

OWNER OUTREACH

Housing Choice Voucher Program
2018

HOUSING CHOICE VOUCHER PROGRAMS

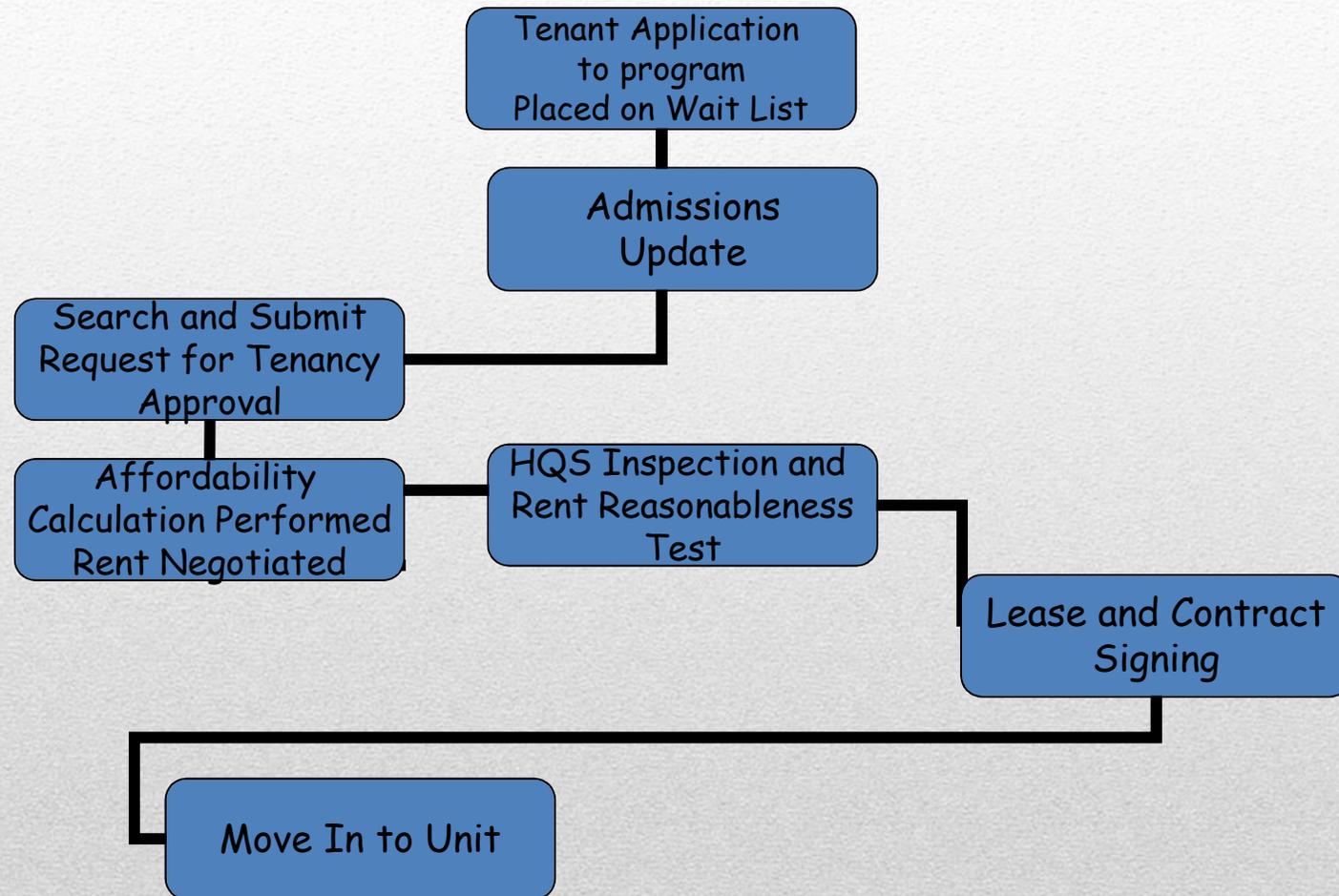
State Programs

- Housing Choice Voucher Program
- Family Unification Program
- Family Self Sufficiency Program
- Rental Assistance Program

