

THE PARTICIPANT'S GUIDE
TO THE SECTION 8
HOUSING CHOICE
VOUCHER PROGRAM
FRANKLIN COUNTY HOUSING AUTHORITY



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Table of Contents

Chapter 1: Introduction

Getting in Touch With You.....	3
Requests for Accommodation.....	3

Chapter 2: General Program Information

Explanation of Section 8 Housing Voucher Program.....	4
Responsibilities within the Section 8 Program.....	5
The Family's Job.....	5
The Owner's Job.....	5

Chapter 3: Steps To Assistance

Step 1-Franklin County Housing Authority Determinates Family's Final Eligibility.....	6-10
Step 2-Voucher Issued.....	11-12
Step 3-Family Decides Where to Live.....	13-18
Step 4-Owner Approves Families.....	19
Step 5- Franklin County Housing Authority Approves Tenancy and Unit.....	20
Step 6-Contract and Lead Signed.....	20
Step 7-Housing Assistance Payments Made.....	20

Chapter 4: Tips for Moving

Be prepared Before You Move.....	21
Move-Out Checklist.....	21

Chapter 5: Participating Successfully In The Section 8 Program

Family Obligations To The Franklin County Housing Authority.....	22-23
Family Obligations To The Owner.....	24
Payment Changes.....	25
Side Payments.....	25
Annual Requirements... ..	25
Zero Assistance.....	25
If you Receive A Notice From HUD.....	26
Program Integrity.....	26
The Most Common Program Violations.....	27
Hearings.....	28
Denial or Termination of Assistance.....	29
Mandatory Permanent Ineligibility and Termination.....	29
Withdraws.....	30
A Final Notice.....	30

CHAPTER 1

INTRODUCTION

This guidebook has been prepared for you as a guide to participation in the Section 8 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 Franklin County Housing Authority (FCHA).

Keep it in a safe place

After reading the guidebook, make sure that you save it with your important papers so that you can refer to it as needed. If you have any questions, contact the Franklin County Housing Authority Section 8 and we will try to assist you in the anyway possible.

Getting in touch with you

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

Request for Accommodations

Persons with disabilities may request a reasonable accommodation in order to fully utilize this Housing program and any related services. The FCHA 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. Examples for reasonable accommodations are as follows:

- ❖ Home visits if your disability prevents you from coming to the FCHA offices
- ❖ TDD or TDY Devices
- ❖ Accessible format for FCHA correspondence
- ❖ The use of an advocate or interpreter



If the family includes a person with a disability, the family may request a current listing of accessible units known to the FCHA that may be available.

CHAPTER 2

GENERAL PROGRAM INFORMATION

Explanation of the Section 8 Housing Choice Voucher Program

The rules and regulations for the Section 8 Housing Choice Voucher Program are determined by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Section 8 Housing Choice Voucher Program is to provide rental assistance to eligible low-income families.

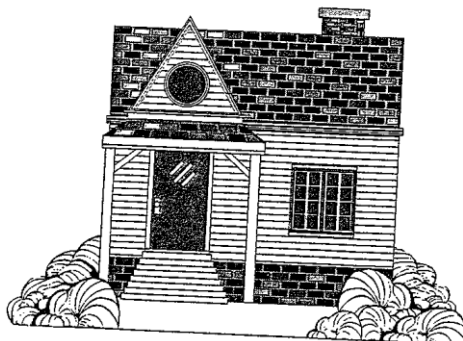
In accordance with the "1998 Act" and effective on October 1, 1999, the Section 8 Choice Voucher Program is the result of the completion of the merger of the Certificate and Voucher Program into one single new market-driven program. The new program is designed to make the tenant-based rental assistance program more successful at helping low-income families obtain affordable housing and increase housing choice for low-income families.

Housing Choice Voucher Program

The maximum amount that the FCHA will pay is an amount equal to the Payment Standard minus the family's total tenant. If the total rent is equal to the Payment Standard, then the Tenant rent equals the total Tenant Payment. If the total rent is more than the Payment Standard, the Family must pay the difference but not to exceed 40% of the Family's adjusted gross income.

The Payment Standard

- ❖ Is established by the FCHA
- ❖ It based on the cost of housing and utilities
- ❖ 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.



