



TENANT · NATIONWIDE

FREE — DAYS 1-10 PREVIEW

31 DAYS. 31 TOPICS. 10-DAY QUICK START

Your First 10 Days of Housing Voucher Rights

A Free Preview of the Full 31-Day Guide

VoucherHQ™ is a brand line of GovStead™ Advisory LLC

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Educational advisory only. Not legal services, placement, or case management.

WELCOME

Your First 10 Days of Know Your Rights

Your Housing Choice Voucher comes with real federal protections — and real responsibilities. This free preview covers your first 10 days: your federal protections, reasonable accommodations, inspection standards, modifications, survivor protections, common myths, your responsibilities, inspection prep, source-of-income protection, and the core documents every voucher holder needs to know.

❖ What Each Day Includes

- What This Is — a plain-language explanation, no jargon.
- If There's An Issue — real situations you might run into.
- Who To Contact — the specific agency, phone number, or hotline.
- Forms You May Need — the actual federal form number and name, where applicable.
- How To File A Complaint — the actual steps to escalate.
- Laws That Apply — Federal, New York State, and New York City law.

This is a free 10-day preview. The full 31-Day guide covers all five categories — Your Core Protections, Money & Paperwork, Inspections & Home Conditions, Moving/Landlords & Myths, and Taking Action — plus the complete Resource Directory and a Public Hearing Alert explaining hearing alert. Get the full guide at stan.store/VoucherHQ.

■ **Educational advisory only. Verify all requirements with your local PHA, HUD, or VA. VoucherHQ™ and GovStead™ Advisory LLC assume no liability for outcomes, denials, or misapplication of program requirements.**

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CONTENTS

Table of Contents

Day	Topic
Day 1	Your Voucher Is Federally Protected
Day 2	You Can Ask For A Reasonable Accommodation
Day 3	What Inspectors Look For
Day 4	Reasonable Modifications
Day 5	Housing Protections For Survivors
Day 6	Housing Myths Versus Facts
Day 7	Your Responsibilities
Day 8	Getting Ready For An Inspection
Day 9	Source Of Income Protection
Day 10	Common Housing Documents Explained

Plus: Follow Us, and Get The Full 31-Day Guide.

YOUR CORE PROTECTIONS

DAY 1 Your Voucher Is Federally Protected

Your Housing Choice Voucher is not a local favor — it is a federal program. HUD (the U.S. Department of Housing and Urban Development) sets the baseline rules in 24 CFR Part 982, and your local housing authority (PHA) must operate inside them, no matter which state you live in. Your PHA can add local rules through its own Administrative Plan, but those local rules can never take away a right federal law gives you. Every PHA in the country has a current Administrative Plan — if you want to look up a specific policy yourself, ask your PHA for a copy or check their website, since this is the document to check first, before assuming a rule you were told about is accurate.

❖ If There's An Issue

- A staff member tells you something that sounds like it conflicts with what you've read here or on HUD.gov.
- You get different answers from different staff about the same question.
- You're told a rule applies to you but no one can point to where it's written.

Who To Contact

Resource	How To Reach Them
Your Local PHA	Find yours: hud.gov/program_offices/public_indian_housing/pha/contacts
HUD Housing Choice Voucher Info Line	1-800-955-2232

Forms You May Need

Form	What It Is	Where To Get It
No form needed for this topic	Reference document: your PHA's current Administrative Plan	Ask your PHA directly or check their official website

How To File A Complaint

- Ask, in writing, which regulation or Administrative Plan section supports the decision.
- If your PHA won't answer or the answer doesn't match federal rule, contact HUD's Housing Choice Voucher program office for your region.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	24 CFR Part 982	Core federal regulations governing the Housing Choice Voucher program — the same in every state.
Local	Your PHA's Administrative Plan	Your PHA's own local rulebook — ask your PHA for their current version.

■ I know my PHA is bound by federal rules, and I know where to find them.

YOUR CORE PROTECTIONS

DAY 2 You Can Ask For A Reasonable Accommodation

If you or someone in your household has a disability, you can ask your PHA or landlord to change a policy, practice, or procedure so you have equal access to housing. This is called a reasonable accommodation (RA). It could mean more time to find a unit, a different way to submit paperwork, or a home visit instead of an office visit. Under Section 504, your PHA generally must pay for a structural modification as part of a reasonable accommodation unless it would be an undue financial burden or fundamentally change the program — and even then, they still must offer you the next-best accommodation available. Every PHA is required to have its own written procedure for evaluating these requests individually, not denying them by a blanket policy.

