

Ogden Housing Authority Housing Choice Voucher Program Briefing / Orientation



Orientation Session Guidelines

▶ Everything we will go over is in your packet.



▶ Please have a pen and paper available to note any questions you may have. Thank you.



The Housing Choice Voucher Program provides rental assistance

- Your Housing Choice Voucher will be issued for 60 days.
- If you are unable to lease up in 60 days and require an extension.
- You must request an extension IN WRITING BEFORE YOUR Voucher expiration date.
- Your request must include documentation of your efforts to lease up.
- Your Voucher will be extended in 30 day increments up to 120 days
- Areas you may lease: within Weber County

Where to Look:
Internet, Newspapers, Word of Mouth,
Local Signs and the Rental Listing Book located in our Lobby

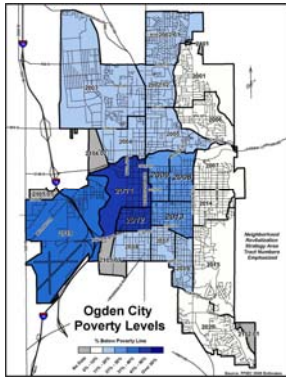
Please Note: The Owner may not be a relative and you may not own an interest in the unit



The Census Tract areas in dark blue are areas identified to be high concentration of poverty and minority populations.

In your packet is a list of apartments, an asterisk identifies areas outside the high concentration of poverty and minority populations.

The list is provided as a tool to expand your housing opportunities.



FINDING A SUITABLE UNIT

- ▶ Suitable Size
 - You can find a unit larger than your voucher size. However the rent cannot exceed the amounts provided by your housing specialist. In addition your rent portion may not exceed 40%.
 - You can find a unit smaller than your voucher size, but the unit must adequately accommodate your family – no more than two per bedroom.

FINDING A SUITABLE UNIT

- ▶ Rent Reasonable for the area and type
- ▶ Must Meet Housing Quality Standards (HQS)
- ▶ Which includes proper zoning for the unit
- ▶ Watch for Lead Based Paint (LBP)
 - If the Unit was built before 1978, and
 - If you have Children under the age of six or pregnant female
 - NO chipping, peeling, scaling, flaking paint

What to look for in a unit

Look for a unit in **good condition**. It must meet the following:

- ▶ No broken windows.
- ▶ Bedroom windows must open, close and lock.
- ▶ All outside doors must lock
- ▶ No heavy accumulation of trash inside or out
- ▶ Roof/Exterior in good condition
- ▶ 4 or more stairs and unobstructed areas over (30") must have handrails
- ▶ No torn flooring or tripping hazards
- ▶ No large holes in walls or ceilings
- ▶ Each room (except bathroom) must have either 1 overhead light and 1 outlet, or two outlets
- ▶ All outlets and switches must have cover plates



What to Look For in a Unit (2)

Refrigerator and Stove must be completely operational (all knobs and handles, all burners working)

Bathroom must have window that opens or vent fan

Smoke Detectors in each bedroom and on each level.

Carbon Monoxide Detector in units with gas furnace, water heater, stove, working fireplace or attached garage

Basement bedroom windows must have a 5.7 Square ft. opening for egress which is approximately 20" high and 24" wide.

Clean & sanitary, no roaches or rodents

Utilities must be on, separately metered, and in your name once you are on the program.



From Finding a Unit

- ▶ Find a Unit you like before your voucher expires.
- ▶ Have the Owner complete the Owner Packet and submit to our agency before your voucher expires. **Include a blank lease with Owner Packet.**
- ▶ The Agency will review the Lease and rent the Owner requested.



.....to Inspection.....

Inspector will contact the Owner to scheduled an inspection.

If the unit does not pass, the Inspector will give the Owner time to make the repairs. **Do not sign a lease prior to the unit passing inspection.**

Once the unit has passed inspection, the Inspector will notify your Housing Specialist.



.....to being Subsidized.....

- ▶ The Housing Specialist will call you and the Owner to let you know when you can sign the lease.
- ▶ The Owner will then contact you to sign the lease, collect the deposit, and give you the keys.
- ▶ The Housing Authority does not pay deposits.



