

RENTER'S HANDBOOK

Section 8 Existing House Choice Voucher Program



Pickaway Metropolitan
Housing Authority

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WELCOME TO THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

The Pickaway Metropolitan Housing Authority (PMHA) and the United States Department of Housing and Urban Development (HUD) welcome you as a participant in the Section 8 Housing Choice Voucher Program. This booklet has been prepared to explain the Voucher Program requirements and the steps you must take as a Voucher Program participant.

Please keep this booklet to refer to throughout your participation in the Voucher Program.

UNDERSTANDING THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

The Section 8 Housing Choice Voucher Program uses Federal funds to provide rental assistance to very low income families and elderly, disabled and handicapped individuals. Voucher Program participants find rental housing in the private market which fits their family's needs. The family and the owner negotiate the monthly rent and the Housing Authority pays a housing assistance payment (HAP) directly to the owner towards this monthly rent. The family pays the rest of the cost of the rent and utilities. The amount of the hap is determined by the size of the family and its monthly income.

In order to participate in the Section 8 Housing Choice Voucher Program, a family must be eligible according to HUD and PMHA guidelines.



TERMS TO KNOW IN ORDER TO UNDERSTAND THE HOUSING CHOICE VOUCHER PROGRAM

PMHA: Pickaway Metropolitan Housing Authority; also called Housing Authority.

HAP: Housing Assistance Payment. This is the monthly payment made to the owner by the PMHA on the family's behalf.

LOW INCOME: Those families whose income is less than 80% of the area's median income level.

VERY LOW INCOME: Those families whose income is less than 50% of the area's median income level.

PAYMENT STANDARD: The payment schedule set by HUD and the PMHA as the maximum monthly housing assistance payment allowed for each size of family.

MONTHLY GROSS INCOME: The family's monthly income.

MONTHLY ADJUSTED INCOME: The family's monthly income less any allowances approved by HUD.

ESTIMATED HOUSING VOUCHER SUBSIDY: The applicable Payment Standard less 30% of the family's monthly adjusted income. This amount is told to the family at the briefing and used by the family to determine how much rent it will have to pay for specific units. Usually, the Estimated Housing Voucher Subsidy is the amount the PMHA will pay for a family's monthly rental assistance.

UTILITY ALLOWANCE (UA): An estimate of the average monthly cost of utilities in our area. This estimate is based on the size and location of the rental unit and the rate for each kind of utility in the area. The UA for a unit is used to estimate how much the utilities will cost a family. Since many factors influence the actual cost of utilities for each rental unit and no one knows this cost until utility bills are received, this estimate (UA) is used in determining the amount a family must pay towards the monthly rent. Since the UA is different for each unit, actual figures are not included in this booklet. The family should ask the PMHA for a utility allowance schedule for a specific rental unit the family might want to rent.

HOUSING CHOICE VOUCHER: A document issued by the Housing Authority which states that the family is eligible for rental assistance under the Housing Choice Voucher Program.

LEASE: A written agreement between the owner and the family governing day-to-day living.

HAP CONTRACT: The contract signed by the owner and the PMHA stating that the Housing Authority will pay a certain amount as monthly rental assistance on behalf of the family.

CONTRACT RENT: The amount agreed upon by the renter and the owner as the monthly rent for the rental unit.

GROSS RENT: The total estimated monthly cost for a certain unit. The gross rent includes the contract rent and the utility allowance.

HOUSING CHOICE VOUCHER SUBSIDY: The amount of the monthly assistance paid by the PMHA on the family's behalf. This amount is not known until the family has found the

home they are going to rent through the Housing Choice Voucher Program.

TOTAL TENANT PAYMENT: The monthly amount the family pays towards the rent and the utility allowance.

TENANT RENT: The amount of rent the family pays directly to the owner on the first of the month.

SUBSIDY STANDARDS: Standards are based on the assumption that each bedroom will accommodate no more than two (2) persons. Two adults will share a bedroom unless related by blood.

In determining bedroom size, the PMHA will include the presence of children to be born to a pregnant woman, children who are in the process of being adopted, children whose custody is being obtained, children who are temporarily away at school or temporarily in foster-care.

Bedroom size will also be determined using the following guidelines:

- A. Children of the same sex **will** share a bedroom.
- B. Adults and children will not be required to share a bedroom.
- C. Foster-adults and children will not be required to share a bedroom with family members.
- D. Live-in aides will get a separate bedroom.

