

HOUSING CHOICE VOUCHER PROGRAM

THE FAMILY HANDBOOK NEW INTAKE

Housing Authority of St. Mary's County

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INTRODUCTION

This handbook has been prepared for you as a guide to participation in the Housing Choice Voucher Program.

It is designed to provide you with accurate information about how the program works. Please take the time to read it carefully; it will help you to find a suitable place to live, and to remain in good standing with your landlord and the Housing Authority. After reading the handbook, make sure you *save* it with your important papers so that you can refer to it as needed. If you have any questions, contact the Housing Authority.

Language Barriers

If English is not your first language, and you are unable to understand this handbook, upon your request, every effort will be made to provide someone to assist you.

Housing Authority's Goal

It is the Housing Authority's goal to provide excellent service to the families in St. Mary's County. The Housing Authority will make every effort to inform you of the program rules, and to advise you of how these rules affect you. Since federal regulations are not always easy to understand, it is very important to ask questions if you are not sure of something. Do not hesitate to contact the Housing Authority if you have a question or problem that pertains to the Housing Choice Voucher Program.

Evaluations

In the back of this handbook you will find two forms that you may use to provide feedback or comments to the Housing Authority, a ***Briefing Evaluation*** form (Form B), and a ***Customer Service Evaluation*** form (Form C). Please complete the Briefing Evaluation form after your briefing and return it to the Housing Authority at your convenience. You may submit the Customer Service Evaluation at any time during your participation in the program.

Requests for Reasonable Accommodations

Persons with disabilities may request a reasonable accommodation in order to utilize the housing program and any related services. The Housing Authority will make all reasonable efforts to be flexible in assisting persons with disabilities to participate in the program successfully. Requests for accommodation will be verified to ensure that the accommodation is reasonable.

TENANT BRIEFING

All applicants are required to attend a Briefing. The purpose of the Briefing is to:

- ❑ Issue your Housing Choice Voucher or renew your assistance.
- ❑ Provide you with all of the information you need in order to be successful in your search for suitable housing and to maintain good standing while you are on the program.

Briefing Packet

The Briefing Packet contains materials to explain how the program works. It includes:

- ❑ A Voucher
- ❑ Rules regarding the term of your Voucher
- ❑ Explanation of how to request an extension of Voucher term
- ❑ How your Housing Assistance Payment was determined
- ❑ Information about maximum rents (*fair market rents and payment standards*) and utility allowances.
- ❑ A Request for Tenancy Approval form
- ❑ What the family should consider when selecting a unit
- ❑ HUD-required Tenancy Addendum
- ❑ Fair Housing Discrimination Complaint Form
- ❑ Lead-based paint information
- ❑ HUD booklet “A Good Place to Live”
- ❑ Information about portability
- ❑ A list of landlords who may be willing to lease units under the program

HOUSING CHOICE VOUCHER PROGRAM

The U.S. Department of Housing and Urban Development (HUD) determines the rules and regulations for the Housing Choice Voucher Program. The purpose of the Housing Choice Voucher Program is to provide rental assistance to eligible families.

The maximum amount that the Housing Authority will pay is an amount equal to the ***Payment Standard*** minus the family’s total tenant payment.

Responsibilities

The Housing Choice Voucher Program is a three-way partnership between you (the family), the Landlord/landlord, and the Housing Authority.

The Housing Authority's Responsibilities

- ❑ Review all applications to determine if they are eligible for the program.
- ❑ Explain all the rules of the program to all families who qualify.
- ❑ Approve the family, unit, and Landlord.
- ❑ Make Housing Assistance Payments to the Landlord in a timely manner.
- ❑ Ensure that both the family and the unit continue to qualify under the program.
- ❑ Ensure that Landlords and families comply with the program rules.
- ❑ Provide families and Landlords with prompt, professional service.

The Landlord's Responsibilities

- ❑ Screen families to determine if they will be good renters.
 - The Housing Authority can supply the Landlord with the current and previous address and landlord information if they have this information.
 - The Housing Authority may also provide additional information pertaining to a tenant's performance as a renter.
- ❑ Comply with fair housing laws, and not discriminate against any family.
- ❑ Maintain the housing unit by making necessary repairs in a timely manner.
- ❑ Comply with the terms of the Housing Assistance Payments Contract with the Housing Authority.
- ❑ Collect the rent due by the family and otherwise enforce the lease.

The Family's Responsibilities

- ❑ Provide the Housing Authority with complete and accurate information.
- ❑ Make your best effort to find a place to live that is suitable for your family and qualifies for the program.
- ❑ Cooperate in attending all appointments/meetings scheduled by the Housing Authority.
- ❑ Take responsibility for the care of your housing unit.
- ❑ Comply with the terms of your lease with the Landlord.
- ❑ Comply with the Family Obligations of the Housing Authority.

FAMILY OBLIGATIONS

Family Obligations to the Housing Authority

- A. The family must supply any information that the Housing Authority (HA) or U.S. Department of Housing and Urban Development (HUD) determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status.
- B. The family must supply any information requested by the HA or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements. A change in Family Income, Composition or other relevant circumstances must be reported immediately to the HA.
- C. The family must disclose to the HA any information they receive from the HUD.
- D. The family must provide social security cards on all members of the family, and must sign and submit consent forms for obtaining information.
- E. Any information supplied by the family must be true and complete.
- F. The family must not damage the unit or premises (other than damage from ordinary wear and tear) or permit any guest to damage the unit or premises.
- G. The family is responsible for any Housing Quality Standard breach caused by the family.
- H. The family must allow the HA to inspect the unit at reasonable times and after reasonable notice.
- I. The family may not commit any serious or repeated violation and breach of the lease.
- J. The family must notify the HA and the owner in writing before the family moves out of the unit, or terminates the lease on notice to the owner.
- K. The family must promptly give the HA a copy of any owner eviction notice.
- L. The family must not make any payments or other consideration to the landlord in addition to their monthly rental payment specified by the Housing Authority. Additional rent is prohibited.

- M. The family must use the assisted unit for residence by the family. The unit must be the family's only residence.
- N. The composition of the assisted family residing in the unit must be approved by the HA. The family must promptly inform the HA of the birth, adoption or court-awarded custody of a child. The family must request HA approval to add any other family member as an occupant of the unit.
- O. The family must promptly notify the HA if any family member no longer resides in the unit.
- P. If the HA has given approval, a foster child or a live-in-aide may reside in the unit. The HA will annually request the family to justify and document the necessity for/and verify services that the live in aide is providing. A person who is the primary care provided for additional family members (e.g. young children) and would require additional bedrooms, will not be approved as a live-in aide.
- Q. Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family.
- R. The family must not sublease or let the unit.
- S. The family must not assign the lease or transfer the unit.
- T. The family must supply any information or certification requested by the HA to verify that the family is living in the unit, or relating to family absence from the unit, including any HA requested information or certification on the purposes of family absences. The family must cooperate with the HA for this purpose. The family must promptly notify the HA in writing of absence from the unit.
- U. The family must not own or have any interest in the unit.
- V. The members of the family must not commit fraud, bribery or any other corrupt or criminal act in connection with the programs.
- W. The member of the family may not engage in drug-related criminal activity.
- X. The members of the family may not engage in violent criminal activity.
- Y. The members of the family may not engage in criminal activity that threatens the health, safety, or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.

