

CLIENT BRIEFING PACKET
HOUSING CHOICE VOUCHER PROGRAM
(FORMERLY SECTION 8)

HOUSING AUTHORITY OF THE CITY OF SLIDELL

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Introduction

This Briefing Handbook has been prepared for you as a guide to continued participation in the Housing Choice Voucher Program (HCVP), formerly Section 8. It is designed to provide you with accurate information about how the program operates in an abbreviated version. Please take the time to read it carefully. After reading the handbook, make sure you save it with your important papers so that you can refer to it as needed. It is the Housing Authority of the City of Slidell (HACS)'s goal to provide professional service to families. The HACS jurisdiction and boundaries include Pearl River, St. Joe, Alton, North of Slidell, Slidell and Lacombe areas. The operating procedures for the HCVP is outlined in detail in the Administrative Plan approved by the Board of Commissioners. The Administrative Plan is available on our website as well as in the administrative office of the Housing Authority of the City of Slidell (HACS).

Housing Choice Voucher Program

The U.S. Department of Housing and Urban Development (HUD) determines the rules and regulations governing the Housing Choice Voucher Program. However, the Board of Commissioners adopts policies on the daily operation of the program. The policies governing the HCVP are outlined in the agency's Administrative Plan. The purpose of the Housing Choice Voucher Program is to provide rental assistance to eligible families primarily based on income and family size.. The maximum amount that the Housing Authority will pay is an amount equal to the Payment Standard minus the family's utility allowance. The total tenant payment amount cannot exceed thirty (30%) of the family's income.

Waiting List

Admission and denial of admission to HACS's HCV program will be done in accordance with federal regulation and HACS's policies outlined in the Administrative Plan. HACS may elect to open the HCV's waiting list at any time after assessment of funding availability and the current status of the former waiting list. The open period will be long enough to achieve a waiting list adequate to cover projected turnovers and new allocations of vouchers for a period between 6 and 24 months, as determined by the ED or designated staff.

The HA will give advanced notice of the opening of the waiting list by public notice in a newspaper within its jurisdiction and on its website. The notice will include instructions on how to receive complete a pre-application. This information will be placed in a newspaper of general circulation, in a minority publication and posted in the office in a conspicuous place. Maintenance and opening and closing of waiting list will be done in accordance with the HACS's approved Admin Plan.

Application Process

The pre- application process is used to determine eligibility for the HCV program. The HACS will request information from the family regarding family income, assets, and family composition. HACS will verify information provided by the applicant with other local agencies, state and private sector, employers, banks, relatives and/or any other available sources.

All pre-applicants will be notified if their applications have been ruled ineligible, it could be for reasons of incomplete information, missed deadline for submission or no current contact information.

Once applicants are ruled preliminarily eligible to move forward, all eligible heads of households will be sent a letter to attend a full interview session and to bring copies of the required information for processing. Any family member who is 17 years and older must attend the full interview. At the full interview, information will be gathered to determine family eligibility. The following eligibility factors to move on the next step in the process are:

- HACS determines the family's eligibility for the program in accordance with the HUD's regulations and its approved Administrative Plan.

Since Slidell residency is also a local PHA preference, proof of residency in Slidell for than 12 months or more.

- The family's income must be within the appropriate income limits as established by HUD and according to the number of persons in the household. Income cannot exceed the HUD income limits for the St. Tammany Parish. Since working is a local preference, documentation of employment is secure
- Applicants must have income of no more than 50% of area median income.
- At least 40% of applicants admitted must be extremely low income families (30% of AMI)
- Only citizens, nationals and certain categories of eligible immigrants are eligible to participate in the HCV program.
- Applicants must not owe any money to the HACS or other housing authorities
- Applicants must complete the application process and provide truthful and verifiable information regarding income, family composition, and other personal circumstances.
- Applicants and **all** family members **17 years or older** must sign all required documents and consent forms.
- Applicants must disclose and provide a copy of the social security numbers for all family members.
- Criminal Background checks, in accordance with HUD Regulations 24 CFR5.903 must be conducted by the HACS on all applicable family members, prior to admission into the program. Family members must not have any serious felony and drug related convictions within three (3) years of the application process.
- The family must have a head of household or spouse who is at least 18 years of age or older. A family is defined as:
 - A single person
 - A household consisting of one or more adults, and dependent children