Responsibilities within the Section 8 Program

The Section 8 housing program is a three-way partnership between FCHA and 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 FCHA must do the following:

1. Review all applications to determine whether an applicant is eligible for the program.
2. Explain all the rules of the program to all of the families who qualify.
3. Issue a Voucher, explaining the time frame and expiration date.
4. Approve the unit, the owner, and the tenancy.
5. Make housing assistance payments to the owner in a timely manner.
6. Ensure that both the family and the unit continue to qualify under the program.
7. Ensure that owners and families comply with the program rules.
8. Provide families and owners with prompt, professional service.

The Family's Job

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

1. Provide the FCHA with complete and accurate information.
2. Make your best effort to find a place to live that is suitable for your family and qualifies for the program.
3. Cooperate in attending all appointments scheduled by the FCHA.
4. Take responsibility for the care of your housing unit.
5. Comply with the terms of your lease with the owner.
6. Comply with the Family Obligations of your Voucher, as explained in this guidebook.

The Owner's Job

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

1. Screen families who apply to determine if they will be good renters.
***The FCHA will only provide information to the landlord if the family signs off. The FCHA can only provide previous addresses, they can not provide creditability on how the family is as tenant.
2. Comply with fair housing laws, and not discriminate against any family.
3. Maintain the housing unit by making necessary repairs in a timely manner.
4. Comply with the terms of the Housing Assistance Payment Contract with the FCHA.
5. Collect the rent due by the family and otherwise enforce the lease.

CHAPTER 3

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.

STEP 1 FCHA Determines Family's Final Eligibility

Family is selected from waiting list and income and household composition is reviewed for 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, the family is responsible for reporting all sources of income for the household. The FCHA 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 the family receives.

If a family member's welfare income is sanctioned by the Welfare Agency for noncompliance with self-sufficiency program requirements, the FCHA is required to include the amount of sanctioned welfare income in the Family's annual income. The FCHA 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	Worker's Compensation	Disability
Pensions	Annuities	Alimony
Relocation Payments	Interest from Assets	Military Pay
Child Support	Regular Contributions/ Gifts	Net Income from Real/ Personal Property

Determined Adjusted Income

After determining the total annual income for the household, the FCHA makes any necessary adjustments to annual income in accordance with HUD regulations. If the family qualifies, there are five (5) possible deductions and allowances. HUD-approved deductions and allowable expenses are subtracted from the annual income to get the family's Adjusted Annual Income.

1. 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.

2. Elderly/Disability Allowance

A \$400 household deduction is made for families whose head, spouse, or sole member is 62 or over, or is a person who is receiving Social Security, SSI or some other form of disability income.

3. Allowance 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.

4. Allowance Disability Assistance Expenses

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

5. Allowance 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.

Adjusted Monthly Income

The FCHA takes the total gross income for the year and subtracts any deductions the family qualifies for. Then we take that number and divide the Adjusted Yearly Income by twelve. This will give the FCHA an adjusted monthly income. The FCHA then uses that number to help determine your rent limit.

Total Tenant Payment (TTP)

After calculating the adjusted monthly income, the FCHA determines the Total Tenant Payment for the family. The Tenant Payment (TTP) in the Housing Choice Voucher Program is the greater of:

- ❖ Thirty percent of the family's monthly adjusted income
- ❖ Ten percent of the family's gross monthly income
- ❖ The FCHA's minimum rent of \$50.00

This includes the amount that the tenant pays toward the rent to the owner and the FCHA's Utility Allowance for the unit. Depending on what rent the owner charges and whether utilities are included, the TTP may or may not represent 30% of the family's adjusted monthly income.

Utility Allowance

A Utility Allowance is the FCHA'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.

Use this worksheet to help you figure your Utility Allowance.

a. The monthly cost limit for your unit is:	\$_____ (a)
b. The monthly rent the Landlord charge is:	\$_____ (b)
c. Checkmark utilities not included in rent: d. The set monthly amount the Authority allows for utilities checked for my bedroom size:	
____ Heater (electric, natural gas, oil)	\$_____
____ Cooking (electric, natural gas, oil)	\$_____
____ Other Electric (lighting, refrigeration)	\$_____
____ Hot Water (Electric, natural gas, oil)	\$_____
____ Water	\$_____
____ Sewer	\$_____
____ Trash Collection	\$_____
____ Stove/Refrigerator	\$_____
	TOTAL \$_____ (d)

- e. Add (b) & (d) = \$_____ (e)
- f. Compare this amount (e) to the cost limit in (a)
- Is it More? _____ You must find a unit at less cost to participate in the Housing Choice Voucher Program.
- Is it Equal? _____ The cost is okay.
- Is it Less? _____ The cost is okay.