- Z. The members of the family may not engage in or threaten abusive or violent behavior toward Housing Authority personnel.
- AA. The members of the family must not abuse alcohol in a way that threatens the health, safety, or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
- BB. An assisted family, or members of the family, may not receive Section 8 tenant-based assistance while receiving another housing subsidy, for the same unit or for a different unit, under any duplicative federal, State or local housing assistance program.
- CC. The family must not owe rent and/or other monies to the HA or to another HA in connection with Section 8 or Public Housing assistance.
- DD. Family Self-Sufficiency (FSS) and Workforce Rental Assistance families must not willfully and persistently fail to fulfill their FSS and Workforce Rental Assistance obligations. This includes failure to comply with the Department of Social Service's certified employment plan.
- EE. Workforce Rental Assistance families must live in St. Mary's County and be employed a minimum of twenty-four (24) hours per week. If the families need to move from St. Mary's County because of employment, a Housing Choice Voucher may be issued if one is available.
- FF. Families participating in the Family Independence Plan (FIP) must fulfill their FIP obligations.
- GG. All adults, 18 years of age and older, except for any family member who is an exempt individual, residing in Patuxent Woods, are required to work a minimum of 30 hours a week; contribute eight hours per month of community service (not including political activities); participate in an economic self-sufficiency program for eight hours per month; or perform eight hours per month of combined activities as described above.



STEPS TO ASSISTANCE

After a family has been selected from the waiting list, several steps must be completed before a family can receive rental assistance.

Housing Authority Determines Family's Final Eligibility

Family is selected from the waiting list. Income and household composition is reviewed for final eligibility.

Voucher Issued

When a family is determined to be eligible for the program and funding is available, the Housing Authority issues a Housing Choice Voucher at the required tenant briefing.

Your Voucher indicates the number of bedrooms for which your family is eligible. This unit size is based on HUD guidelines and the Housing Authority's written policy.

The Housing Authority takes into consideration factors such as the total number of persons in the family, the sex of persons, and the relationship of persons.

These standards help us to make the best use of the funds HUD provides for housing costs, and to avoid overcrowding. The unit size for which you have been approved is indicated on your Voucher.

Expiration Date of Vouchers

Your Voucher is valid for 60 days. It is important that you do not delay your housing search. If your Voucher expires before you find suitable housing, you will have to reapply. Keep track of all of the units you look at during the search period.

DETERMINATION OF VOUCHER PAYMENT STANDARD AND UNIT SIZE (Subsidy Standards)

The Payment Standard

- Is established by the Housing Authority
- The payment standard is based on 110% of Fair Market Rent established by the U.S. Department of Housing and Urban Development (HUD)
- Is based on the cost of housing and utilities for your area
- Depends on the family composition and the bedroom size of the unit. For example, the payment standard is higher for families requiring 3-bedroom units than for families requiring 1-bedroom units.

Effective December 1, 2008, the following will determine the Voucher Payment Standard and number of bedrooms required to properly accommodate a family of a given size.

<u>Voucher/ Bedroom Size*</u>	<u>Maximum Persons</u>	<u>Voucher Payment Standard</u>
0 Bedroom	1	\$ 869
1 Bedroom	2	\$ 902
2 Bedrooms	4	\$1,174
3 Bedrooms	6	\$1,543
4 Bedrooms	8	\$2,032
LOT RENT		\$ 496

*Sleeping rooms

- a. No more than two persons should share a bedroom or living/sleeping area.
- b. Persons of the opposite sex, other than spouses or two consenting adults, should not be required to occupy the same bedroom.

Families may select smaller units than listed on the Voucher if the unit selected has at least one sleeping or living/sleeping room for each two persons in the household. The smaller payment standard will be used for the unit size. The Housing Authority may grant exceptions to the standards if circumstances presented by the family warrant an exception.

WHERE TO LIVE?

A family must locate a housing unit that meets the program rules. That can be where you live right now or a totally different unit. The Housing Authority can help in some ways, but the family has the primary responsibility for finding a suitable unit to rent. A family has 60 days to locate a suitable unit.

Leasing In-Place

You may be eligible to receive assistance at your present unit if the unit qualifies. The unit must:

- ❑ Be rent reasonable
- ❑ Pass a Housing Quality Standard Inspection

Moving to Another Unit

If you decide to look for another place to live, the procedures are the same. The unit must:

- ❑ Be rent reasonable
- ❑ Pass a Housing Quality Standards Inspection



TIPS TO LOCATE SUITABLE HOUSING

Landlords advertise rental properties in different ways. Here are some ideas on where to start.

- ✓ Check the classified section of local newspapers.
- ✓ Ask friends and neighbors.
- ✓ Drive through neighborhoods where you may want to live and look for rental signs.
- ✓ Check community bulletin boards.
- ✓ Check with real estate offices.
- ✓ Check your briefing packet for a rental list.



WHAT TO CONSIDER WHEN RENTING A UNIT

There are many factors to consider as you search for suitable housing. Select a unit that meets your family's needs. Here are some factors and suggestions to consider:

- ◆ Does the unit size meet your needs?
- ◆ Is the unit close to family and friends?
- ◆ Condition of Unit?
- ◆ Does it have air conditioning? Do you need or want it?
- ◆ Does it have a dishwasher?
- ◆ Is there a washer/dryer or laundry room?
- ◆ Is there a yard? Will you have to take care of it?
- ◆ Do you have a pet? Is it okay to keep a pet? Is there a pet fee?
- ◆ What utilities do you pay, gas, electric, oil, etc.?
- ◆ Yard (Maintenance required)
- ◆ Neighborhood and Safety
- ◆ Are stores close by?
- ◆ Childcare
- ◆ Schools
- ◆ Work
- ◆ Public Transportation
- ◆ Bank
- ◆ Church

Applying for a Rental Unit

- Make an appointment, and try to make a positive first impression.
- Leave your children with a babysitter.
- Go early and look around the neighborhood.
- Let the landlord get to know you before asking if he/she accepts Section 8.
- Be prepared to furnish references if necessary.
- Make sure you have money for a security deposit and a deposit for utilities if required.
- Take your Voucher and Request for Tenancy Approval with you.
- Your **Voucher Expires 60 days** from the day you receive it.
- Turn your Request for Tenancy Approval into the Housing Authority **before** your Voucher expires.

Questions for the Landlord

- How much is the rent?
- What utilities are **not** included in the rent?
- How much is the security deposit?
- Is there a person and phone number to call for repairs or maintenance?

Security Deposit

The Landlord of the unit decides how much the security deposit will be. When you begin to search make sure that you have made plans in advance to have the money available for the security deposit and the deposit for utilities, if applicable. The Landlord may charge up to two months of the rent amount for security deposit. The security deposit may not exceed amounts charged for unassisted units.

Housing Program Documents

When you are searching for a housing unit, make sure that you have the Voucher and Request for Tenancy Approval with you.

Your Credit Record

Everyone has a credit record. It shows how well you pay your bills. Credit records are kept by credit reporting agencies. They sell your credit information to banks and other lenders. By looking at your records, landlords can decide whether they should rent to you.

It is a good idea to get a copy of your credit report once each year. Then you will know what the credit reporting agencies are telling lenders and landlords about you. Check your report carefully because it can sometimes contain wrong information. It can even list someone else's credit history under your name.

To get a copy of your credit report, call one of these toll-free numbers.