Federal Programs

- Housing Choice Voucher Program
 - Designated Voucher Program
 - Family Unification Program
 - Shelter Plus Care Program
 - Homeownership Program
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INITIAL LEASE UP PROCEDURE



AREAS COVERED BY The Housing Authority of the City of Danbury

Litchfield County Town/City of:

Bridgewater

New Milford

Roxbury

Washington

Woodbury

Fairfield County Town/City of:

Bethel

Brookfield

Danbury

New Fairfield

Newtown

Redding

Ridgefield

Sherman



Portability:

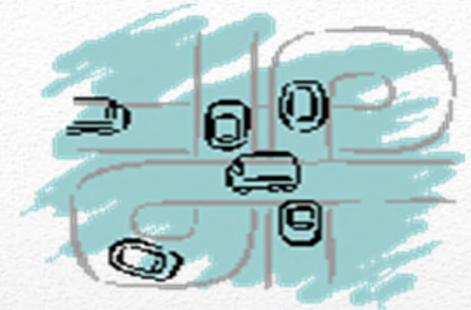
Participant can take their voucher anywhere in the United States. The voucher will then be administered by the HA covering that jurisdiction.

AREAS COVERED UNDER THE Department of Housing's State Program

Danbury
Washington
New Milford
Greenwich
Stamford
Newtown
Brookfield
Redding
Ridgefield
Southbury
Oxford
Woodbury
Bethlehem
Morris

New Canaan
Sherman
New Fairfield
Bridgewater
Roxbury
Darien
Norwalk
Wilton
Westport
Weston
Monroe
Bethel
Monroe

DECONCENTRATION



What is Deconcentration?

Encouraging the use of tenant-based housing vouchers for families to locate in neighborhoods that will improve the life opportunities of family members.

Some of the benefits of moving to an area with a low concentration of poverty are:

- Access to better schools and services
- More networks through which to gain access to services and employment
- Low levels of crime and violence
- Access to better jobs

Living in areas with higher income levels provides an opportunity for lower income families and their children to live in neighborhoods from which they otherwise would be excluded by economic or other barriers.



REASONABLE ACCOMMODATIONS

People with disabilities may need a reasonable accommodation to take advantage of the housing opportunities provided by the HA. When such accommodations are granted they do not confer special treatment; rather, they make the program accessible to the persons with disabilities, that may not otherwise be possible due to the disability.

In order to determine whether a request for reasonable accommodation is reasonable, the requested accommodation must not constitute a fundamental alteration to the Authority's business, nor can the requested accommodation create an undue financial hardship to administrative burden on the HA.

Some Examples of Reasonable Accommodations:

- Physical modifications to the dwelling unit at participants expense
- Leasing a unit from a family member
- Home Visits for Reexaminations
- Live In Aides



The HA may require verification that the person needs the accommodation due to a disability.

- *Participants that would like to request a Reasonable Accommodation due to disability, you may submit the request in writing, by mail or in person.*
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PAYMENT STANDARDS

Payment Standards are used to calculate the housing assistance payment for a family. In accordance with HUD regulations and with HACD Board of Commissioners approval, the payment standards are between 90% and 110% of HUD published Fair Market Rents.

Housing Authority of the City of Danbury ~ Housing Choice Voucher ~ Federal Section 8 Program Only

City/Towns Of: Danbury, Bethel, Brookfield, New Fairfield, Newtown, Redding, Ridgefield, Sherman

STUDIO	\$ 1056
ONE BEDROOM	\$ 1331
TWO BEDROOM	\$ 1705
THREE BEDROOM	\$ 2037
FOUR BEDROOM	\$ 2637

City/Towns of: Bridgewater, New Milford, Roxbury, Washington, Woodbury

STUDIO	\$ 745
ONE BEDROOM	\$ 879
TWO BEDROOM	\$ 1124
THREE BEDROOM	\$ 1426
FOUR BEDROOM	\$ 1620

SUBSIDY STANDARDS

Subsidy Standards are used to determine the voucher size for families when they are selected from the waiting list, as well as when a family's composition changes.

