

### **INDEPENDENCE** HOUSING AUTHORITY

providing affordable and safe housing

### Section 8 / HCV Program Information and Rules

# Section 8 / Housing Choice Voucher Program

- The Section 8/HCV program is designed to provide rental assistance to low income families from private landlords with homes that are affordable, decent, safe, and sanitary.
- HUD (US Department of Housing and Urban Development) provides the funding for this program and makes the rules and regulations that governs the Housing Authority.
- The Housing Authority uses these funds received by HUD to assist in rent payments.

# How the Program Works

Section 8 is based on a 3-way partnership between the Landlord, the Tenant, and the Housing Authority.

All 3 parties must work together to provide the most decent, affordable, safe, sanitary housing available.



# HOW THE PROGRAM WORKS.... PART 2

Applicants are approved based on the following:

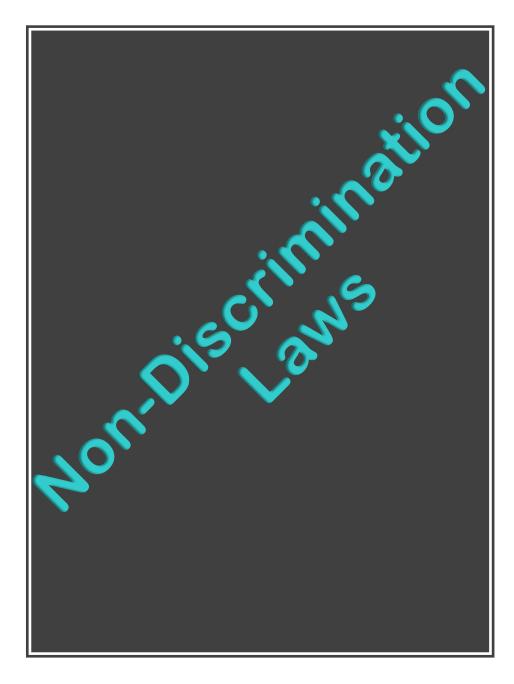
- Tenant screening
- Criminal background checks
- Sex offender checks
- Money owed to any Housing Authority
- Income limitations and guidelines

### APPLICANTS AND TENANTS WITH A DISABILITY

We are committed to ensuring full access to participation. If you need an accommodation for a disability in order to have full access to our services, please let us know.



Families with disabilities may request a list of known handicap accessible units from the Housing Authority at any time during the voucher term dates.



Non-discrimination laws prohibit any PHA or landlord from treating you differently than other applicants and tenants based on the following:

- Age
- Religion
- Gender
- Disability
- Race
- Color
- Sexual orientation
- Religious beliefs
- Or because you have children

### VAWA (Violence Against Women Act)

VAWA offers protection, regardless of gender, to anyone who has been a victim of domestic violence, dating violence, sexual assault, or stalking.

It prevents PHA's and landlords from considering actual or threatened domestic violence, dating violence, sexual assault, or stalking as a cause for terminating the tenancy, occupancy, or program assistance to the victim.

These protections do not extend to the perpetrator of the domestic violence, dating violence, sexual assault, or stalking.

### **Section 8 Packet** Your packet includes the following information:

- Important Information Pertaining to the Program
- Landlord List
- **Portability Information**
- **Information on Reporting Income and Family Changes**
- **Housing Rights of Disabled Tenants**
- **Housing Discrimination Pamphlet**



### **IHA Grievance Procedure**

(explains the process of termination and how to file for an informal hearing)

💡 🛛 Area Map

Fair Housing Pamphlet

Section 8 Packet (Continued)

- VAWA Pamphlet
- Lead Based Paint Pamphlet
- A Good Place to Live Pamphlet
  - **Tenancy Addendum** (agreement between the landlord and the tenant)



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# You Will Also Receive...

### **Family Obligations Form to Sign**

### Voucher

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(agreement between the tenant and the Housing Authority)

**RAFTA (Request for Tenancy Approval) Form** 



### WHEN CHOOSING A HOME

HOME

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Look at the neighborhood:

- Is it safe for children?
- Is the area clean?
- What are the crime rates in that area?
- What school will your child go to?
- Are you within a close distance to grocery stores?
- Are you within a close distance to transportation lines?