- **Trans Union** **1-800-916-8800**
- **Equifax** **1-800-685-1111**
- **CSC Credit** **1-800-759-5979**

Establishing good credit means getting a reputation for paying your bills (rent) on time. You will need to have good credit to achieve your dreams.

CONFRONTING HOUSING DISCRIMINATION

Under federal law, it is illegal to deny housing to anyone on the basis of race, color, religion, sex, national origin, familial status, and disability. If you believe that you have been discriminated against, there is a Fair Housing Discrimination Complaint Form in your briefing packet or you can call the HUD Fair Housing Complaint Hotline at 1-800-424-8590 or the Maryland Commission on Human Relations (MCHR) at 1-800-637-6247.

LANDLORD APPROVES FAMILY

Even though a family is determined to be eligible for the program, the Landlord must approve the family as a suitable renter. Most Landlords/managers will ask you to complete an application and will check on your rental history and credit. Landlords can deny you a rental unit if you have a previous history of not fulfilling your obligations under a lease.

The Housing Authority knows that the Landlord has approved the family when a Request for Tenancy Approval form is submitted.

Before Signing a Lease

- ❑ Have Landlord/manager complete Request for Tenancy Approval
- ❑ Have Landlord/manager fill out **unsigned** lease
- ❑ Submit Request for Tenancy Approval and **unsigned** lease to the Housing Authority
- ❑ If Request for Tenancy Approval and lease meet HUD guidelines, an appointment will be scheduled to inspect the unit. (All utilities must be on.)
- ❑ If the unit passes inspection, the Housing Authority will enter into a contract with the Landlord/manager, and you will then sign your lease to begin after the unit passes the inspection.

“Remember, you can NOT rent from a relative of any family member.”

Additional Payments

It is illegal for you to make additional rental payments to the landlord that is higher than the family Rent to Landlord. The Housing Authority must approve all separate agreements between the Landlord and family.

HOUSING AUTHORITY APPROVES TENANCY AND UNIT

After a family finds a suitable housing unit and the Landlord approves the family, the Housing Authority needs to determine if the unit qualifies for the Program. This includes a Housing Quality Standards inspection.

Contract and Lease Signed

If the lease and unit are satisfactory, the Housing Authority will enter into a Contract with the Landlord, and the family will enter into a lease with the Landlord. **DO NOT** sign a lease until the Housing Authority inspects and passes the unit.

Housing Assistance Payments (HAP)

After the HAP Contract and lease are signed, the Housing Authority makes the initial HAP payment and continues to make monthly payments to the Landlord as long as the family continues to meet eligibility criteria under the program.

Family Rent Payments to Landlord

When you sign a lease with a landlord, you are obligated to pay your share of the rent on the first of each month in accordance with your lease. If you fail to pay your rent, you will be subject to eviction by the landlord. Serious and repeated violations of the lease may also result in the termination of housing assistance. Remember, the lease that you sign is a legal contract, and both parties must comply with their obligations.

DETERMINING HOUSING ASSISTANCE PAYMENT

Annual Income

Annual income is defined as the anticipated total annual income from **all** sources. The family is responsible for reporting all sources of income for the household. This is the first step toward determining the amount of rental assistance the family receives.

If a family member's welfare income is sanctioned by the welfare agency for noncompliance with self-sufficiency program requirements, the Housing Authority is required to include the amount of sanctioned welfare income in the family's annual income. The Housing Authority must verify the amount and reason for the sanction with the welfare agency.

EXAMPLES OF INCOME

- * Employment
- * Social Security
- * TANF
- * Public Assistance
- * Disability
- * Unemployment
- * SSI
- * Pensions
- * Child Support
- * Net Income of a Business
- * Net Income from Real Personal Property
- * Worker's Compensation
- * Interest from Assets
- * Regular Contributions/Gifts
- * Relocation Payments
- * Military Pay
- * Alimony
- * Annuities

Examples of income exclusions: Resident Service Stipends; Adoption Assistance Payments; Full Amount of Student Financial Assistance; Earned Income of full-time Students; Adult Foster Care Payments; and State or local employment training programs and training of resident management staff.

Adjusted Income

After determining the total annual income for the household, the Housing Authority makes any necessary adjustments to the annual income in accordance with HUD regulations. If the family qualifies, there are five (5) possible deductions and allowances.

Allowance for Dependents

A \$480 deduction is made for all minors under the age of 18, and for family members 18 and over who are full time students or a person with a disability, other than the Head or Spouse.

Allowance for Elderly/Disability

A \$400 household deduction is made for families whose head, spouse, or sole member is 62 or over, or is a person with a disability.

Allowance for Medical Expenses

For an Elderly or Disabled Family, medical expenses for all family members that are greater than 3% of the Annual Income will be deducted.

Allowance for Disability Assistance Expenses

Disability assistance expenses that exceed 3% of the Annual income will be deducted if they permit a family member to work.

Allowance for Childcare Expenses

Reasonable childcare expenses, for family members 12 years old and younger, will be deducted if they enable a family member to work or attend school.

Total Tenant Payment (TTP)

After calculating the adjusted monthly income, the Housing Authority determines the TTP for the family. The TTP in the Voucher Program is the *greater* of:

- 30% of the family's monthly adjusted income
- 10% of the family's gross monthly income

Utility Allowance

A Utility allowance is the Housing Authority's estimate of the average monthly utility bills for an energy-conscious household. If all utilities are included in the rent, there is no utility allowance. The utility allowance will vary by unit type, size and utilities the family is responsible to pay. When the TTP is lower than the utility allowance, the family may receive a utility reimbursement check from the Housing Authority.

NOTE: In your Briefing Packet is a "utility allowance schedule" so that you can determine the utility allowance for the unit you want to rent.

Maximum Rent at Initial Occupancy

At the time a family initially receives assistance or is moving to another rental unit, if the gross rent for the unit is greater than the payment standard for the family, the family share may not exceed 40% of the family's monthly-adjusted income. The family share is the gross rent minus the HAP.

Sample Worksheet - Denied

NAME		Joe Noname		SOCIAL SECURITY				
PROJECT #	UNIT SIZE	2		PHONE				
ANTICIPATED ANNUAL INCOME FOR THE 12 MTH PERIOD:				FROM				TO
INCOME	Family Member	Type of Income	Hourly Wage	Number of Hours	Amount	Months/Weeks	Totals	Total Gross Income
		Wages-JOB	6.00	25	150	52	7,800	
								7,800
ALLOWANCES	Amount	Number of Minors or Number of Weeks/Months						
Minors	480	2						960
Disabled	400							
Childcare								
Total Medical								
Gross Income								\$ 7800
Less: Total Allowances								\$ 960
Adjusted Income								\$ 6840

	\$ 7800		12 = \$	650.00	
Gross Income				x 0.1	
			\$	65.00	
	\$ 6840		12 = \$	570.00	
Adjusted Income				x 0.3	
			\$	171.00	
TOTAL TENANT PORTION (TTP)			\$	171	(Higher of 10% or 30%)

UNIT
DENIED

1 Rent to Owner		\$ 1,000
2 Utility Allowance per Request for Lease Approval		\$ 248
3 Gross Rent (1 + 2) =		\$ 1,248
4 Lower of Payment Standard	\$ 1,174 or	\$ 1,174
Gross Rent #3	\$ 1,248	
5 Total Tenant Payment (TTP)		\$ 171
6 Total HAP:		
#4	\$ 1,174 minus	
TTP #5	\$ 171 (if negative, enter 0)	\$ 1003
7 Total Family Share		
Gross Rent #3	\$ 1,248 minus	\$ 245
HAP #6	\$ 1003	
8 HAP to Owner: Lower of Rent to Owner #1	\$ 1,000	
Total HAP #6	\$ 1003	\$ 1000
9 Tenant Rent to Owner:		
Rent to Owner #1	\$ 1,000	
HAP to Owner #8	\$ 1000	\$ 0
10 Utility Reimbursement:		
Total HAP #6	\$ 1003	
HAP to Owner #8	\$ 1000	\$ 3

11 For **New Unit Only**, Monthly Adjusted Income 570.00 X .40 \$ 228.00
If gross rent is greater than payment standard and if #7 is greater, unit is denied.

