



# Housing Choice Voucher Program Orientation



# agenda

Program Overview

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Voucher and Family Obligations

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Moving Process

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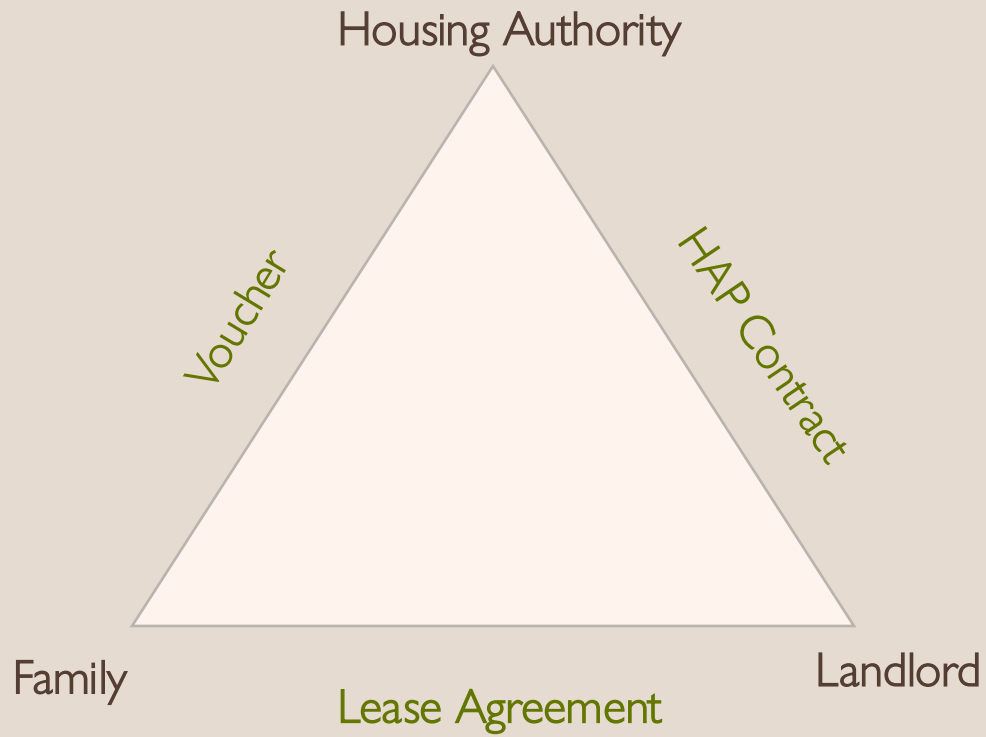
Continuing Assistance

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Next Steps

# Housing Choice Voucher Program

The Housing Choice Voucher Program (formerly Section 8) operates using three key items: the HAP Contract, the Voucher, and the lease agreement.



# HCV Voucher

- Voucher is between Housing Authority and Family
- Initial voucher for 60 days – *time frames are important!*
  - Extensions may be available but must be submitted prior to the voucher expiring
    - LMHA will approve the first 30-day extension if requested.
    - Additional requests will be approved if:
      - It is necessary for an approved Reasonable Accommodation for a person with disabilities
      - Reasons beyond the family's control such as serious illness or death in the family, family emergency, obstacles due to employment, RFTA previously submitted, special circumstances make it difficult to find a suitable unit.
        - *Requests for an extension must include reason and be submitted prior to the voucher expiring. The Housing Authority may request verification to support request.*

# Portability

- Portability is when you transfer your voucher out of Lorain County to anywhere in the United States or Puerto Rico
- If porting out of Lorain County, voucher term will be for 120 days
- To be eligible to Port, the family must:
  - Have resided in Lorain County at the time of application, or
  - Must reside in Lorain county for the first full year on the HCV Program
- If you choose to Port, please provide your OS with the name and phone number of the receiving Housing Authority

# HCV Voucher Family Obligations

- These obligations are VERY IMPORTANT. They are set by HUD and must be followed to participate on the HCV Program.
1. The family (including all family members) must supply any information, certifications, and release that HUD or the HA determines necessary in the administration of the program. This includes any required evidence of citizenship or eligible immigration status and pertains to all adults on the lease.
  2. The family must report all changes in household composition in writing within **14 business days** of the change.