The Landlord list provided in your packet is just a list of IHA known landlords. Make sure to check Craigslist, local newspaper, bulletin postings at the grocery store and drive around and look for rent signs.

### Landlords

While viewing homes ask the landlord about:

- Maintenance policies
- Security deposit
  - Amounts and refunds at move out are between you and the Landlord. IHA cannot make the landlord refund your money!
- Pets
- What utilities are included?
- Do they provide a stove and a fridge?
- Ask for a copy of their lease and READ IT before you decide

Pick your landlord carefully. The lease you will sign is a <u>one-year</u> <u>legal document</u> and you will be unable to transfer to a new unit until the entire lease has been completed.

# **Obligations of the Family**

- Provide all information IHA requests
- Find suitable housing and take care of the unit
- Abide by the terms of the lease
- Sign all required documents
- Comply with family obligations
- Comply with the Housing Authority's local policies and procedures
- Notify IHA of any income or family changes
- Allow inspection of the unit at anytime with notice from IHA

# **Obligations of the Landlord**

- Screen families and determine suitability
- Comply with Fair Housing Laws
- Make repairs to the unit
- Comply with the HAP contract
- Landlord cannot change the amount of rent or terms of the lease within the 1<sup>st</sup> year
- Collect rent
- Enforce the lease
- Notify IHA of any tenant violations of the lease
- Rent reasonableness: landlord cannot charge a different amount for a similar unit because the unit is on the Section 8 program

### **Voucher and Home Searching**

- You may look for a home and lease up anywhere in Jackson County.
- If you would like to move elsewhere with your voucher, this is called Portability.
- Your Voucher...
  - Is an agreement between you and the Housing Authority that lists all your responsibilities as a tenant.
  - Is good for 120 days (No Extensions) except with a Reasonable Accommodation request, which would be approved/denied by the Deputy or Executive Director.
  - Once expired, you will have to reapply once the waiting list is in OPEN Status.
- You may choose a home that is a smaller or larger bedroom size than what your voucher states you are qualified for but...
  - \* Your rent amount could be significantly be higher.
  - \* There can be no more than 2 people (heartbeats) per bedroom.

# Portability

Portability is the process through which your family can transfer or "port" your rental subsidy to a different location outside of the Independence Housing Authority jurisdiction.

New families that have been issued vouchers may be allowed to "port" once they receive their voucher ONLY if their original application with IHA showed a Jackson County address. If you applied at IHA from another county, you will be required to live in this jurisdiction for a year and complete a lease before you will be allowed to port.

# **Once | Find a Unit...**

- O 30-day notice and a \$0.00 balance due to IHA if you are a current Public Housing tenant
- O Once you find a unit, the landlord must fill out and sign the forms in the RFTA (Request for Tenancy Agreement) Packet.
- Once that is complete, bring the following forms to the IHA office to schedule the inspection and to confirm that you financially qualify for this unit:
  - O RFTA (Request for Tenancy Approval) Packet (Includes RFTA, Rent Reasonable, Contract and Lease Start Date)
  - **O Lead Based Paint Form**
  - O Updated income information for everyone in the household, including bank statements, child support, etc.

### THE UNIT WILL NOT BE INSPECTED UNTIL

### **ALL THE ABOVE ITEMS ARE RECEIVED**

### **Request for Tenancy Approval form (RFTA)**

OMB Approval No. 2577-0169

exp. 7/31/2022

Request for Tenancy Approval	U.S Department of Housing and Urban Development
Housing Choice Voucher Program	Office of Public and Indian Housing

Development of Public and Indian Housing

The public reporting burden for this information collection is estimated to be 30 minutes, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The Department of Housing and Urban Development (HUD) is authorized to collect the information on this form by Section 8 of the U.S. Housing Act (42 U.S.C. 1437f). Form is only valid if it includes an OMB Control Number. HUD is committed to protecting the privacy of individuals' information stored electronically or in paper form, in accordance with federal privacy laws, guidance, and best practices. HUD expects its third-party business partners, including Public Housing Authorities, who collect, use maintain, or disseminate HUD information to protect the privacy of that information in Accordance with applicable law