NAME	Joe Noname		SOCIAL SECURITY	
PROJECT #	UNIT SIZE	2	PHONE	
ANTICIPATED ANNUAL INCOME FOR THE 12 MTH PERIOD:			FROM	TO

INCOME	Family Member	Type of Income	Hourly Wage	Number of Hours	Amount	Months/Weeks	Totals	Total Gross Income
		Wages-JOB	6.00	25	150	52	7,800	

7,800

ALLOWANCES	Amount	Number of Minors or Number of Weeks/Months						
Minors	480	2						960
Disabled	400							
Childcare								
Total Medical								

Gross Income \$ 7800

Less: Total Allowances \$ 960

Adjusted Income \$ 6840

\$ 7800	12 = \$	650.00
Gross Income		x 0.1
	\$	65.00
\$ 6840	12 = \$	570.00
Adjusted Income		x 0.3
	\$	171.00

UNIT DENIED


TOTAL TENANT PORTION (TTP) \$ 171 **(Higher of 10% or 30%)**

1 Rent to Owner		\$ 950
2 Utility Allowance per Request for Lease Approval		\$ 248
3 Gross Rent (1 + 2) =		\$ 1,248
4 Lower of Payment Standard	\$ 1,174 or	\$ 1,174
Gross Rent #3	\$ 1,248	
5 Total Tenant Payment (TTP)		\$ 171
6 Total HAP:		
#4	\$ 1,174 minus	
TTP #5	\$ 171 (if negative, enter 0)	\$ 1003
7 Total Family Share		
Gross Rent #3	\$ 1,198 minus	\$ 195
HAP #6	\$ 1003	
8 HAP to Owner: Lower of Rent to Owner #1	\$ 950	
Total HAP #6	\$ 1003	\$ 950
9 Tenant Rent to Owner:		
Rent to Owner #1	\$ 950	
HAP to Owner #8	\$ 950	\$ 0
10 Utility Reimbursement:		
Total HAP #6	\$ 1003	
HAP to Owner #8	\$ 950	\$ 53

11 For New Unit Only, Monthly Adjusted Income 570.00 X .40 \$ 228.00

If gross rent is greater than payment standard and if #7 is greater, unit is denied.

MOVING IN!

- You have signed the lease and paid the security deposit.
- You and the landlord have agreed when you can move in.
- The landlord gives you the keys. 
- Call the electric company and the gas or oil company and tell them when to turn on the utilities in the new apartment or house. If you are paying for utilities where you live now, you should also tell the companies when to turn them off there. A security deposit is required if this is the first time you have gotten utilities turned on in your own name.
- Call the telephone company and make an appointment for them to turn on your service in your new home. Be sure they know when to turn off the telephone in you old home.
- Call the cable company and make an appointment to turn on or put in the cable service. Let them know when to turn it off in the place you are living now.
- Go to the post office and fill out a change of address form. They also have postcards you can send to your family and friends to tell them your new address.
- Go to the bank or credit union and change your address.
- Tell the people who mail checks at your job your new address.
- Get boxes, tape and markers and pack up your things. Be sure to write on each box what is inside or what room it should go into.



TAKING CARE OF YOUR HOME

Your Responsibilities as A Tenant

As a tenant you must take care of the unit/house you are renting. Other rules include no loud noises, music or parties. You must respect the rights of other tenants.

Lawn and Yard Care

If you have a yard, be sure you keep the grass cut and raked and bushes have to be trimmed. Most people cut the grass about once a week. Paths, doorways and sidewalks should be clear of any trash. If you rent a house, drain pipes and gutters should be kept clear of leaves or anything that can block them. You also have to clear the sidewalk of snow and ice in the winter months.

Trash and Garbage

Keep loose papers and trash off of the balcony or deck. If you keep a bicycle or anything else stored outside be sure to keep it stacked neatly. Don't leave things outside that can blow away. Get a garbage can with a lid and keep it covered so dogs and other animals cannot get into it. Never leave garbage in a paper bag.

Always use a plastic bag and put it in the garbage can. If you recycle, make sure you wash out bottles and cans with soapy water before you put them in the recycling bin.

Balcony and Deck

If the balcony or deck gets any holes or broken rails or other damage check your lease to see who has to pay to have them fixed, you or the landlord.

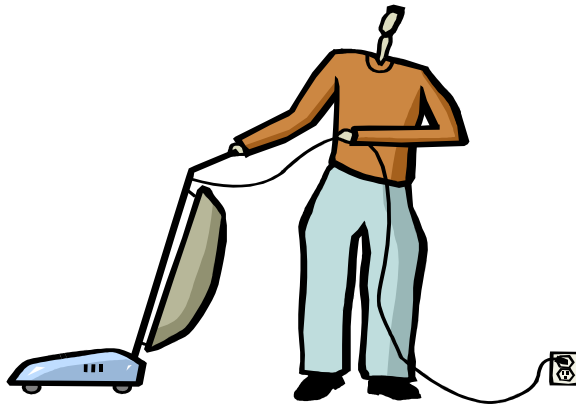
Clean and Neat

You want to take pride in your new home by keeping things neat and clean. Keep the paint clean and without scratches around the doors, walls, cabinets, and around windows. It is easy to paint over chips and scratches to make it look like new.

Floors

If you have carpeting, you should vacuum at least once a week. If you have wood floors they can be vacuumed too. Every couple of months you should use a special wood cleaner to keep the floors from getting too dirty.

The kitchen and bathroom floors will either have tile or vinyl covering them. This makes it easy to wipe up anything you spill. At least once every two weeks you should wash the kitchen and bathroom floors with a mop and disinfectant cleaner. Don't leave crumbs or spilled food on the floor.



Cleaning Chart

One of the best ways to keep track of major cleaning jobs is to use a chart or calendar to mark off each time you clean.

	S	M	Tues	W	Th	F	Sat	Notes
Date								
Clean bathroom								
Clean kitchen								
Vacuum								
Clean pet litter & bowls								
Take our garbage								
Pay bills								
Recycle								



Kitchen

You want to keep your kitchen as clean as possible for your own health and safety. Because you will use it every day, the kitchen will need extra attention to keep it clean. You will need containers with tight fitting lids to store things like pasta, rice, flour, sugar, cereal, raisins, chips and other food you don't keep in the refrigerator. This will keep bugs and mice from getting into your food.

Dishes, pots and pans need to be washed each time you use them. The sink and counter tops need to be washed daily. Get a garbage can with a top and always be sure to keep it closed. Don't leave open garbage in the sink or on the floor. When the can is full take it to the outside garbage can or dumpster as soon as possible. Old garbage may make your home smell and the bugs and mice love it.

