



# Renting a LIHTC\* Home:

**Everything You Need to Know**

\* The Low-Income Housing Tax Credit Program

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This booklet was written by Regional Housing Legal Services (RHLS). RHLS is a nonprofit law firm with unique expertise in affordable, sustainable housing and its related components — community and economic development, utility matters and preservation of home ownership. RHLS provides innovative project and policy solutions that help create sustainable communities offering decent, safe and affordable housing for lower-income Pennsylvanians. This guide was made possible by the generous support of the Pennsylvania Interest on Lawyers' Trust Accounts (IOLTA) Board.



# 1

## Understanding LIHTC\* Housing

When it comes to housing, many people are in a bind. Their incomes are not high enough to afford safe, well-maintained homes, but there just isn't enough public housing to go around and Housing Choice Vouchers are hard to come by. LIHTC (pronounced "LYE-TECH"), offers a different affordable housing opportunity.

How do you know whether you qualify for a LIHTC apartment? How do you find a LIHTC development near you? How do you apply? What are your rights as a LIHTC tenant?

This guide will tell you what you need to know—whether you are looking to become a LIHTC tenant or are an existing tenant with questions about the rules.

\*The Low Income Housing Tax Credit



# 2

## Finding a LIHTC Apartment

The best place to get a list of LIHTC properties is from The Pennsylvania Housing Finance Agency (PHFA)<sup>1</sup> at [www.phfa.org/mhp/](http://www.phfa.org/mhp/). At the bottom of the page you can search for LIHTC properties by county.

Another way to find a LIHTC apartment is through [PAHousingSearch.com](http://PAHousingSearch.com), a free online listing service for affordable housing that lists LIHTC properties as well as other low-cost rentals. Under “Find Rentals,” the Advanced Search feature located directly beneath the main search box allows users to search rentals by city or county and filter search results based on size of the home and other features. Within the listings, the section on “Specialized Information” indicates whether a particular rental is a “tax credit property.” “Tax credit” refers to LIHTC.

### **New LIHTC developments are built every year.**

If you see a building under construction in your neighborhood, look for a sign at the construction site. If the development is a LIHTC property, the sign will list the Pennsylvania Housing Finance Agency as a funder and include information about how to apply for an apartment. Submit an application as soon as the rental process starts because LIHTC properties can rent up quickly. Some community development organizations (known as Community Development Corporations or CDCs) and the local housing authority may know about local LIHTC housing.



### **If a property interests you, but you can't tell if it's a LIHTC property:**

- Contact the property manager and ask.
- Ask to see the lease and look for something called the Low-Income Housing Tax Credit Lease Addendum. If you see this addendum, then it is a LIHTC property.

### **What is the definition of “household”?**

- A “household” is all the people who occupy a housing unit.

<sup>1</sup>The LIHTC program is run by the IRS, not the U.S. Department of Housing and Urban Development (HUD). Each state has an agency that oversees the program. In Pennsylvania, it's the Pennsylvania Housing Finance Agency (PHFA). [https://www.phfa.org/mhp/Look for 'Awards'](https://www.phfa.org/mhp/Look%20for%20'Awards').

# 3

## Applying and Qualifying for LIHTC Properties

### Who Qualifies to Live in LIHTC Housing?

LIHTC homes are available for rent to the general public. However:

- All LIHTC properties have maximum income limits.
- LIHTC properties may establish reasonable eligibility criteria that are included in a written Tenant Selection Plan and must be applied to all prospective tenants. You can ask the property manager for a copy of that Plan.
- The property manager may have other requirements, such as minimum income, minimum credit scores and background checks. Ask to see the Tenant Selection Plan for the property.
- The property manager may set a maximum household size depending on the number of bedrooms. This should also be in the Tenant Selection Plan.
- LIHTC buildings are allowed to give priority to certain groups of people, such as veterans, youth aging out of the foster care system or current residents of the city or town where the property is located. **People with disabilities get priority for accessible units.**
- Some LIHTC properties are only for seniors. There are two different types of senior properties. In one, everyone in the household has to be 62 or older. In the other, one person in the household must be 55 or older. Check with the property manager of the apartments you are interested in.
- If you are a student, see p. 9.