❖ If There's An Issue

- You need an accommodation but don't know how to ask.
- You submitted a request and haven't heard back within a reasonable time.
- Your request was denied and you don't know why.

Who To Contact

Resource	How To Reach Them
Your PHA's Reasonable Accommodation Coordinator	Every PHA must have one — ask your PHA directly
HUD Office of Fair Housing (FHEO)	1-800-669-9777

Forms You May Need

Form	What It Is	Where To Get It
Your PHA's Reasonable Accommodation Request form	Form name and number vary by PHA — the underlying right is federal and the same everywhere	Ask your PHA's Reasonable Accommodation Coordinator for their specific form

How To File A Complaint

- Submit your RA request in writing on your PHA's correct form and keep a dated copy.
- If your PHA denies it or delays past 30 days, request an informal conference and/or file an ADA/Section 504 grievance with your PHA.
- You can also file a complaint directly with HUD FHEO.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	Fair Housing Act, 42 U.S.C. §3601 et seq.	Prohibits housing discrimination based on disability, among other classes.
Federal	Section 504, 29 U.S.C. §794	Requires federally funded housing programs to provide equal access and, in most cases, pay for the accommodation.
Local	Your PHA's Reasonable Accommodation procedure	Every PHA must have a written internal RA request and evaluation procedure — ask for a copy.

- I know how to ask for a reasonable accommodation, the correct form to use, and who to contact if it's delayed or denied.

INSPECTIONS & HOME CONDITIONS

DAY 3 What Inspectors Look For

Under NSPIRE (National Standards for the Physical Inspection of Real Estate), inspectors check three big categories: is it safe, is it clean, and does everything work the way it should. NSPIRE replaced the older HQS inspection standard nationwide.

❖ If There's An Issue

- A unit fails inspection and you don't understand why.
- You think an inspector missed something important.
- Repairs aren't happening after a failed inspection.

Who To Contact

Resource	How To Reach Them
Your PHA's Inspections Unit	Ask your PHA for the direct line

Resource	How To Reach Them
HUD NSPIRE Resource Center	hud.gov/nspire

How To File A Complaint

- Request the full, written list of cited deficiencies.
- Ask for the repair timeline and re-inspection date in writing.
- If repairs aren't made in time, notify your PHA in writing.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	NSPIRE Standards, 24 CFR Part 5, Subpt. G	Nationwide physical inspection standard for HUD-assisted housing.

■ I know the three things inspectors check, and how to request a written list if something fails.

YOUR CORE PROTECTIONS

DAY 4 Reasonable Modifications

A reasonable modification is a physical change to a unit or common area — like a grab bar, a ramp, or a visual smoke alarm — so a person with a disability can use their home safely. This differs from an accommodation, which is a policy or process change, not a physical one. Under Section 504, if you live in federally assisted housing, your housing provider generally must pay for the modification itself unless doing so would be an undue financial and administrative burden or a fundamental alteration of the program — and even then, they still owe you the best available alternative.

❖ If There's An Issue

- You need a physical change for a disability-related reason.
- A landlord refuses a modification you're willing to pay for.
- You're unsure who pays for the modification.

Who To Contact

Resource	How To Reach Them
Your PHA's Reasonable Accommodation Coordinator	Every PHA must have one — ask your PHA directly
Legal Aid	Search 'legal aid' + your state or county

Forms You May Need

Form	What It Is	Where To Get It
Your PHA's Modification Request form	Form name and number vary by PHA — the underlying right is federal and the same everywhere	Ask your PHA's Reasonable Accommodation Coordinator for their specific form

How To File A Complaint

- Submit the modification request in writing with the disability-related need described, using the correct form.
- If denied, request the denial and reason in writing.
- Escalate within your PHA or file a HUD FHEO complaint.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	Fair Housing Act, 42 U.S.C. §3601 et seq.	Protects the right to request disability-related modifications.

Jurisdiction	Citation	What It Covers
Federal	Section 504, 29 U.S.C. §794	Requires the housing provider to pay for the modification in federally assisted housing, absent undue burden.
Local	Your state or city disability rights law	Many states and cities add local disability protections — verify with your state human rights agency.

- I know the difference between a modification and an accommodation, the correct form, and who pays for what.

YOUR CORE PROTECTIONS

DAY 5 Housing Protections For Survivors

If you are a survivor of domestic violence, dating violence, sexual assault, stalking, or human trafficking, federal law gives you specific housing protections — regardless of gender. You cannot be denied housing or evicted solely because you are a survivor. Your information must be kept confidential, and you may qualify for an emergency transfer. Your PHA or landlord is required to give you a specific notice of these rights (HUD Form 5380) at key points, such as when you're denied assistance, when you receive a lease termination notice, or when you move in.

