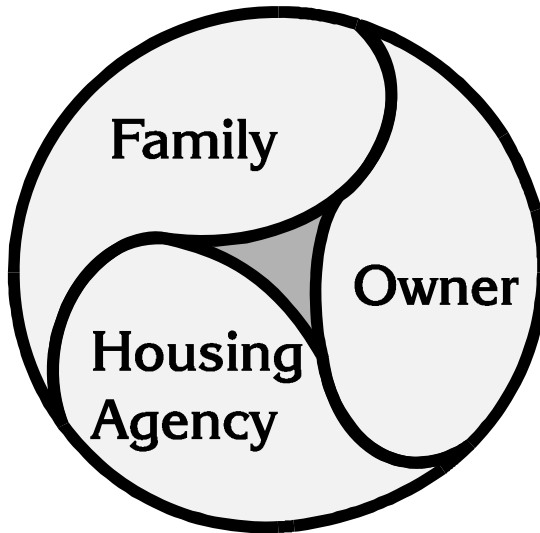


The Family Handbook

A Guide to the
Housing Choice Voucher Program



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Nan McKay and Associates, Inc.
El Cajon, California

For assistance about NMA products
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For information on the Housing
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Chapter 1

Introduction

This handbook has been prepared for you as a guide to participation in the housing choice voucher (HCV) program.

It is designed to provide you with accurate information about how the programs work. 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 public housing agency (PHA).

Keep in a Safe Place

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 your PHA representative.



Housing Agency Service Commitment

As a public service agency, it is the PHA's goal to provide excellent service to the families in their community. The PHA 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 a PHA representative if you have a question or problem that pertains to one of the housing programs.

Getting in Touch with You



In order to complete these tasks, it will be necessary for the PHA to contact you at different times. When they contact you for an appointment, it will be either by first class mail or telephone, and they will always advise you well in advance of your appointment. Please make arrangements in advance to attend all appointments on time. Your cooperation is essential to their ability to serve you.

Partners in Providing Good Service

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

Asking Questions

You are encouraged to ask any questions you may have about the program. If you would rather put your question(s) in writing, use the form “Tell Me How It Works” (Form D at the back of this handbook). Please feel free to submit questions at any time during your participation in the program.

Requests for Accommodation

If you are a person with disabilities or part of a family that includes persons with disabilities, you may request a reasonable accommodation in order to fully utilize this housing program and any related services. The PHA will make all reasonable efforts to be flexible in assisting you and your family to participate in the program successfully. Requests for accommodation will be verified to ensure that the accommodation is reasonable. Examples of reasonable accommodations are as follows:

- ☐ Home visits if your disability prevents you from coming to the PHA offices
- ☐ Allowing a higher subsidy to cover costs associated with renting a unit in the community that meets disability-related needs
- ☐ An accessible format for PHA correspondence
- ☐ The use of an advocate or interpreter
- ☐ A current listing of accessible units known to the PHA that may be available

Victims of Domestic Violence

If you are a victim of domestic violence, dating violence, or stalking, federal law prohibits PHAs from denying assistance to you simply because you are a victim if you are otherwise qualified. The Violence against Women and Department of Justice Reauthorization Act of 2005 (VAWA) prohibits PHAs and HCV owners from considering actual or threatened domestic violence, dating violence, or stalking as a cause for terminating the tenancy, occupancy, or program assistance of a victim, regardless of age or gender. PHAs and landlords may ask for certification documentation of victim status, but must keep information relating to a family's domestic violence circumstances in strict confidence under the law.

Chapter 2 General Program Information

Explanation of the Housing Choice Voucher Program

The rules and regulations for the housing choice voucher (HCV) program are determined by the U.S. Department of Housing and Urban Development (HUD). The purpose of the HCV program is to provide rental assistance to eligible low income families.

The voucher program is designed to help low-income families obtain affordable housing and to provide increased housing choice.