# HCV Voucher Family Obligations

3. The family is obligated if the family causes a breach in Housing Quality Standard which pertains to:

- a) Utilities - the family must be able to put the utilities in their name (if required by their landlord) and remain in service at all times
- b) Appliances - must be in good operating condition
- c) Damages - the family must not damage the unit or permit any guests to damage the unit. The family is responsible for any damages done to the unit!

# HCV Voucher Family Obligations

4. The family must give the HA a copy of any eviction notice promptly.
5. Use and Occupancy of the unit:
  - a) The family must use the assisted unit as a residence by the family only, and as the only residence for the family. The family must not sublease, let, assign or transfer the unit.
  - b) The family must obtain prior written approval from the landlord to add any other adult to the household.  
The family must notify the HA of any birth, adoption or court awarded custody within **14 business days**. The HA will give final approval on all persons residing in the unit.
  - c) The family must notify the HA within **14 business days** if anyone moves out of the unit
  - d) With prior approval of the HA, a foster child or live-in aide may reside in the unit.
  - e) Household members may engage in legal profit-making activities if they do not interfere with the primary use of the unit as a residence.



# HCV Voucher Family Obligations

6. Absence from the unit: The family must supply any information requested by the PHA to verify that the family is living in the unit or information related to family absences from the unit and promptly notify the PHA in writing when the family is away from the unit for more than **14 business days**.
7. The family must disclose and verify social security numbers and sign and submit consent forms for obtaining information.
8. The family must not commit fraud, bribery, or any other corrupt or criminal act in connection with the program.
9. The family must not engage in drug-related criminal activity or violent criminal activity or alcohol abuse that threatens the health, safety or right to peaceful enjoyment or other persons residing in the immediate vicinity of the premises.

# HCV Voucher Family Obligations

10. The family may not receive Housing Choice Voucher Program assistance while receiving another type of housing assistance either for the same unit or for a different unit.
11. The family must notify the PHA in writing at least 30 days before moving out of the unit. (Your lease may state a different timeframe).
12. The family must not commit any serious or repeated violation of the Housing Choice Rental Voucher Program.

**These family obligations are also listed on your Voucher. If you fail to meet any of these obligations, you may be terminated from the Housing Choice Voucher Program.**

# Moving Process

## Select a Unit

- May be your current unit or a new unit.
- Available units are posted in our lobby and can be viewed on [AffordableHousing.com](http://AffordableHousing.com) or [OhioHousingLocator.org](http://OhioHousingLocator.org)
- New landlord may request the following information from LMHA:
  - Family's current address
  - Name and address of current landlord, if known
  - Tenancy history known to the Housing Authority such as damages and owner complaints

# DE-CONCENTRATION

The objective of de-concentration is to encourage clients to look outside of common areas of concentrated poverty to find housing.

- In the city of Lorain, the concentrated areas of poverty are the Westside, Eastside, Southwest and Southside. In the city of Elyria, it's the Southern, Northwestern, and Central areas.
- Growing evidence indicates that an entire region is better off when there are fewer people living in neighborhoods of concentrated poverty.
- Schools located in smaller cities statistically have a higher rating on the Ohio Dept of Education's report card!

# A Good Place to Live

The Housing Choice Voucher Program allows you to choose a house or apartment that fits your family's needs. It may be where you are living now or somewhere else.

LMHA has minimum Housing Quality Standards. When looking for a unit, remember this is the home you wish to rent! Walk through the unit and perform your own inspection. Make a list of any repairs or changes to discuss with the landlord prior to moving in.

