

# **TENANT HANDBOOK**

*Your Guide to Rules, Regulations and Good Conduct*



**LOCK HAVEN OFFICE**  
369 Linden Circle  
Lock Haven, PA 17745  
(570) 748-2954  
(570) 748-5358 FAX

**RENOVO OFFICE**  
350 Huron Avenue  
Renovo, PA 17764  
(570) 923-0530  
(570) 923-1585 FAX

*Serving the Housing needs of  
Clinton County for over 55 years!*

**CCHA provides housing opportunities in these fine neighborhoods...**

BENNAGE HEIGHTS  
LINDEN CIRCLE  
RANSDORF MANOR  
MORIARTY COURT  
IRVIN PARK  
SULLIVAN ACRES

PROBST PLAZA  
POORMAN CIRCLE  
CARTER TOWERS  
PUTNAM MANOR  
WILLIAMSON HEIGHTS



*OFFICE HOURS...*

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**LOCK HAVEN LOBBY SERVICE:**

**Monday through Friday:**

8:30 am to 12:00 Noon & 1:00 pm to 3:30 pm

**RENOVO LOBBY SERVICE:**

**Tuesday & Thursday:**

10:00 am to 12:00 Noon & 1:00 pm to 3:00 pm

**TELEPHONE:**

**Monday through Friday:**

8:00 am to 12:00 Noon & 1:00 pm to 4:00 pm

**CONTACT US:**

[info@clintoncountyhousing.com](mailto:info@clintoncountyhousing.com)

[www.clintoncountyhousing.com](http://www.clintoncountyhousing.com)

Clinton County Housing Authority Tenant Services



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*CCHA Offices are closed Weekends  
and most Major Holidays*

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## Welcome...

The Clinton County Housing Authority (CCHA) welcomes you to your new apartment. You are encouraged to introduce yourself to your new neighbors and explore your new neighborhood. Take advantage of all the services your neighborhood has to offer. You will find your apartment is conveniently located near schools, local businesses and other community facilities.

**Please read your Public Housing Lease Agreement and all your Lease Attachments.** Take note of all your responsibilities as a Tenant. You are expected to abide by all the terms and conditions listed in these documents. Please contact your local CCHA Office if you have any questions. **It is your responsibility to know the rules.**

Considerable thought was given to planning your apartment for comfort and simple, easy housekeeping. You are required to keep a safe, clean and sanitary apartment. You should perform housekeeping activities regularly. If you are required to do so, you must also perform outside maintenance regularly. Your efforts will keep your apartment both comfortable and attractive.

The information contained in this Tenant Handbook is designed to supplement your Public Housing Lease Agreement. Read this Handbook carefully and keep it handy for easy reference. It contains important information about your apartment, and answers many common questions. If you have any questions, our staff is always glad to talk with you.

Your comfort, safety and enjoyment depends on you. It is our sincere wish that your stay with CCHA will be mutually enjoyable.

Sincerely,

**CLINTON COUNTY HOUSING AUTHORITY**

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## Rent Collection & Eviction...

### Rent Collection:

- All rent is due in advance, on or before the first (1<sup>st</sup>) calendar day of each month.
- Payment must be paid only by check or money order payable to: Clinton County Housing Authority.
- No Post-Dated or Third Party Checks are accepted.
- Make sure the money is in your account *BEFORE* writing a check.
- You will be charged a Service Fee for a check returned from your bank regardless of the reason and you must pay by Money Order thereafter.
- Work Orders under \$10.00 may be paid in cash at the CCHA Office.
- A Late Fee will be added to your account if rent and related charges for the current month are not paid in full by the close of business on the **TENTH** (10th) calendar day of each month. See the Late Fee Policy for more information.

### Eviction:

- If your rent is not paid in full, a “Notice to Quit Premises” (Eviction Notice) may be delivered to you. A Landlord/Tenant Complaint will be filed at the local District Justice with all legal costs charged to and borne by you; if...
  - Per the Grievance Policy, no Informal Hearing is requested, and
  - The rent has not been paid in full, and
  - The “Notice to Quit Premises” has been delivered to you, and
  - The time stated in the “notice to Quit Premises” has expired.
- All legal costs will be charged to and borne by the tenant.
- A “Notice to Quit Premises” may be delivered to any tenant whose rent is late three (3) or more times within any calendar year.
- Any ex-tenant owing a balance to CCHA will not be eligible for application consideration until all debts are paid in full.