Your burners and oven must be kept clean and free of grease, food and anything paper or cloth that could catch fire. The stove and oven should be cleaned when you spill or something boils over on them. Stoves have a smooth surface that is easy to wipe off with a cloth and soapy water. Be sure all the burners and oven are turned off when you are finished cooking. And never leave the house if something is cooking, not even for a minute.

Your refrigerator has to be kept clean too. Keep food covered or in storage bags to keep it fresh and from spilling. Refrigerator shelves have to be washed when they get dirty. Anything you store in the freezer should have a label on it so you know what it is. You can also put the date on it. That way you can be sure to use it before it gets too old.

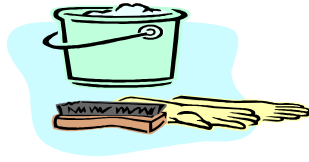
Some refrigerators have to be defrosted. You want to be sure not to let too much ice build up in the freezer. To defrost the freezer you place pots of hot water in it until the frost melts. You may need help doing this. The kitchen floor should be swept or vacuumed too.

If you have a garbage disposal, be sure to use it properly. Run water into the garbage disposal while using.

Never pour grease down the sink. It will harden and stop up the pipe and you will have to pay for the services of a plumber to fix it. A plumber can charge you \$50.00 an hour or more. Pour grease into a coffee can and throw it out with the garbage.

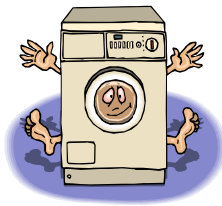
Smoke Detectors

There should be a smoke detector on every level. Smoke detectors make a loud noise if smoke or fire is in your home. Grease on the stove burners, a dirty oven or a pan that has overheated can all cause smoke or fire. Most smoke detectors use batteries to operate. You can tell it is time to put in new batteries when it starts beeping every few seconds. It is always good to keep some fresh batteries on hand. A low battery will also make the smoke detector beep until it is changed.



Bathroom

The next most important room is the bathroom. The sink, bathtub and toilet have to be washed regularly. The toilet also has to be free of objects and wads of paper. Never put pads, tampons, paper towels or food in the toilet or it can become stopped up and overflow. Be sure to keep a plunger nearby to free the toilet if it starts to back up. You can also get what is called a “snake”, a long metal coil that threads through the toilet pipe to clear it. What do you do if this does not work? Call a plumber.



Laundry

If you have a washing machine and dryer in your apartment or house, there are a few things you need to do to keep them working well. Always set the water at the right level for the size of the load you are washing.

If you only have a few pieces of clothing you want to use a smaller amount of water. If it is a full load you want to set the water level on high. And always use the amount of laundry soap recommended on the soap box label. If you use too much soap, the washing machine will overflow.

The most important thing to remember when using the dryer is to clean out the lint trap every time you use it. A clogged lint filter can cause a fire. Also be sure that there is nothing blocking the dryer vent and there should not be any problems.

If something goes wrong with the washer or dryer you need to know if you are responsible for getting it fixed. Your lease will explain who is responsible for these repairs.

Heat and Air Conditioning

Keeping the heat and air conditioning in good working order is important to having a safe and comfortable home. It is necessary to change the filters and have the heat and air conditioning units serviced and maintained. It is your job to be sure you use them in the right way. Read your lease to see who is responsible.

It is important to keep the heat and air conditioning set at the right level by using the thermostat. A comfortable temperature to set the thermostat is usually between 68 and 70 degrees. Remember when the heat or air conditioning is on, the windows and outside doors should be closed. If you heat the house too warmly or set the air conditioning so it is too cool your electric or fuel will cost you much more than normal.

Electricity

Electricity should be used wisely. Use a night light in the bathroom, kitchen and maybe the hallway so you don't have to leave a lamp on late at night to see. You can put a timer on a light in the living room or dining room that will come on at the time you choose such as in the early evening or morning. That way you won't have to walk into a dark house. It will also make people think someone is at home. Keep a supply of light bulbs on hand. When a light burns out, you are responsible for changing it. You must also change the fuses. A fuse (or a circuit breaker) keeps the electricity from overloading and helps prevent fires. If a fuse keeps blowing out, call an electrician or ask for help from the landlord.

Other things you could be responsible for:

Overhead lights and shades
Door knobs
Locks
Flooding the bathroom
Faucets
Mailbox
Shades and blinds
Insect infestation

Windows
Closet and cabinet doors
Shower head
Walls
Porch lights
Floor tile
Mirrors

MOVING TO ANOTHER UNIT AFTER THE FIRST YEAR OF PARTICIPATION

If you want to move from one assisted unit to another and continue to receive housing assistance, you must:

1. Give the Landlord **and** the Housing Authority proper written notice.
2. Make arrangements and have your current unit inspected;
3. Have the form **Tenant In Good Standing**, completed by the current landlord; and
4. Complete paperwork with the Housing Authority.

Once you have completed all four steps, and are in good standing, you will receive your Voucher and Request for Tenancy Approval for moving to another unit.

PORTABILITY

One of the great features of the rental assistance program is that your assistance “moves” with you. You can use your assistance to move anywhere in the United States. The HUD term for the ability to move outside your Housing Authority’s jurisdiction with rental assistance is *portability*. The Housing Authority may limit moves under portability.

If you are not a county resident, but received a Voucher because you are working in the county, you will have to live in St. Mary’s County for the first year.

Facts about Portability You Should Know

- ❑ The Housing Authority where you want to move may have different rules, policies and deadlines.
- ❑ There may be a different payment standard.
- ❑ The new Housing Authority will probably have different utility allowances that will affect the amount you pay for rent.
- ❑ A different size Voucher may be issued to you.
- ❑ When you are first issued a Voucher, you are always subject to the income limits of the Housing Authority where you want to live.

Portability and FSS

If you are participating in a Family Self-Sufficiency (FSS) program, make sure that you discuss moving with the FSS Coordinator. If you cannot fulfill your FSS obligations in the new location, your FSS contract may be terminated and you may lose your escrow balance, if you have one.

Workforce Rental Assistance Participants

Families on the Workforce Rental Assistance Program may not move from St. Mary's County while participating in the program. If a family participating in the Workforce Rental Assistance Program must move from the county because of employment, they may request a regular Housing Choice Voucher to use for portability. A regular Housing Choice Voucher will be issued only if one is available.

ANNUAL RE-CERTIFICATIONS

HUD requires that all families be re-certified annually. You will receive a letter from the Housing Authority by mail advising you when you are due to re-certify. An appointment will be scheduled to review your household income and composition. Make the necessary arrangements to attend your scheduled meeting.

The Housing Authority is also required to inspect your housing unit annually. You will be notified by letter of the date of the inspection. **It is your responsibility to be home or make sure that an adult (at least 18 years old) is there to allow the inspector to enter the premises. If repairs are needed, it is your responsibility to call the Housing Authority once all repairs are completed.** Again, we are counting on your cooperation so that there will not be any interruptions in your housing assistance.

If You Receive a Notice from HUD...

HUD matches income data you supplied to the Housing Authority with IRS income data. If the income you reported to the Housing Authority does not match the income information the IRS has for the same period, HUD will notify you.

- ❑ You are required to give the Housing Authority any letter or other notice that you receive from HUD concerning the amount or verification of your family's income. If you receive a notice or letter from HUD concerning your income, contact the Housing Authority right away.

