

EAST MISSOURI ACTION AGENCY, Inc.

A Community Action Agency

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ST. FRANCOIS
COUNTY
PUBLIC HOUSING AGENCY 

HOUSING CHOICE VOUCHER PROGRAM

THE FAMILY HANDBOOK

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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 make time to read it carefully; it will help you find a suitable place to live, and to remain in good standing with your landlord and the Housing Agency.

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 Agency.

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 Agency's Goal

It is the Housing Agency's goal to provide excellent service. The Housing Agency 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 Agency if you have a question or problem that pertains to the Housing Choice Voucher Program.

Request for Reasonable Accommodations

Persons with disabilities may request a reasonable accommodation in order to utilize the housing program and any related service. The Housing Agency 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.

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 is to provide rental assistance to eligible families.

Responsibilities

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

The Family's Responsibilities

- Provide the Housing Agency 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 Housing Agency.
- 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 Agency.

The Landlord's Responsibilities

- Screen families to determine if they will be good renters. The Housing Agency can supply the Landlord with the current and previous address and landlord information if they have this information.
- 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 rent due by the family and otherwise enforce the lease.

The Housing Agency'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 Landlord with prompt, professional service.

Steps to Assistance

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

Housing Agency 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 Agency issues a Housing Choice Voucher at the 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 Agency's written policy. The Housing Agency takes into consideration factors such as the total number of persons in the family, the sex of a person, 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 Agency
- The Payment standard is between 90% and 110% of Fair Market Rent established by the U.S. Department of Housing and Urban Development (HUD).
- 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.

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 Sizes</u> | <u>Maximum Persons</u> |
|------------------------------|------------------------|
| 0 Bedroom | 1 |
| 1 Bedroom | 2 |
| 2 Bedroom | 4 |
| 3 Bedroom | 6 |
| 4 Bedroom | 8 |
| 5 Bedroom | 10 |

- A. No more than two people 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 person in the

household. The smaller payment standard will be used for the unit size. The Housing Agency may grant exceptions to the standards if circumstances should require.

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 Agency 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 eligible to receive assistance at your present unit if the unit qualifies.

The Unit must:

- Be rent reasonable
- Pass a Uniform Physical Condition Standards-Vouchers Inspection

Moving to Another Unit

- If you decide to look for another place to live, the procedures are the same.
- Be rent reasonable
- Pass a Uniform Physical Condition Standards-Voucher 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 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 the unit?
- Does it have air conditioning? Do you want or need 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.
- Neighborhood and Safety
- Are stores close by?
- Childcare
- Schools
- Work
- Public Transportation
- Bank
- Church

When 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 with you
- You're VOUCHER EXPIRES 60 DAYS from the day you receive it
- Turn your Request for Tenancy Approval into the Housing Agency BEFORE your Voucher expires.

Questions for the Landlord

- How much is 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 deposit for utilities, if applicable. The Landlord may charge up to two months of rent for the 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.

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 1-800-888-4213
- Equifax 1-800-685-1111
- CSC Credit 1-800-759-5979

Establish 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 1-800-743-5323.

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 Landlord/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 Agency 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 lease that meets HUD guidelines. An appointment will be scheduled to inspect the unit.
- If the unit passes inspection, the Housing Agency will enter into a contract with the Landlord/Manager, and you will then sign your lease to begin after the unit passes the inspection.

Housing Agency Approves Tenancy and Unit

After a family finds a suitable housing unit and the Landlord approves the family, the Housing Agency needs to determine if the unit qualifies for the Program. This includes a Uniform Physical Condition Standards-Voucher Inspection.

Housing Assistance Payments (HAP)

After the HAP Contract and lease are signed, the Housing Agency 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.

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 Agency is required to include the amount of sanctioned welfare income in the family's annual income. The Housing Agency must verify the amount and reason for the sanction with the welfare agency.

Examples of Income

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

Examples if Income Exclusion: Resident Service Stipends; Adoption Assistance Payments; Full Amount of Student Financial Assistance; Earned Income of Full-Time Student; 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 Agency 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 Dependent

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 with disability, other than Head of Household or Spouse.

Allowance for Elderly/Disability

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

Allowance for a Medical Expense

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, attend school or seek employment.