## Emergency Service...

CCHA provides a phone number for tenants to call to request after-hours emergency maintenance service. Please verify an actual emergency exists before you call. Non-emergency maintenance service requests should be called in to the CCHA Office on the next regular working day.

## **MAKE SURE AN EMERGENCY EXISTS**

**DO NOT ABUSE THIS SERVICE.  
DO NOT CALL CCHA EMPLOYEES AT HOME.**

**For urgent, medical, fire or police assistance, please dial 911.** For non-emergencies, call the Clinton County Communications Center at (570) 748-2936.

To contact CCHA Emergency Services, follow these instructions carefully:

- **Verify an actual emergency exists before you call!**
- If you live in **LOCK HAVEN** or **RENOVO**: Call **(570) 748-2954**.
- Follow the voice prompts.
- The automated phone attendant will connect your call to the appropriate on-call maintenance staff.
- **If you MISUSE this service you will be charged according to the current published rate.**

To ensure prompt service, please follow all instructions provided by the CCHA Maintenance Staff.

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## If You Decide To Move...

You may terminate your tenancy by completing a “Notice of Intent to Vacate” form fifteen (15) days prior to moving. For your convenience this form is available at the CCHA Office. You must provide your forwarding address and the date you expect to vacate your apartment. The head-of-household must sign this form.

**Your rent continues to accumulate until all keys are returned to the CCHA Office.** You must leave your apartment in the same condition as when you moved in. Tenants are encouraged to attend the final inspection. Except for normal wear-and-tear, you will be charged for all necessary clean up and repair. These charges will be deducted from your security deposit.

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## Early Bird Contest...



Your Public Housing Lease Agreement states your rent is due on or before the first day of each month. The Early Bird Contest is an incentive to pay your rent on time. Each month, every tenant who pays their rent on time is entered into a drawing. Two randomly selected winners will each receive a **Gift Certificate**.

In December, every tenant who paid their rent on time throughout the entire year is entered into the annual drawing. This randomly selected winner will receive the **Grand Prize - a Flat-Screen Television**.

Rent must be paid on time to qualify. There are no exceptions. This contest is subject to the terms and conditions of the CCHA Prize Policy.





## Insurance Recommendation...

CCHA does not provide insurance protection for any tenant-owned property in or about the dwelling unit. Tenants are not required to purchase insurance protection. CCHA strongly urges all tenants to purchase, at their option and at their expense, an insurance policy to cover loss of their personal property due to fire, smoke, water, or other disaster. Tenants may also purchase, at their option and at their expense, extended coverage to include liability insurance to protect against lawsuits for negligent acts.

By signing your Public Housing Lease Agreement, all tenants agree that CCHA will not be held responsible for damage to tenants' personal property, regardless of cause. CCHA insurance does not cover the personal property of Tenants. In addition to covering personal property, insurance may also cover any additional living expenses when your apartment becomes uninhabitable. It can also protect you from liability claims arising from your own activities. For example, if your negligence causes a fire, you may be held responsible for damage to the property of others, including CCHA's property. Similarly, if a guest should have an accident in your apartment, you could be personally responsible for the guest's injuries.

Tenants may buy insurance coverage from an insurance provider of their choice. The purchase of insurance is not a requirement for leasing an apartment or a condition of occupancy, nor does HUD require the purchase of insurance. Please understand that CCHA does not sell or provide any insurance. If you purchase an insurance policy, make sure it covers your personal property against losses from fire, smoke, water damage, explosion, windstorm, burglary, and other perils.

Contact the CCHA Office if you have questions or concerns about insurance coverage.

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## Garbage Collection...

CCHA provides garbage collection for every apartment. **TAKE PRIDE IN YOUR APPEARANCE!** Keep your yard, porches and parking areas clean and litter free.

Family apartments include one (1) 30-gallon trashcan and lid along with pickup service once each week. **GARBAGE CANS must be stored at the rear of the apartment. Promptly return them to the rear of your apartment after pickup.**

### COLLECTION DAYS

Lock Haven..... THURSDAY

Renovo..... TUESDAY

East Renovo .... MONDAY

Be sure to place your garbage can at curbside in time for pickup. Make sure the lid is securely fastened. All garbage must be securely bagged.