- Lease must be for a minimum of ONE YEAR.
- After one year, lease can be month to month or other terms.
- After one year, if you wish to move, you must:
 - Provide the agency, in writing, a minimum of 30 days notice, and
 - Provide landlord the greater of 30 days notice or proper notice as per the lease, and
 - You may not owe any rent, utilities or damages, and must be in good standing with program rules.



Abide By The Terms of Your Lease

- ▶ Read your lease.
- ▶ Pay your rent timely.
- ▶ If you are responsible for utilities, they must be in your name and current.
- ▶ The lease is for you - and other household members listed on your lease agreement.



Under Contract

- ▶ Once the lease is signed, the Owner needs to submit a copy of the lease to the Housing Specialist.
- ▶ Then a Housing Assistance Payment Contract will be executed with the Owner. Your Housing Specialist will then be able tell you what your portion of rent will be.



What You Should Know About EIV

The Enterprise Income Verification (EIV) system contains employment and income information of individuals who participate in HUD rental assistance programs. All Public Housing Agencies (PHAs) are required to use HUD's EIV system to verify participants income.



What information is in EIV and where does it come from?

HUD obtains information about you from:

- Ogden Housing Authority (OHA).
- Social Security Administration (SSA).
- U.S. Department of Health and Human Services (HHS).

Information includes

- Wage and employment information as reported by employers.
- Unemployment compensation information as reported by the DWFS.
- SSA provides HUD with death, Social Security (SS) and Supplemental Security Income (SSI) information.



OHA Requirements

1. Confirm your name, date of birth, and Social Security Number with SSA.
2. Verify your reported income sources and amounts.
3. Confirm your participation in only one HUD rental assistance program.
4. Confirm if you owe an outstanding debt to any PHA.



FACT SHEET

“HOW IS YOUR PORTION OF RENT DETERMINED”

Family Payment (Total Tenant Payment)

The amount of rent a family will pay is the highest of the following amounts:

- 30% of the family’s monthly adjusted income;
- 10% of the family’s monthly income;
- Minimum Rent \$50

This is the amount of rent you will pay towards rent.



STAYING ON THE PROGRAM

Don't Break the Rules!

- ▶ **Report in Writing Any Change in Income or Family Composition (birth or adoption) within 15 days of the change**
- ▶ Abide by the terms of your lease.
- ▶ Show up for appointments/inspections.
- ▶ Provide documents requested promptly.



FAMILY COMPOSITION

- ▶ All family members must be approved by the agency (criminal background check) and screened and approved by the owner, **prior to living in the unit.**
- ▶ Any person who resides in the unit over 14 days in one 12 month period is not considered a guest by this agency - They are also not listed on your lease.
- ▶ Unauthorized persons living in your unit will terminate your Housing Assistance.



WARNING !!!!!

- ▶ Never pay more rent over the amount we tell you.....
- ▶ If Owner asks for additional rent - **DO NOT PAY!!!** Paying more is **FEDERAL FRAUD.** Only pay the calculated rent provided by your Housing Specialist.
- ▶ **Exceptions: Late fees, optional fees**



EXAMPLE OF OPTIONAL FEES

- ▶ Cable TV
- ▶ Media Package
- ▶ Billing Fee
- ▶ Tax
- ▶ Parking Fee
- ▶ Maintenance Fee

These fees can be very costly . Ensure you understand your additional obligations before you sign your lease.



Mandatory Terminations *include:*

- ▶ Failure of any adult family member to sign documents or provide social security numbers.
- ▶ **One Strike Policy** - No involvement in drug or violent criminal activity:
 - By **any** household member ANYWHERE
 - Inform your children
 - No crime on the premises
 - You are responsible for your guests actions



HUD HOUSING ASSISTANCE



IS
FRAUD
WORTH IT?



Do You Know...

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

You move in an unauthorized person(s) to include children, boy friend, girl friend, mom, dad, friend, family member, etc. is committing fraud.

You do not report income timely is committing fraud.



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.



Be Careful!

When you fill out your application and yearly recertification for assisted housing from HUD 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, FEP payments, social security for children, etc.



You must also include:

- On going assistance provided to help you with your on going obligations.
- 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., owned by you or any member of your household.
- All income from assets, such as interest from savings and checking accounts, stock dividends, etc.



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.