◆ If There's An Issue

- You need to move quickly for safety reasons.
- You share a lease with an abuser and want them removed without losing your housing.
- A PHA or landlord treats your survivor status as a reason to deny or delay housing.
- You never received the VAWA rights notice you were supposed to get.

Who To Contact

Resource	How To Reach Them
National Domestic Violence Hotline	1-800-799-7233 / text START to 88788
Your PHA's Reasonable Accommodation Coordinator	Every PHA must have one — ask your PHA directly

Forms You May Need

Form	What It Is	Where To Get It
HUD Form 5380	Notice of Occupancy Rights under VAWA	Your PHA or landlord must provide this — request a copy if you didn't get one
HUD Form 5382	VAWA Certification form	Request from your PHA when asserting VAWA protections

How To File A Complaint

- Request an emergency transfer or lease bifurcation in writing.
- Ask what documentation is required — you may not need a police report; a signed HUD-5382 self-certification can be enough.
- If denied, contact HUD FHEO or a local legal aid organization for survivors.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	VAWA, 34 U.S.C. §12491 et seq.	Core federal housing protections for survivors; expanded 2022 to include trafficking survivors.
Federal	Victims of Crime Act, 34 U.S.C. §20101	Funds victim services programs many survivors are referred to.

Jurisdiction	Citation	What It Covers
Local	Your state human rights/civil rights law	Many states add extra survivor housing protections alongside federal VAWA rights — check your state's human rights agency.

- I know my VAWA protections, the HUD-5382 certification form, and how to request an emergency transfer if I ever need one.

MOVING, LANDLORDS & MYTHS

DAY 6 Housing Myths Versus Facts

A lot of bad information circulates about vouchers. Three common myths: "a voucher guarantees approval" (false — landlords still screen tenants), "landlords can refuse a voucher for any reason" (depends on local law), and "one failed inspection ends everything" (most programs give you time to fix it first).

◆ If There's An Issue

- Someone — including a landlord or agency staffer — tells you something that sounds like a myth.
- You made a decision based on information that turned out to be wrong.

Who To Contact

Resource	How To Reach Them
HUD.gov	Official federal program information
Your PHA's official website	Local rules & Administrative Plan

How To File A Complaint

- If a landlord denies you based on a myth (e.g., a blanket "no vouchers" policy in a protected jurisdiction), file with your state/local fair housing agency or HUD FHEO — see Days 9 & 16.

Laws That Apply

Jurisdiction	Citation	What It Covers
General	Verify locally	Myths often stem from outdated or location-specific rules — confirm with an official source.

- I can name at least one common voucher myth and know where to check the real answer.

MOVING, LANDLORDS & MYTHS

DAY 7 Your Responsibilities

Rights come with responsibilities. As a voucher holder, you're expected to report income and household changes on time, allow scheduled inspections, and pay your portion of rent on time. Falling behind on these can put your voucher at risk — even when the rest of your case is fine.

❖ If There's An Issue

- You're not sure what counts as a reportable change.
- You missed a deadline and are worried about losing your voucher.
- You received a notice of proposed termination.

Who To Contact

Resource	How To Reach Them
Your PHA's Leased Housing Dept.	Ask your PHA for the direct contact

Resource	How To Reach Them
HUD Housing Choice Voucher Info Line	1-800-955-2232

How To File A Complaint

- If facing termination, you generally have the right to an informal hearing before it's final — request this in writing immediately.
- Bring documentation showing you reported changes on time, if applicable.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	24 CFR Part 982 (Family Obligations)	Sets out tenant responsibilities that come with voucher assistance.

- I know my core responsibilities as a voucher holder and my PHA's reporting deadlines.

INSPECTIONS & HOME CONDITIONS

DAY 8 Getting Ready For An Inspection

A little prep before a scheduled inspection prevents avoidable fails. Most flagged issues are simple, cheap fixes — dead batteries, a loose handrail, a leaky faucet.

◆ If There's An Issue

- An inspection is scheduled and you're not sure what to check first.
- You've failed an inspection before for something you could have fixed yourself.

Who To Contact

Resource	How To Reach Them
Your PHA's Inspections Unit	Ask your PHA for the direct line

How To File A Complaint

- See Day 3 for what to do if an inspection doesn't go well.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	NSPIRE Standards, 24 CFR Part 5, Subpt. G	The standard your inspector checks against.