Refer to the HQS Checklist for more information!

# Selecting a Unit

- You cannot rent from a close relative unless approved as a Reasonable Accommodation. "Close relative" is defined as parents, grandparents, children, grandchildren, brothers & sisters (including "step" and "in laws.")
- Ideally, you want to look for a unit with the same number of bedrooms that is listed on your voucher.
- Is this unit affordable to you with all other expenses?
- Make sure you have the security deposit as discussed with your landlord.
- Although it is no longer required to transfer utilities into your name, if the landlord will be requiring this as a condition of your rental agreement, make sure you will be able to transfer the utilities into your name or the name of another adult who will be listed on your lease.
- Do your own inspection of the unit and make a list of items you would like to have fixed.

# Moving Process

## Complete the RFTA

- Completed by the Family and Landlord
- Must be received by LMHA before the voucher expires – *dates are important!*
- RFTA must be completed in full and cannot be processed with missing information
- Once received, LMHA will ensure the unit meets affordability and schedule an inspection

# Moving Process

## Unit Inspection

- If a unit does not meet HQS standards, the Inspector will document the items needing repaired and reinspect once the repairs have been made.
- Once the unit passes inspection, a Rent Reasonable is done.
  - The inspector compares the unit to other similar unsubsidized units to determine if the rent is comparable.



# Moving Process

## Complete Final Paperwork

- Once the unit has passed inspection and you receive keys to the unit, LMHA will begin assistance
  - If you currently reside in subsidized housing, you also must vacate your previous unit
- You will be responsible for paying 30-40% of your gross income towards rent and utilities
  - Gross Income is calculated before taxes or other deductions
- When you move in, you will sign the Lease Agreement with your Landlord – *a copy of this must be provided to LMHA*
- The Landlord will sign the HAP Contract with LMHA to begin receiving Housing Assistance Payments
- LMHA will also send you a copy of your rent calculation for your records
- If you receive a Utility Reimbursement Payment (URP), you will be issued a Prepaid Debit Card from US Bank

# Moving Process

## Landlord Responsibilities

- Management and rental functions, including selecting a renter
- Screen tenants, which may include past payment of rent and utilities, care of unit, evictions, credit reports, background checks
- Maintain unit in accordance with Housing Quality Standards
- Collecting the security deposit
- Collecting the family's portion of rent
- Collecting any charges for damages cause by the family
- Enforcing the lease
- Paying for all utilities and services as stated in the lease – *no additional charges may be requested from the tenant for these utilities or services*
  - If there is only one meter, the landlord MUST pay for the utility

# Moving Process

## Infestation Policy

Effective July 1, 2017, the landlord is now initially responsible for extermination of vermin and other infestation; however, if the landlord determines that infestation is caused by housekeeping habits that had previously been addressed with the tenant, the family may be in violation of their lease agreement and family obligations. This is cause for eviction and termination of their assistance. The landlord will need to show documentation that the pest controller and/or landlord addressed housekeeping habits with the family.

If you have an infestation at your current unit, the unit must be treated. Otherwise, you will just take them with you.

# Moving Process

## Lead Based Paint Requirements

All painted surfaces -- inside and out -- of the unit you plan to rent must be solid and intact. Due to the hazards of Lead Paint Poisoning, there must not be any signs of chipping, cracking, peeling, or chalking on any painted surface.

Lead poisoning can result from ingesting (eating) paint chips **AND** breathing lead dust particles.

Lead poisoning can cause impaired neurological development such as decreased IQ, learning disabilities, behavior problems. It may also result in premature births, miscarriages, stillbirths, anemia, blood pressure problems, kidney problems in pregnant women and adults.

# Fair Housing



## It's Your Right

Everyone has the right to live where they want, regardless of race or color, sex, national origin, religious beliefs, familial status (including families with children or pregnant women), and handicap or disability.