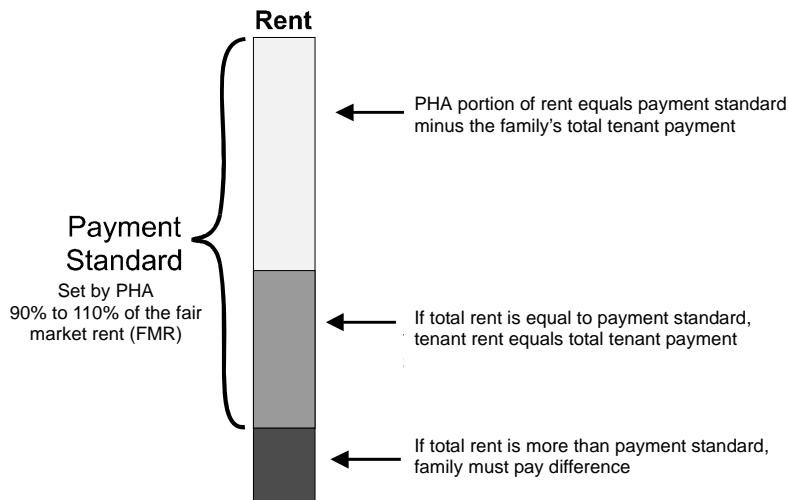
Housing Choice Voucher Program

The maximum amount that the PHA will pay is an amount equal to the ***payment standard*** minus your family's total tenant payment.

The payment standard:

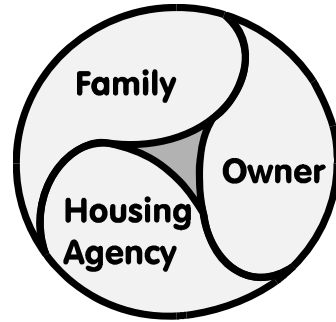
- ☐ Is established by the PHA
- ☐ Is based on the cost of housing and utilities for your area
- ☐ Depends on your family composition and the bedroom size of the unit, so is higher for families requiring 3-bedroom units than for families requiring 1-bedroom units

Who pays what in the Voucher Program



Responsibilities Within the HCV Program

The HCV program is a three way partnership between the public housing agency (PHA), the family (you), and the owner or landlord of the housing unit.



The Housing Agency's Job

In order for the program to work, the PHA must do the following:

- ☐ Review all applications to determine whether an applicant is eligible for the program.
- ☐ Explain all the rules of the program to all of the families who qualify.
- ☐ Issue a voucher and, if necessary, assist the family in finding a place to live.
- ☐ Approve the unit, the owner, and the tenancy.
- ☐ Make housing assistance payments to the owner in a timely manner.
- ☐ Ensure that both the family and the unit continue to qualify under the program.
- ☐ Ensure that owners and families comply with the program rules.
- ☐ Provide families and owners with prompt, professional service.

The Family's Job

In order for the program to work, you must do the following:

- ☐ Provide the PHA 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 scheduled by the PHA.
- ☐ Take responsibility for the care of your housing unit.
- ☐ Comply with the terms of your lease with the owner.
- ☐ Comply with the family obligations of your voucher, as explained in this booklet.