HACD's subsidy standards provide for the smallest number of bedrooms needed to house a family without over-crowding. However, single member households will be issued a one-bedroom and not a zero-bedroom voucher. According to HUD Housing Quality Standards (HQS) space requirements, a unit is not overcrowded as long as it has at least one bedroom or living/sleeping room for each two persons.

HACD uses this formula to issue vouchers, according to the following guidelines:

Voucher Size	Min Persons in Household	Max Persons in Household
0 Bedroom	1	1
1 Bedroom	1	2
2 Bedroom	2	4
3 Bedroom	3	6
4 Bedroom	4	8
5 Bedroom	6	10

All vouchers are issued to accommodate 2 persons per bedroom regardless of age, sex, gender.

CONTRACT RELATIONSHIPS –

There are 3 types of contracts involved:

1. Housing Assistance Payment (HAP) Contract

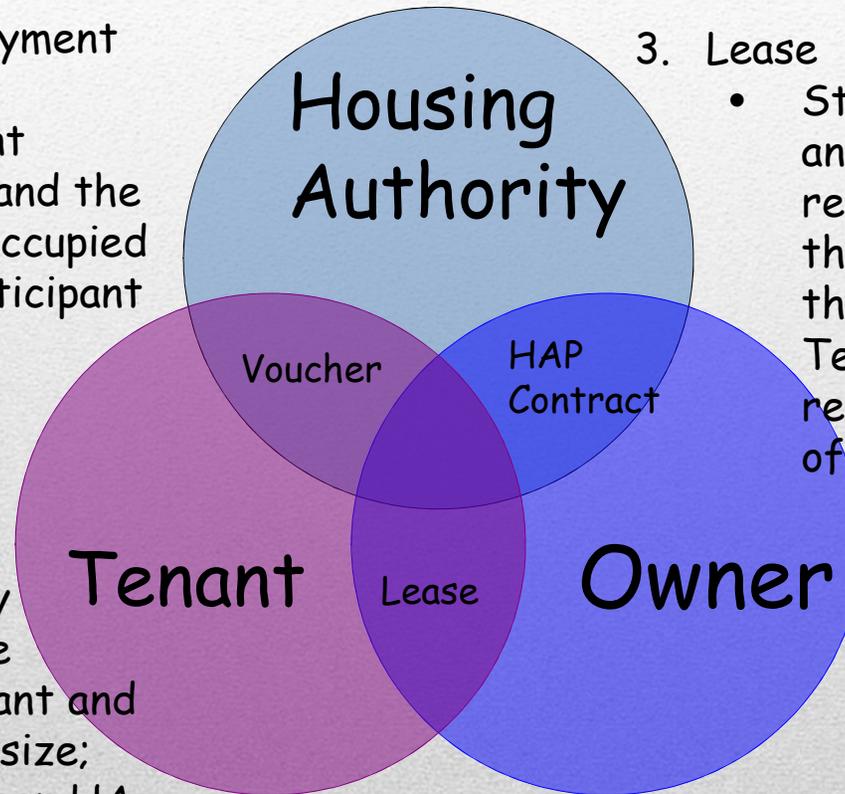
- written agreement between the HA and the Owner of a unit occupied by a program participant

3. Lease

- Strictly between Owner and participant. A copy is required to be part of the participant's file with the HA. The HUD Tenancy Addendum is required to become part of the lease.

2. Voucher

- Sets forth family obligations of the program participant and eligible bedroom size; contract is between HA and participant.



FAMILY OBLIGATIONS TO OWNER

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

Families are obligated to pay the rent on time and to take care of the housing unit in accordance with the terms of the lease.



Utilities

The family is required to keep all utilities in service for which they are responsible to provide. If the utilities are not kept in service, the unit will not meet HQS standards and the family will be given a short period of time to get the utilities back in service.