### Do I Qualify?

Your income must be less than the maximum income limit, but the limit varies depending on what apartment you apply for and where it is located.

LIHTC developments are set up to house people in a variety of income levels. LIHTC defines “low-income” using a measure called Area Median Income, often abbreviated “AMI.” “Median” means “middle;” half the incomes in an “area” are above the AMI and half are below. “Area” generally refers to a city, county or multi-county location.

Most LIHTC homes in Pennsylvania are for households earning at or below 60% of the AMI, although some LIHTC properties serve households earning slightly more. But all are in the lower half of incomes in the area.

The AMI varies depending on what county you are in and how many people are in your household. In the chart at the back of this guide, you can look up the Philadelphia AMI and see what that means in dollars for different-sized households. A county’s AMI changes every year. The Appendix explains how to find updated AMIs each year and where to find the AMI income limits for other parts of the state.

Most LIHTC developments are set up for people at a variety of income levels. In Pennsylvania, most developments have apartments for people at 60% AMI or for people at 50% AMI, with a smaller number of apartments for people at 40% or 20%. To qualify for an apartment, the combined incomes of all the people in your household must be under the income limit for that particular unit. The property manager can give you a list of the AMI breakdown for the apartments in a development.

## How Much Will I Pay in Rent?

The LIHTC program sets rents to be affordable at the different AMIs; rents are not set according to each individual tenant household's income.

Unlike other programs, like Housing Choice Vouchers, your rent will not automatically change if your income goes up or down. This also means that your rent can go up slightly each year even if your income does not. Larger units cost more than smaller ones.

While the LIHTC program sets rents to keep them affordable, many families end up paying more than 30% of their income toward rent and utilities. That's because maximum rents are set assuming the tenant makes the maximum income for an apartment.

If you earn less than the maximum amount you might still qualify for the unit but will pay more than 30% of your income for rent and utilities. See Chart 1 for how LIHTC maximum rents are set – this is the most you could potentially pay for a LIHTC unit. Chart 2 gives an example of how rents vary by unit size and unit type.

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### LIHTC rents are not based on your individual household income.

Instead, they are based on the unit size and unit type. Unit size refers to the number of bedrooms in the unit. Unit type refers to the AMI income limit for the unit. Rent for smaller units will be less than rent for larger units. Rent for lower AMI units will be less than rent for higher AMI units of the same size.

**CHART 1**  
Maximum Rents by Unit Size and Unit Type – Philadelphia Area Property

Unit Size	Unit Type	Unit Type
Number of bedrooms	20% AMI	40% AMI
1	\$362	\$725
2	\$435	\$870
3	\$502	\$1,005
4	\$560	\$1,121

Rents include a utility allowance.

## What About Utilities?

Sometimes tenants pay for utilities separately; other times the cost of utilities is included in the rent. In either case, the LIHTC program considers utilities to be part of the total housing cost.

So, if the apartment you are renting does not include all utilities, the landlord must subtract an estimated utility cost from the maximum rent. This is called the “utility allowance.” Utility allowances vary from property to property, depending on what utilities the tenants must pay themselves, as well as how energy efficient the building is. Telephone, cable and internet are not included in the utility allowance. The tenant pays these bills in addition to paying rent.

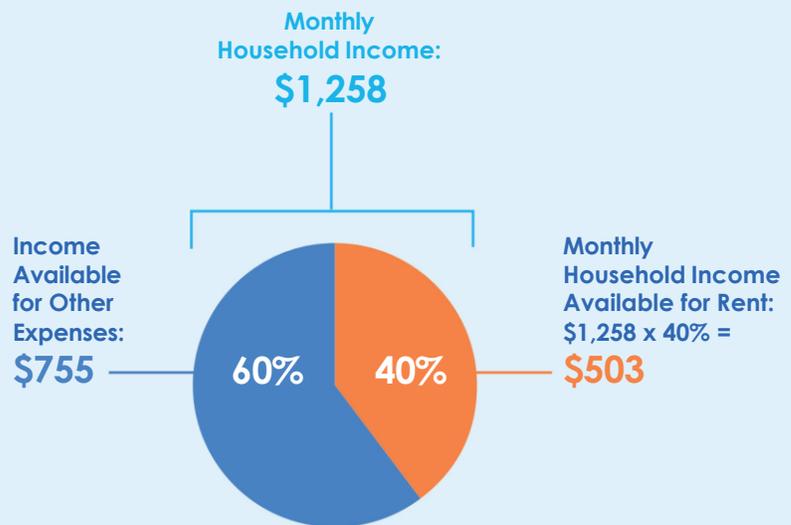
The utility allowance is just an estimate. The landlord does not need to give the tenant a refund or rent reduction if actual utility costs are higher, so tenants need to be aware of their utility usage. If tenants keep the inside temperature higher than usual or if it's a particularly cold winter, the heating bill may make the combined rent and utility costs higher than the LIHTC program maximum. The household would still be responsible for paying the full rent as well as the high utility bill.