The PMHA will grant exceptions to normal occupancy standards when a family requests a larger size than the guidelines allow and documents a medical reason why the larger size is necessary.

BRIEFINGS

When a Housing Choice Voucher is available for you, you will be asked to attend a briefing. The briefing is required before you can receive a Section 8 Housing Choice Voucher. At this briefing, you and the other adult members of your family will receive detailed information on the Housing Choice Voucher Program and the step-by-step procedures you must follow in order to begin receiving monthly rental assistance.

At the briefing, you will receive your family's Voucher. You will then be ready to look for a suitable house or apartment (rental unit) or talk with your current landlord to see if you can stay where you are.

DECIDING WHERE TO LIVE

Your application has been verified and you have been determined eligible for the Section 8 Housing Choice Voucher Program. From the day you receive your voucher at the briefing, you have 60 days to find housing. You may decide to stay where you are (if your landlord is willing to participate in the Housing Choice Voucher Program), or you may move to another rental unit, as long as it is acceptable to the Housing Authority.



PLAN ON MOVING?

Finding an apartment can be drudgery! But if you keep in mind a few simple thoughts, the task can be made easier.

- Decide on the areas in Pickaway County where you want to live.
- Contact the Housing Authority regularly to see if there are new rental listings and to request a copy of them.
- Check the local newspapers and watch for the units that fit your needs.
- Walk or drive through the neighborhood(s) where you want to live and see if there are any “For Rent” signs on apartment buildings or houses.
- Ask your friends and relatives if they know of any vacant rentals or if they have heard of an apartment or house that may soon become vacant.
- Check “For Rent” notices posted in churches, synagogues, local businesses or community buildings.
- Contact local realtors.
- Elderly and handicapped individuals should check with organizations committed to assisting the elderly/handicapped.
- If your family includes a disabled person, your family may request a current listing of accessible units known to the HA that may be available.

RESPONDING TO AN ADVERTISEMENT

When you think you have found a good housing prospect, call the owner or the owner's representative and ask if the unit is still available. If you receive the address from the Housing Authority, let the owner know. If you found the rental on your own, do not try to explain the Housing Choice Voucher Program over the telephone. Wait until you can speak with the owner in person before you mention the Section 8 Housing Choice Voucher Program. During the call, be sure to get the following information:

- The correct address of the rental.
- The number of bedrooms.
- The amount of the rent.
- Which utilities are included in the rent.
- If a stove and/or refrigerator are provided.
- The kind of heating system.
- If a security deposit is required.

If the house or apartment seems right, set up an appointment to meet the owner or agent and see the rental.



THE APPOINTMENT

First impressions make a big difference!



Be on time! If you cannot meet at the scheduled time, be sure to call the owner well ahead of time to reschedule.



It is best to go to the appointment by yourself or with your spouse. If at all possible, leave the children with a neighbor or babysitter.



Dress neatly and be patient with the owner.



Be prepared to explain the Housing Choice Voucher Program (check the “Important Facts” page in this booklet for more information you can tell the owner). If the owner has questions you cannot answer, refer him or her to the Housing Authority.

DECIDING IF A HOUSE OR APARTMENT IS RIGHT

When you have found an apartment or house that you wish to rent, you should consider the following before you tell the owner you have decided on this unit:



Is this house or apartment the right size for your family? (The PMHA will explain at the briefing how large your rental unit must be to meet HUD standards)

- If you have to pay any utilities, are they reasonable? Ask the owner what the monthly average costs for these utilities are.
- Can you afford your share of the monthly rent and utilities? (During the briefing, you will receive more information on how to determine what your Total Tenant Payment will be for any unit)
- If you have a pet, will the owner allow you to keep it?
- Is the neighborhood safe? Is the street well lighted?
- Are the schools and stores nearby?
- Where are the laundry facilities?
- If you have a car, where can you park it?
- What are the owner's rules and regulations for the building?
- Is the unit in good condition? Does it appear that the owner takes good care of the property?