The Housing Authority will verify the information and make any necessary adjustment to your rent and Housing Assistance Payment.

- ❑ If you failed to correctly report your income, you may have to repay the Housing Authority for the amount of overpaid housing assistance payments.
- ❑ If you misrepresented your income, your assistance may be terminated and you could be prosecuted.

PROGRAM INTEGRITY

The Department of HUD determines the amount of funding that is available for rental assistance in each community. It is important to ensure that the funds are used to assist only those families who are eligible. The reason Housing Authority has waiting lists is that there isn't enough funding to assist all of the families who apply.

The Housing Authority assumes that the information provided by families is complete and accurate but occasionally we find that it is not.

Making false statements and providing false information are serious violations of program rules as well as violations of State and Federal Criminal Laws.

Please be aware that if families provide false information or documents:

- They will be subject to denial or termination of assistance.
- They will be required to repay any amounts that were paid by the Housing Authority.
- If it is determined that these actions are intentional, the family may be subject to criminal penalties under State or Federal Law.

If you are not sure about the rules or procedures, please contact your Housing Specialist to get the correct information. No one should be evicted or lose their assistance unnecessarily.

The Most Common Program Violations

Most families who are selected for the program comply with the rules, but occasionally some do not. It is always unpleasant when someone violates the rules and penalties are required. To prevent families from embarrassment and hardship, the program rules need to be thoroughly understood. The most common violations are listed below.

Unauthorized Household Members

The persons you list on your application and are approved by the Housing Authority, are the only persons who may reside in your housing unit.

If you permit anyone who has not been approved by the Housing Authority and the landlord to reside in your unit, it is a violation of your Family Obligations, and it could result in the loss of your housing assistance. Contact your Housing Specialist and the landlord before you allow someone to move into your unit.

Under-Reporting Income

When the Housing Authority interviews you, you will be asked to report all income received by everyone in your household.

Subleasing the Unit

When the Housing Authority approves a unit for your family, it is for your family only. It is illegal for any family on the program to lease all or part of their unit to anyone.

Reporting Changes

Any changes in income and household composition must be reported to your Housing Specialist.

- ❑ Income - When a change in your income occurs, contact your Housing Specialist immediately for further instructions. When your income changes, your payment and the Housing Authority's payment to the Landlord may change. Both you and the Landlord will be given a written notice on any change in HAP payment.
- ❑ Birth of a child – You will need to supply the Housing Authority with a copy of your infant's social security card and birth certificate before you receive the dependent allowance.

DENIAL OR TERMINATION OF ASSISTANCE

A family's housing assistance may be denied or terminated if:

- The family violates a Family Obligation.
- Any member of the family has ever been evicted from federally assisted housing in the last five years.
- A Housing Authority has ever terminated assistance under the Housing Choice Voucher Program for any member of the family.
- The family has engaged in or threatened abusive or violent behavior toward Housing Authority personnel.
- The Housing Authority must permanently deny eligibility or terminate the assistance of any person convicted of manufacturing or producing methamphetamine, commonly referred to as "speed."

Sufficient Income

If your family has an increase in income that causes your share of the rent to equal or exceed the amount of the total rent, the Housing Assistance Payment from the Housing Authority to the landlord will be reduced to zero. However, if your family remains in the unit, and you have a reduction of income and become eligible for assistance within 180 calendar days from the last HAP payment, the Housing Authority will resume payments to the Landlord based on the new amount of the family's income.

Withdrawals

Occasionally, families who have been certified eligible to participate in the Section 8 Voucher program decline initial program participation or choose to withdraw from the program after receiving assistance. Keep in mind that if you withdraw from participating in the program, you will have to reapply if you happen to need assistance again in the future.

HEARINGS

It is important to the Housing Authority that families are provided all rights and protections under the law and HUD regulations. It is suggested that you seek an explanation from a Housing Specialist before you request a hearing; it may be a matter of misunderstanding that can be resolved easily. A family may request a hearing to consider whether the following Housing Authority decisions or determinations pertaining to the family are in accordance with the law, HUD regulations and Housing Authority policies:

- Determination of the family's annual or adjusted income used to compute the Housing Assistance Payment.
- Determination of the appropriate utility allowance from the Housing Authority's utility allowance schedule.
- Determination of the family unit size under the Housing Authority subsidy standards.
- Decision to terminate housing assistance because of the family's action or failure to act, including absence from the assisted unit for longer than the maximum period permitted.

If a family does request a hearing, one will be scheduled promptly and the family will be notified by mail in writing of the date, time and location of the hearing. Families may bring legal counsel, witnesses, and evidence to the hearing.

Upon request, the family may also obtain copies of any documents or evidence upon which the Housing Authority's action or inaction is based, prior to the hearing and at the family's expense. The family will also be required to provide to the Housing Authority, prior to the hearing, copies of any documents or evidence it plans to use at the hearing.

Note

Information and cooperation are two key ingredients to achieving decent, safe, and affordable housing.

FAMILY SELF-SUFFICIENCY PROGRAM

The Family Self -Sufficiency Program (FSS) is one of the initiatives under the Homeownership and Opportunity for People Everywhere (HOPE) program enacted in 1990 by the U.S. Department of Housing and Urban Development.

FSS offers a financial incentive to families through the establishment of an escrow account, which becomes available to the family upon successful completion of their Contract of Participation.

Families who volunteer to participation are oriented, evaluated, and enter in to a Contract of Participation with the Housing Authority. This Contract is geared to meet the families' need for services. It also spells out the goals and objectives, which the family must fulfill during the contract term.

The Contract of Participation is for five (5) years. This can be extended up to two (2) years so the family can meet their public assistance goal if needed.

The family continues to pay its share of rent to the Landlord in accordance to their income. The Housing Authority will compute and credit any escrow to which the family is entitled.

Upon successful completion of the contract, the Housing Authority disburses the amount, which has been escrowed to the family.

If interested please contact Dena Bell at 301-866-6590 Ext. 1441.



HOMEOWNERSHIP

In order to participate in the St. Mary's County Homeownership Program, the family must meet all of the requirements and complete all of the required training and counseling sessions within 3 months of receiving Section 8 Homeownership Voucher assistance. Eligibility requirements are listed below:

- 1) The family must qualify as a first-time homeowner.
- 2) The family must meet the Federal minimum income requirement. The household must have a gross minimum income of \$10,300. Unless the family is elderly or disabled, income from welfare assistance will not be counted toward this requirement.
- 3) The family must show continuous employment for at least one year before homeownership assistance.
- 4) At least one adult family member who will own the home must be currently employed full time (not less than an average of 30 hours per week) and must have been continuously employed for one year prior to homeownership assistance.
- 5) The family may not have owned deeded property to, or present homeownership interest in a principal residence during the three years before the commencement of homeownership assistance. (This does not apply to certain cooperative homeownership programs, single parents, or displaced homemakers.)
- 6) Any family member who has previously defaulted on a mortgage obtained through the homeownership option is barred from receiving future homeownership assistance.

Training Requirements

When the family has been determined eligible to receive Homeownership Voucher Assistance, they must complete various forms of training to ensure success in the purchase of their home and continued affordability.