## Is there a minimum income for LIHTC homes?

Most LIHTC apartments establish minimum income requirements to make sure the tenant can afford the rent. Property managers decide their property's requirements, which may vary from one property to another. Usually, property managers will look for a household to earn at least three times the annual cost of rent and utilities, but some will use two and a half times the amount of rent plus utilities as a measure. Some property managers do not factor in utility costs in setting minimum income requirements.

### EXAMPLE

#### Annual Household Income of \$15,090



## Putting it all together – Rents and Income

How does the property manager determine what apartment I qualify for and what my rent will be? The answer depends on your income and the size of your family.

You can use this chart to see if you qualify for a 20% unit, which is the most affordable one available. The Appendix at the end of this guide has charts for units at 50% and 60% AMI.

In this example, the property manager requires households have income equal to at least two and a half times the rent (also called a 40% rent-to-income ratio). The property manager subtracts the utility allowance before calculating minimum incomes.

CHART 2

Minimum And Maximum Incomes FOR 20% AMI UNITS				
UNIT SIZE		1 Bedroom	2 Bedroom	3 Bedroom
Rent		\$362	\$435	\$502
Utility Allowance		-\$30	-\$45	-\$50
Net Rent		<b>\$332</b>	<b>\$390</b>	<b>\$452</b>
Minimum Income*		\$9,960	\$11,700	\$13,560
Maximum Incomes by Household Size	1 Person	\$13,540	\$13,540	<b>\$13,540*</b>
	2 Persons	\$15,460	\$15,460	\$15,460
	3 Persons	\$17,400	\$17,400	\$17,400
	4 Persons	**	\$19,320	\$19,320
	5 Persons	**	\$20,880	\$20,880
	6 Persons	**	**	\$22,420

\*The figure in orange shows that the household's income is too low for that unit. Also, a one-person household would not qualify for a three-bedroom apartment.

\*\*Maximum occupancy limits also apply. The typical maximum is 2 persons per bedroom plus one person. So, a unit with two bedrooms can have a maximum of five people (including children) living there.

Property managers may also set minimum occupancy standards for each unit type or give priority for larger units to larger households.

Households with Housing Choice Vouchers do not need to meet minimum income requirements.

## May I Use a Housing Choice Voucher?

Yes. LIHTC owners may not turn you away just because you have a Housing Choice Voucher.

However, you still must verify that you meet all the requirements that other tenants must meet, **except** the minimum income requirements.



## **I Have a Criminal History. Can I Still Rent a LIHTC Home?**

It depends. A development that turns away everyone with any criminal background might be violating fair housing laws, particularly if that ends up excluding mostly African Americans or other “protected classes” under the Fair Housing Act. In general, having a conviction for misdemeanors or minor criminal offenses, such as drug possession or shoplifting, or for any crime that occurred in the distant past, should not be a basis for excluding someone. Also, an arrest that did not result in conviction should not be a reason for denying an application.

If you have a recent conviction for drug manufacture or for a violent crime like armed robbery or rape, landlords may reject your application. If the LIHTC property has public housing funding, it is required to reject lifetime sex offenders and people convicted for manufacturing methamphetamine in subsidized housing.

LIHTC landlords are supposed to decide each situation individually and give each applicant the opportunity to explain why they can be a good tenant, despite a criminal record. If you think you were turned down because of your criminal history, ask for a copy of the criminal records report the landlord used, check for mistakes and ask for a review of the decision. Submit letters of support and other information showing positive changes in your life since your conviction.