Appliances

The family is required to supply and maintain any appliances that are not provided by the owner. (Ex. stove and refrigerator)

Damages

The family is responsible for damages to the unit and premises (beyond normal wear and tear) that are caused by any member of the family or their guest. If the family does not fulfill its obligations for the correction of tenant caused damages in accordance with the lease, the family's assistance may be terminated.

It is very important to read your lease carefully and understand your lease completely before signing. If necessary, obtain legal advice if there are any items on the proposed lease that you do not understand or are not comfortable with.

OWNERS OBLIGATION TO THE HOUSING AUTHORITY

Most Owners who participate in the program comply with the program rules and the HAP Contract, but occasionally some do not. It is always unpleasant when an owner violates the rules and becomes subject to administrative or other more severe sanctions. The HA's goal is to prevent any embarrassment or expense which may result from owner violations by making sure that the program rules are understood.

Most Common Owner Violations:

✓ Failing to Maintain the Unit

Owner is responsible for normal maintenance and upkeep of the unit. Make sure that repairs which are the owners responsibility are made in a timely manner, to avoid abatement.

✓ Accepting Payments for a Vacant Unit

If a family moves in violation of the lease, the owner must notify the HA immediately,

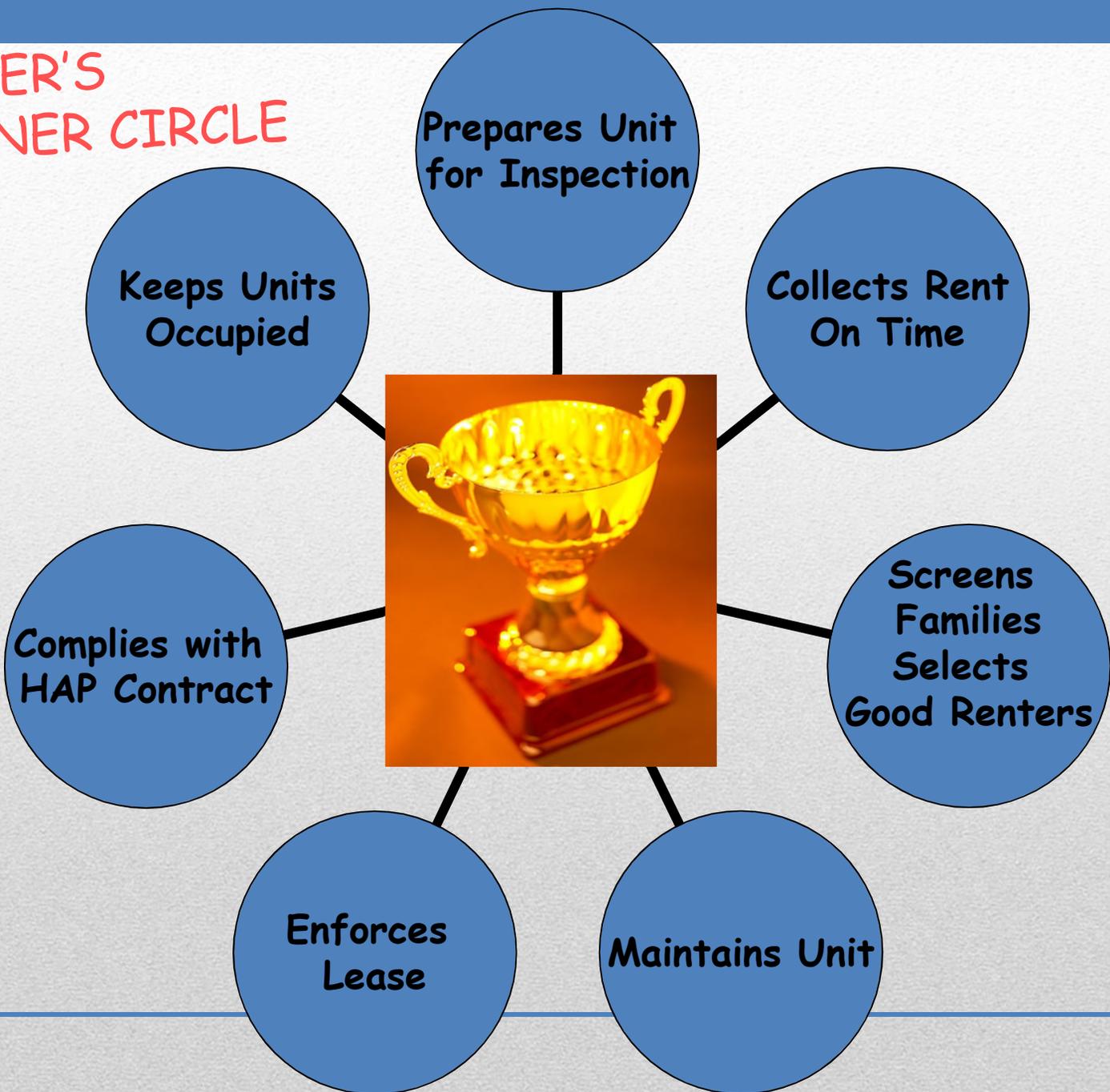
✓ Demanding or Accepting Side Payments

The HA determines the amount of rent to be paid by the family for rent. Any additional payments must be approved by the HA.

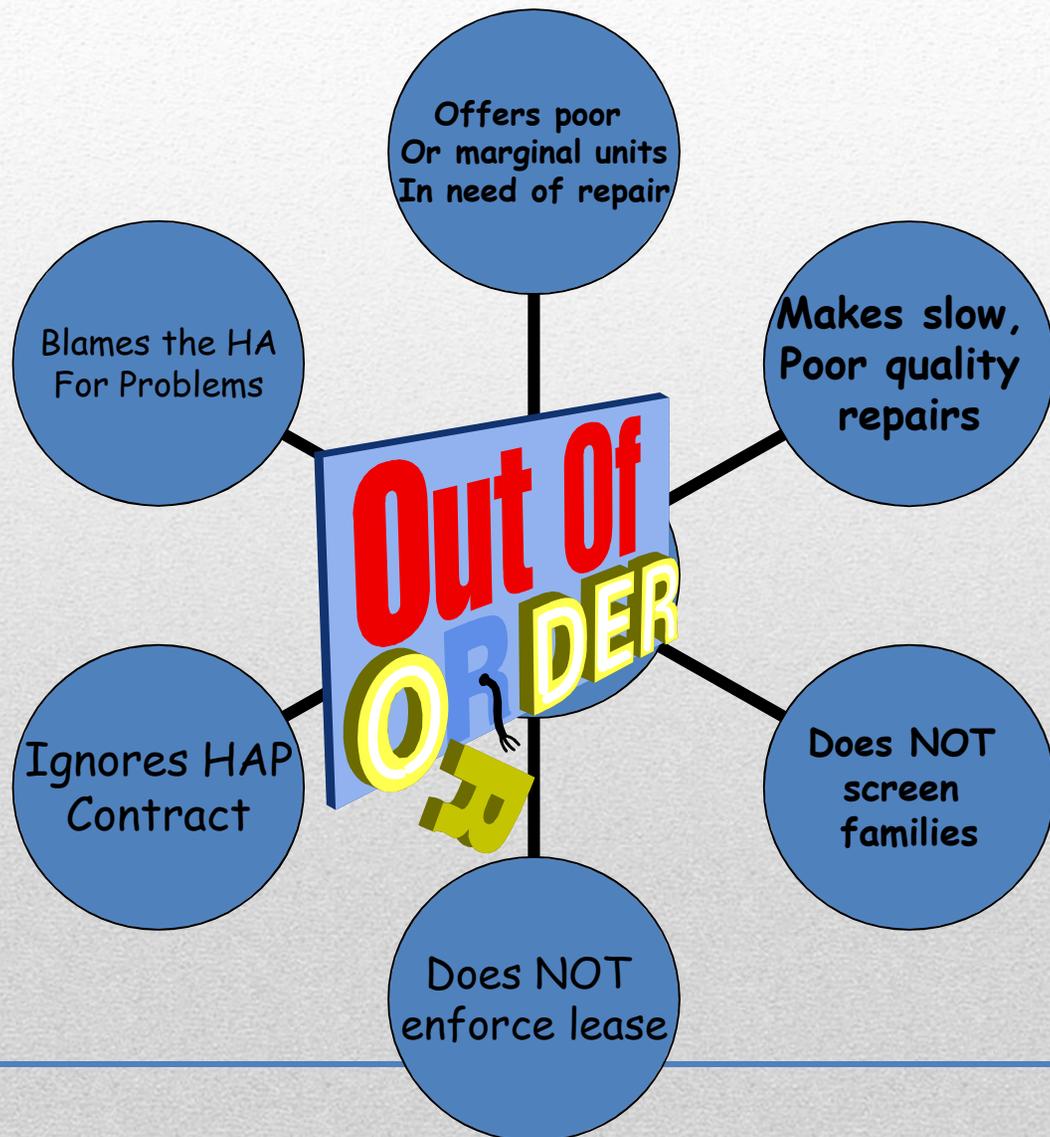
PHA PROCEDURE ON TENANT INFORMATION TO OWNERS