Utility Reimbursement Payments

In the Housing Choice Voucher Program, very low- income households may receive a utility reimbursements check from the FCHA when the family's TTP is lower than the utility allowance. This check goes directly to your utility company.

Payment Standard

A "Payment Standard" is used to calculate the monthly housing assistance payment for a family.

The FCHA must adopt a Payment Standard schedule for the Fair Market Rent in the FCHA jurisdiction, based on HUD's published FMR's for each market area in the United States.

The FCHA 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; or
- ❖ The Payment Standard amount for the size of the dwelling unit rented by the family.

Housing Assistance Payment (HAP)

In the Housing Choice Voucher Program, the FCHA'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.

Calculation of Subsidy and Family Share

The family share is calculated by subtracting the amount of the housing assistance payment from the gross rent.

Example	
Payment Standard	620
Minus Total Tenant Payment	<u>- 223</u>
Maximum Housing Assistance	=397

In this example the payment standard is \$620. The maximum amount that the FCHA will pay to owner is \$397. The amount that the family will pay depends upon the total rent for the unit.

Example #1		Example #2	
Gross Rent	500	Gross Rent	600
Total Tenant Payment	<u>-223</u>	Total Tenant Payment	<u>-223</u>
Housing Assistance Payment	=277	Housing Assistance Payment	=377

In Example #1 the FCHA will pay \$100.00 less per month to the owner than in example #2, even though the family's income is the same in both examples. The difference in the rent payment is because the unit in example #2 had a higher Rent to Owner.

Let's examine how the total amount of the rent for the unit (Rent to Owner) can affect the amount of the family's rent payment to the owner.

Example			
Payment Standard	620	Rent to Owner	700
Total Tenant Payment	<u>-223</u>	Housing Assistance Payment	<u>-397</u>
Housing Assistance Payment	=397	Family Rent to Owner	=303

The family must pay the difference between the maximum housing assistance payment and the rent to owner.

Maximum Rent at Initial Occupancy

At the time a family initially receives tenant-based assistance for occupancy of a dwelling 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 monthly adjusted income. The family share is the gross rent minus the housing assistance payment. The family may ask the FCHA to assist them in negotiating a lower rent to the owner.

Step 2

Voucher Issued

When a family is determined to be eligible for the program and funding is available, the FCHA issues them a Housing Choice Voucher. The family receives the 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 our written policy. Keep track of all the units you look at during the search period. A Request of Search for Housing form will be requested to get an extension.

Tenant Briefing

All applications are required to attend a Briefing.

The purpose of the Briefing is to:

- ❖ Issue our 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.

Suspensions of Voucher Term [24CFR 982.303 (c)]

At its discretion, a PHA may adopt a policy to suspend the housing choice voucher term if the family has submitted a Request for Tenancy Approval (RTA) during the voucher term. "Suspension" means stopping the clock on a family's voucher term from the time a family submits the RTA until the time the PHA approves or denies the request [24 CFR 982.4]. The PHA's determination not to suspend a voucher term is not subject to informal review [24 CFR 982.554 (c)(4)].

When a Request for Tenancy Approval and proposed lease is received by FCHA, the term of the voucher will not be suspended while the FCHA processes the request.

Expiration of Voucher Term

Once a family's housing the term of the voucher with a family's housing option expires (including any extensions), the family will not be eligible in the program's housing search. If the family still wishes to receive assistance, the PHA may require the family to apply again, or perhaps put the family on a waiting list with a new application date but without needing to reapply again. The family does not become ineligible for the program because they could not locate a unit before the voucher expired. [HCV GB p. 8-13].

If an applicant family's voucher term or extension expires before the family has submitted a Request for Tenancy Approval (RTA), the FCHA will require the family to reapply for assistance. If an RTA that was submitted prior to the expiration date of the voucher is subsequently disapproved by the FCHA (after the voucher term has expired), the family will be required to reapply for assistance.

Within 14 days after the expiration of the voucher term or any extension, the FCHA will notify the family in writing that the voucher term has expired), the family will require to reapply in order to be placed on the waiting list.

If a family has attended 2 scheduled briefings within a 12 month period and their voucher have expired both times the family may not re-apply and be placed back on the FCHA's waiting list until 1 year has elapsed since their last voucher expired.