1. ENTER YOUR GROSS ANNUAL INCOME ON LINE 1.
(TO FIGURE GROSS ANNUAL INCOME, MULTIPLY YOUR WEEKLY INCOME BEFORE DEDUCTIONS BY 52 OR YOUR MONTHLY INCOME BEFORE DEDUCTIONS BY 12. **THIS IS YOUR TOTAL INCOME.**)
2. ENTER YOUR **TOTAL DEDUCTIONS** ON LINE 2.
(YOU RECEIVE ONE \$480.00 DEDUCTION FOR EACH CHILD OR FULL-TIME STUDENT IN YOUR HOME. YOU RECEIVE A \$400 DEDUCTION AND ARE ABLE TO DEDUCT YEARLY MEDICAL COSTS IF THE HOUSEHOLD HEAD OR SPOUSE IS 62, DISABLED OR HANDICAPPED.)
3. SUBTRACT LINE 2 (**TOTAL DEDUCTIONS**) FROM LINE 1 (**TOTAL INCOME**) AND ENTER ON LINE 3. LINE 3 IS YOUR **NET INCOME.**

TO DETERMINE YOUR TOTAL TENANT PAYMENT, FOLLOW THESE STEPS:

4. DIVIDE LINE 3 BY 12 (FOR 12 MONTHS IN A YEAR AND PLACE ON LINE 4. THIS IS YOUR **ADJUSTED MONTHLY INCOME.**
5. MULTIPLY LINE 4 BY .30 AND ENTER ON LINE 5.
(LINE 5 IS YOUR MINIMUM **TOTAL TENANT PAYMENT (TTP)**. YOU MAY GET THIS FIGURE FROM THE TOP RIGHT CORNER OF YOUR VOUCHER. THIS IS THE AMOUNT YOU **MUST PAY** (RENT AND UTILITIES COMBINED)

YOU ARE ALLOWED TO PAY UP TO ANOTHER 10% OF YOUR ADJUSTED MONTHLY INCOME WITH SECITON 8 APPROVAL.

6. MULTIPLY YOUR ADJUSTED MONTHLY INCOME (LINE 4) BY .10 AND ENTER ON LINE 6.

LINE 6 IS THE MAXIMUM ADDITIONAL PAYMENT PERMITTED (WITH SECTION 8 APPROVAL).

1. _____ **TOTAL INCOME**

2. _____ **TOTAL DEDUCTIONS**

3. _____ **NET INCOME**

4. _____ **ADJ. MONTHLY INCOME**

5. _____ **TOTAL TENANT PAYMENT**

6. _____

TO DETERMINE IF YOU CAN AFFORD THE RENT A PERSPECTIVE LANDLORD IS ASKING:

- 7. ENTER THE RENT THE LANDLORD IS ASKING FOR THE UNIT ON LINE 7.
- 8. USING THE UTILITIES ALLOWANCE SHEET INCLUDED, LOCATE THE TYPES OF UTILITIES YOU WILL BE PAYING IN THE UNIT FOR THE **BEDROOM SIZE OF THE ACTUAL UNIT** AND ENTER EACH ON LINES 8A-8F.

ADD LINES 8A-8F AND WRITE ON LINE 8G.

- 9. ADD LINES 7 AND 8G AND PLACE THE AMOUNT ON LINE 9.
- 10. LOCATE THE PAYMENT STANDARD FOR YOUR VOUCHER SIZE (SEE INCLUDED CHART) OR THE UNIT SIZE (WHICHEVER IS SMALLER). ENTER ON LINE 10.
- 11. IS THE AMOUNT ON LINE 9 LESS THAN LINE 10?
IF YES, **STOP** AND WRITE OK ON LINE 11.

IS LINE 9 GREATER THAN LINE 10?
IF YES, SUBTRACT LINE 10 FROM LINE 9 AND WRITE ON LINE 11.

- 12. IS THE AMOUNT ON LINE 11 LESS THAN THE AMOUNT ON LINE 6?
IF YES, STOP AND WRITE OK ON LINE 12.

IF **NO**, THIS UNIT IS **PROBABLY NOT APPROVABLE** FOR YOU ACCORDING TO SECTION 8. YOU MAY NEED TO LOOK FOR ANOTHER UNIT.