When the participant selects a unit, the owner of the unit completes this form to provide the PHA with information about the unit. The information is used to determine if the unit is eligible for rental assistance. HUD will not disclose this information

	<b>5</b>	ental assistance. Hoe will not disclose this information	
	by law for civil, criminal, or regulatory invest		-
1. Name of Public Housin Independence Housin		<ol><li>Address of Unit (street address, unit #, city, state, zip co</li></ol>	ae)
	Bidg 5, Independence, MO, 64055		
3. Requested Lease Start		d 6. Proposed Rent 7. Security Deposit B. Date Unit Availa	ble
Date		Amt for Inspection	
<ol> <li>Structure Type</li> </ol>		<ol><li>If this unit is subsidized, indicate type of subsidy:</li></ol>	
Single Family Det	ached (one family under one roof)	Section 202 Section 221(d)(3)(BMIR)	
Semi-Detached (	duplex, attached on one side)	Tax Credit HOME	
Rowhouse/Town	house (attached on two sides)	Section 236 (insured or uninsured)	
Low-rise apartme	nt building (4 stories or fewer)	Section 515 Rural Development	
High-rise apartme	ent building (5+ stories)	Other (Describe Other Subsidy, including any stat or local subsidy)	te
Manufactured Ho	ome (mobile home)		
11. Utilities and Appli	ances	•	
		elow by an "O". The tenant shall provide or pay for the	
utilities/appliances inc refrigerator and range,		ed below, the owner shall pay for all utilities and provide t	the
Item	Specify fuel type	Paid by	
	specific der cipe		
Heating	Natural gas Bottled gas Electri	ic 🗌 Heat Pump 🗌 Oil 🔲 Other	
Cooking			
Cooking	Natural gas Bottled gas Electri	ic Other	
Water Heating	Natural gas Bottled gas Electri	ic 🗌 Oil 🗌 Other	
Other Electric			
Water			
Sewer			
Trash Collection			
Air Conditioning			
Other (specify)			
		Provided by	
Refrigerator			
Range/Microwave			
Previous editions are	obsolete 1	HUD-52517 (7/20	019)

### 12. Owner's Certifications

Previous editions are obsolete

a. The program regulation requires the PHA to certify that the rent charged to the housing choice voucher tenant is not more than the rent charged for other unassisted comparable units. Owners of projects with more than 4 units must complete the following section for most recently leased comparable unassisted units within the premises. Address and unit number Date Rented Rental Amount

1.		
2.		
3.		

b. The owner (including a principal or other interested party) is not the parent, child, grandparent, grandchild, sister or brother of any member of the family, unless the PHA has determined (and has notified the owner and the family of such determination) that approving leasing of the unit, notwithstanding such relationship, would provide reasonable accommodation for a family member who is a person with disabilities.

c. Check one of the following:

Lead-based paint disclosure requirements do not apply because this property was built on or after January 1, 1978.

The unit, common areas servicing the unit, and exterior painted surfaces associated with such unit or common areas have been found to be lead-based paint free by a lead-based paint inspector certified under the Federal certification program or under a federally accredited State certification program.

A completed statement is attached containing disclosure of known information on lead-based paint and/or lead-based paint hazards in the unit, common areas or exterior painted surfaces, including a statement that the owner has provided the lead hazard information pamphlet to the family. 13. The PHA has not screened the family's behavior or suitability for tenancy. Such screening is the owner's

responsibility. 14. The owner's lease must include word-for-word all provisions of the HUD tenancy addendum. 15. The PHA will arrange for inspection of the unit and will notify the owner and family if the unit is not approved.

HUD-52517 (7/2019)

Print or Type Name of Owner/Owner Representative		Print or Type Name of Household Head	
Owner/Owner Representative Signature	9	Head of Household Signature	
Business Address		Present Address	
Telephone Number	Date (mm/dd/yyyy)	Telephone Number	Date (mm/dd/yyyy)

2

### Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

### Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive a federally approved pamphlet on lead poisoning prevention.

