

Housing Choice Voucher Program Orientation Handbook



Mount Vernon Housing Authority

1500 Jefferson Drive

Mount Vernon, IN 47620

Phone: 812-838-6356

Fax: 812-838-6471

I Have My Voucher!! Now What??

Leasing a Unit

- You have been given a voucher with an expiration date that is sixty (60) days from the issue date. This means that you must find a unit within the designated time frame because we rarely give extensions.
- The unit that you select must pass an HQS (Housing Quality Standards) inspection before that unit can be approved for the Voucher Program.
- DO NOT move into a unit or sign a lease until it has passed an HQS inspection. The Voucher Program **will not** pay for any time spent in a unit before passing date of inspection.
- If you are required to pay utilities, they **MUST** be in your name.
- You **MUST** select a unit where the gross rent (rent to the landlord + utility allowance) is within the Payment Standard of your voucher size.
- You may exceed the Payment Standard only by 10% of your income.
- The voucher program does not pay for:
 1. Amenities such as washers, dryers, clubhouse fees, cable TV, etc...
 2. Security Deposits
 3. Connection fees for telephone, electrical or water services

\$\$\$How much will I pay\$\$\$

- You will be required to pay 30 % of your gross income toward the rent and utilities of your unit.
- MVHA will allow you to pay up to 40% of your gross income toward the rent and utilities of your unit, if you wish to lease a unit which is over the payment standard.
- Deductions from your annual gross income include:
 - Elderly or disabled Head of household or spouse \$400/year
 - Medical expenses for families whose head is disabled or elderly
 - Deductions for reasonable child care expenses for children under the age of 13
 - For each child under 18 years of age \$480/year
Foster children are allowed on the Section 8 program without their income being counted. However, you will not receive the \$480 per year deduction for them.
- The income will be excluded for dependents under the age of 18 who are also full time students. (this does not include SSI or child support)

NOTE

Two people with the same income and same unit size may not have the same rent amount. Rent calculations will differ, depending on several variables involving such things as the unit rent, utility allowance calculation, family size, income and various allowable deductions. You cannot compare unit to unit because of the various items listed above.

A Year in the Life of a Housing Choice Voucher Holder

Interim Changes

Changes in Household Income

- All changes in income for any member of the household **MUST** be reported within 10 (ten) days of the change. **The changes MUST be reported in writing.** Voicemail is **NOT** considered valid notification.
- If an increase **is** reported within the 10 day required time frame, you will receive a minimum of 30 days notice of any increase in your portion of the rent.
- If an increase **is not** reported in the 10 day required time frame:
 1. Your portion of the rent will increase **IMMEDIATELY**.
 2. You will be required to pay back to the MVHA any overpayment of assistance caused by the failure to report.
 3. You may be terminated from the HCV program.
- If a decrease in income **is** reported within the 10 day required time frame, your portion of the rent will decrease immediately for the following month.
- If a decrease in income **is not** reported within the 10 day required time frame, your portion will only decrease for the following month regardless of the length of time you have been without income.

Changes in Family Composition

- If any member of the household moves out, you must notify the MVHA immediately. Notification must be in writing.
- You must notify the MVHA in advance if you wish to add someone to your lease.
- MVHA approval must be given prior to the new member moving into the household.

Annual Re-Certifications

- Re-Certifications are performed every 12 months and are mandatory to continue assistance.
- To make sure that all re-certifications are done on time and preventing you from losing your Section 8 we will send out recert paperwork a month ahead of the due date.
- Failure to complete your annual re-certification WILL result in your termination from the HCV Program.
- During your annual recert, all income, assets, deductions, and family composition will be re-verified.
- Your unit will undergo another HQS inspection during every annual recertification.

Moving

- At some point in the future, you may wish to move. However, before you move, your income, deductions, and family composition will be re-verified.
- You must give the landlord and the MVHA a written 30 day notice. A voicemail does not count and will not be viewed as a written notice.

You will not be able to move if:

- You owe the landlord past due rent money.
- You owe the MVHA money.
- You owe on the utility bill.

There will be no rental assistance paid on a new unit until:

- Re-verification of all income and family composition has been completed.
- The unit passes our HQS inspection.
- A new lease and contract has been executed.

MVHA is required to release the names and address of previous landlords to prospective landlords who request that information in writing.

How can I lose my Voucher Assistance?