■ I've tested my smoke/CO alarms, checked for leaks, and confirmed doors/windows work.

MONEY & PAPERWORK

DAY 9 Source Of Income Protection

Some states, counties, and cities make it illegal for a landlord to refuse a tenant just because they pay with a housing voucher — this is called a source-of-income (SOI) protection. It is NOT the law everywhere, so you must check your own specific state, county, and city. As of the most recent national count, roughly 17 states, 21 counties, and more than 85 cities have some form of source-of-income protection — but the details (which incomes are covered, which landlords are exempt, how it's enforced) vary a lot from place to place, so never assume your protection matches what a friend in another state has.

❖ If There's An Issue

- A landlord tells you "we don't accept vouchers."
- You're denied a unit and suspect it's because of your voucher, not your qualifications.
- You're not sure whether your state, county, or city has this protection.

Who To Contact

Resource	How To Reach Them
Your State or Local Fair Housing Agency	Search '[your state] fair housing agency' or check HUD.gov's FHEO office directory
Your State Civil/Human Rights Agency	Search '[your state] human rights commission'

Forms You May Need

Form	What It Is	Where To Get It
No form — this is a fair housing complaint process	File online or by phone with your state or local human rights agency	See complaint steps below

How To File A Complaint

- Document the denial (texts, emails, listing screenshots).
- File a complaint with your state or local human rights/fair housing agency.
- Contact HUD FHEO if the denial overlaps with another protected class.
- Before doing anything else: look up PRRAC's national Appendix B compilation (prrac.org/appendixb) — the most complete public list of every state, county, and city source-of-income law in the country, updated regularly — to check your own specific location.

Laws That Apply

Jurisdiction	Citation	What It Covers
National	PRRAC Appendix B (prrac.org/appendixb)	Continuously updated compilation of every state/local SOI law nationwide — start here to check your own location.
State/Local	Varies by state, county, and city	Verify with your state or local human rights agency — do not assume your location is or isn't covered.

■ I've checked PRRAC's Appendix B for my own state, county, and city, and I know whether I have source-of-income protection.

MONEY & PAPERWORK

DAY 10 Common Housing Documents Explained

You'll see the same documents again and again. Each one has an official HUD form number, and knowing the number helps you ask for exactly the right thing instead of a generic "paper." The Request for Tenancy Approval starts the process when you find a unit. The HAP contract is between your PHA and your landlord — you don't sign it, but it controls your subsidy. The lease is between you and your landlord. Your annual and interim certifications keep your file accurate.

❖ If There's An Issue

- You're asked to sign something and don't understand what it is.
- There's a mismatch between your lease and what your PHA has on file.
- A landlord asks you to sign something that isn't on this list — that's a reason to ask questions before signing.

Who To Contact

Resource	How To Reach Them
Your PHA's Leased Housing Dept.	Ask your PHA for the direct contact

Forms You May Need

Form	What It Is	Where To Get It
HUD-52517	Request for Tenancy Approval (RFTA)	Starts the process once you've found a unit — landlord completes most of it
HUD-52641	Housing Assistance Payments (HAP) Contract	Between your PHA and landlord — Parts A, B, and C
HUD-52641-A	Tenancy Addendum	Attached to your actual lease; if it conflicts with your lease, the Addendum controls
HUD-52580	Inspection Checklist (HQS/NSPIRE)	Used by the inspector to document your unit's condition
HUD-50058	Family Report	Records your certification and income information
HUD-9886-A	Authorization for Release of Information	Consent form allowing income/asset verification

How To File A Complaint

- If documents conflict, request written clarification from your PHA before signing anything new.
- Never sign a document you don't recognize from this list without asking your PHA what it is first.

Laws That Apply

Jurisdiction	Citation	What It Covers
Federal	24 CFR Part 982	Defines the HAP contract, lease, and RFTA process.

- I know the HUD form number for the RFTA, the HAP contract, and my family report, and I keep copies of all of them.

You've Got Your First 10 Days.

That's the foundation — but there are 21 more days covering rent, utility allowances, recertification, portability, fair housing, inspections, and how to build your own housing file. The full guide also includes the complete Resource Directory and a time-sensitive alert explaining how every PHA nationwide is required to hold a public hearing where you can have your voice heard.

◆ Get The Full 31-Day Guide

- All 31 days, same depth as this preview.
- Full Resource Directory with every agency, hotline, and form.
- Public Hearing Alert — how every PHA nationwide holds one, and how to find yours.
- One-time price. Yours to keep.

Get it now: stan.store/VoucherHQ

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