- In accordance with HUD requirements, the PHA will furnish prospective owners with the family's current address as shown in the PHA's records and, if known to the PHA, the name and address of the landlord at the family's current and prior address.
 - The PHA will make an exception to this requirement if the family's whereabouts must be protected due to domestic abuse or witness protection.
 - The PHA will provide the following information based on documentation in its possession:
 - Eviction History (documenting the disposition of the eviction).
 - Damage to rental units, including independent verification.
 - The information will be provided for the last two (2) years.
 - The information will be provided in writing.
 - Only the Housing Supervisor may provide this information and this will apply uniformly to all families.
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**OWNER'S
WINNER CIRCLE**



Owner's Circle of Doom



ADVANTAGES OF BEING A LANDLORD IN THE HOUSING CHOICE VOUCHER PROGRAM

- Low Vacancy Rate/Large pool of tenants to select from
- Tenants required to comply with your lease
- Guaranteed Portion of Rent
- Tenant portion usually changes with their income changes
- Annual Inspections - Move Out Inspections (*upon request*)



RENT CALCULATION EXAMPLES

Scenario #1

Single Mother - Annual Income 15,000
5 Year Old Son - 2 Year Old Daughter

Rent \$1200 Tenant Pays all Electric
Utility Allowance \$203

Tenant Portion	\$148
HAP Portion	\$1052

Scenario #2

Husband - Annual Income \$22,000
Wife - Annual Income \$18,000
Childcare Allowance \$5200 3 Children

Rent \$1550 Tenant pays all Electric
Utility Allowance \$253

Tenant Portion	\$969
HAP Portion	\$581

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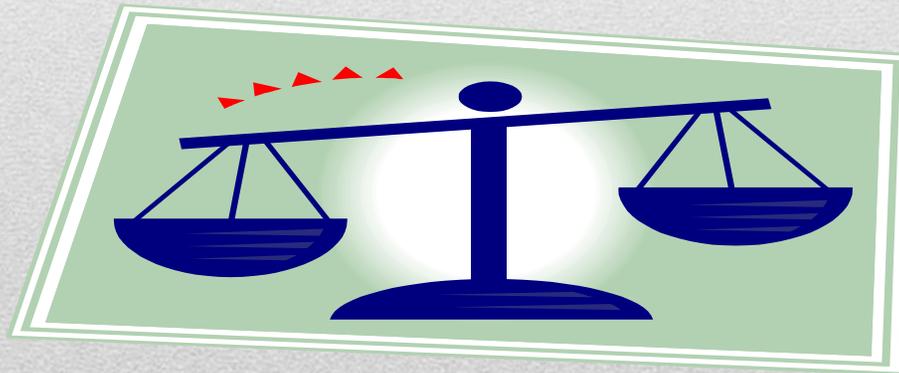
OWNER DISAPPROVAL & RESTRICTIONS