**Extra bagged garbage is your responsibility.** You **MUST** pay for pickup of any extra bagged garbage according to the following guidelines:

**Lock Haven:** Fee paid directly to the hauler at time of pickup.

**Renovo:** **STICKERS** must be purchased from the hauler prior to pickup and placed visibly on each bag.

High-rise or mid-rise buildings have designated garbage rooms or shared garbage receptacles. Tenants must keep these common areas clean and accessible at all times.

**ALL TENANTS, PLEASE NOTE:** Disposal of furniture, appliances, mattresses, carpeting, any large items, and excessive amounts of garbage must be pre-arranged with the garbage hauler. Extra pickup fees will apply. Contact CCHA for information about contacting your current garbage hauler.





## Recycling...

Recycling is a great way to protect our environment. CCHA urges all tenants to try recycling. Recycling helps cut down on extra garbage and possibly extra charges for hauling. The Recycling Program provides each family apartment in Lock Haven with one (1) Recycling Bin along with curbside pickup service once every other week. **RECYCLING BINS must be stored at the rear of the apartment. Promptly return them to the rear of your apartment after pickup.**

### LOCK HAVEN AREA COLLECTION DAYS:

- Every Other TUESDAY: East Park Street, West Park Street, Logan Street, Myrtle Street, Prospect Street
- Every Other WEDNESDAY: Bennage Avenue, Young Avenue, Linden Street, Linden Circle, Third Avenue, Second Avenue, Woods Avenue, Williamson Heights

A drop off site is located in Lock Haven at the corner of East Park and Myrtle Streets. This site accepts corrugated cardboard.

### RENOVO AREA:

A drop off site is located at the Chapman Township Building in North Bend.

## How to Recycle:

Broken glass and sharp metal can edges are extremely dangerous. Exercise caution when preparing items for recycling. Improperly prepared materials are not accepted. The following items may be recycled:

- **Glass Bottles & Jars; Are not accepted in Clinton County.**
  - Aluminum, Tin & Steel Cans: Wash out, must be completely clean. Remove all paper labels. Remove both ends if possible. Cans may be crushed to save space. No foil or aluminum trays.
  - Newspapers & Magazines: Put in plastic grocery bags. No phone books, hardbound books, or coated paper like cereal or pizza boxes.
  - Plastic Bottles (coded 1 or 2): Wash out, must be completely clean. No other codes and no toys.
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## Painting...

CCHA does not routinely paint your apartment. You may paint inside your apartment anytime. You may not paint any outside surface. After five consecutive years of occupancy, CCHA will provide paint to you at no cost.

You may purchase paint by stopping in your local CCHA Office during normal business hours. You must pay in-full when paint is ordered. No paint will be delivered until payment is received. **If you have a past due balance, you may NOT purchase paint, and you are NOT eligible for 5-year paint.**

CCHA does not stock paint. **Please allow 14 DAYS for paint delivery.** CCHA does not sell brushes, rollers, paint trays or drop cloths. You may purchase these items from a store of your choice.

When requesting 5-year paint, CCHA will deliver an initial supply of paint. Tenants may request additional paint within 30 days. CCHA will verify that the initial paint delivered has been applied before delivering additional paint.

### **Please observe these guidelines for painting:**

- **Do not change colors. Upon move out, you will be charged to return the walls to their original color.**
- Use Only Latex Paint – it cleans up easily with soap and water.
- Remove light switch and receptacle covers before painting. Don't lose the screws for the covers.
- Remove everything from the walls and wipe them down with a mild detergent.
- Move furniture away from the walls and cover furniture and floors with a drop cloth to catch drips and spills.
- DO NOT PAINT door hinges, switches, receptacles, cove base, or any varnished wood surface.
- If you get paint on light fixtures, baseboards, floors or window frames, wipe it off immediately. Paint is easier to clean off when wet.
- Feather Painting, Stenciling, Texture Paint, Wallpaper, and Wallpaper Borders are not permitted.



## Interior Doors...

The interior doors of your apartment are in good condition when you move in. Repair or replacement of interior doors is very expensive. Please observe these guidelines:

- No Thumbtacks, Nails or Screws
- No Tape or Adhesives
- No Stickers or Posters
- No Mirrors
- No Clothes or Shoe Racks on the door
- No uncontrolled release of frustrations (NO HOLES)

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## Smoke & CO Detectors...

**SMOKE & CO DETECTORS SAVE LIVES!**



CCHA has combination smoke/CO detectors installed in your apartment. These detectors must be operational at all times. Tenants are required to periodically test each detector and immediately report trouble. If your detectors goes off accidentally, allow some fresh air to circulate and the detector will automatically reset. Tenants in mid-rise buildings should open windows to allow fresh air to circulate. Opening the door to any common hallway area may activate the building fire alarm.