The Owner's Job

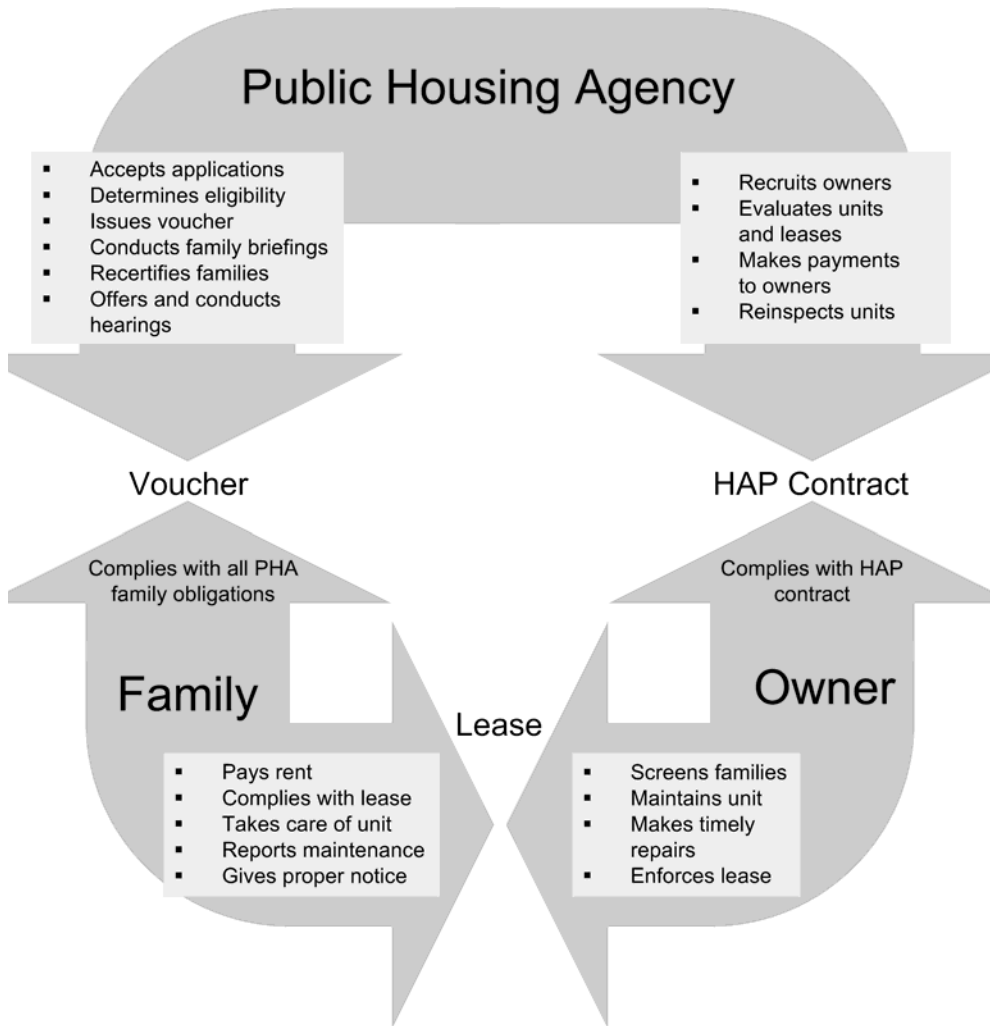
In order for the program to work, the owner must:

- ☐ Screen families who apply to determine if they will be good renters.
- ☐ 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 agency.
- ☐ Collect the rent due by the family and otherwise enforce the lease.

To aid in the screening process, PHA can supply the owner with the current and previous address and landlord information. The PHA may also provide additional information pertaining to a tenant's performance as a renter.



Relationships and Responsibilities



Chapter 3

Steps to Assistance

After your family has been selected from the waiting list, several steps must be completed before you can receive rental assistance. Each of the steps listed below are explained in greater detail throughout this chapter.

PHA Determines Family's Final Eligibility

Step 1

Your family is selected from the waiting list and income and household composition are reviewed for final eligibility.

Voucher Issued

Step 2

When your family is determined to be eligible for the program and funding is available, the PHA issues you a voucher. Your family receives the voucher at the tenant briefing.

Family Decides Where to Live

Step 3

Your family must locate a housing unit that meets the program rules. That can be either where you live right now or a totally different unit. The PHA can help in some ways, but the primary responsibility for finding a suitable unit to rent is yours. You have at least 60 days to locate a suitable unit. Depending on PHA policy, the PHA may extend the search period.

Owner Approves Family

Step 4

Even though your family was determined by the PHA to be eligible for the program, the owner of the unit must approve you as a suitable renter. The PHA knows that the owner has approved your family when a Request for Tenancy Approval form is submitted.