If you believe you were wrongly denied LIHTC housing based on your criminal record, contact your local fair housing group. There is a list of fair housing agencies at the back of this guide in the Fair Housing Resources section of the Appendix.

## **Can I Qualify if I am a Full-Time Student?**

The LIHTC program was designed for low-income households and not as student housing. For that reason, there are many rules for full-time students seeking LIHTC housing. You can be a student and live in a LIHTC apartment as a member of a household, as long as at least one person in the household is not a full-time student. There are some exceptions to this rule:

- The full-time adult students are married and filing a joint federal income tax return.
- The full-time student is receiving assistance under Temporary Assistance for Needy Families (TANF).
- The full-time student is enrolled in certain job-training programs.
- The full-time student is a single parent living with their minor children.
- The full-time student is/was a recipient of foster care assistance.

## What if I need an Accessible Unit?

Every LIHTC property must have a certain number of units accessible for people with disabilities related to mobility, sight and hearing. If you have a disability and require an accessible unit, let the property manager know. LIHTC property managers must try to match accessible units with tenants who need the accessibility features. However, they are not required to hold the apartment until the right tenant comes along. If the manager does not find a tenant who needs the accessible unit within 30 days, they may rent it to someone else. If you need an accessible unit, but there is not one available, you can ask to be put on a separate waitlist.

## Will the Manager do a Credit Check on Me?

Most LIHTC properties will do a credit check on applicants. While perfect credit is not necessary, property managers may exclude applicants with poor credit. Managers are typically most concerned about prior evictions or utility shutoffs. If an applicant has a prior eviction, the manager may ask to see evidence that all back rent is paid in full. If there have been prior utility shutoffs, the manager may ask for a statement from the utility company saying that the applicant qualifies for a new utility account. Many managers are willing to overlook previous financial problems related to medical bills and student loans. If you are worried that you may be denied because you have poor credit or have been evicted, it is a good idea to provide additional information when you apply, such as providing proof that your previous apartment was too expensive but that you are able to afford the LIHTC rent.

## What if I am Told I am Not Eligible?

If your application is rejected, ask the property manager to provide you with a written explanation of the reasons why. Check the Tenant Selection Plan for how to appeal a decision. If you think there was a mistake, offer to provide more information. If you believe that you have been discriminated against, or if you have questions about whether or not the reasons for rejection meet the LIHTC program requirements, [contact your local legal aid office](#). A link to legal aid offices is also listed at the back of this guide in the Fair Housing Resources Section of the Appendix.

## What if I am a Survivor of Domestic Violence or Sexual Assault?

You may not be denied admission to a LIHTC property just because you were the victim of domestic violence, sexual assault, dating violence, or stalking, or your credit was damaged by one of those situations. If you are a survivor, you may have protections under the Violence Against Women Act (VAWA). VAWA protects all survivors, regardless of your sex, gender identity, or sexual orientation AND regardless of the sex, gender identity, or sexual orientation of the person who harmed you. Learn more [here](#). Also contact your local [legal aid office](#).

## What if I Am Put on the Waitlist?

When you apply to a LIHTC property, you may be informed that all the units have already been leased or that all the units for which your household qualifies are leased. In that case, always ask to be placed on the waitlist.

Make sure to provide all contact information to the property manager and to update it any time there is a change. Property managers will “purge” the waitlist (drop names) at least once a year. This is often done by contacting applicants by mail, asking if they are still interested in renting a unit and requesting a response within a short time period. If an applicant does not promptly respond, management will remove their name from the waitlist.



## What to Expect as a Resident in a LIHTC Property

**Most LIHTC properties have a list of rules tenants need to follow, like observing quiet hours, where and when to take your trash and keeping the inside of your home clean.**

Tenants of LIHTC properties have some additional requirements, such as allowing periodic inspections of their units. Residents should always be given reasonable notice of these inspections.

LIHTC owners and property managers also need to follow rules, including the Pennsylvania Landlord Tenant Act. Landlords must also follow state and federal policies related to reasonable accommodations for people with disabilities, including allowing them to have service animals and emotional support animals. And, as you can see, there are many LIHTC rules the owners must follow, including making sure tenants meet the income guidelines.