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 minimum rents (fair market rents and payment standards) and utility allowances
- ❖ A request for Lease Approval Form
- ❖ What the family should consider when selecting a unit
- ❖ HUD-required Tenancy Addendum
- ❖ 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

Step 3

Family Must Decide Where To Live

A family must locate a housing unit that meets the program rules. That can be where they live right now or a totally different unit. The FCHA can help in some ways, but the primary responsibility for finding a suitable unit to rent is the family's. You will have an initial 60 days to locate a suitable unit. If you have a hard time locating a suitable unit, the FCHA may extend your voucher for an additional 30 to 60 days as long as you show the FCHA the record of search for Housing Form showing you are making a good effort in trying to find suitable housing.

Leasing In Place or Moving To Another Unit

If you decide to stay at your present unit or look for another place to live, the procedures are the same whether you are

- ❖ Locating and leasing a unit when you are first approved to participate in the program or
- ❖ Moving from one unit to another with continued assistance after you are on the program.

This section can be used as a reference anytime you are planning to move to another unit and receive assistance

You must give notice

If you want to move from one assisted unit to another and continue to receive housing assistance, you must give the owner and the FCHA proper written notice according to the lease and the FCHA policy's.

Deciding Where You Want to Live

There are many factors to consider as you search for suitable housing, so try to select a place that meets your family's needs. Here are some suggestions:

Schools

If you have school-aged children, you will want to consider the various school districts that are available, as well as the distance from the housing unit to the school.

Safety

When you search for housing, consider the neighborhood and its surroundings. Try to avoid high crime areas.

Work

Consider the distance between your workplace and the location of the housing unit.

Child-Care

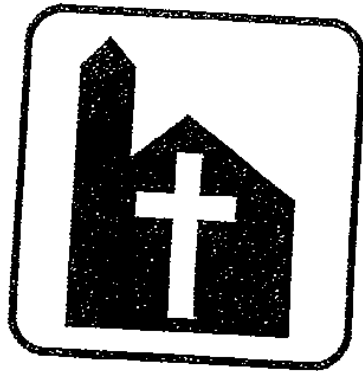
Consider the availability of child-care in the area of the housing unit. If you work, what is the distance between the housing unit, the child-care provider, and your work location?

Public Transportation

If you do not have a vehicle, what is the access to public transportation in the area of the housing unit?

Premises and Neighborhood

- ❖ Is there a place for children to play outside safely?
- ❖ Is the unit in a high crime area?
- ❖ What is the general condition of the neighborhood?
- ❖ Are close to medical services? Fire Department?
- ❖ Is there a church nearby?
- ❖ Is there adequate parking for you and you guests?
- ❖ Is the area/ Building well lighted at night?



Confronting Housing Discrimination

More often than many of us realize, people are denied housing for reasons other than poor rental histories or bad credit. Under federal law, it is illegal to deny housing to anyone on the basis of race, color, religion, sex, national origin, family status and disability. If you believe you have been discriminated against, contact the FCHA Section 8 Office.

The FCHA will assist you in completing the Housing Discrimination Complaint (HUD Form 903) and we will also refer you Community Equal Opportunity Groups for further assistance.

Portability

One of the great features of the Housing Choice Voucher Program is that your assistance to “moves” with you. You can use your assistance to move not only across town but also to move to anywhere in the United States within the jurisdiction of a Housing Authority with a Housing Choice Voucher Program. The HUD term for the ability to move outside your Housing Agency’s jurisdiction with rental assistance is portability.

The FCHA may limit moves under portability, so contact your FCHA Section 8 Office if you wish to exercise portability. You will be advised of any restrictions and procedures that may apply to you.

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 difference 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 Sufficiency (FSS) program, make sure that you discuss moving with your case manager. If you cannot fulfill your FFS obligations in the new location, your FFS contract may be terminated and you may lose your escrow balance, if you have one.

Tips To Locate Suitable Housing

Property managers and owners advertise rental properties in different ways. Here are some ideas on where to start.

- ❖ Check the classified section of all local newspaper
- ❖ Ask friends and neighbors
- ❖ Drive through neighborhoods where you may want to live and look for yard signs
- ❖ Check bulletin boards in Laundromats and supermarkets.
- ❖ Check with real estate offices or rental agencies. Rental agencies sometimes charge a fee.
- ❖ Check your briefing packet for a list of property owners.

What Should You Look for in a Unit?