### Lessor's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

- Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
- Lessor has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the lessor (check (i) or (ii) below):

Lessor has provided the lessee with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

Lessor has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

### Lessee's Acknowledgment (initial)

- Lessee has received copies of all information listed above.
- Lessee has received the pamphlet Protect Your Family from Lead in Your Home.

### Agent's Acknowledgment (initial)

Agent has informed the lessor of the lessor's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

### Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Lessor	Date	Lessor	Date
Lessee	Date	Lessee	Date
Agent	Date	Agent	Date

### Lead Based Paint Form

### **Rent Reasonableness Survey Form**



Rent Reasonableness Survey
, Apt. #

City/	Sta	te/	Zij

Address:

This property is currently: \_\_\_\_Section 8 or Open Market(non-section8) \_\_\_\_\_

Number of Bedrooms \_\_\_\_\_ Total rooms excluding Kitchen, bath/s &basement\_\_\_\_

Type of unit: check one

Single Family (Hot	use) Apartment	High-rise	Duplex
Mobile Home	Townhouse		

Square Feet: \_\_\_\_\_500 or less \_\_\_\_\_501-750 \_\_\_\_\_751-1200 \_\_\_\_1200 or more

Year unit was built: \_\_\_\_\_

Amenities: Circle all that apply:

High Quality Carpet	Ceiling Fan	Breakfast nook
Parquet floor/Hardwood	Refrigerator	Pantry
Drapes	Range	Washer/dryer hookups
Mini Blinds	Range vent hood	Washer
Working fireplace/stove	Double Oven	Dryer
Patio/deck/balcony/porch	Self-cleaning oven	Additional bathrooms
Unfinished basement	Dishwasher	Extra bathroom cabinets
Finished basement	Garbage Disposal	Special windows
Central air	Microwave	Special doors
Window A-C	High quality cabinets	
Attic/whole house fan	Abundant counter top space	

### Facilities: Circle all that apply

Large Yard	Off street parking	Swimming pool
Security system	Carport/garage	Community room
Cable TV hookups	Storage	Playground
Exercise facilities	Fenced yard	Other
Laundry facilities	Wheelchair accessible	

Type of Neighborhood: Check one

1/15/2021

### Please complete the back side of form

Section 8 Office 4215 S. Hocker Dr., Bldg. 5, Independence, MO 64055 Phone 816-836-9200 Fax 816-833-2377 TTY 711

Residential Neighborhood Industrial Neighborhood	
Mixed Commercial/Residential Neighborhood Rural	
Distance to services (in miles):	
Grocery stores Gas station/convenient store	
Public transportation Pharmacy's	
Hospital	
Management and Maintenance: Check all that apply	
On-site Manager/OwnerOn-Site Maintenance	
Off-site Contracted Maintenance Lawn Maintenance	
Maintenance performed as needed Snow removal	
Other	
Meets/Exceeds Housing Quality Standards	
Utilities paid by: O = Owner, T = Tenant	
Gas Electric Water Sewer Trash Other	
Specify type: E = Electric, G = Gas	
Heating Source (Furnace) Range Water Heater	
Rent Charged:	

Amount charged last tenant \_\_\_\_\_ Date\_\_\_\_

Amount requesting for this tenant

Landlord/Agent/Owner Signature

1/15/2021

Date

Section 8 Office 4215 S. Hocker Dr., Bldg. 5, Independence, MO 64055 Phone 816-836-9200 Fax 816-833-2377 TTY 711