**Tenant safety is our primary concern. Do not jeopardize yourself or others. It is a criminal offense to tamper with or disable any fire warning device. Any tenant caught tampering with or disabling any detector will be charged a Tamper Fee. A second offense will result in eviction. Courts readily evict tenants for tampering with detectors.**

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## Telephone Service...

Your apartment has at least one (1) telephone jack provided by a phone company. Some apartments have multiple jacks. Tenants may not add or remove jacks. **CCHA does NOT repair or replace telephone lines or wall jacks. You and your phone service provider assume this responsibility.** Many telephone service providers offer interior wiring protection services for a monthly fee. Check with your selected telephone service provider for specific details.

New telephone wall jacks can be purchased at local retail stores. If you connect a telephone to the wall jack and it does not work, please contact your selected telephone service provider to check the line. If you run telephone lines to other rooms, please fasten or secure the wires so they do not create a hazard, especially on the stairs. Telephone service charges, including installation and required deposits, are your responsibility.

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## Cable Television Service...

Your apartment has at least one (1) television cable connection jack provided by a local television cable company. Some apartments have multiple jacks. Tenants may not add or remove jacks. **CCHA does NOT repair or replace television cable lines or wall jacks. You and your television cable service provider assume this responsibility.**



If you connect a television to the line and it does not work, please contact your television cable service provider to check the line. If you run television cable to other rooms, please fasten or secure the wires so they do not create a hazard, especially on the stairs. All television cable service charges, including any installation or required deposit, are your responsibility.

**Outdoor antennas and satellite dishes are NOT permitted!**



## Safety Suggestions...

- **SUPERVISE YOUR CHILDREN'S ACTIVITIES AT ALL TIMES!**
- Unused refrigerators are a hazard especially when small children might have access to them. Unused refrigerators should be stored indoors, door to wall, so that they cannot be opened, or the doors should be secured or removed so that they cannot be opened by children.
- If you live in a mid-rise building, know the location of the nearest Fire Alarm Box and Fire Stairs. Study the fire evacuation plan posted on each floor
- Families must develop a fire evacuation plan for your household. Practice your plan with your children regularly.
- Be sure your electric cords are not frayed or kinked. Inspect them regularly for bent prongs on plugs and loose wires.
- Never store paint, oil, gasoline, kerosene, oily rags, clothes with oil or paint on them, or newspapers inside your home.
- Keep the space around your heating equipment, cooking stove and water heater clear at all times.
- Do not put flower pots and other objects on the outside window sill.
- Keep your children from playing in dangerous areas, such as the street, or on the roof.
- Instruct your children not to throw glass, tin, nails, or other dangerous objects on the grounds, playgrounds or in the street.
- No hard ball play is permitted on any CCHA property.
- Do not plug in electric appliances while your hands are wet.
- Be sure toys or cycles are not left in the entrance halls, on steps or landings.
- Observe the traffic regulations when driving through the property.
- **No vehicle repairs are permitted on CCHA property.**

**SAFETY IS YOUR RESPONSIBILITY...**

**DO YOUR PART TO MAKE YOUR HOUSEHOLD SAFE!**

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## Occupied Dwelling Inspections...

CCHA is required by HUD to inspect every apartment annually for both property damage and housekeeping. Tenants will be notified approximately one week in advance. **Occupied Dwelling Inspections may not be rescheduled. CCHA Staff will enter and conduct the inspection as scheduled regardless of whether the tenant is home or not.**

Inspections include grading for both overall unit condition and housekeeping. Tenants receiving a failing grade in either category must be re-inspected. Tenants present for the inspection may request a brief verbal inspection summary. All tenants will receive a printed copy of the inspection report.

Since tenants are required to keep their apartment in good condition at all times, Occupied Dwelling Inspections should require very little preparation. Do not wait until the week of your inspection to request repairs. This habit is inconvenient for CCHA Maintenance Staff and expensive for tenants.

**YOU CAN BE EVICTED FOR FAILED INSPECTIONS!!!!**

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## Extermination Service...

It is YOUR responsibility to keep your apartment free from infestation. You can discourage bugs and rodents by keeping floors and appliances free of crumbs, grease and spilled food. Keep garbage in closed containers or tightly sealed bags.