All types of rental housing - single- family house, apartments, duplexes, complexes, and mobile homes-may be leased under the Housing Choice Voucher Program. In order for the unit to be approved, it must meet the following requirements:

- ❖ The Rent for the unit must be reasonable for the type, size and condition of the unit.
- ❖ The unit must pass a Housing Quality Standards Inspection.
- ❖ The owner must be willing to enter into a contract with the FCHA and comply with the program rules.

Evaluating a unit

- ❖ What are the costs of utilities? Is the unit energy efficient?
- ❖ Are tenant-paid utilities separately metered?
- ❖ Is the unit free from serious drafts?
- ❖ Is the building secure? Do all windows lock safely? Do the entrance doors have secure locks?
- ❖ Is there evidence that the unit has not been well maintained?
- ❖ Is the heating source adequate for the size of the unit?
- ❖ Is there enough room for your furniture?
- ❖ Does the landlord provide pest control?
- ❖ Is the unit clean and ready to move in?
- ❖ Are the refrigerators and stove large enough for your family size?
- ❖ Are there private, secure mailboxes?
- ❖ Is garbage pick-up available?
- ❖ Are the restrictions on pets?
- ❖ Is there sufficient parking and storage?
- ❖ Are there sufficient amenities and facilities for your family?

Be Prepared When You Apply For a Rental Unit

When you make an appointment with a prospective owner or landlord, be prepared to ask and answer questions and to make a positive first impression. The landlord will be trying to evaluate you as a renter. At the same time, you will be evaluating both the unit and the landlord.

Go early for your appointment and look around the neighborhood. Try to get a babysitter when meeting with the owner. Even the most well-behaved children can become impatient. Don't risk being judged by how you discipline or don't discipline your children.

When calling owners in response to ads, don't prematurely ask, "Do you take Section 8?" Try to get an appointment to see the unit so that the owner has an opportunity to meet you first.

References

Be prepared to furnish information about your rental history. Try to get references from previous landlords, if possible. If you are currently renting a unit, make sure that it is in good condition, so that your present landlord will provide good references. Remember, your current and prior landlord's name and address will be furnished to your prospective landlord. If you have no rental history, bring references from responsible persons who know you such as employers or persons you have done business with.

Security Deposits

The owner of the unit decides how much the security deposit will be. However, the amount shall not exceed one full month's rent, nor shall it be in excess of amounts the Landlord may charge to unassisted tenants. 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.

Housing Program Documents

When you are searching for a housing unit, make sure that you have the housing program documents with you. Review the information that was provided to you at the Briefing so that you can answer questions the owner may have about the Section 8 program.

Landlord

When you meet the owner or landlord, ask questions.

- ❖ How much is the security deposit for the unit?
- ❖ Does the owner live nearby?
- ❖ Is there a person to call for normal wear and tear repairs or maintenance?
- ❖ Does the owner seem interested in maintaining the condition and appearance of the property?
- ❖ What are the office hours for management and maintenance problems?
- ❖ Have the other tenants lived there a long time?
- ❖ Does the owner have a “zero tolerance” policy for drugs and violence by tenants?
- ❖ Try to find out from the police community relations office how often they have been called to the premises or immediate area.
- ❖ Approximately how much do the utilities bills cost for the unit?
- ❖ What maintenance work will you be expected to do?

Step 4

Owner Approves Family

Even though a family is determined by the FCHA to be eligible for the program, the owner must approve the family as a suitable renter. The FCHA knows that the owner has approved the family when a Request for Lease Approval Form is submitted.

Owner's Right to Inquire

As a Voucher holder, you may select from a variety of housing units and neighborhoods. The FCHA will assist you in locating a unit by providing an owner referral list; however, you must still be approved by the owner.

Most property owners and managers will ask you to complete an application and will check on your rental history and credit. Owners can deny you a rental unit if you have a previous history of not fulfilling your obligations under a Lease.

Submitting a Request for Lease Approval

When you find a housing unit that you want to rent, the owner must complete a Request for Lease Approval (RFLA) form. It must be submitted to the FCHA with signatures from you the tenant and the prospective landlord. The owner may choose to use the FCHA Lease instead of their own; however, if they choose their own the FCHA will attach the HUD Tenancy Addendum to their Lease. The lease must also be for a term of at least one year.

The RFLA is included in your Briefing Packet

When the FCHA receives your Request for Lease Approval, they will review it to determine if the unit is the correct size and the proposed rent is approvable.