### New Contract and Lease Start Date:

### All of the following conditions must be met in order for a Housing Assistance Payment (HAP) contract to begin:

- 1. The unit must pass a Housing Quality Standard (HQS) inspection; and
- 2. The rent must be comparable to other unassisted units in the area of similar type and bedroom size; and
- The owner and family/tenant must sign the lease for the unit in the office and the HUD-required Lease Addendum <u>must be attached</u> to the lease. The contract will also be signed at this time; and
- 4. If the family/tenant is currently receiving Section 8 assistance, the new contract cannot start until the family/tenant has completely vacated the previous assisted unit and returned the keys to the previous landlord/owner. <u>(If the family/tenant moves into the new unit before the date authorized by the Housing Authority, the family/tenant is responsible for the entire amount of rent until the date approved by the Housing Authority); and</u>
- The unit must pass inspection and the family will need to be living in the unit effective when the lease starts. The lease will start on the 1<sup>st</sup> of month following a passed inspection.
- 6. The lease must include the following 1.) Initial term of the lease needs to be one year with a provision for terms after first year (ie: month to month or year to year). If a new lease is signed for the unit after the first year, the landlord must furnish the housing authority a copy and sign a new contract. 2.) A list of who is responsible for the utilities in the unit, and who will furnishes the appliances. 3.) Name of tenant and landlord with the address of the unit. 4.) The following statement needs to be included in all leases. *This lease includes the attached tenancy addendum as prescribed by HUD*. A copy will be provided for you when you fill out the request for lease approval for the tenant. 5.) The lease must meet all state and local laws.

I have read and understand the above information about Contract and lease start dates.

88	Signature of Owner / Authorized Representative:
	Date:
	Signature of Family / Tenant Representative:
	Date:
	1/15/2021
	New Contract and

Lease Start Date Form

### Can I use my Section 8 for the home I currently live in? Yes, you may but...



The landlord must agree to accept Section 8 and if so he must be approved by the Housing Authority



The rent price on the unit must be within reasonable rent and you must qualify financially for the unit



The unit must pass the HQS (Housing Quality Standard) inspection

### **Once a RFTA is received**

- IHA will make sure the home is within the Rent Reasonableness guidelines
- The unit will then be scheduled a HQS (Housing Quality Standard) inspection. <u>YOU CANNOT MOVE INTO THE HOME</u> <u>UNTIL THE INSPECTION HAS PASSED!</u> We also suggest not *paying a deposit* or *signing a lease* until the home has passed the inspection and your income has been approved.
  IHA will look at your income and background to make sure that you still qualify for the program and that the rent is

affordable based on your current income.

### HQS (HOUSING QUALITY STANDARDS INSPECTION)

### What do we look for?

- Leaks
- Peeling Paint
- Trip hazards
- Door security
- Smoke alarms
- Fire hazards

- Housekeeping / pest control issues
- Maintenance of furnace, hot water heater, AC unit
- Electrical hazards
- Stove and refrigerator in good working condition
- Other Misc. items

## **Payment Standards**

Payment Standards are amounts calculated each year based from 90-110% of the Fair Market Rent rates in Jackson County.

The Housing Authority uses Payment Standards to calculate our payment to the owner and what your portion of the rent and utilities will be for the home you selected:

- **SRO \$549**
- 0 Bedroom (Efficiency) \$731
- **1** Bedroom \$857
- 2 Bedroom \$1,010
- 3 Bedroom \$1,352
- 4 Bedroom \$1,536
- **5** Bedroom \$1,767
- 6 Bedroom \$2,002

If you choose a home where the rent is close to or higher than the Payment Standard, your share of the rent will be higher and you may not qualify for that home if your income is extremely low.

# Rent Amounts

Your portion of the rent will be based on a percentage of your current income as well as any deductions you may have.

**Income is (not all-inclusive):** 

- Employment
- Child Support
- Unemployment
- Social Security/SSI
- Misc./Gift Income
- TANF
- Pensions
- Income from Assets

### Deductions

Some families may receive deductions from their annual income for the following reasons:

- Medical expenses ( 3% of annual income deduction for elderly and/or disabled HOH or Co-Head)
- Elderly/or Disabled (one time \$400 deduction for elderly and/or disabled)
- Childcare Expenses (with children under age 13) for employment and schooling as long as it does not exceed annual income
- Dependent Children (one time \$480 deduction per child under 18) or for a disabled adult other than the Head, Spouse or Co-Head.

### Examples of Annual Income Calculations

Mary received \$733.00 in Social Security each month.