- Two or more persons who HACS recognizes a residency and whose income and resources are jointly available to meet the family needs (Common law relationships)
- Two or more elderly or disabled persons living together; or
- One or more elderly, near elderly or disabled person living with a live-in-aide
- Emancipated Minor

Briefing and Issuance of a Voucher

When a family is determined to be eligible for the program after performing the necessary income verification, background checks and other vetting requirements, the Housing Authority is prepared to issue a voucher based on your family size and income. Your voucher indicates the number of bedrooms for which your family is eligible. This unit size is based on HUD guidelines and the Housing Authority's written policy. If you find a unit in which you do not qualify, you can be housed in that unit for the payment standard of the your eligible unit and you will only receive the utility allowance for your approved unit size. For example if your voucher size is for a two bedroom unit and you find a three-bedroom unit, the landlord must accept the Payment Standard amount for a two bedroom and you will only receive a utility allowance for the two bedroom unit.

Expiration Date of Voucher

At the briefing you will be issued a voucher which will show an expiration date of 60 days from the date of issuance. The HACS could extend the voucher for an additional 60 days at their discretion. The maximum time allowed for locating a unit is 120 days. Factors that could prevent you from receiving an additional 30 extension would depend on the number of families still remaining on the waiting list that must be processed and the HACS the authority's push to lease units within its fiscal year. An additional thirty (30) days may be granted by the HACS, provided a written request by the applicant is received within fifteen (15) days of voucher termination date and the above factors are considered. At no time HACS more than 120 days.

The family must attend a briefing on how the program operates conducted by HACS's staff. During the briefing, the family is issued a Voucher and Request of Tenancy (RFTA) to search for housing. **Issuance of a voucher does not mean the family is a program participant.** Program participants are never tenants of the HACS, the participants are considered clients of the HACS.

Housing Authority Approves Tenancy and Unit

After a family finds a suitable housing unit and the landlord acceptance the family's participation in the HCVP, the Housing Authority needs to determine if the unit qualifies for the Program. This includes a Housing Quality Standards inspection.

Before Signing a Lease

- Have Landlord/manager complete and sign the Request for Tenancy Approval Inspection form
- The Voucher holder is responsible for submitting the Request for Tenancy Approval to the HACS. The date that you submit your RFTA to the HACS, the clocks stops on your voucher expiration
- If Request for Tenancy Approval and lease meet HUD guidelines, an appointment will be scheduled to inspect the unit. It is the responsibility to make certain that the unit has utilities functioning in order that an inspection can be made. The unit should be move-in ready
- If the unit passes inspection, and the family has met the eligibility criteria, the HACS will enter into a contract with the Landlord/manager, and you will then sign your lease to begin **after** the unit passes the inspection. The HACS will not honor any previous payment agreements between the client and the landlord. Payments will only begin on the client's behalf **after** a HAP contract is signed. After the passed inspection, HACS will make every attempt to effectuate a contract for the 1st of each month. However, contract may be signed on the 15th of each month.
 - If the unit fails initial inspection, the landlord will have fifteen days to make the necessary repairs and request a re-inspection on your behalf. If it fails a second time, the voucher holder will be given 30 days to find another unit.

The HACS Obligations include, but are not limited to, the following:

- Maintain the Section 8 waiting list.
 - Maintain a list of landlords who have vacant units willing to participate in the HCVP
- Process clients for eligibility, based on income and family composition
 - Examine and verify family income, size, and composition at admission and during participation, which includes annual re-certifications and inspections .
- Explain all the rules of the program to all families who qualify.
 - Approve the family, unit, and landlord.
- Determine the maximum rent to owner and rent reasonableness.
 - Ensure that landlords and families comply with the program rules.
- Determine whether to terminate assistance to a participant family for violation of family obligations.
- Conduct hearings/reviews and process grievance appeals.
 - Provide sound financial management of program.
Make payments to your landlord on your behalf of client in a timely manner.