If the Request for Lease Approval and proposed lease are in order, the FCHA will make an appointment to inspect the housing unit.

Remember: Unless you are granted an extension, your Voucher will expire 60 days from the date you receive it. You need to turn in a Request for Lease Approval to the FCHA before your Voucher expires.

Step 5

FCHA Approves Tenancy and Unit

After a family finds a suitable housing unit and the owner approves the family, the FCHA needs to determine if the unit qualifies for the Section 8 Program. This includes a Housing Quality Standards Inspection.

On receipt and review of the Request for Lease Approval, the FCHA will contact the owner of times available for the unit to be inspected. You are not required to be present at the inspection, if you would like to be present you must contact the FCHA to request the time and date of the inspection.

If the unit passes the initial inspection and the rent is reasonable, the FCHA will prepare the necessary paperwork and your assistance will begin. If the unit does not pass the initial inspection, the owner will be giving a reasonable time period to correct any items that failed.

However, rental assistance cannot begin until the repair items are completed and approved by the FCHA inspector. If there are major repairs to be made, or if the owner seems reluctant to make the repairs, you may want to consider looking for another unit. The FCHA will provide you with another Request for Lease Approval form.

It's a good idea to be present and to be involved in the process. If you and the FCHA work together, the chances are quite good that you will be successful in finding a suitable place to live.

Step 6

Contract and Lease Signing

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

Step 7

Housing Assistance Payments Made

After the HAP Contract and Lease are signed, The FCHA makes the initial HAP and continues to make monthly payments to the owner as long as the family continues to meet eligibility criteria and the housing unit qualifies under the program.

The FCHA will mail or direct deposit the payment to the owner on or about the first of each month, so the owner has their payment no later than the fifth of the month. The FCHA will continue to make payments as long as:

- ❖ The unit meets Housing Quality Standards
- ❖ You are eligible for assistance
- ❖ You reside in the unit
- ❖ The owner is in compliance with the Contract.

Be Prepared Before You Move

- ❖ Notify important companies and people about your change of address.
 - Your doctor
 - Your bank
 - Your child's school
 - Your creditors
 - Your insurance company
 - Your employer
 - Newspapers and magazines
 - Your Post Office
- ❖ List important new telephone numbers
- ❖ Decide what goes with you, what stays, and what to give away. Hold a yard sale
- ❖ Call friends and relatives; let them know what and where you are moving
- ❖ Make sure you have enough help on moving day
- ❖ Collect all important papers and keep them handy
- ❖ Order a telephone book for your new area
- ❖ Find out how much advance notice is needed for utilities and basic services
- ❖ Find out where a branch of your bank is located
- ❖ Check school schedules and enrollment requirements
- ❖ Get your newspaper transferred
- ❖ Call the Department of Motor Vehicles to change your driver's license
- ❖ Call train or bus companies for local schedules at your new location.

Move-out Checklist

When you are renting and want to move to another unit, make sure that you lease on good terms with the owner. Before you move, you must make sure that the unit is in good condition and that your rent is paid.

- ❖ Repair any item damaged by you, your family or visitors
- ❖ Make sure that walls and doors are clean
- ❖ Replace any broken or missing curtain rods
- ❖ Clean the entire unit
- ❖ Remove all of your possessions from the unit
- ❖ Have your utilities turned off
- ❖ Return all of your keys to the landlord and get a dated receipt for the keys

CHAPTER 5 PARTICIPATING SUCCESSFULLY IN THE SECTION 8 PROGRAM

Successful participation in the Section 8 Program requires the family fulfill with certain obligations to the FCHA and other obligations to the owner.

Family Obligations to the FCHA

Families who participate in the Section 8 Choice Voucher Program are required to comply with certain "Family Obligations". These family obligations are required by HUD regulations and are listed in the Voucher. By signing your Voucher, you acknowledge your responsibilities and obligations for participating in the program. The list of family obligations is as follows:

1. Supplying Required Information

The family must supply any information that the FCHA or HUD determines is necessary for the administration of the program, and to certify or re-certify a family. This includes evidence of citizenship or eligible immigration status. It also includes information about family income and household members. All information must be reported to the Section 8 Office within 10 days from the date of the change.

2. Disclosing and Verifying Social Security Numbers

The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information.

3. True and Complete Information

Any information provided by the family must be true and complete.

4. Comply with Housing Quality Standards (HQS)

The family is responsible for meeting certain HQS requirements.