\$733 x 12 months = \$8,796 gross annual income

Since she is disabled, she will get the \$400 deduction off this.

\$8,796 - \$400 = \$8,396

\$8,396 is the adjusted gross annual amount of income we will use to calculate what her rent amount will be

\$8,396 / 12 months x 30% = \$210 per month in rent

Utility Allowance may be subtracted off the \$210 if the tenant is required to pay any utilities to get to the Family Portion of Rent Jane has 2 children, ages 3 & 8. Jane works 20 hours a week making \$10.00 per hour and she pays \$1,000 a year in childcare

20 hrs x \$10.00/hr = \$200.00 x 52 weeks = \$10,400 gross annual income

\$10,400 - \$1,000 (child care annually) = \$9,400

\$9,400 - \$480(child 1) - \$480 (child 2) = \$8,440 adjusted gross annual income

\$8,440 is the adjusted gross annual amount of income we will use to calculate what her rent amount will be.

\$8,440 / 12 months x 30% = \$211 per month in rent

Utility Allowances may be subtracted off the \$211 rent if the tenant is required to pay any utilities to get to the Family Portion of Rent

### After Move In

Once you are moved into your new home you can expect to be sent a notification by mail in approximately 9 months for an Annual HQS Inspection of your home and an Annual Recertification of your income and household composition.

In order to continue to receive assistance these must both be completed in a timely manner and all necessary information required must be received. If you fail to perform your Annual Recertification in the timeline specified per your letter, your assistance may be terminated.

# **Income Changes**

All income changes(increases or decreases) or household changes must be reported to the IHA office within <u>10 business days</u> of the change.

Failure to report these changes may result in:

- Your family owing money to the Housing Authority
- Possible termination of assistance
- Federal fraud charges

Moving (Transfer) to a New Unit You **WILL NOT** be allowed to break the lease and transfer/port to a new unit during the 1<sup>st</sup> Initial year of the lease or anytime a new full year lease has been signed.

If your lease is close to being completed, you must notify IHA if you would like to transfer and come to the office to sign the required paperwork.

A notice to the landlord must also be given (generally 30 days) but **READ YOUR LEASE**. All leases have different requirements.

# Exiting the Program

You may choose to leave the program at any time.

IHA requests that written notice of the date of the move out from your unit or the date you wish to come off the program be received.

Failure to provide this could result in the denial of your application with our programs in the future. Best wishes To you

### Family Obligations

### You Must NOT...

### ♥ Violate your lease

- Sublet your unit to another family
- Use of drugs (Federal Subsidized Assistance
- restrictions on drugs overrides the State of Missouri Medical Marijuana provision)
- 60 Commit crimes
  - Abuse alcohol

-

**N** 

- Withhold information
  - Have any unauthorized guest live with you

### Termination/ Removal from the Program

Examples of violations and/or reasons you could possibly be terminated from the program are:

### **Over Income**

Once your income becomes high enough that your rent payment is being covered entirely by you, IHA will hold you on the program for 6 months (180 days). After this time if your income remains high, you will be removed from the program. You are still required during the 180 days to complete all requirements of the program.

### Failure to report income

Making false statements or providing false information

Moving without notice

Any violations of the lease

Any violations of Family Obligations or Tenancy Addendum

X

x

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Failure to pay rent

### **HUD RULES**

The Housing Authority is required to terminate your assistance if any member of your household is or has been convicted of drug-related criminal activity for the production or manufacture of methamphetamine on the premises of federally assisted housing or if any member of your household is subject to a lifetime registration requirement under a state sex offender registration program.

# Informal Hearing

Any family terminated from the program has <u>10 business</u> <u>days</u> from the date of the "Termination of Assistance Letter" to request an Informal Hearing in writing.



### **Questions?**



If you have any questions, you may contact the Independence Housing Authority HCV Program Specialist assigned based upon your Last Name Alphabet. Please see list on our website @ www.iha1.org under the HCV/Section 8 Staff List.



Or email: HCV Program Specialist assigned based upon your Last Name alphabet that is listed @ www.iha1.org under the HCV/Section 8 Staff List.