

## FIELD OFFICE LETTERHEAD

## NOTIFICATION TO TENANTS OF ACCEPTANCE OF PREPAYMENT

The Department of Housing and Urban Development (HUD) has approved (choose one: (1) a prepayment of the mortgage or (2) termination of the mortgage insurance contract) on (name of project). We were able to do this because we felt assured that rent increases for current tenants would not be more than they could afford. (Include if applicable: We also know that comparable affordable housing is available in your area.)

The owner has signed an agreement that will keep your rents from increasing more than certain amounts each year until (date mortgage expires). These rules do not apply to new people who may want to move into the project.

You can learn what the rules are for rent increases or the ways that the owner or HUD can help you by contacting HUD at the address shown above. You should also contact HUD if you think that the owner is violating the rules for rent increases in the agreement signed with us.

Sincerely,

Chief, Loan Management Branch  
U.S. Department of HUD

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## FIELD OFFICE LETTERHEAD

## NOTIFICATION TO TENANTS OF AVAILABLE PROTECTION

The owners of (name of project) have decided to prepay the mortgage insured or held by the Department of Housing and Urban Development (HUD). This means that the apartment in which you live may no longer be kept affordable for you. However, there are certain things the owners and HUD must do to protect you. They are:

1. The owners will review tenant lists and determine whose rents may increase so much that they may have to move. HUD will give owners rules for making these decisions. The owners will send HUD the names of the tenants who are identified.
2. The owners and HUD will work with owners of other housing in the area to help you find suitable housing. If you are on the list, HUD will send you a list of available comparable housing you may consider.
3. The owners will pay at least half your expenses for moving. They may decide how much the move is likely to cost you after getting estimates from moving and utility companies. However, if you disagree, you may give them a list of your expenses based on your situation. If you move out of the area, they do not have to pay more than they would have if you were moving within the area unless your costs will be higher because of your own needs. If there is no available comparable housing in your area, the owner has to pay the costs for moving you to the closest available comparable housing. You and the owner must agree, in writing, on the cost of relocation and the amount to be reimbursed.
4. There are some circumstances in which you may not be forced to move for at least three years even if there are other apartments available for you. These circumstances are:
  - a. If you lived at the project on (insert date of Initial NOI);

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and

- b. Your household contains either:

A person who is 62 years old or older or disabled (you may contact the HUD Office, if necessary, to determine if your disability meets HUD's criteria); or

Your family contains five or more persons and needs an apartment with at least three bedrooms.

Rents for those three years may only be raised for normal operating expenses, but not due to the owner's decision to prepay the mortgage.

5. In cases where the owners cannot force you to move before the end of three years, they may give you incentives to voluntarily move before that time. If you get an incentive to move, the rent you pay cannot be higher than what you would have paid if you had not moved. If necessary, the owner will pay part of the rent your new landlord charges in order to keep your rent payment the same as it is now. The incentives, which could include increased relocation costs, will be decided between each eligible person and the owner. It will not be decided for the project as a whole.
6. While we cannot guarantee it, in some cases HUD can give you Section 8 rental assistance to help pay your rent whether or not you move from the project.

If you have any comments, or if, in the future, you believe that the owner is not following these procedures properly, please contact the HUD Field Office at:

Chief, Loan Management Branch  
U.S. Department of Housing and Urban Development  
ADDRESS, CITY, STATE AND ZIP CODE.

Sincerely,

cc: For Posting

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FIELD OFFICE LETTERHEAD

NOTIFICATION TO TENANTS IN LOW-VACANCY AREAS  
OF AVAILABLE PROTECTION

The owners of (name of project) have decided to prepay the mortgage held or insured by the Department of Housing and Urban Development (HUD). This means the owner of your apartment may raise the rents.

If you were living in the project on (Date of Initial Notice of Intent), you may not be forced to move for at least three years even if there are other apartments available for you. In addition, rents for those three years

may not be raised except for normal operating expenses due to the owner's decision to prepay the mortgage. At least three months before you may be affected by higher rents, the owner will identify those tenants who may have to move because of higher rents. HUD will give the owners rules for making this decision. The owner will work with managers of other housing in the area to help you to find suitable housing.

You may not wish to wait until the three years end before looking for other housing, since you can move at any time up to then. In fact, if you and the owner agree, the owner may give you incentives to voluntarily move before that time. If you get an incentive to move, the rent you pay cannot be higher than what you would have paid if you had not moved. If necessary, the owner will pay part of the rent your new landlord charges in order to keep your payment the same as it is now. The incentives, which could also include relocation costs which are higher than the owner is required to pay, will be decided between each eligible person and the owner. It will not be decided for the project as a whole. The owner, however, may not discriminate in providing these benefits and must meet Federal antidiscrimination standards.

If you did not live at the project on the date shown above, your rents can be raised, so long as you were told that the project may be prepaid when you moved in. The owners will review tenant lists to determine who may not be able to continue to afford to live there. HUD will give

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owners the rules for making these decisions. The owners will send to HUD the names of all tenants who may be forced to move. The owners and HUD will work with owners of other housing in the area to help you to find suitable housing. If you are on the list, HUD will send you a list of available comparable housing you may wish to consider.

In either case, the owners will pay at least half your expenses for moving. They may decide how much the move is likely to cost you after getting estimates from moving and utility companies. However, if you disagree, you may give them a list of your expenses based on your own situation. If you move out of the area, they do not have to pay more than they would have if you were moving within the area unless your costs are higher due to your own needs. If there is no available comparable housing in your area, the owners have to pay the costs for moving to the closest available comparable housing. You and the owner must agree, in writing, on the

cost of relocation and on the amount to be reimbursed.

While we cannot guarantee it, in some cases HUD can give you Section 8 rental assistance to help pay your rent after you move.

If you have any comments, or if, in the future, you believe that the owner is not following these procedures properly, please contact the HUD Field Office at:

Chief, Loan Management Branch  
U.S. Department of Housing and Urban Development  
ADDRESS, CITY, STATE AND ZIP CODE.

Sincerely,

cc: For Posting

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