CCHA contracts for extermination service annually for all family apartments. Tenants will be notified approximately one week in advance. Some extermination services require preparation and tenants not properly prepared will be charged a Service Fee. **Problems with cockroaches, bed bugs, or rodents must be immediately reported to your local CCHA Office.**

Common insects such as ants, flies, gnats, spiders and other insects are best eliminated by thorough cleaning and over-the-counter pesticides. Contact the CCHA Office if you have any questions.





## Things to Remember...

- Promptly pay your rent and other charges when due.
  - Report within ten (10) days, *ALL* changes to household income and family composition.
  - Do NOT provide accommodations for Boarders or Lodgers.
  - Notify CCHA if you are away from your apartment for five (5) days or more.
  - Keep your house safe, clean and sanitary at all times, not just prior to annual inspection.
  - Keep your yard mowed, trimmed and litter free.
  - Assume responsibility for your children and their actions.
  - Keep children from dangerous places, such as roofs and streets.
  - Observe all parking regulations.
  - Promptly register all vehicles with CCHA.
  - Do not wash vehicles or use hoses outside your apartment.
  - Do not repair vehicles on CCHA property.
  - Respect your neighbors and their property.
  - Keep noise to a minimum at all times. Quiet times are after 10:00 p.m. Sunday through Thursday, and after 11:00 p.m., Friday and Saturday.
  - Use appliances only for their designated purpose. Do not use your stove to heat your apartment.
  - Conserve energy at all times and do not waste utilities.
  - Keep windows and doors tightly closed during the heating season.
  - Promptly report all damage both inside your apartment and in the surrounding property.
  - Do not make alterations to your apartment or the premises.
  - Give fifteen (15) days written notice before you move.
  - Return all keys to the CCHA Office when you move.
  - Take all of your possessions with you when you move; anything left behind will be disposed.
  - Do not start rumors and do not trust rumors. Check with CCHA for accurate facts.
  - Remember to change your address on your important documents.
  - Ask a CCHA representative if you are not sure.
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## **FRAUD...**

Have you reported ALL your household income? Have you reported your household composition accurately? If your answer is NO, then you are guilty of FRAUD.

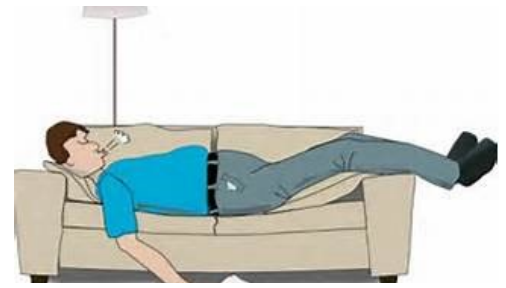
On-line income reporting systems developed by Housing & Urban Development (HUD) link information from many different State and Federal agencies and make that information available to CCHA. This system, called Enterprise Income Verification (EIV), can provide household income information directly to CCHA in a matter of seconds. Your Public Housing Lease states that tenants who fail to report income must pay the resulting past due balance within ten days or they will be evicted.

Does your boyfriend, girlfriend, or other family member, or friends live with you? Do they leave in the morning before the office is opened and get home from work after the office is closed? Do you tell your neighbors they are just watching the kids while you're out? Do you make up other stories about why they are there all the time? Your Public Housing Lease states you must report all changes in household composition within ten days. All persons over the age of 18 must be declared eligible to live in Public Housing BEFORE they are permitted to move in. Tenants who fail to report changes in household composition within ten days will be evicted.

**If you are guilty of FRAUD, but think you won't get caught...**

**YOU ARE WRONG!**

Do not jeopardize your family. It is YOUR responsibility to report your household income and composition. You sign a legal document every year stating that this information, which is used to properly calculate your rent, is accurate. If you are not truthful, in addition to eviction, you could also face criminal penalties and fines. CCHA will refer cases of FRAUD to the Office of Inspector General for investigation.



## Guests & Visitors...

### A GUEST Is...

Anyone who comes to your apartment and remains MORE than EIGHT (8) hours in a 24-hour period.

### A VISITOR Is...

Anyone who comes to your apartment and remains LESS than EIGHT (8) hours in a 24-hour period.

Guests and Visitors are permitted; however, only the persons listed on your lease may live in your apartment.