- Maintain a list of landlords willing to participant in the HCVP

HACS is required to administer the HCV Program in accordance with HUD regulations and the HACS's Administrative Plan (AP). The AP is the agency's written guide to daily performance of routine activities and ensures that HACS is consistent and proficient in carrying out routine job tasks.

Steps to Becoming a HCVP Participant

After a family has been issued a voucher and a Request for Tenancy Approval(RFTA)

- The family must search for and locate a unit within HACS's jurisdiction.
- The landlord screens and acceptance the family and both tenant and landlord completed the RFTA.
- Upon signature by the landlord, the RFTA is submitted to the housing authority for a scheduled inspection. Once the unit passes Housing Quality Standards(HQS)/ UCPC, a rent reasonableness determination and a determination of the Payment Standards, a contract is initiated and signed with the client, landlord and HACS within twenty (20) days. At this point the HCVP participant is the tenant of the landlord, not the HACS, the family remains a client of the Authority. Upon completion of the inspection, the landlord and family will be notified of outcome.
- Prior to the execution of the HAP Contract:
 - the family must provide evidence that all tenant furnished utilities are turned on and in the name of the Head of Household. For utilities included in the rent, the landlord/agent must provide proof of services.
 - The Landlord/Agent must provide proof of ownership, banking and tax information, a current pictured ID, a copy of property agreements and a copy of the landlord's lease with their tenant, if applicable.
- The family becomes a HCVP participant when the HACS approves the lease agreement between the tenant and landlord and executes the HAP contract with the Landlord on behalf of the family. The effective date of the HAP contract and the lease agreement must be the same date.
- The family pays the tenant's portion of the rent to the owner and HAPs are paid by HACS through direct deposits in the owner's checking or saving account. If your existing landlord accepts an HCVP voucher and accepts the Payment Standard you may be housed in place. The unit must go through the review process; however, it is a faster way to get housed in the marketplace. However, no Housing Assistance Payments (HAP) will be made until the process has been completed and a contract is executed. HACS first HAP to your landlord will not occur before a contract is signed and no payments are retroactive.

At no time however, can you rent from a family member, since it presents a conflict of interest.

The Family's Obligations

Attached is a copy of the Family's Obligations as outlined in Appendix 1. This documents speaks to what you need to do to maintain your assistance. It is document that you will sign upon completing a full application and you will sign the document annually when you are re-certified for continued participation.

The family will not pay to the landlord no more than your authorized tenant portion.

The Landlord's Responsibilities

- Screen families to determine if they will be good renters.
- Comply with fair housing laws, and not discriminate against any family.
- Maintain the housing unit by making necessary repairs in a timely manner.
- Comply with the terms of the Housing Assistance Payments Contract with the Housing Authority.
- Collect the rent due by the family and otherwise enforce the lease. Not to accept any amount from the tenant that exceeds the contract amount.

Landlord Approves Family

Even though a family is determined to be eligible for the program, the Landlord must accept the family as a suitable renter under the HCVP; as well as comply with fair housing laws and regulations. awards/managers will ask you to complete an application and will check your rental history and credit. Landlords can deny you a rental unit if you have a previous history of not fulfilling your obligations under a lease. The Housing Authority knows that the landlord has accepted the family when a Request for Tenancy Approval form is submitted.

Contract and Lease Signed

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

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

Rent Increase Request by Landlords

Your landlord will notify the family and the HACS at least sixty (60) days from the end of the current lease, of a request for a rent increase. This request must be in writing to you (tenant) and to the HACS. Factors that will weight into the approval are; cannot exceed the payment standard, the tenant payment cannot exceed thirty (30) percent of the family's income and the date of the last re-certification of the tenant and does it pass the rent reasonable standards.

Landlords will be notified if the approval or disapproval in writing within 60 days of the request.

Determination of Payment Standards and Unit Size (Subsidy Standards)

The Payment Standard (See appendix 2 for HACS current payment standard)

- Is established by the Housing Authority.
- The payment standard is based on a percentage of the Fair Market Rent established by the U.S. Department of Housing and Urban Development (HUD).
- Is based on the cost of housing and utilities for your area. HACS can vary that standard no more than 10% up or down by bedroom size of the HUD published FMR for the area.