TOTAL TENANT PAYMENT (TTP)

After calculating the adjusted monthly income, the Housing Agency 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 Agency'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 paid to the utility provider from the Housing Agency.

Housing Assistance Payments Examples

The Housing Assistance Payment to the Landlord is the lower of: The Payment Standard minus the TTP, or the gross rent (rent plus utility allowance) minus the

TTP.

Example- LOWER OF:

| | |
|------------------|-------------|
| Payment Standard | \$488 |
| Minus TTP | <u>-223</u> |
| Maximum HAP | =\$265 |

OR

| | |
|------------|-------------|
| Gross Rent | \$465 |
| Minus TTP | <u>-223</u> |
| Total HAP | =\$242 |

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.

FAMILY OBLIGATIONS

Family Obligations to the Housing Agency

- A. The family must supply any information that the Housing Agency 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 Housing Agency 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 Housing Agency.

- c. The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information.
- D. Any information supplied by the family must be true and complete.
- E. The family must not damage the unit or premises (other than damage from ordinary wear and tear) or permit and guest to damage the unit or premises.
- F. The family is responsible for any Uniform Physical Condition Standards-Voucher breach caused by a family member or guest.
- G. The family must allow the Housing Agency to inspect the unit at reasonable times and after reasonable notice.
- H. The family must notify the Housing Agency and the Landlord in writing before the family moves out of the unit or terminates the lease on notice to the Landlord.
- I. The family may not commit any serious or repeated violation or breach of the lease.
- J. The family must promptly give notice to the Housing Agency a copy of any Landlord eviction notice.
- K. The family must use the assisted unit for residence by the family. The unit must be the family's only residence.
- L. The composition of the assisted family residing in the unit must be approved by the Housing Agency. The family must promptly inform the Housing Agency of the birth, adoption or court awarded custody of a child. The family must request Housing Agency approval to add any other family member as an occupant of the unit.
- M. The family must promptly notify the Housing Agency if any family member no longer resides in the unit.
- N. If the Housing Agency has given approval, a foster child or a live-in aide may reside in the unit. The Housing Agency will annually request the family to justify and document the necessity for and verify services that the live-in aide is providing.

- o. 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.
- p. The family must not sublease or let the unit.
- q. The family must not assign the lease or transfer the unit.
- r. The family must supply any information or certification requested by the Housing Agency to verify that the family is living in the unit, or relating to family absence from the unit, including any Housing Agency requested information or certification on the purpose of family absences. The family must promptly notify the Housing Agency in writing of absence from the unit.
- s. The family must not own or have any interest in the unit.
- t. The members of the family must not commit fraud, bribery or any other corrupt or criminal act in connection with the programs.
- u. The members of the family may not engage in drug-related criminal activity, or violent criminal activity, or other 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.
- v. The members of the family must not use alcohol on 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.
- w. An assisted family, or members of the family, may receive Section 8 tenant-based assistance while receiving another household subsidy, for the same unit or for a different unit, under any duplicative federal, state or local housing assistance program.
- x. The family must not owe rent and/or other monies to the Housing Agency or to another Housing Agency in connection with Section 8 or Public Housing Assistance.
- y. Family Self-Sufficiency (FSS) families must not willfully and persistently fail to fulfill their FSS obligations. This includes failure to comply with the Department of Social Service's certified employment plan.

LANDLORD APPROVES FAMILY

LANDLORD'S RIGHTS

Most Landlords 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.

SUBMITTING A REQUEST FOR TENANCY APPROVAL

When you find a housing unit that you want to rent, and the Landlord approves you, the Landlord must complete a REQUEST FOR TENANCY APPROVAL (RTA) FORM. The RTA must be submitted to the Housing Agency along with the proposed unsigned lease. The lease must be filled out but not signed.

TENANT BRIEFING

- Issue your Housing Choice Voucher
- 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 rent (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 booklet "A Good Place to Live"
- Information about Portability
- A list of landlords who may be willing to lease unit under the program

Housing Agency Approves Tenancy and Unit

When the Housing Agency receives your RTA, they will determine if the unit size and rent are acceptable and reasonable according to HUD guidelines.