The Fair Housing Act prohibits discrimination. The booklet “Fair Housing” is included in your packet. If you feel you have been discriminated against, you may file a complaint with the US Department of HUD., Office of Fair Housing. To file a complaint, contact the Fair Housing Enforcement Center at the Midwest Office by writing to [complaints\\_office\\_05@hud.gov](mailto:complaints_office_05@hud.gov). This information can also be found on page 8 of your “Fair Housing” booklet.

# Current Public Housing/Subsidized Housing Residents

Your HCVP Occupancy Specialist cannot process your New Admission if you owe unpaid rent, move out charges, or a balance on a Repayment Agreement. You must be **CURRENT** on your rent in your Public Housing unit.

A New Admission cannot be processed until you have turned in your keys and vacated your Public Housing unit. At that time, they will run an End of Participation. A copy of this must be submitted to our office.

Because you cannot be housed in more than one program at once, it is **VERY IMPORTANT** that you stay mindful of your voucher expiration date. If your Public Housing manager cannot process your EOP because of your failure to return the keys to your PH unit and should your voucher expire during that wait period, then your HCVP file will be **INACTIVATED**. Should you still wish to participate in the HCV Program, you would be required to reapply once the waiting list is open.

# Continuing Assistance

You will be assigned to an Occupancy Specialist (OS) who can answer any questions you have and will process Annual and Interim Reexaminations.

**Annual Reexaminations** – occur every year. You will be sent notices in the mail and email to complete this process and will be required to provide verification of income, assets, and family composition.

**Interim Reexaminations** – you are required to report all changes in income, assets, and family composition within 14 business days. Your OS will request verifications and determine if a change is necessary in accordance with HUD regulations and LMHA's Administrative Plan.

# Informal Meetings and Informal Hearings

- **Informal Meeting** – a meeting requested by the participant to discuss his/her participation in the program. Requests must be made in writing and an appointment will be scheduled with an LMHA representative other than the OS.
- **Informal Hearing** – offered if a participant is issued a termination of assistance or an adverse action takes place. Request must be made in writing by the deadline given in the letter. This is conducted by the Hearing Officer with the HCV Manager.



# Moving With Continued Assistance

- The Housing Authority can prohibit any moves during the first year of the lease and/or limit the number of moves to one per year.
- After the first year, if a participant wants to move, they must give notice in accordance with the lease. Once notice is given, they must complete a moving packet and be issued a voucher **before moving from the unit.**
- The Housing Authority may deny a move if the family is not in good standing with the HA or Landlord, if there is insufficient funds available, or if the family owes a balance on a Repayment Agreement.

# Special Programs

- Jump Start (formerly Family Self-Sufficiency/FSS Program)  
In this program, the family sets goals for themselves, such as completing their education, clearing up credit issues, owning their own home. The Jump Start Coordinator helps guide the family towards those goals, and as the family achieves self-sufficiency through increased earned income, an escrow account is set up and the money starts adding up in their escrow account. That money is theirs when they complete their goals. *Let your OS know if you are interested in this program!*
- HCV Homeownership Program  
This program is used to assist a family in purchasing a home. LMHA will make housing assistance payments towards a MORTGAGE instead of rent! The Homeownership Program Coordinator will help guide you through the steps leading towards homeownership! *You must complete one full year on the HCV Program before you qualify for this program.*

# Resident Portal

LMHA now offers a resident portal, which allows residents to:

- Update contact information

- Report changes

- Complete forms and upload documents

- View payment history

Request a registration code from your OS and visit [myportal.lmha.org](https://myportal.lmha.org) to register.

# What Happens Now?

Once your paperwork is submitted, you will be issued a voucher and RFTA. You will also be given a list of any verifications that need to be updated.

Once you've selected a unit, submit the completed RFTA. *Reminder, this must be submitted before your voucher expires!*

If you have questions regarding this process, please contact your OS for clarification.