## Once I qualify and move in, is that the end of the paperwork?

### Tenants in LIHTC apartments must be “recertified” each year.

As part of the recertification, the landlord will review:

- (1) the income for every person in the household over age 18;
- (2) changes to household size;
- (3) whether anyone in the household is a full-time student; and
- (4) bank accounts, stocks, retirement accounts and other property you own.

The landlord should ask for a recertification only once a year. Respond promptly and truthfully when you are asked for information related to the recertification process. If you do not respond, or if you do not provide truthful information, it could be “good cause” to evict you. See page 14 for an explanation of “good cause” for evictions.

If you have no income at the time of recertification, the property manager may require you to complete a zero-income questionnaire.

Although the landlord must conduct a recertification to keep the building in compliance with LIHTC rules, you cannot be evicted just because your income goes up, even if it goes over the program maximum. The worst case scenario is that the landlord raises your rent.

There is one other time when you may be asked to document your income and when the amount of your income does matter. If you request a move to a different building, even a building in the same complex, this may be treated as a move-out and then a new move-in. You would be treated as a new tenant, so if your household income exceeds the current income limit, your request to move may be denied.

<sup>2</sup>[https://www.phfa.org/forms/housing\\_management/shared/sample\\_verification\\_forms/zero\\_income\\_certification.pdf](https://www.phfa.org/forms/housing_management/shared/sample_verification_forms/zero_income_certification.pdf)

Please see PHFA's [Sample Certification of Zero Income](#).<sup>2</sup>

## What if my income changes or someone moves in with me?

**Some changes, like adding or losing a household member or changes to your student status, should be reported before they happen if they are anticipated or immediately afterward if unanticipated.**

Every person living with you must be listed on the lease. Before allowing anyone else to move in with you, you must contact your landlord or property manager for approval. The new household member will need to provide the same information and documents that you provided when you first applied. **If you fail to report changes, the landlord can evict you for good cause.** Remember that adding a new person could affect your eligibility to live in the apartment. That's why you must report any change immediately.

If you are expecting a change in household size, such as the birth or adoption of a child, or if one or more of your household members has moved out, you should alert the property manager. Most property managers will allow you to put your name on the wait list for a larger or smaller unit.



Similarly, if you experience, or expect to experience a significant decrease in income, you should ask the property manager if there are any units in the building set aside for households with lower incomes. If so, you can ask to be put on a transfer list for a lower-income unit with lower rent. Usually, this can be done without having to actually move – the property manager just makes a change in the file as to how the unit is designated. This depends on how many units the owner promised they would have at each rent level. Sometimes, it's not possible to lower your rent. Even if the apartment complex does have lower rent units, it may take a long time before the manager can make the change.

If you do get the opportunity to move to a larger or smaller unit, or if your rent is lowered, you will likely have to complete the recertification process again, even if it has been less than a year since your last recertification.

Remember, if your income goes up, you must report it as part of the annual recertification. You will NOT lose your apartment just because your income increases, but your rent may go up.

## Can I Be Made to Change Apartments?

In some circumstances, the landlord can make you move to another apartment within your building.

For example, LIHTC developments include “accessible” units in which the kitchen countertops and cabinets are lower than average so that someone using a wheelchair can reach them. The landlord must give priority for accessible apartments to disabled tenants. But if there are no disabled applicants, accessible units can be rented to tenants who don’t need the accessibility features.

If you have been rented an accessible apartment in a circumstance like this and, at a later date, a new disabled applicant meets the eligibility requirements, **the landlord can require you to move**, as long as you are given a roughly equivalent apartment.

Another circumstance where you may be asked to move, either temporarily or permanently, is if the landlord is renovating the building and needs to move you out to allow the work to be done. If you stay in the same building, you may not need to be recertified. However, if you need to move to another building, the landlord may have to completely recertify your household.

## When Can I be Evicted?

Every LIHTC lease should have a section that clearly says you cannot be evicted without “good cause,” defined as “serious and repeated violations of the lease.”

The lease should spell out clearly what situations are considered a “default” or violation of the lease, but not every example can go into the lease. Opinions can differ about whether something is a “serious and repeated violation,” and the answer may have to be decided in court if the landlord does try to evict you.

### SOME EXAMPLES OF “GOOD CAUSE”.

#### You can be evicted when:

- You fail to pay rent.
- You don’t report all your income on your application or your recertification.
- You keep your apartment in a way that makes it dangerous to others, such as creating a fire hazard.

