD to help assess your financial situation and evaluate housing options. GHC has HUD-approved Housing Counselors on staff to assist you.

### **Q: If I am having trouble paying my rent or mortgage, how can a Housing Counselor help me?**

**A:** The first step a GHC Housing Counselor takes is to conduct a formal 'Intake' where we ask you for detailed information about your situation to include financial and other factors to better understand your situation prior to determining the availability of relevant options, resources, and next steps.

### **Q: Are GHC Housing Counselors able to provide a referral or recommendation for housing?**

**A:** As an Approved Housing Counseling agency, after the formal Intake, GHC provides at least three options for potential landlords or mortgage companies. We are unable, however, to provide specific guarantees, referrals, or recommendations on behalf of a tenant.

### **Q: I am looking to purchase my first home; how can a Housing Counselor help me?**

**A:** GHC Housing Counselors can help you:

- Make a step-by-step action plan to achieve homeownership, including how to overcome common barriers to homeownership, such as low income, bad credit/no credit, excess credit card debt, etc
- Identify home buying programs in your area including down payment and closing cost assistance programs
- Understand how much home you can afford to buy, so you can narrow your search and ensure you buy a home without facing a high risk of foreclosure

## HOUSING AFFORDABILITY:

### **Q: How do I know if I am able to afford renting a new place?**

**A:** Generally, a rule of thumb is that an 'affordable' housing payment is no higher than 30% of your gross monthly income. Every client of GHC is different, however, so the information provided on the completed Intake form will help GHC to better understand your specific situation.

### **Q: How can a GHC Housing Counselor help me find affordable housing?**

**A:** At GHC, we start the conversation by doing an Intake in which the counselor learns the details about your financial situation. As a HUD-certified agency, GHC conducts a financial budget analysis to include information about your monthly household income and expenses. The budget is a very useful tool for understanding your sources of income, financial obligations, and living expenses that positively or negatively impact your ability to afford housing.

**Q: Can GHC provide me with a list of affordable housing?**

**A:** Yes. A GHC Housing Counselor can provide you with several ‘housing search’ options and outcomes based on your unique housing needs at the time of your request. Remember, check back regularly because properties are being added and removed from the lists on a regular basis.

Please note that since GHC is not affiliated with the owners of these search engines nor with the properties shown in the results of the searches, please perform your own due diligence regarding the unique requirements of each property to include the application process, application fees, credit history thresholds, and criminal background check fees, etc.

**Q: Are there any other housing resources that GHC can provide?**

**A:** No. We rely on the same housing search lists to help our clients find housing options specific to their needs. You can find the housing search links on our website (gsohc.org)

**Q: Can GHC help me with my rental deposit and/or 1<sup>st</sup> month’s rent.**

**A:** No, in a general course of business. GHC is an information, referral, and educational agency. In unique situations, GHC may receive specific funding for rent, utility, or deposit assistance. If so, the details of that availability and criteria will be shared with you by a GHC Housing Counselor after the Intake has been completed.

**Q: Can GHC help me with a Housing Voucher?**

**A:** No. GHC does not provide or service housing vouchers. Housing vouchers are generally provided locally by the Greensboro Housing AUTHORITY. We recommend you contact them directly for voucher information.

**RENTAL & UTILITY ASSISTANCE:**

**Q: Can GHC help assist me with my past due rent and/or utility bill?**

**A:** No, in a general course of business. GHC is an information, referral, and educational agency. In unique situations, GHC may receive specific funding for rent and/or utility assistance. If so, the details of that availability and criteria will be shared with you by a GHC Housing Counselor after the Intake has been completed

**HOMELESS PREVENTION AND RAPID RE-HOUSING:**

**Q: I am homeless and need emergency shelter, can GHC assist me?**

**A:** Yes. A GHC Housing Counselor can provide you with a list of emergency shelters and shelters in Guilford County; and possible other resources that might be able to help in your situation. Each shelter may have unique entry requirements. You will need to contact each shelter for their specific eligibility requirements.

**Q: Does GHC provide rapid re-housing?**

**A:** No. When available to us, however, a GHC Housing Counselor can provide you with a list of rapid-re-housing resources in the community.

## **LANDLORD AND TENANT TOPICS:**

### **Q: Can I withhold rent if my landlord refuses to make any repairs?**

**A:** No. In the state of North Carolina, tenants are still responsible for paying rent regardless even if their landlord has not made any repairs. Failure to pay your rent can lead to your landlord filing for eviction.

### **Q: Can GHC speak with my landlord if there are habitability concerns that are affecting my overall health?**

**A:** Yes. Contact our office and schedule an Intake. After Intake, our Healthy Home's Team will contact you to better understand your situation with options that may include a review of your lease, a site visit, housing assessment/inspection, and a conversation with the landlord/property owner. Next steps will be determined after that initial contact by GHC.