YOUR RENT FOR THIS UNIT EQUALS =

$$\left(\underline{\hspace{2cm}} \text{MINUS } \underline{\hspace{2cm}} \right)$$

Line 5 Line 8G

7. _____

8A _____

8B _____

8C _____

8D _____

8E _____

8F _____

8G _____

FURNACE (SPACE HEAT)

WATER HEATING

COOKING

ELECTRICITY

WATER AND SEWER

APPLIANCES

TOTAL

9. _____

GROSS RENT

10. _____

PAYMENT STANDARD

11. _____

12. _____

LINE 5 MINUS LINE 8G, PLUS LINE 11

PLUS _____ **EQUALS** _____ **YOUR RENT PORTION**
Line 11

LEASING PROCEDURES



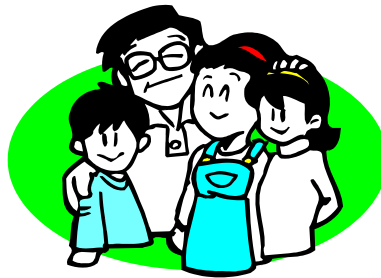
What must you do to begin receiving rental assistance after you have decided a rental is right for you, and the owner has agreed to rent to you through the Voucher Program?

- You and the owner must complete the “Request for Lease Approval” and the attached sheet (these were given to you during the briefing). Be sure ALL spaces are correctly filled in.
- Return the “Request for Lease Approval” to the office of the Housing Authority by the 15th day of the month before you want rental assistance to begin.
- An inspector from the PMHA will check the house or apartment to be sure it passes Section 8 Housing Quality Standards. You and/or the owner will be given a list of items that must be repaired before the property will pass inspection.
- If the unit did not pass the initial inspection, the Housing Authority will schedule a re-inspection date and notify the owner of this date and time. The owner should notify the tenant of this re-inspection date.
- The owner may choose to screen tenants. If the Housing Authority is contacted by a prospective landlord, we will release to them information concerning past and current tenancies, income, family composition, and complaints received.
- When the property passes inspection, a contract will be prepared. If the owner does not provide his/her own lease for the unit, the Housing Authority will prepare a lease as well. Notification will be sent to the owner requesting that he/she come to our office and sign the contract. If our office has prepared the lease, you will receive notification to come in to sign as well. Your assistance can begin on the first day of the following month.

RESPONSIBILITIES OF THE FAMILY

You have certain responsibilities as a participant in the Section 8 Voucher Program. YOU MUST:

- Live up to the terms of your lease. This includes paying your share of the rent on time and keeping the owner informed of any needed repairs.
- Pay your security deposit. Some owners will accept the deposit in several monthly payments.
- Pay your utility bills on time.
- Report any changes in family income or size within ten (10) days of the change.
- Respond promptly to communications from the PMHA.
- Make sure the Authority is able to contact you. Notify them of a change in your telephone number.
- Submit to an annual recertification.



RESPONSIBILITIES OF THE OWNER

An owner who has agreed to participate in the Section 8 Housing Choice Voucher Program **MUST**:

- Keep the rental unit up to HUD's Housing Quality Standards.
- Perform all management and maintenance functions as specified in the lease.
- Adhere to Federal and State requirements of non-discrimination in housing.
- Live up to the terms of the Lease and HAP Contract.
- Not raise the rent during the first year of the lease.



RESPONSIBILITIES OF THE HOUSING AUTHORITY

- Review applications and issue Vouchers.
- Brief all participating families on the specifics of the Section 8 Housing Choice Voucher Program.
- Maintain a list of available rental properties where the owners wish to rent to a Voucher participant.
- Approve all leases and make sure they contain the language of HUD's official "Lease Addendum".
- Make an initial property inspection and inform the owner and family of the results. Thereafter (as long as the unit remains on the program), inspect the unit yearly for adherence to housing quality standards.
- Assist both the family and the owner with information and/or help in preparing required forms.
- Prepare and execute the HAP Contract.
- Ensure that owners are paid the correct HAP.
- Recertify families annually to determine their continued eligibility.
- Generally administer the Section 8 Housing Choice Voucher Program in a way which is fair and equitable to both the family and the owner.
- HA must provide owner with specific information about the family; may offer other information in policy.



IMPORTANT FACTS

DISCRIMINATION IS ILLEGAL: Discrimination means that you are treated differently because of your race, color, religion, sex, national origin, handicap or familial status. In housing, discrimination generally means a denial of your right to choose the housing that you want or being forced to accept housing conditions which other people would not have to accept if they rent the same unit (for example: paying higher rents or paying a higher security deposit).

If you feel you have been discriminated against in your search for housing under this program, please contact the PMHA for assistance.