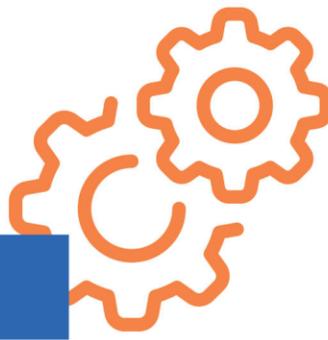
### SOME EXAMPLES OF NOT “GOOD CAUSE”.

#### You should not be evicted just because:

- You are late with your rent once but you still paid it.
- Your income increased.
- You had one loud party.
- You experienced domestic violence, sexual assault, dating violence, or stalking.

If you receive an eviction notice, contact your legal aid office, especially if you think the reason you are being evicted does not meet the definition of “good cause.”

# 5



## Additional Resources

### The Low-Income Housing Tax Credit program is complicated.

This guide gives you a lot of information, but it might not answer your particular questions. Whether you are looking for an apartment or already live in a LIHTC complex, talk to the property manager if you're not sure about something.

The next few pages have more detailed information about income eligibility and setting rents. There is also a list of fair housing agencies and a link to Pennsylvania Legal Aid Network programs.

More copies of this guide are available at <https://www.rhls.org/lihtctenantguide/>.

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## APPENDIX

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### Philadelphia Maximum Incomes

To look up the income limits and maximum rents for any county in Pennsylvania, here is a link:

[https://www.phfa.org/mhp/rent\\_and\\_income\\_limits/](https://www.phfa.org/mhp/rent_and_income_limits/)

This example shows maximum incomes for a LIHTC apartment in Philadelphia.

<b>Maximum Income By Household Size</b>	<b>20% AMI</b>	<b>50% AMI</b>	<b>60% AMI</b>
1 Person	\$ 13,540	\$ 33,850	\$ 40,620
2 Persons	\$ 15,460	\$ 38,650	\$ 46,380
3 Persons	\$ 17,400	\$ 43,500	\$ 52,200
4 Persons	\$ 19,320	\$ 48,300	\$ 57,960
5 Persons	\$ 20,880	\$ 52,200	\$ 62,640

Rent and income limits change every year, usually in April. This chart shows the Philadelphia income limits for 2021 for LIHTC properties that are already operating. Buildings that open their doors for the first time in 2021 have to use different income limits.

PHFA is the best source for this data, but the information is not always in the same place on the agency website. To find the information in future years, we recommend doing a web search for "PHFA Low Income Housing Tax Credit rent and income limits."

The document should look like the one in the link above. Double check the date on the top left corner to make sure it is the latest document and confirm that the document has "LOW INCOME HOUSING TAX CREDIT PROGRAM," in the title.

## How are LIHTC Rents Set?

The LIHTC program uses a formula to set maximum rents based on unit size. Because the rent is not based on the household's income, most LIHTC tenants end up paying more than 30% of their income towards rent and utilities. That's because maximum rents are set assuming your family makes the maximum income for an apartment. Many families will make a bit less than that maximum income but still qualify.

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### Philadelphia example:

Income for 3-person household at 50% AMI:	\$ 43,500	If the utility allowance is \$50, that would be subtracted from the \$1,087 total rent, so if the tenant is paying their own utilities, the rent charged could be no more than \$1,037.
Monthly income: \$43,500/12	\$ 3,625	
"affordable rent" = 30% of income	x .3	
Income available for rent and utilities	\$ 1,087	
Rent for 2-bedroom unit at 50% AMI	\$ 1,087	

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- For setting rents, the LIHTC program assumes that 3 people will live in a 2-bedroom apartment (or 1.5 persons per bedroom). It caps the rent at 30% of the monthly income for a 3-person household in that area earning exactly 50% AMI.
- In 2020, 50% of the Philadelphia AMI for a 3-person household was \$43,500.
- The IRS rules then set an "affordable" rent for that apartment by taking 30% of the \$43,500, which comes out to \$1,087 a month (30% of \$43,500 divided by 12).
- Most families will not earn exactly \$43,500 but will earn less than that amount and still qualify. Those families will end up paying more than 30% of their income toward rent and utilities.