If the RTA and proposed lease are approved, the Housing Agency will make an appointment to inspect the housing unit.

Remember: Your Voucher WILL EXPIRE 60 DAYS from the date you receive it. You need to turn in a Request for Tenancy Approval to the Housing Agency before your Voucher expires.

Once the unit passes the initial inspection, the Housing Agency will prepare the necessary paperwork and your assistance will begin. If the unit does not pass the initial inspection, the landlord will be given a reasonable time period to correct any items that failed.

Rental assistance cannot begin until the repair items are completed, inspected, and approved by the Housing Agency inspector. If the landlord is unwilling to make the repairs, the Housing Agency will provide you with another Request for Tenancy Approval form.

CONTRACT AND SIGNING LEASE

Once the unit passes the inspection and the contract begins, the Housing Agency will enter into a Contract with the landlord, and you will sign a lease agreement with the landlord.

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 gas or oil company and inform 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 your old home.
- Call the cable company and make an appointment for them 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 friends and family or business to tell them your new address.
- Go to the bank or credit union and change your address.
- Tell people who mail checks at your job of 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 to keep the grass cut and raked. Most people cut the grass about once a week. Paths, doorways and sidewalks should be clear of trash. If you rent a house, drain pipes and gutters should be kept clear of leaves or anything that can block them. You also must clear the sidewalks of snow and ice in the winter months.

TRASH AND GARBAGE

Keep loose papers and trash off 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 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 the windows. It is easy to paint over chips and scratches to make it look like new.

FLOOR

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 usually 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 make off each time you clean.

- Date
- Clean Bathroom
- Clean Kitchen

- Vacuum
- Clean Pet Litter & Bowls
- Take Garbage Out
- 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, pot 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 that 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 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 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 old.

Some refrigerators have to be defrosted. You want to be sure not to let too much ice buildup 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 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 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.

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.

BATHROOM

The bathroom is next most important room of the house. The sink, bathtub and toilet have to be washed regularly. The toilet also has to be free of objects a 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.

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 to have the heat and air conditioning units' serviced and maintained. It is your job to be sure you use them in the proper 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 warm 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 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:

| | | |
|-------------|----------------------------|--------------|
| Walls | Overhead Lights and Shades | Windows |
| Door Knobs | Closet and cabinet doors | Porch Lights |
| Locks | Flooding the bathroom | Floor Tile |
| Shower Head | Insect Infestation | Mailbox |
| Faucets | Blinds and Shades | 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 Agency 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
4. Complete paperwork with the Housing Agency

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

FAMILY OBLIGATIONS TO THE LANDLORD

The family obligations to the landlord are contained in the lease agreement. Please read it carefully. If you are not sure of a lease requirement, ask the landlord.

Family is obligate to:

- Pay the rent on time
- Take care of the housing unit
- The family is required to provide any utilities, such as; electricity, gas, or water, that are not furnished by the landlord. If you are responsible to provide utilities, make certain that they remain in service.
- The family is responsible for providing and maintaining any appliance that the Landlord does not furnish, such as stove or refrigerator.
- The family is responsible for damages to the unit or premises (beyond normal wear and tear) that are caused by any family member or guest.

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.

Payment Changes

When a change in your income occurs, contact your Housing Specialist immediately for further instructions. When your income changes, your payment and the Housing Agency's payment to the Landlord may change. Both you and the Landlord will be notified of any change in HAP payment.

Additional Payments

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

Annual Re-certifications

HUD requires that all families be re-certified annually. You will receive a letter from the Housing Agency advising you when you are due to be re-certified. An appointment will be scheduled to review your household income and composition. You will receive your re-certification letter by mail. Make the necessary arrangements to attend your scheduled meeting. The Housing Agency is also required to inspect your housing unit bi-annually. You will be notified 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.

Again, we are counting on your cooperation so that there will not be any interruptions in your housing assistance.

Sufficient Income

If your family has an increase in income that cause your share of the rent to equal or exceed the amount of the total rent, the Housing Assistance Payment from the

Housing Agency to the landlord will be reduced to zero. However; if your family remains in the unit, and you have a reduction and become eligible for assistance within 180 calendar days from the last HAP payment, the Housing Agency will resume payments to the Landlord bases on the new amount of the family's income.