PHA Approves Tenancy and Unit

Step 5

After you find a suitable housing unit and the owner approves your family, the housing agency needs to determine if the unit qualifies for the HCV program. This includes a housing quality standards inspection.

Contract and Lease Signed

Step 6

If the lease and unit are satisfactory, the PHA will enter into a contract with the owner, and your family will enter into a lease with the owner.

Housing Assistance Payments Made

Step 7

After the HAP contract and lease are signed, the PHA makes the initial HAP payment and continues to make monthly payments to the owner as long as your family continues to meet eligibility criteria and the housing unit qualifies under the program.

Step 1: PHA Determines Final Eligibility

Annual Income

Annual income is defined as the anticipated total annual income from **all** sources. Although some types of income are not counted, your family is responsible for reporting all sources of income for the household. The PHA is responsible for applying the HUD rules and deciding what needs to be counted in the annual income calculation. This is the first step toward determining the amount of rental assistance your family will receive.

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

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

Determine Adjusted Income

After determining the total annual income for your household, the PHA makes any necessary adjustments to the annual income in accordance with HUD regulations. If your family qualifies, there are five possible deductions and allowances. HUD-approved deductions and allowable expenses are subtracted from the annual income to get the family's adjusted annual income.

Deductions and HUD Allowable Expenses

☒ Dependents

A \$480.00 deduction is made for each minor under the age of 18, and for family members 18 and over who are full-time students or people with disabilities, other than the head or spouse.

☒ Elderly/Disability Allowance

A \$400.00 household deduction is made for families whose head, spouse, or sole member is 62 or over, or is a person with a disability.

☒ Allowable Medical Expenses

For an elderly family or disabled family, medical expenses for all family members that are greater than 3% of the annual income will be deducted.

☒ Allowable Disability Assistance Expenses

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

☒ Allowable Childcare Expenses

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

Example	
Household Income/Composition: Head of household works, earns \$12,000 per year 1 child (4 years old)	
Child care	$\begin{array}{r} \$75 \text{ per week} \\ \times 52 \text{ weeks} \\ \hline \$3,900 \end{array}$
Annual income	\$12,000
Dependent deduction	– \$480
Child care deduction	– <u>\$3,900</u>
Adjusted annual income	\$7,620

Other HUD Terms to Know

Adjusted Monthly Income

Because there are 12 months in a year, the adjusted monthly income is the adjusted annual income divided by 12.

Total Tenant Payment (TTP)

After calculating the adjusted monthly income, the PHA determines the ***total tenant payment (TTP)*** for your family. The total tenant payment in the voucher program is the **greatest** of:

- ☐ 30% of the family's monthly adjusted income
- ☐ 10% of the family's gross monthly income
- ☐ The PHA's minimum rent

This includes the amount the tenant pays toward rent and utilities for the unit. Depending on the rent to owner, the amount of the utility allowance, and the applicable payment standard, a family may pay more than their TTP toward rent and utilities.

Utility Allowance

A utility allowance is the PHA'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 size and type of utilities.

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.

Utility Reimbursement Payments

In the voucher program, very low income households may receive a utility reimbursement check from the PHA when the family's TTP is lower than the utility allowance.

Payment Standard

A ***payment standard*** is used to calculate the monthly housing assistance payment for a family.

The PHA must adopt a payment standard schedule for each fair market rent (FMR) area in the PHA jurisdiction, based on HUD's published FMRs for each market area in the United States.

The PHA establishes payment standard amounts for each unit size.

The payment standard is the maximum monthly subsidy payment.

The payment standard for a family is the **lower** of:

- ☐ The payment standard amount for the family unit size
- ☐ The payment standard amount for the size of the dwelling unit rented by the family

Housing Assistance Payments (HAP)

In the voucher program, the PHA's payment to the owner is equal to the **lower** of the payment standard minus the TTP or the gross rent minus the TTP.

Gross rent includes the rent to owner plus any allowance for tenant-paid utilities.