**If interested contact: Rhonda Garcia @ 301-866-6590 ext. 1436 or
Sandra Johnson @ 301-866-6590 ext. 1433.**

1. **First Time Homeownership Counseling.** Homeownership counseling will consist of at least one group workshop, and at least three one-on-one sessions. These counseling sessions shall be consistent with HUD-approved housing counseling. Topics to be included in this homeownership counseling will include, but is not limited to:

- Budgeting and money management
- Credit counseling
- Fair Housing Practices
- Home maintenance (including care of the grounds)
- How to negotiate the purchase price of a home
- How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing
- How to find a home, including information about homeownership opportunities, schools, and transportation
- Information on fair housing, including fair housing lending and local fair housing enforcement agencies.

Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.)(RESPA), State and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions

Predatory Lending

2. **Homeownership Management Training.** This ongoing training and group workshop is designed to assist the new homeowner in settling in to becoming a responsible homeowner and a good neighbor. This training, which was devised to accommodate users of the St. Mary's County Housing Authority's Homeownership Opportunities Revolving Loan Fund, is not required for the voucher, but is offered to assist new homeowners during their transition from property renters to property owners. The training is offered periodically over a 2-year period. Recipients of the program can expect the following:

- Reinforcement of what was discussed in First Time Homeownership Counseling
- What to expect after moving in
- Detailed discussion regarding home maintenance, preventive maintenance, and using a maintenance fund
- Homeowners association familiarization
- Neighborhood etiquette training
- Homeowner rights, responsibilities, and expectations
- Discussion on the importance of continued employability
- Job skills training opportunities and programs offered in the community
- Educational opportunities offered in the community
- Guest speakers of interest to the group (how-to instructors, homeowner's associations, insurance agents, etc.)
- Group discussions on problems or questions after moving in

Down Payment

A minimum down payment of three percent (3%) is required based on the purchase price or appraisal, whichever is less. At least one percent (1%) of the purchase price must come from the buyer's personal resources.

Financing

The family is responsible for securing financing, unless the St. Mary's County Housing Authority has a program, which includes financing from local financial institutions. The proposed loan terms, which must be fixed rate, must be submitted and approved by the Housing Authority prior to closing. Financing must be insured, or guaranteed by the state or Federal government; must comply with secondary mortgage market underwriting requirements, or comply with generally accepted private sector underwriting standards.

Eligible Housing Products

An eligible family may purchase any of the following types of homes: a new or existing single-family home, a single dwelling unit in a condominium, or cooperative, or a manufactured home.

The home must pass Housing Quality Standards inspection, which will be performed by Housing Authority staff. Inspection by an independent professional inspector must be performed, as part of closing, for purchases of condominiums, cooperatives or foundation-built single-family homes. The independent inspector will be selected and paid by the family, and must cover major building systems and components. The inspector must be qualified to identify physical defects and report on property conditions, including major building systems and components. These systems and components include, but are not limited to Foundation and structure; housing interior and exterior, roofing; and plumbing, electrical and heating systems. Copies of the independent inspection report will be provided to the family and the Housing Authority. The family is not obligated to pay for any necessary repairs.

Contract of Sale

A copy of the contract of sale must be provided to the Housing Authority and must contain the contingencies outlined in the Statement of Homeowner Obligations (see page 42).

Continued Assistance

1. Homeownership assistance may only be paid while the family is residing in the home.
2. Homeownership assistance will be paid for a maximum period of fifteen (15) years if the initial mortgage has a term that is twenty- (20) years or longer.
3. Homeownership assistance in all other cases will be paid for a maximum of ten (10) years.
4. An exemption may apply for the elderly and disabled.

Recapture

1. Homeownership assistance will end if the family vacates the premises.
2. Homeownership assistance will terminate upon mortgage default. In such instances, it is at the Housing Authority's discretion to allow the family to continue with rental assistance.
3. Upon sale or refinancing, the Housing Authority will recapture a percentage of homeownership assistance out of the proceeds retained by the family.
4. The amount of homeownership assistance subject to recapture will automatically be reduced over a ten- (10) year period, beginning one (1) year from the purchase date, in annual increments of ten percent (10%). At the end of the ten- (10) year period, the amount of homeownership assistance subject to recapture will be zero (0).

Homeowner Obligations

1. The family must agree to comply and execute the Family Obligations under the Section 8 Homeownership Voucher Program.
2. The family must comply with the terms of the mortgage securing debt incurred to purchase the home, or any refinancing of such debt.
3. The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member.
4. The family must supply information to the Housing Authority any information required by the Housing Authority or HUD concerning mortgage financing or refinancing, sale or transfer of any interest in the home, or homeownership expenses.
5. The family must notify the Housing Authority before moving out of the home.
6. The family must notify the Housing Authority if the family defaults on the mortgage used to purchase the home.
7. No family member may have any ownership interest in any other residential property.
8. The family must attend and complete ongoing homeownership counseling.

Glossary of Housing Choice Voucher Program Terms

Admission: Admission is the effective date of a resident's lease in a public housing program or the execution date of a resident's HAP Contract in a tenant-based program.

Annual Income: The anticipated total income of an eligible family from all sources for the 12-month period following the date of determination of income.

Applicant: A family that has applied for admission to a housing program but has not yet been admitted to the program.

As - Paid States: States where a welfare agency adjusts the shelter and utility component of welfare grant in accordance with actual housing costs.

Child Care Expenses: Amounts paid by a family for the care of minors under age 13 if such care is necessary to enable a family member to be employed, to further his/her education, or to seek employment.

Co-Head: An individual in a household who is equally responsible for the lease with the Head of Household. A family may have a co-head or spouse but not both. A co-head never qualifies as a dependent.

Contract Rent: See Rent to owner.

Covered Families: Statutory term for families that are required to participate in a welfare agency economic self-sufficiency program and that may be subject to a welfare benefit sanction for noncompliance with this obligation.

Dependent: A member of a family (excluding the family head, spouse, and any foster children) who is under 18 years.

Disabled Family: A family whose head, spouse, or sole member is a person with disabilities, two or more persons with disabilities living together; or one or more persons with disabilities living with one or more live-in aides.

Disabled Person: See Person with Disabilities.

Displaced Person: A person who has been displaced by governmental action or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal Disaster Relief laws.

Drug Trafficking: The illegal manufacture, sale, or distribution of a controlled substance or the possession of such a substance with intent to manufacture, sell, or distribute it.

Economic Self-Sufficiency Program: Any program designed to encourage, assist, train, or facilitate the economic independence of assisted families or to provide work for such families,

including job training, employment counseling, work placement, basic skills training, general education, English proficiency training, Workfare, financial or household management training, apprenticeships, and other programs necessary to prepare people to work (such as treatment for drug abuse or mental health treatment).

Elderly Family: A family whose head, spouse, or sole member is a person who is at least 62 years of age; two or more persons who are at least 62 years of age living together; or one or more persons who are at least 62 years of age living with one or more live-in aides.

Excess Medical Expenses: Any Non-reimbursable medical expenses incurred by an elderly family in excess of 3% of the family's Annual Income.

Extremely Low Income Family: A family whose annual income does not exceed 30% of the median income for the area, as determined by HUD, with adjustments for smaller and larger families.

Fair Market Rent (FMR): The amount that must be paid in a given area to rent existing, privately owned housing of a modest nature, with suitable amenities, and in decent, safe, and sanitary condition. HUD establishes FMRs. They vary by unit size as well as by housing market area and include the cost of all utilities except phone.