5. Allowing the FCHA to Inspect the Unit

The family must allow the FCHA to inspect the unit at reasonable times and after reasonable notice.

6. Violation of the Lease

The family may not commit any serious or repeated violation of the lease.

7. Family notice of Move or Lease Termination

The family must notify the FCHA and the owner before the family moves out of the unit, or terminates the lease on notice to the owner.

8. Owner Eviction Notice

The family must promptly give the FCHA a copy of any owner eviction notice.

9. Use and Occupancy of the Unit

The family must use the assisted unit for residence by the family and as the family's only residence.

10. Approval of Family Members

The members of the family must be approved by the FCHA. The family must promptly inform the FCHA of the birth, adoption or court-awarded custody of a child. The family must request FCHA approval to add any other family members as an occupant of the unit.

11. Family Member Moves

The family must promptly notify the FCHA if a family member no longer resides in the unit.

12. Foster Children

A foster child or live-in aide may reside in the unit with approval of the FCHA.

13. Profit-making Activities

Family members may engage in legal profit-making activities in the unit, according to the lease terms, but only if such activities are incidental to the primary use of the unit as a family's residence.

14. Subleasing

The family must not sublease or sub-let the unit.

15. Assigning or Transferring

The family must not assign the lease or transfer the unit.

16. Absence from the Unit

The family must supply any information or certification requested by the FCHA to verify that the family is living in the unit, or relating to family absences. The family must promptly notify the FCHA of absence from the unit.

17. Interest or Ownership

The family must not own or have any interest in the unit. However, the family may rent the unit with the option to buy.

18. Fraud and Other Program Violations

The members of the family must not commit fraud, bribery or any other corrupt or criminal act in connection with the program.

19. Crime by Family Members

The members of the family may not engage in drug-related criminal activity or violent criminal activity.

20. Other Housing Assistance

An assisted family, or members of the family, may not receive Section 8 assistance while receiving another housing subsidy for the same unit.

21. Alcohol or Substance Abuse

The family must not engage in illegal use of a controlled substance; or abuse of alcohol that threatens the health and safety or right to peaceful enjoyment of the premises by other residents.

Family Obligations to the Owner

The family obligations to the owner are contained in the lease agreement.

Please read it carefully.

Families are obligated to:

- ✓ Pay the rent on time
- ✓ Take care of the housing unit

Generally, the owner is required to make repairs and provide routine maintenance. However, if a housing unit fails to meet Housing Quality Standards because of the following items, it is the responsibility of the family.

- The family is required to provide any utilities (such as electricity, gas or water) that are not furnished by the owner. If this happens, you will be given a brief period of time to get the utilities in service. If you are responsible for provide utilities, make certain that they remain in service.
- The family is responsible for providing and maintaining any appliance that the owner does not furnish, such as a 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.

If the unit does not meet Housing Quality Standards for these reasons and the deficiencies are not corrected within the time period set by the FCHA, the FCHA will discontinue assistance payments to the owner. Also, your participation in the Section 8 Voucher Program may be terminated.

Importance of Family Rent Payments to Owner

When you sign a lease with an owner, 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 owner. 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 the FCHA Section 8 Office immediately for further instructions. Our office may request paperwork to verify the change. When your income changes, your payment and the FCHA's payment to the owner may change. Both you and the owner will be given a written notice before any change goes into effect.

Side Payments

It is illegal for you to make additional payments to the owner to cover a rent amount that is higher than the FCHA rent limit, and it is illegal for the owner to charge such side payments. All separate agreements between the owner and family must be approved by the FCHA.

Annual Requirements

HUD requires that all families be recertified at least annually. You will receive a letter from the FCHA advising you when you are due to be recertified. The FCHA will schedule an appointment to review your household income and composition. When you receive your recertification letter, make the necessary arrangements to attend your scheduled meeting.

The FCHA is also required to inspect your housing unit at least annually. You will be notified by letter of the date and time of the inspection. It is your responsibility to make sure that an adult is there to allow the inspector to enter the premises. Again, we are counting on your cooperation that there will not be any interruptions in your housing assistance.

- ✓ Be on time for your recertification appointment
- ✓ Return recertification paperwork on time
- ✓ Prepare for the inspection
- ✓ Make sure someone is at home for the inspection

Requirements between Annual Recertification

- ❖ When a family member moves out of your unit, you must report it to the FCHA immediately.
- ❖ If you are considering having someone move into your unit, you must first notify the FCHA before they move into the unit, because all family members must be approved by the FCHA.