Families may select smaller units than listed on the voucher if the unit selected has at least one sleeping or living/sleeping room for each two persons in the household. The smaller payment standard will be used for the unit size.

PORTABILITY

Under the HCVP a family may chose a unit anywhere in the United States if the family is a voucher holder and lived in the Slidell jurisdiction for at least twelve (12) months. The procedures to relocate outside the HACS jurisdiction under portability guidelines are as follow:

Participants (HACS clients) must give a written request to the HACS to have their voucher transferred to another jurisdiction. The name of the PHA, contact person, telephone number and fax number must be included in the written request.

- The HACS will contact the receiving PHA to verify the information and to inquire whether the receiving PHA will be billing the HACS on behalf of the family or if they will absorb the family into their program.
- The HACS must approve the portability transfer
- The family must be in good standing, cannot owe any money to the PHA or have any lease violations.
- HACS will update the family's income and family composition and prepare a portability package and a letter to the receiving PHA introducing the family to the receiving PHA. The HACS will issue the family a voucher generally for a period of 60 days.

- If the receiving PHA does not absorb the family into their program, the HACS will enter into a billing arrangement with the receiving PHA and each month the HACS will reimburse the receiving PHA for the HAP portion of the rent and the 80% of the administrative fee earned on the voucher.

PROCESS OF RE-CERTIFICATION FOR CONTINUED ASSISTANCE

The HACS begins the process of the client's re-certification (120) days from the anniversary date of the signing of your initial contract. The process is started three months in advance to ensure that your re-certification information is transmitted to HUD in a timely manner since that is the basis of funding for the client's subsidy payments on a monthly basis.

Due to limited resources, the HACS has approached notifying families of their scheduled re-certification by CERTIFIED MAIL, client's must sign for receipt. This process is HACS documented evidence that you were notified of your appointment. CLIENTS WILL RECEIVE NO OTHER NOTICE. Client's will also be notified of their inspection, which is generally the same time as your re-certification appointment. Annual re-certifications are generally the same time every year, as well as the inspections. These actions are generally indications that it is time for your annual re-certification. If you fail to respond to the certified letter, it is grounds for program termination and violation of your *Family Obligations*.

HACS LOCAL PREFERENCE

The HACS has local preference in the administration of its HCVP. The two current local preferences for the HACS is working heads of households and preference to families that have documented proof that they have lived in Slidell for 12 months or more. These preferences are weighted during the full interview process. Preference in providing a voucher even if a family is lower in the ranking is based on working head of household; heads of households that are elderly or disabled are exempted and therefore are offered a voucher irrespective of the working preference. However, all families will be processed; if moved to the bottom of the list because of very low income, you will be serviced and when a voucher is available you will be offered a voucher.

ANNUAL RE-CERTIFICATION AND INSPECTION

One of the responsibilities of the HACS is to conduct annual re-certification or re-examinations to make certain that the family is still eligible for assistance based on income and family size. The annual HQS inspection is also performed at the same time. These actions should normally happen at least 120 days before the anniversary date of program participation. All communications relative to the annual re-certification is sent directly to the client/tenant. HACS will also copy the landlord. In the past, landlords did not have to be present, however, HACS is strongly recommending that your landlord be present at the annual inspection. It provides your landlord with an opportunity to inspect their property for tenant damages.

INTERIM RE-CERTIFICATIONS AND INSPECTIONS

The HACS must adjust, either upward or downward, the family rent if the family reports a change in the family composition or income. Reportable income is any regular benefits, awards or contributions received by or on behalf of anyone in the household even if it is not countable. All changes must be reported in writing within ten (10) days of the change.