Live-in Aide: A person who resides with an elderly or disabled person and who

- (a) is determined by a Housing Authority to be essential to the care and well being of the person and
- (b) is not obligated for support of the person and,
- (c) would not be living in the unit except to provide necessary supportive services.

Family Rent to Landlord: Rent to Landlord minus the Housing Assistance Payment.

Family Share: The portion of rent and utilities paid by a family.

Family Self-Sufficiency Program (FSS): A program developed by PHA to promote the self-sufficiency of assisted families, including the provision of supportive services.

Foster Childcare Payment: Payment to eligible households by state, local, or private agencies appointed by the State to administer the care of foster children.

Full -Time Student: A person who is carrying a subject load considered full time for day students under the standards and practices of the educational institution school offering a diploma or institution offering a college degree.

Gross Rent: The sum of the rent to Landlord plus any utility allowance. If there are no tenant paid utilities, the rent to Landlord equals the Gross Rent.

Head of Household: The person who assumes legal and financial responsibility for a household and is listed on a housing application as its head.

Housing Assistance Payment: The monthly assistance payment by a PHA, which includes:

- (1) A payment to the Landlord for rent to the Landlord under the family's lease; and
- (2) An additional payment to the family if the total assistance payment exceeds the Rent to Landlord.

Housing Choice Voucher: A document issued by a PHA to a family selected for admission to the Section 8 Housing Choice Voucher Program. The voucher describes the program and the procedures for PHA approval of a unit selected by the family.

Housing Quality Standards: The: Total medical minimum quality standards for housing assisted under the Public Housing and Section 8 programs.

HUD: The Department of Housing and Urban Development or its designee.

Imputed Asset: An asset disposed of for less than Fair Market Value during two years preceding certification or re-certification.

Imputed Income: The HUD passbook rate times the total cash value of assets when assets exceed \$5,000.

Imputed Welfare Income: An amount of Annual Income that is not actually received by a family as a result of a specified welfare benefit reduction but is included in the family's Annual Income and is therefore reflected in the family's rental contribution.

Landlord: Either the legal Owner/Property Manager of a property or the Owner/Property Manager's designated representative or managing agent.

Lease: A written agreement between a Landlord and an eligible family for the leasing of a housing unit.

Lease Addendum: See Tenancy Addendum.

Low Income Family: A family who's Annual Income does not exceed 80% of the median income for the area, as determined by HUD, with adjustments for smaller and larger families.

Medical Expenses: expenses that are anticipated during the period for which Annual Income is computed and are not covered by insurance. (Only elderly families or disabled families qualify.)

Landlord Orientation: A meeting with a Housing Authority representative for the purpose of learning the rules and procedures for participating as an Owner/Property Manager in the Section 8 Program.

Landlord: Any person or entity with the legal right to lease or sublease a unit to a participant.

Payment Standard: The maximum subsidy payment for a family under the Voucher Program. The PHA sets a Payment Standard between 90% and 110% of the current HUD-published FMR.

Person with Disabilities: A person who has a disability as defined in 42 U.S.C. 423 or 42 U.S.C. 6001. A person who has a physical or mental impairment expected to be of long and indefinite duration.

Portability: The ability of a family to move with its Section 8 tenant-based assistance from the jurisdiction of one HOUSING AUTHORITY to that of another.

Premises: The building or complex in which a dwelling unit is located, including common areas and grounds.

Public Housing Authority (PHA): Same as Housing Authority. Any state, county, municipality, or other governmental entity or public body that is authorized to engage or assist in the development or operation of housing for low-income families.

Public Assistance: Welfare or other payments to families or individuals that are based on need and are made under programs funded separately or jointly by federal, state, or local governments.

Reasonable Rent: A Rent to Landlord that is not more than either:

- (1) the rent charged for comparable units in the private unassisted market or
- (2) the rent charged by the Landlord for a comparable unassisted unit in the building or one the premises.

Security Deposit: A dollar amount that can be collected from a family by a Landlord and used for amounts owed under a lease according to State/local law.

Specified Welfare Benefit Reduction: A reduction of welfare benefits (for a covered family) that may not result in a reduction of a family's rental contribution. A reduction of welfare benefits because of fraud in connection with the welfare program or because of welfare sanction due to noncompliance with a welfare agency requirement to participate in an economic self-sufficiency program.

Spouse: The marriage partner of a Head of Household.

Subsidy Standards: Standards established by a Housing Authority to appropriate subsidy for families of different sizes and composition.

Tenancy Addendum: A HUD designed addition to a Landlord's lease that includes, word for word, all HUD required language.

Tenant (or Resident): The person who executes a lease as lessee of a dwelling unit.

Tenant Rent: The amount payable monthly by a family as rent to a PHA in a public housing program or to an Landlord in a Section 8 program.

Unit (or Housing Unit): Residential space for the private use of a family. The size of a unit is based on the number of bedrooms contained within the unit.

Violent Criminal Activity: Any illegal criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force against the person or property of another.

Voucher: See Housing Choice Voucher.

Voucher Program: See Housing Choice Voucher Program.

Documents Provided to Me

The following documents have been provided to me on this date:

(Check the documents you have received)

- Housing Choice Voucher**
- A Request for Tenancy Approval**
- Housing Discrimination Complaint Form**
- Rental Listing**
- Utility Allowance Schedule**
- HUD Required Tenancy Addendum**
- Lead-Based Paint Brochure**
- HUD Booklet “Good Place to Live”**

It is my responsibility to locate suitable and eligible housing before the expiration date of my voucher, and to notify the Housing Authority if I am having difficulty. I understand the rules of the program and will comply with them as long as I participate in the program.

Family Representative

Date

Housing Specialist

Date

Form A

Briefing Evaluation

As a part of our commitment to provide you with the best service possible, we would like you to complete this evaluation form. Please complete it after your briefing and return it at your convenience.

The Briefing

*Please rate each question by circling a number from one to five.
1 is the lowest rating and 5 are the highest rating.*

RATING

- | | | | | | |
|---|---|---|---|---|---|
| 1. The information provided at the briefing was explained thoroughly. | 1 | 2 | 3 | 4 | 5 |
| 2. The material provided to me was helpful. | 1 | 2 | 3 | 4 | 5 |
| 3. The speaker was helpful to my understanding of the material. | 1 | 2 | 3 | 4 | 5 |
| 4. The material was easy to understand. | 1 | 2 | 3 | 4 | 5 |
| 5. How would you rate the overall presentation? | 1 | 2 | 3 | 4 | 5 |

Please comment as appropriate below:

1. One thing that could have improved the briefing is:

2. What I liked best about the briefing was:

3. One thing I didn't understand was:

If you want to write more than will fit here, please continue on other side.

Form B

Customer Service Evaluation

Instructions: This customer service evaluation may be completed after your first annual re-certification on the program, or at any time while you are on the program and wish to provide feedback to the Housing Authority.

1. When I come into the Housing Authority with a question, a problem, or for an appointment, I receive good service.
Yes ___ No___

Explain_____

2. When I telephone the Housing Authority, people are friendly.
Yes ___ No___

Explain_____

3. When I leave a telephone message for a staff person, they always return my call.
Yes ___ No___

Explain_____

I have confidence in the Housing Authority. Yes___ No___

Explain_____

4. The Housing Authority could improve its service. Yes___ No___

Expain_____

Please complete other side also.

5. Rate the overall service of the Housing Authority.

Poor ___ Below Average ___ Average ___ Above Average ___ Superior ___

Comments: _____