If you are not sure...

REPORT IT!!!!....IN WRITING -Do not get in trouble for failure to report.

Call and ask your Housing Specialist questions.



If you have no Need for Subsidy for 180 days

- ▶ You may remain on the program during the 180 day period if you remain in your current unit.
- ▶ If you move during the 180 day period, and the housing authority is not be paying any subsidy then you will be terminated from the housing program.



Informal Hearings

- ▶ You may request an informal hearing to appeal a decision the agency made that effect your housing assistance. These include:
 - Termination from the Program, Rent Calculation, Voucher Size, etc.
- You must request your hearing ***in writing within 15 days*** from the date of the notice that effects your housing assistance.
- ***Informal Hearing decisions are final.***



PORTABILITY

- ▶ Once you have lived in the jurisdiction one year, you may move your voucher (port) to another city or state that administers the HCV program.
- ▶ You must be in good standing with this agency. (Do not owe rent, utilities or any money for damages, etc.).



Family Self Sufficiency

- ▶ Voluntary Program that allows you to work towards self sufficiency.
- ▶ Plan for where you want to be in 5 years
- ▶ Help with meeting your goals.
- ▶ Earn escrow (accumulate \$\$) each month as your earned income increases.
- ▶ If goals are obtain and your are in good standing you will receive the accumulated money in your Escrow Account



Office Procedures

- ▶ Please call to make an appointment with your Housing Specialist. Due to the busyness of their schedule they typically will not accommodate walk-in request for meetings.
- ▶ Please utilize the office to drop off any paper work.
- ▶ Please feel free to contact the Housing Specialist through email, phone, or in writing.



Fair Housing

- ▶ Fair Housing information is provided in your packet.
- ▶ If you feel you have been a victim of discrimination while searching or leasing a unit, please utilize the enclosed forms for filing a complaint.
- ▶ We will assist you in filing a claim with the proper agency for investigation.



Q & A



What is the Housing Choice Voucher Program?

- ▶ The housing choice voucher program is the federal government's program for assisting very low-income families afford decent, safe, and sanitary housing in the private market.
- ▶ A housing subsidy is paid to the landlord directly by the Housing Authority. The participating family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.



How many days is your Voucher issued for?

60 Days



What determines your rent amount?

All income minus any deductions



What is considered income?

Anything that can turn into cash, such as:

- ▶ Earned income/Wages
- ▶ Child Support
- ▶ SS
- ▶ SSI
- ▶ Assistance provided on an on going basis
- ▶ Interest income
- ▶ Etc.



How many days do you have to report income and household composition changes?

15 days



Will poor housekeeping cause my unit to fail an HQS inspection?

Yes
You are responsible to maintain good housekeeping.



Who pays for screening and security deposits?

You are responsible for all application/screening fees and security deposits.



Can I pay more rent and/or utilities above the amount my Housing Specialist has indicated on the Contract Change Notice?

No, this is not allowed. Doing so may terminate you from the Housing Choice Voucher Program.



Do I sign a lease or move in prior to my unit passing inspection?

No, your unit must first pass a Housing Quality Standard Inspection

If you sign a lease or move in prior to the unit passing inspection, you will be responsible for your entire rent portion!



What is the consequence if any member of your household or your guest violates the Housing Choice Voucher program rules?

You will receive a Termination Notice from the Housing Choice Voucher Program



What is Considered Fraud?

- ▶ Family had additional occupants living in the home without approval from the Housing Authority (this includes a boy friend or a girl friend, other friends, family members, etc.).
- ▶ Family does not report income or assets.
- ▶ Family uses false document, (i.e., false birth certificates, social security numbers, marriage licenses).
- ▶ Family subleases all or part of the unit.
- ▶ Family owns or has interest in the unit.
- ▶ Unit is occupied by both the owner and family.
- ▶ Family pays Owner additional payments for charges not agreed upon in the lease.

3/31/2020



What are the consequences of Fraud?

Verified fraud will result in termination of housing assistance and may lead to criminal prosecution.

Once convicted, offenders may face prison terms, probation, mandatory restitution, and termination from housing assistance programs.

3/31/2020



Thanks for watching

- ▶ Please inform your Housing Specialist that you have completed the Housing Choice Voucher Orientation.