The HACD will disapprove the owner for the following reasons:

- ❑ The owner has been disbarred, suspended or subject to a lifetime denial of participation under 24 CFR Part 24
 - ❑ A violation of the Fair Housing Act or other federal equal opportunity act is pending or charged
 - ❑ Unless the lease was effective prior to June 17, 1998, the owner may not be a parent, child, grandparent, grandchild, sister or brother of any family member. This may be waived as a reasonable accommodation for a family member with a disability
 - ❑ The owner has violated obligations under a HAP contract for the dwelling unit, including HQS violations
 - ❑ The owner has committed fraud, bribery or any other corrupt act in connection with any federal housing program
 - ❑ The owner has engaged in drug related criminal activity or any violent criminal activity
 - ❑ The owner has a history of noncompliance with HQS
 - ❑ The owner has a history or practice of renting units that fail to meet state or local housing codes
 - ❑ The owner failed to comply with regulations, the mortgage note or regulations of a HUD insured mortgage or loan made by HUD
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PENALTIES

If an owner has committed fraud or abuse or is guilty of frequent or serious lease violations, the HACD will restrict the owner from future participation in the program for a period of time commensurate with the seriousness of the offense. The HACD may also terminate some or all of the contracts with the owner.



HQS – HOUSING QUALITY STANDARDS

4 Types of Inspections

- ❖ Initial/Move In Inspection
 - ✓ Required prior to initial occupancy. Payments will not be made for a unit that does not meet HQS.
- ❖ Annual Inspection
 - ✓ Each unit must be inspected at least annually. Notices are delivered with plenty of time for planning. Inspections occur around the annual certification timeline.
- ❖ Special/Complaint Inspection
 - ✓ At the request of Owner, family or an agency or third party source.
- ❖ Quality Control Inspection
 - ✓ Each year a random sampling of units are selected and an inspection is performed to maintain quality standards



REPAIRS



Repairs must be completed within:

- *24 Hours for emergency violations
- *30 days for all other violations

If repairs are not completed and an extension is not granted the HAP payments will be abated. This means HAP payments will be discontinued, the tenant will be issued a voucher to move and the contract between the owner and the HA will be terminated. If the repairs are then completed, HAP payments will begin upon the date of the passed inspection and will not be retro-active.

Owners are responsible for all repairs (other than tenant paid utilities not in service, damage beyond normal wear and tear as defined under state security deposit laws) and are encouraged to bill the family for the cost if the family is responsible. The family's file will be noted.

RENT INCREASES



Rent charged is limited by:

- Rent Reasonableness
- Initial Occupancy "40% rule"

Each year a Request for Tenancy Approval form must be completed by the owner and the proposed rent must be indicated. Rent increases, if approved, go in to effect upon the annual recertification date.

Example of “40% Rule”

- At initial lease-up the family's share of rent may not exceed 40% of the family's adjusted monthly income.

2 Bedroom Unit - Rent Asking \$1650
All Electric Utilities Paid by Tenant
Payment Standard: \$1654
Utility Allowance: \$200

Example #1

Family Income \$10,000

Approved Rent \$1,529

Example #2

Family Income \$20,000

Approved Rent \$1,613

Example #3

Family Income \$30,000

Approved Rent \$1,650

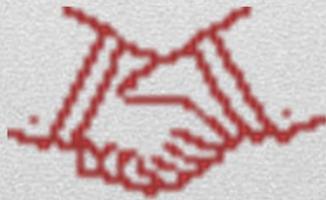


RENT REASONABLENESS

The HACD will determine on a case by case basis that the rent charged for a unit is reasonable in comparison with rent charged for other comparable unassisted units in the market.

The following factors are taken in to consideration:

- Size of unit
- Location
- Quality
- Age of Unit
- Unit Type
- Utilities
- Amenities



The owner, by accepting each monthly assistance payment, certifies that they are not charging more rent for the assisted unit than other comparable unassisted units they lease.