IF YOU RECEIVE A NOTICE FROM HUD...

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

- You are required to give the Housing Agency 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 Agency right away.

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

- If you failed to correctly report your income, you may have to repay the Housing Agency 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 the Housing Agency has waiting lists is that there isn't enough funding to assist all of the families who apply. The Housing Agency assumes that the information provided by families is complete and accurate but occasionally we find that 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 Agency
- 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.

UNDER-REPORTING INCOME

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

UNAUTHORIZED HOUSING MEMBERS

The persons you list on your application and are approved by the Housing Agency, are the only persons who may reside in your housing unit. If you permit anyone who has not been approved by the Housing Agency 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.

SUBLEASING THE UNIT

When the Housing Agency 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

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 Agency has ever terminated assistance under the Housing Choice Voucher Program for any member of the family.
- Any member of the family commits fraud, bribery or any other corrupt act in connection with any federal program.
- Any member of the family commits drug-related criminal activity or violent criminal activity.
- Any family member is illegally using a controlled substance
- Any family member's abuse of alcohol that interferes with the health, safety or right to peaceful enjoyment of the premises by other residents.
- The family currently owes rent or other amounts to the Housing Agency or to another Housing Agency in connection with Section 8 or any housing assistance program under the 1937 Housing Act.
- A family participating in the FSS program fails to comply, without good cause, with the family's Contract of Participation
- The family has engaged in or threatened abusive or violent behavior toward Housing Agency personnel.
- The Housing Agency must permanently deny eligibility or terminate the assistance of any person convicted of manufacturing or producing methamphetamine.

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 happen to need assistance again in the future.

HEARINGS

It is important to the Housing Agency that families are provided all rights and protections under the law and HUD regulations.

If a family's eligibility for housing assistance is terminated, the family can request a hearing. The request must be in writing and be received by the Housing Agency by the date stated in the Notification of Termination.

If a family does request a hearing, one will be scheduled promptly and the family will be notified 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 Agency's action or inaction is based, prior to the hearing and at the hearing, copies of any documents or evidence it plans to use at the hearing.

A FINAL NOTE:

Information and cooperation is 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 participate are oriented, evaluated, and enter into a Contract of Participation with the Housing Agency. 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 continues to pay its share of rent to the Landlord in accordance to their income. The Housing Agency will compute and credit and escrow to which the family is entitled.

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

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 our Housing Agency's jurisdiction with rental assistance is portability. If you did not live in the Housing Agency's jurisdiction with rental assistance is portability. The Housing Agency may limit moves under portability.

If you did not live in the Housing Agency's jurisdiction when you applied, you will have to live in the Housing Agency's jurisdiction for the first year.

FACTS ABOUT PORTABILITY YOU SHOULD KNOW

- The Housing Agency where you want to move may have different rules, policies and deadlines.
- There may be a different payment standard
- The new Housing Agency 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 Agency 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.

GLOSSARY OF HOUSING CHOICE VOUCHER PROGRAM TERMS

Admission- 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 termination of income.

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

Child Care Expenses- Amounts paid by a family for the care of minors age 12 and under 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 co-head or spouse but not both. A Co-Head never qualifies as a dependent.

Contract Rent- See Rent to owner.

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

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 the intent to manufacture, sell or distribute.

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, Workforce, 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 of household, 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 the Housing Agency 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 service.

Family Rent to Landlord- Rent to Landlord minus the Housing Assistance Payment

Family Share- The portion of rent and utilities paid by a family member

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

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

Gross Rent- Is the sum of rent to the Landlord plus any utility allowance. If there are not 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 on behalf of the family if the total assistance payment exceeds the Rent to Landlord

Housing Choice Voucher- A document issued by 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.

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

Imputed Assets- 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 Agency 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 a 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 Agency to that of another

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

Public Housing Agency (PHA) - Same as Housing Agency. 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 charged by the Landlord for a comparable unassisted unit in the building on 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 the 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 Agency 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 a Landlord in a Section 8 Program

Uniform Physical Condition Standards-Voucher (UPCS-V) - The minimum quality standards for housing assisted under the Public Housing and Section 8 programs.

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