If there is a change in your household income or composition, you need to report these changes in accordance with the FCHA rules presented to you at the briefing.

Zero Assistance

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 FCHA to the landlord will be reduced to zero. However, if your family remains in the unit, the Housing Assistance Contract with the owner will remain in effect for 180 calendar days

During this 180 day period your family is still considered to be on the program, even though assistance payments are not being made. If you have a reduction of income and become eligible for assistance during this period, the FCHA will resume payments to the owner based on the new amount of family's income.

If you receive a Notice from HUD

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

- You are required to give the FCHA 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 FCHA right away.

The FCHA will verify the information and make any necessary adjustments to your rent and housing assistance payment.

- If you failed to correctly report your income, you may have to repay the FCHA for the amount of overpaid housing assistance.
- If you misrepresent 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 FCHA has a waiting list is that there isn't enough funding to assist all of the families who apply.

The FCHA assumes that all 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 FCHA.
- ❖ 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 the FCHA Section 8 Office to get the correct information. No one should be evicted or lose their assistance unnecessarily. If you are aware of someone who is violating program rules, please contact the FCHA the Section 8 Office.

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 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 for housing assistance are the only persons who may reside in your housing unit. If you permit anyone who has not been approved by the FCHA 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 the FCHA Section 8 Office before you allow someone to move into your unit.

Under-reporting Income

Whenever you are interviewed by the FCHA you will be asked to report all income received by everyone in your household. If a family withholds income, it causes the FCHA to pay more money to the owner than the law requires. This is also a violation of a family obligation. In these cases the family is required to repay the money. In addition, it could result in the loss of your assistance or, in some cases, criminal penalties.

Sub-leasing the Unit

When the FCHA 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.

Not Reporting Changes

At the Briefing, the FCHA Section 8 Department explains the procedures for reporting changes in household members and income according to their policy. Failure to report changes could result in repayment of money or loss of assistance.

Not Providing Information or Documents

When the FCHA requests that you furnish additional information or documents, it is because it is a program requirement. If you do not furnish the information or documents requested, your application can not be verified. This applies to every time you are due for recertification.

Hearings

It is important to the FCHA that families are provided all rights and protections under the law and HUD regulations. It is suggested that you seek an explanation from a Section 8 staff before you request a hearing; it may be a matter of misunderstanding that can be resolved easily.

A participant family may request a hearing to consider whether the following FCHA decisions or determinations pertaining to the family are in accordance with the law, HUD regulations and FCHA 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 FCHA's utility allowance schedule.
- ❖ Determination of the family unit size under the FCHA subsidy standards, and whether an exception will be granted.
- ❖ 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 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 FCHA's action or inaction is based, prior to the hearing and at the family's expenses. The family will also be required to provide to the FCHA, prior to the hearing, copies of any documents or evidence it plans to use at the hearing.

Denial or Termination of Assistance

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

- ❖ The family violates a Family Obligation under the Voucher Program
- ❖ Any member of the family has ever been convicted from federally-assisted housing in the last five years
- ❖ A housing Authority has ever terminated assistance under the pre-merger Certificate or 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 housing 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 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 FCHA or to another Housing Authority in connection with Section 8 or any housing assistance program under the 1937 Housing Act
- ❖ The family has not reimbursed any Housing Authority for amounts amount paid to an owner under a HAP contract for rent, damage to the unit or other amounts owed by the family under the lease
- ❖ The family breaches an agreement with the Housing Authority to pay amounts owed to a Housing Authority or amounts paid to an owner by a Housing Authority.
- ❖ The family has engaged in or threatened abusive or violent behavior toward FCHA personnel

Mandatory Permanent Ineligibility & Termination

The FCHA 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 for a while. It can be for any number of reasons-just go called back to work after a long layoff, or are planning to get married and will now have a little more income, or yet, have just won the state lottery!

Since it can take many years to have your name reselected from the waiting list, it is a good idea to discuss your plans with the FCHA Section 8 Office before you decide to withdraw. Depending on your income, your family may still be eligible for some rental 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.

A Final Notice

Information and cooperation are two key ingredients to achieving decent, safe, and affordable housing. With this guidebook and the help of the FCHA Section 8 Office, you are sure to be among those in the Winner's circle. Please feel free to contact the office anytime you have questions. We are here to support you and make sure you are successful in the program.

Good Luck!!!