## Fair Housing Resources

If you think you have been discriminated against in your search for housing because of your race, color, religion, national origin, sex, familial status, or disability, many agencies offer help.

Some communities also have local laws that protect people from discrimination based on sexual orientation and gender identity, and a few offer source of income protection that prohibit a landlord from turning away someone simply because they receive rental assistance or other public benefits.

Many counties and cities have a Fair Housing Officer or a Human Relations Commission that handle fair housing complaints. Check with your local government for more information. Complaints may also be filed with the [Pennsylvania Human Relations Commission](#) or with the [US Department of Housing and Urban Development \(HUD\)](#).

A fair-housing advocate can help you navigate the complaint process. Pennsylvania has several fair housing resources, including legal aid offices and nonprofit fair housing centers. Advocates educate you on your rights and help you determine whether you have been the victim of illegal discrimination.

Find your local legal aid office at [palegalaid.net/legal-aid-providers-in-pa](http://palegalaid.net/legal-aid-providers-in-pa)

Get information about fair housing laws at [palawhelp.org/issues/housing-and-shelter/housing-discrimination-and-fair-housing-1](http://palawhelp.org/issues/housing-and-shelter/housing-discrimination-and-fair-housing-1)

## Nonprofit Fair Housing Organizations

### Housing Equality Center of Pennsylvania

PO BOX 558  
Fort Washington, PA 19034  
866-540-FAIR | 267-419-8918

[equalhousing.org](http://equalhousing.org)

Serving these Counties:

- Bucks
- Chester
- Delaware

- Lehigh
- Montgomery
- Northampton
- Philadelphia

## Nonprofit Fair Housing Organizations (continued)

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### Southwestern Pennsylvania

#### Legal Services

#### Fair Housing Law Center

10 West Cherry Avenue

Washington, PA 15301

Phone: 724-225-6170

Fax: 724-250-1078

Toll Free Hotline: 1-877-725-4472

<https://fhlaw.org/>

Serving these Counties:

- Armstrong
- Beaver
- Bedford
- Blair
- Butler
- Cambria
- Cameron
- Centre
- Clarion
- Clearfield
- Crawford
- Elk
- Erie
- Fayette
- Forest
- Greene
- Huntingdon
- Indiana
- Jefferson
- Lawrence
- McKean
- Mercer
- Potter
- Somerset
- Venango
- Warren
- Washington
- Westmoreland

Southwestern Pennsylvania Legal Services receives funding from HUD to operate its Fair Housing Law Center, which provides free representation to those experiencing housing discrimination and to people with disabilities requiring a reasonable accommodation or modification to their housing units.

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### The Fair Housing Council of the Capital Region, Inc.

2100 North 6th Street

Harrisburg, PA 17110

Phone: 717-238-9540

[pafairhousing.org](http://pafairhousing.org)

Serving these Counties:

- Cumberland
- Dauphin

### Fair Housing Partnership of Greater Pittsburgh, Inc.

2840 Liberty Avenue, Suite 205

Pittsburgh, PA 15222

Phone: 412-391-2535

FAX: 412-391-2647

E-mail: [megan@](mailto:megan@pittsburghfairhousing.org)

[pittsburghfairhousing.org](http://pittsburghfairhousing.org)

[pittsburghfairhousing.org](http://pittsburghfairhousing.org)

Serving all counties in PA.

### The Housing Equality & Equity Institute at Lancaster Housing Opportunity Partnership

308 E. King Street

Lancaster, PA 17602

Phone: 717-291-9945

FAX: 717-291-9850

<https://wearetenfold.org/>

## Other Fair Housing Resources

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Pennsylvania Human  
Relations Commission:

<https://www.phrc.pa.gov/File-a-Compliant/Pages/default.aspx>

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US Department of Housing  
and Urban Development:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/online-complaint](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint)

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Get information about  
fair housing laws at:

<https://www.palawhelp.org/issues/housing-and-shelter/housing-discrimination-and-fair-housing-1>

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Get information for survivors  
of domestic violence,  
sexual assault, dating  
violence, or stalking at:

- [Rights for Survivors in LIHTC](#)
  - [PA Coalition Against Domestic Violence](#)
  - [PA Coalition Against Rape](#)
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