Termination from the Housing Choice

Program can occur when:

- There is a failure to report changes in family composition or income in a timely manner
- If utilities are not included in your rent then they must be in **YOUR NAME**. If the utilities are turned off –you have 24-48 hours to get them turned back on.
- Income increase to the point tenant is paying full rent continuously for 6 months.
- Changes in income are not reported.
- Unauthorized occupants residing in your unit.
- Repeated or serious lease violations.
- False information is deliberately given during the application period or any annual or interim re-examination.
- Failure to complete annual re-certification.
- Failure to submit requested documentation.
- A serious violation of the lease (criminal activity, excessive damages, etc...)
- Tenant caused HQS breach that is not remedied within the allotted time given by the inspectors

Zero Tolerance Policies

Mandatory Termination of Assistance

- Abusive or threatening behavior toward any MVHA personnel.
- Conviction of manufacturing methamphetamines on the premises of an assisted unit is a lifetime ban from any federally assisted housing.

Frequently Asked Questions

- 1. My neighbor has the same income and unit size as I do? Why is my neighbor's rent different than mine?**

Two people with the same income and same unit size may not have the same rent amount. Rent calculations will differ, depending on several variables involving such things as the unit rent, utility allowances, family size, income, and various allowable deductions.

- 2. What if I can't get utilities in my name? If you cannot get utilities in your name, the only other option is to find a unit where utilities are supplied by the landlord. It is NOT ok to put the utilities in the name of any other person's name (including the landlord). It is not ok to pay the landlord for the utilities as a side agreement. Bottom line-If you are responsible in the lease for the utilities, they MUST be in YOUR name..00000000**

- 3. Am I allowed to have visitors stay overnight? Yes, however, a guest can remain in your assisted unit no longer than 14 cumulative calendar days during the 12-month period. If a guest stays any longer in the unit without approval by MVHA, you can be terminated from the voucher program.**

- 4. How long will it take for my unit to be inspected? The inspection will be scheduled within 14 days of receiving your request for lease approval paperwork. If the unit is vacant, we will contact the property owner to schedule the inspection. The tenant will not be notified of the date and time of the inspection on a vacant unit. If you**

already live in the unit that you are requesting inspection for, we will contact you in order to set up a convenient time to inspect.

- 5. When will I know how much my portion of the rent will be?** *Your portion of the rent cannot be calculated until after the unit has passed inspection. Please allow up to 4 weeks for the rent calculations to be completed. When your file is complete, you and the property owner will receive a letter to come in and sign a contract which states how much the tenant is required to pay and how much the Voucher Program will pay.*
- 6. Can I rent a unit with a bedroom size different than my voucher size?** *You may rent a unit that is smaller than your voucher size as long as the reduction in size does not cause a situation where overcrowding would be a housing quality standard violation. You must also understand that if you choose to rent a smaller unit, the payment standard used will be the same as the unit, not your voucher. (Example: Tenant with a 3 bdr. Voucher rents a 2 bdr. Unit. The 2 bdr. Payment standard will be used to establish rent, not the 3 bdr. Standard.)*
You may also rent a unit that is larger than your voucher size as long as the rent of the unit is under your voucher size payment standard range.
- 7. When can I move into the unit?** *You may move into the unit after the unit passes inspection. We will back date the contract to the date that both of the following criteria were met. 1. The unit passed inspection. 2. The tenant has taken possession of the unit.*
- 8. How will I know my new rent amount if my income changes?** *If your income changes, the first thing you must do is report that change in writing within 10 days of the change. Then, the interim caseworker will verify the information reported and send you a notice stating the new portion of the rent that you will be responsible for. Due to the fact we must obtain 3rd party written verification before any changes can be made, this process can sometimes take several weeks.*



APPLYING FOR HUD HOUSING ASSISTANCE?

**THINK ABOUT THIS...
IS FRAUD WORTH IT?**

Do You Realize...

If you commit fraud to obtain assisted housing from HUD, you could be:

- Evicted from your apartment or house.
- Required to repay all overpaid rental assistance you received.
- Fined up to \$10,000.
- Imprisoned for up to five years.
- Prohibited from receiving future assistance.
- Subject to State and local government penalties.

Do You Know...

You are committing fraud if you sign a form knowing that you provided false or misleading information.

The information you provide on housing assistance application and recertification forms will be checked. The local housing agency, HUD, or the Office of Inspector General will check the income and asset information you provide with other Federal, State, or local governments and with private agencies. Certifying false information is fraud.

So Be Careful!

When you fill out your application and yearly recertification for assisted housing from HUD make sure your answers to the questions are accurate and honest. You must include:

All sources of income and changes in income you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.

Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

Any increase in income, such as wages from a new job or an expected pay raise or bonus.

All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.

All income from assets, such as interest from savings and checking accounts, stock dividends, etc.

Any business or asset (your home) that you sold in the last two years at less than full value.

The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.

(Important Notice for Hurricane Katrina and Hurricane Rita Evacuees: HUD's reporting requirements may be temporarily waived or suspended because of your circumstances. Contact the local housing agency before you complete the housing assistance application.)

Ask Questions

If you don't understand something on the application or recertification forms, always ask questions. It's better to be safe than sorry.

Watch Out for Housing Assistance Scams!

- Don't pay money to have someone fill out housing assistance application and recertification forms for you.
- Don't pay money to move up on a waiting list.
- Don't pay for anything that is not covered by your lease.
- Get a receipt for any money you pay.
- Get a written explanation if you are required to pay for anything other than rent (maintenance or utility charges).

Report Fraud

If you know of anyone who provided false information on a HUD housing assistance application or recertification or if anyone tells you to provide false information, report that person to the HUD Office of Inspector General Hotline. You can call the Hotline toll-free Monday through Friday, from 10:00 a.m. to 4:30 p.m., Eastern Time, at 1-800-347-3735. You can fax information to (202) 708-4829 or e-mail it to Hotline@hudoig.gov. You can write the Hotline at:



HUD OIG Hotline, GFI
451 7th Street, SW
Washington, DC 20410

2020 Payment Standard by Unit Bedroom

Size	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Amount	\$565	\$624	\$793	\$1,035	\$1,097

Allowances for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 04/30/2018)

See Public Reporting Statement and Instructions on back

Locality		Unit Type					Date (mm/dd/yyyy)
Posey County		Multi Family					12/26/2019
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	18	25	34	41	53	59
	b. Bottle Gas	52	69	94	120	154	180
	c. Oil / Electric	28	39	49	59	72	81
	d. Coal / Other	64	86	114	141	184	197
Cooking	a. Natural Gas	3	4	6	7	9	11
	b. Bottle Gas	7	10	13	16	21	25
	c. Oil / Electric	4	6	6	8	11	12
	d. Coal / Other	0	0	0	0	0	0
Other Electric		25	31	37	42	50	54
Air Conditioning		7	9	11	13	17	20
Water Heating	a. Natural Gas	27	32	36	40	46	50
	b. Bottle Gas	19	28	36	46	59	67
	c. Oil / Electric	12	17	22	26	32	36
	d. Coal / Other	0	0	0	0	0	0
Water		19	20	26	33	43	55
Sewer		25	25	29	35	44	56
Trash Collection		10	10	10	10	10	10
Range/Microwave		7	7	7	7	7	7
Refrigerator		6	6	6	6	6	6
Other -- specify Stormwater		0	0	0	0	0	0

Actual Family Allowances To be used by the family to compute allowance.
Complete below for the actual unit rented.

Name of Family	Utility or Service	per month cost
	Heating	\$
	Cooking	
	Other Electric	
	Air Conditioning	
	Water Heating	
	Water	
	Sewer	
	Trash Collection	
	Range/Microwave	
Refrigerator		
Number of Bedrooms	Other	
	Total	\$

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Locality		Unit Type					Date (mm/dd/yyyy)
Posey County		Single Family					12/26/2019
Utility or Service	Monthly Dollar Allowances						
	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	a. Natural Gas	21	29	36	44	56	64
	b. Bottle Gas	60	84	108	133	169	193
	c. Oil / Electric	31	42	52	63	80	92
	d. Coal / Other	68	95	122	149	189	216
Cooking	a. Natural Gas	4	5	7	8	11	12
	b. Bottle Gas	8	12	15	18	23	27
	c. Oil / Electric	5	6	7	9	12	13
	d. Coal / Other	0	0	0	0	0	0
Other Electric	25	31	37	42	50	54	
Air Conditioning	8	11	12	15	19	22	
Water Heating	a. Natural Gas	27	32	36	40	46	50
	b. Bottle Gas	22	31	40	48	61	70
	c. Oil / Electric	13	18	23	28	34	38
	d. Coal / Other	0	0	0	0	0	0
Water	22	23	30	39	52	66	
Sewer	25	25	33	44	58	73	
Trash Collection	10	10	10	10	10	10	
Range/Microwave	7	7	7	7	7	7	
Refrigerator	6	6	6	6	6	6	
Other – specify	Stormwater	0	0	0	0	0	0

Actual Family Allowances To be used by the family to compute allowance.

Complete below for the actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$