### **Q: Can GHC help if my home gets condemned if my landlord does not make repairs, if I have a fire, or home is not condemned but is causing problems with my health and safety in the home**

**A:** It depends on the specifics of the situation. The first step is to contact our office and schedule an Intake. After Intake, our Healthy Home's team will be in contact with you to better understand your situation. Based on that discussion, additional options may include partnering with the City of Greensboro's Code Compliance division or other regulatory/legal authorities. Additionally, relocation assistance may be available in certain circumstances. See your GHC Housing Counselor for details.

### **Q: Can GHC assist me in contacting my landlord and requesting a rental-payment extension?**

**A:** No. Please contact your landlord in writing with that, or any other, rental-related request.

### **Q: Can a GHC Housing Counselor help me find a landlord that is willing to rent to me?**

**A:** A GHC Housing Counselor can provide you with several 'housing search' lists based on your unique housing needs at the time of your request. GHC cannot, however, encourage, persuade, or demand a landlord approve your rental application.

## **EMERGENCY PREPAREDNESS:**

### **Q: If a disaster was to happen, what types of services does GHC provide?**

**A:** The same services we generally offer. During a natural disaster, GHC will make every attempt to be even more available to you to conduct the initial Intake. Services include:

- Housing/emergency shelter counseling
- Emergency budgeting and financial survival guidance
- Non-housing resources (i.e. food pantries)
- Information and access to any available emergency financial assistance

### **Q: Can a GHC Housing Counselor help me and/or my family come up with an emergency plan?**

**A:** Yes. GHC Housing Counselors have received Disaster Preparedness training which allows us to help our clients plan and prepare for an emergency. We can provide you with a Disaster Preparedness Information Packet to help you consider various things to make a plan for your household.

## **EVICTION:**

### **Q: What is Eviction?**

**A:** In North Carolina, an eviction is another term for “summary ejectment” where a landlord files to legally remove a tenant renting their property if the tenant has, for example, failed to pay rent, violated the lease agreement, or if other conditions apply.

### **Q: Can a landlord evict a tenant without going to court?**

**A:** No. In North Carolina, landlords cannot force tenants out of their homes without going to court. Landlords may attempt to circumvent the court process by sending tenants an ‘eviction notice’ as a warning to encourage the tenant move out before the court date. At GHC, we recommend that you urgently seek legal advice before taking any action to best preserve your tenant rights.

### **Q: What is a landlord required to do to get an eviction?**

**A:** The landlord must file a “Complaint in Summary Ejectment” with the County Clerk of Court’s office. In court, the landlord must prove that grounds for eviction exist. We advise you seek legal representation.

### **Q: Can I be evicted if I was unable to pay the rent for a good reason?**

**A:** Yes. Failing to pay rent is grounds for eviction regardless of the reason you did not pay.

### **Q: Will evictions show up on my record?**

**A:** Evictions are public record, which may appear in credit reports or affect the tenant’s ability to qualify for another lease.

### **Q: What if I live in public housing or have a Section 8 voucher, can I be evicted?**

**A:** Contact the Greensboro Housing Authority for information and guidance regarding their properties.

### **Q: What notice does a tenant get of the eviction?**

**A:** The landlord must have the tenant “served” with the court paperwork, either by certified mail, return receipt requested, or the Sheriff’s Dept Civil Division can serve the tenant by posting the paperwork on the door of the property. The paperwork specifies the date, time, and location of the eviction hearing and may be applicable even if the tenant does not actually see the paperwork.

### **Q: Who decides eviction cases?**

**A:** Eviction cases are typically handled in small claims court, where they are decided by a magistrate. If either the landlord or the tenant appeals, the case will go to District Court, where there will be a new hearing before a judge.

### **Q: Can I get free legal assistance with my landlord/tenant case?**

**A:** Legal Aid of North Carolina is a statewide nonprofit organization that represents some tenants in their housing cases. You can apply for Legal Aid representation by calling 1-866-219-5262 or applying online.

## **YOUR RIGHTS & RESPONSIBILITIES:**

### **Q: What is the Fair Housing Act?**

**A:** The Fair Housing Act prohibits discrimination because of race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability.

### **Q: What do I do if I feel I have a case that involves discrimination based on any of the classes mentioned previously?**

**A:** If you believe your rights may have been violated, we encourage you to report housing discrimination. Because there are time limits on when an allegation can be filed with HUD after an alleged violation, you should report housing discrimination as soon as possible. When reporting housing discrimination, please provide as much information as possible, including:

- Your name and address;
- The name and address of the person(s) or organization your allegation is against;
- The address or other identification of the housing or program involved;
- A short description of the event(s) that cause you to believe your rights were violated; and
- The date(s) of the alleged violation.

### **Q: Is there a Fair Housing Agency I can contact locally?**

**A:** Yes. Fair Housing, 300 W Washington St #141, Greensboro, NC 27401, (336) 373-2038

### **Q: Can my landlord retaliate if I make a fair housing complaint?**

**A:** No. It is illegal to retaliate against any person for making an allegation, testifying, assisting, or participating in any manner in a proceeding under HUD's allegation process at any time, even after the investigation has been completed. The Fair Housing Act also makes it illegal to retaliate against any person because that person reported a discriminatory practice to a housing provider or other authority. If you believe you have experienced retaliation, you can report housing discrimination (HUD.gov).