LEASE: A lease is necessary. You and the owner may use the Housing Authority's model lease or the owner may use his/her own lease. The initial period of the lease will be for one year. The renewal terms need to be specified in the lease, which should state what the terms will be **after the first year's lease has been fulfilled**. The landlord might allow a month-to-month renewal, or the landlord might require that another 12-month lease be signed for renewal.

SECURITY DEPOSIT: The owner will ask for a security deposit. The security deposit should not be more than one month's rent, or not in excess of amounts charged by the owner to unassisted tenants (whichever is less).

RENT INCREASES (raising rent): The owner may not raise the rent during the first year of the lease. After that, the owner may raise the rent at any time (although not more than once a year) with sixty (60) days written notice to you and to the PMHA.

EVICTIONS: The owner does not lose the right to evict while participating in the Voucher Program. As long as the owner follows State Law and gives notice to the Authority of the pending eviction, he or she may evict you.

PORTABILITY: You may move and take your Voucher with you to anywhere in the United States as long as there is a Section 8 Program in the area to which you wish to transfer. In order to transfer, you must be a tenant in good standing and have no outstanding debts to the Housing Authority. If you were not living in Pickaway County at the time of application, or if you received a Family Unification Voucher, you must agree to live in this county for one year before you transfer.

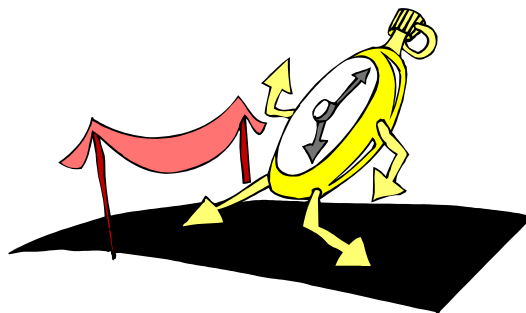
SIZE OF THE HOME YOU SHOULD RENT: You may choose to rent a unit that has more or less bedrooms than the number listed on your Voucher. As long as you can afford it, you may rent a larger unit. As long as the unit meets the program's housing quality standards, you may rent a smaller unit. Check with PMHA if you have questions about the suitability of a certain unit.

REPORTING CHANGES TO THE PMHA: You are **required** to report **all** changes in family income or family size to the PMHA within ten (10) days of the change. Not reporting these changes can cause the Authority to terminate your family's assistance.

ANNUAL RECERTIFICATION: Approximately three months before the anniversary date of your lease, the PMHA will contact you to begin your annual recertification. During this process, your family's eligibility will be rechecked and your home reinspected.

KEEPING APPOINTMENTS: During the time that you are a participant in the Section 8 Housing Choice Voucher Program, you will be given various appointments to meet with a staff member of the Authority. You are required to keep these appointments or to change them well before the scheduled time. Missing an appointment without calling the Authority first can cause you lose your Voucher assistance.

VOUCHER DEADLINE: You have sixty (60) days from the date of your briefing to return a completed “REQUEST FOR TENANCY APPROVAL” to the Authority. If you check PMHA’s bulletin board each week for possible rentals, you look at many rentals, and you still can’t find a suitable unit, the Authority may extend this deadline. The maximum extension is 60 additional days for a total of 120 days. You will need to request an extension in writing and include your “record of contacts made”. The Housing Authority will base the decision of whether to extend your voucher on the contacts you have made and availability of funding.



OFFICE HOURS:
Monday through Friday

8:00 a.m. to 4:30 p.m.

GROUND FOR DENIAL OR TERMINATION OF ASSISTANCE

Housing Authorities may terminate assistance to a family for reasons including:

- The family violates any family obligation.
- Any member of the family has ever been evicted from Public Housing.
- If a Housing Authority has ever terminated assistance under the Certificate or Voucher program for any member of the family.
- If any family member commits fraud, bribery, or another corrupt or criminal act regarding any Federal housing program.
- If the family currently owes rent or other amounts to the HA or to another HA in connection with Section 8 or Public Housing programs.
- If the family breaches an agreement with the HA to pay amounts owed to the HA, or amounts paid to an owner by a HA.
- If the family has engaged in or threatened abusive or violent behavior toward HA personnel.
- If the family has not reimbursed any HA for amounts paid to an owner under a HAP contract for:
 1. Rent
 2. Damage to a unit
 3. Other amounts owed by the family under the lease

NOTE: The HA may offer a family the opportunity for a repayment agreement. The HA may prescribe the terms of the agreement.

Home Sweet Home