- ALL GUESTS MUST BE REGISTERED AT YOUR LOCAL CCHA OFFICE.
- Guests may stay no more than a combined total of fourteen (14) days during any twelve (12) month interval.
- Guests with past due balances owed to CCHA are NOT permitted.
- Guests with demonstrated aggressive, violent or dangerous behavior are NOT permitted.

**The rules regarding guests and visitors will be strictly enforced and violators will be promptly evicted.**

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## CCHA Prize Policy...

Tenant households that do not have their account paid current are not eligible to receive any prize or giveaway sponsored by CCHA. This includes any programs or events coordinated or administered through the John Yost Community Center and the John Simon Community Center. Eligibility will be confirmed prior to distribution of any prize or giveaway.





## Energy Conservation...

Public Housing Agencies are required to provide a minimum ambient temperature of 68 degrees in all tenant apartments. CCHA sets the thermostat in every family apartment to 70 degrees. Elderly tenant apartments are set warmer.

“Cheating” the thermostat for more heat is a terrible waste of energy! It is also a violation of your Public Housing Lease. Tenants caught tampering with their thermostats will be charged a Tamper Fee.

All tenants are required to conserve natural gas (heat), electricity, and water by observing the following guidelines:

- **NEVER** use a cooking appliance as a heating source.
- Do not use kerosene heaters or electric space heaters; they are **NOT** permitted.
- Keep storm door windows properly installed and closed.
- Keep doors and windows tightly closed and locked.
- Keep heat registers free from obstacles so air can circulate freely.
- Do not keep heat sources; i.e., lights, T.V.’s, etc..., near your thermostat. The heat they generate interferes with your thermostat function.
- **Turn off lights (both inside & outside) when not needed.**
- Turn off T.V.’s, radios, and other small appliances when not needed.
- The coldest Air Conditioner setting is not always necessary.
- Use the proper water level setting on clothes washers.
- Bathe responsibly - not excessively.
- Flush toilets when necessary - not excessively.
- Do not allow the water to run while doing dishes.
- Outdoor water usage is not permitted.



## Tenant Vehicles...

Tenants are required to register all vehicles parked on CCHA Property. Vehicles do not have to be owned by the tenant to be registered. To register a vehicle, follow these guidelines:

- Go to the CCHA Office.
- Present a current registration card or temporary registration.
- Read & Sign the CCHA Vehicle Registration form.
- Affix the parking decal to any stationary window.
- Notify CCHA within ten (10) days if you change vehicles.

Parking decals are placed on the outside of the window. Parking decals are adhesive and do not require tape to stay in place. Do not place decals near defroster wires; they can melt.

CCHA provides parking areas for properly registered tenant vehicles. Parking is on a first-come / first-serve basis for tenants of Ransdorf Manor, Carter Towers, Moriarty Court, Probst Plaza, Linden Circle, and Putnam Manor. There are no “reserved” spots in these parking areas.

**Other tenants have one parking space per apartment. Tenants are not permitted to use other tenant’s parking spaces.**

Tenants may register multiple vehicles; however, only one vehicle is permitted to use the CCHA provided parking area at any time. **Guests and visitors must always use on-street parking or designated visitor parking spaces.**

Tenant vehicles must display a valid parking permit while parked on CCHA property. **Vehicles without a parking permit will be towed at the owner’s expense. Abandoned, unlicensed, unregistered, or un-inspected vehicles parked on CCHA property will also be towed at the owner’s expense.**

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## CCHA Tobacco Policy...

Tobacco use is not permitted on any CCHA property including all apartments, common areas, yards, sidewalks and parking areas. CCHA can provide resources to help quit tobacco use.

**CCHA encourages all tenants to stop all tobacco use!**

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## DID YOU KNOW...



THAT the five members who constitute the CCHA Board of Directors are local Clinton County citizens.

THAT any CCHA resident is eligible to become a member of the Board of Directors.

THAT your rent is determined primarily by your household income and composition.

THAT Public Housing was established in Clinton County in 1962 to meet the needs of families with income too low to obtain decent accommodations in the private market.

THAT not everyone will qualify for Public Housing assistance.

THAT tenants must comply with all the obligations of their Public Housing Lease.

THAT fraud, of any kind, will not be tolerated and will result in immediate eviction.

THAT when your household income reaches a point that enables you to obtain decent accommodations in the private market, you must move.

THAT your respect and co-operation is essential to making your stay in Public Housing enjoyable.

**THAT the entire CCHA Staff is dedicated to helping you achieve self-sufficiency.**