Adjustments will be made for the following reasons:

The HACS will not make adjustments to changes in the family income that will not be in effect at least (90) days or longer;

The HACS must re-calculate the family Total Tenant Payment (TTP) with the current income and allowable deductions;

The family is notified at least 30 days of an increase in the family portion of the rent to the owner;

Approved downward adjustments (decreases) to the TTP will take place immediately following the month the HACS has completed the 3rd party verification process of the family provides sufficient proof of the change;

Request to add a family member to the current lease must be in writing before they can added to the lease. The HACS is not obligated to approve the family member's request to add family members to the current lease unless the addition is due to the birth of a newborn, by family member or an increase in the composition due to marriage (the HACS will only consider minor children from marriage);

The HACS must determine the family member(s) eligibility for participation in the program prior to be added to the lease including criminal background checks;

The HACS must apply the occupancy standard rules involving a change in the family's composition; and

Failure to report changes in income or family composition could result in the termination of assistance or retroactive rent changes or both.

RENT AND SUBSIDY CALCULATION

Gross Rent: Gross rent is the rent to owner minus any utility allowance. The utility allowance is based on the utilities that the tenant is responsible for paying(i.e. gas, water, electricity).

Total Tenant Payment: The total tenant payment is the greater of:

- 30% of the family's monthly income (before taxes) after HUD regulated deductions. (Monthly - adjusted income)
- 10% of monthly gross income (before taxes with no deductions).
- Any minimum rent under Federal Law.

In most cases, Total Tenant payment (TTP) is 30% of the family's monthly-adjusted income. Adjusted income means your gross income minus the HUD allowable deductions.

How much time do I have to find housing? What happens if my voucher and request for tenancy (RTA) expires?

- The initial term of your voucher is sixty (60) days from the date that the voucher and RTA is issued to you. Your RTA must be submitted prior to the expiration date.
- Time may be suspended if the family has submitted a RTA approval before the expiration date and the inspections has not been performed. That is if your RTA is scheduled to expire on March 30th and you submit it to HACS on the 28th, it will be suspended until the inspector has an opportunity to set the inspection. However, at no time should you wait for the last day of the voucher termination to contact HACS.
- If you feel that you will need an extension you must request it **in writing no later than 15 days before your voucher expiration date. It is your responsibility to request an extension within the prescribed time limit.** Validate reasons for extensions are: hospitalization or a documented family emergency, proof of difficult barriers in identifying a handicapped accessible unit.
- Depending on the circumstances, you may received a thirty (30) extension; however at no time will your extension exceed 120 days.

I have been approved for a one-bedroom unit, but could only find a two bedroom unit, what can I do?

- If the landlord of the two bedroom is willing to take the one bedroom HCVP rent minus your one-bedroom utility allowance, you may rent that unit. However, the landlord must understand that he/she will only get the rent for which you are certified.

APPENDIX #1

Statement of Family Obligations

As a participant in the HACS's Housing Choice Voucher Program, household members will be required to comply with certain obligations and responsibilities according to HUD and HACS. Please note the following requirements:

1. Participants must search for their own unit and must understand that HACS is not responsible for locating a suitable unit.
2. HACS is NOT responsible for any rental assistance payments, until such time as it determines the unit meets all applicable program requirements, including the ability to pass the inspection standards set by HUD and the execution of a HAP contract.
3. Prior to vacating your unit, at the end of the initial lease term, a sixty (60) day written notice must be given to the HACS.
4. Participants must comply with all interim and annual reporting requirements.
5. Participants must report, in writing, ANY change in income *within ten (10) days* of the date of the change.
6. Participants must report, in writing, ANY change in household composition *within ten (10) days* of the date of the change.
7. Participants must report and receive written permission from landlord and HACS, for any family members proposed to move in PRIOR to occupancy by such person(s).
8. Participants must pay a portion of the rent to the landlord in accordance with the lease agreement and NOT to pay any additional rent or extra charges that are not listed on the lease.
9. Participants must maintain utilities at ALL times. Failure to do so **WILL** result in termination of assistance.
10. Participants must maintain the unit in a decent, safe and sanitary condition; and to report any unavoidable or unexpected damages and maintenance problems to the landlord in a timely manner in order to avoid increased cost of repair.
11. Participants must pay for all damages to the unit while in occupancy.
12. Participants must allow HACS and owner to conduct unit inspections after reasonable notice and during reasonable hours.

13. Participants must comply with all provisions of the lease.
14. Participants agree to neither sublease the unit nor use the unit for illegal activities. The family or guest must not engage in drug related criminal activity.